

CRITICAL ILLNESS INSURANCE

UNDERWRITTEN BY MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

SPECIALLY DESIGNED FOR THE EMPLOYEES OF:

Kalispell Public Schools

Benefit Highlights

Benefit Amount	\$10,000 - Insured: 100% Spouse: 50% Child(ren): 50%
Benefit Amount Multiplier*	2 times the Critical Illness Benefit Amount
Benefit Separation Period**	30 days
Benefit Waiting Period	30 days

Monthly Rates

	Rate
Employee	11.38
Employee + Spouse	17.71
Employee + Child	14.05
Family	20.06

Key Features

Premium Contribution	Voluntary
Pre-Existing Conditions Exclusion	12 months prior to effective date / 12 months after effective date
Insurance Portability	Enables Insureds who have been continuously covered for 12 months prior to termination, and under age 60, to continue insurance with the required premium payment until the group policy terminates or Insured attains age 80

Covered Conditions

Benefit payments accumulate toward the Critical Illness Amount

Benefit availability will vary by state

*Subject to Benefit Amount Multiplier

CANCER*	Invasive Cancer	100%
	Benign Brain Tumor	100%
	Bone Marrow Transplant	25%
HEART*	Heart Attack	100%
	Stroke	100%
	Aneurysm	25%
ORGAN*	End State Renal Disease	100%
	Major Organ Transplant	100%
LOSS OF MOVEMENT OR CONSCIOUSNESS*	Coma	100%
	Permanent Paralysis	100%
HEALTH SCREENINGS	Wellness	\$50 per day, limit 1 screening

SPECIFIC DETAILS

UNDERWRITING: Guaranteed Issue (GI).

ANNUAL ENROLLMENT: Limited to one annual enrollment in a 12-month period.

***BENEFIT AMOUNT MULTIPLIER:** Each Covered Condition with a * in this proposal is payable up to the number of times indicated. If 1X, multiple Benefit payments for different Covered Conditions may be paid from any remaining balance under the Critical Illness Benefit Amount. Otherwise, when there is a recurrence of the same Covered Condition, the applicable Benefit Separation Period must be satisfied. The sum of all Benefit payments for Covered Conditions will not exceed the Critical Illness Benefit Amount times the indicated number. If the remaining balance of the final Critical Illness Benefit Amount is less than the amount payable for a Covered Condition, then a partial Benefit payment will be made for that Covered Condition.

****BENEFIT SEPARATION PERIOD:** When indicated, this period must be satisfied in order to receive a benefit payment for recurrence of the same Covered Condition.

GUARANTEED ISSUE: The amount of insurance that is available to insureds and dependents who apply for insurance within 31 days from the date they satisfy the eligibility requirements or become eligible during a Special Enrollment Period.

SPECIAL ENROLLMENT: Eligible Persons and Dependents may apply upon loss of other Critical Illness benefits and eligibility changes.

BENEFIT WAITING PERIOD: The time period the Insured Person must wait before Benefits are payable.

PRE-EXISTING CONDITION: A physical condition, whether or not diagnosed, where an Insured Person did one or more of the following at any time during the Pre-existing Condition Period just before his or her effective date of insurance or the effective date of any subsequent increase in insurance: 1. consulted a Physician or other licensed medical professional; 2. received medical treatment, services or advice; 3. underwent diagnostic procedures, including self-administered tests (excluding blood) or procedures; or 4. took prescribed medications.

CONTINUATION OF INSURANCE AND PRE-EXISTING CONDITIONS: In calculating the insurance period for determining whether the Pre-existing Condition Exclusion applies, We include any period of continuous insurance under the Group's Prior Plan providing similar critical illness benefits, immediately preceding the date the person became insured under the Certificate.

BENEFIT AGE REDUCTION: 50% at age 70 for Insured and Spouse.

INSURANCE ENDS: Insured and Spouse at age 80 / Child at age 26.

NO COORDINATION: Benefits paid are not offset or coordinated with other health insurance or medical plan.

SUPPLEMENTAL ONLY: This insurance provides a limited benefit for certain critical illnesses. It is not intended to qualify as the minimum essential coverage required by the Affordable Care Act (ACA).

EXCLUSIONS

(Each exclusion may not be applicable in every state)

Benefits are not payable if the Critical Illness is caused or contributed by, including, but not limited to: war or act of war, committing or attempting to commit a felony or being engaged in an illegal occupation, being confined in a penal or correctional facility, being on active duty or training in the military, being intoxicated or under the influence of any narcotic (unless administered on the advice of a Physician), an intentional self-inflicted injury, attempted suicide or voluntarily taking poison or inhaling gas, and handling or using an illegal weapon.

This brochure is for Certificate form number GCI-C-0519.

About Madison National Life Insurance Company, Inc.

Founded in 1961, Madison National Life is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

At Madison National Life, we aim to help you strengthen your workforce. We are guided by this singular purpose each day. It drives the interaction with our distribution partners, group policyholders and insureds. We believe much value exists in doing business with an insurer that is very collaborative, relationship oriented, skilled at developing niche opportunities, and looks after its insureds throughout the claims process. This is Madison National Life.