

MESSA Group Term Life Insurance Benefit Highlights

Underwritten by Life Insurance Company of North America



Good health. Good business. Great schools.

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Effective Date: 03/01/2019

MESSA Account: Jackson Public Schools

Employee Group: 621B Office Personnel PAK A, B, C, D

*This is a brief summary of your coverage available under MESSA's Group Term Life and AD&D policy.
Please refer to your Life & Accident Insurance Certificate Booklet for complete information.*

| Feature | Definition | Your Coverage |
|--|--|---------------|
| Group Term Life Insurance | The amount of your Group Term Life Insurance coverage. | \$30,000 |
| Group AD&D Insurance | The amount of your Accidental Death and Dismemberment (AD&D) coverage. | \$30,000 |
| Group Dependent Term Life Insurance: SPOUSE | This provides a life benefit equal to 50% of the member's benefit (not to exceed \$25,000) for the spouse and does not contain AD&D benefits. | N/A |
| Group Dependent Term Life Insurance: CHILD(REN) | This provides a life benefit equal to 25% of the member's benefit (not to exceed \$12,500) for all eligible children and does not contain AD&D benefits. | N/A |

It is important to note that Group Term Life Insurance in excess of \$50,000 and Group Dependent Term Life Insurance (if the benefit exceeds \$2,000) are taxable benefits.