



Supplemental Group Term Life and AD&D Insurance



Prepared for: Kalispell Public Schools

Who is eligible for this insurance?

You are eligible to enroll if you are an active Administrative Staff Member, IT Staff Member, Non-Union Staff Member, Certified Staff Member or Classified Staff Member Enrolled in the District's Medical Plan or Eligible Employees Not Enrolled in the District's Medical Plan working at least 20 hour per week.

Dependent Life Insurance:

No person may be considered a Dependent of more than one Eligible Employee. No person can be insured as an Employee and as a Dependent.

How much insurance is available?

Employee Supplemental Life and AD&D Insurance:

Your employer provides you with the option to purchase additional Supplemental Life and AD&D insurance in increments of \$10,000 up to a maximum of \$500,000 not to exceed 5 times your Annual Salary.

Dependent Spouse Supplemental Life and AD&D Insurance:

Your employer also gives you the opportunity to purchase Life and AD&D Insurance for your Spouse in increments of \$10,000 up to a maximum of \$250,000 not to exceed 100% of the Employee's elected Supplemental Life amount.

Dependent Child Supplemental Life and AD&D Insurance:

You may elect to insure your Eligible Child(ren) by purchasing Life Insurance in increments of \$2,000 up to a maximum of \$10,000 for children. Children are eligible from birth to age 26. Benefit is limited to \$100 for infants from live birth to 6 months.



Are there any medical questions or tests needed to qualify for this insurance?

Annual Open Enrollment: Madison National Life Insurance Company, Inc. (MNL) is offering an annual open enrollment period for current eligible employees during the month of May.

- Employees not currently enrolled in Employee Supplemental Life and AD&D can elect \$10,000 without Evidence of Insurability.
- Employees currently enrolled in Supplemental Life and AD&D can elect an additional \$10,000 without Evidence of Insurability. The combined supplemental life in-force amount plus the additional \$10,000 is subject to the Guarantee Issue limit of \$150,000.
- Employees previously declined for coverage or those with incomplete Evidence of Insurability applications are not eligible for the annual open enrollment. Please note that additional benefit amounts are subject to the maximum benefit amounts stated above.
- Child Supplemental Life and AD&D can be elected or increased up to \$10,000 without Evidence of Insurability

Employee Supplemental Life and AD&D Insurance: You may elect up to \$150,000 without medical questions.

Dependent Spouse Supplemental Life and AD&D Insurance: You may elect up to \$30,000 without medical questions.

Dependent Child Supplemental Life and AD&D Insurance: You may elect up to \$10,000 without medical questions.

Late enrollees and increases:

Enrollees electing insurance after 31 days beyond their eligibility date and those requesting an increase in insurance outside of the annual open enrollment will require medical questions and approval by MNL.

Will the insurance benefit ever reduce?

Employee: Your Employee Life and AD&D reduces to 50% at age 70 or terminates upon your retirement, whichever occurs first.

Dependent Supplemental Life: Dependent Spouse Supplemental Life and AD&D reduces to 50% at Employee's attainment of age 70 or terminates upon your retirement, whichever occurs first.

Dependent Child Supplemental Life and AD&D will terminate when your child turns age 26, when the child becomes married, when the Employee retires, or when the Employee's insurance terminates, whichever occurs first.

Who do I contact with questions?

Questions may be directed to National Insurance Services at: 1-800-627-3660.

Administered by:

Underwritten by Madison National Life Insurance Company, Inc.

NIS
National Insurance Services
Corporate Headquarters:
300 North Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660



PO Box 5008, Madison, WI 53705

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions, and limitations, refer to the certificate of insurance GTL-C-0119-MT as provided to you by your employer.

Founded in 1961, Madison National Life Insurance Company, Inc. 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.



Kalispell Public Schools Supplemental Life and Supplemental AD&D Rates

Employee and Spouse Supplemental Life

Employee rate is based on Employee's Age; Spouse rate is based on Employee's Age

Age	Supplemental Life Rate per \$1,000
18-29	\$0.04
30-34	\$0.05
35-39	\$0.07
40-44	\$0.09
45-49	\$0.15
50-54	\$0.23
55-59	\$0.39
60-64	\$0.52
65-69	\$0.95
70-74	\$1.50
75 -99	\$2.06

How to calculate your Employee/Spouse Supplemental Life monthly premium:

Employee Supplemental Life

$$\frac{\text{Coverage Amount}}{\$1,000} = \text{Rate (See chart)} \times \text{Rate (See chart)} = \$ \text{Monthly Premium}$$

Spouse Supplemental Life

$$\frac{\text{Coverage Amount}}{\$1,000} = \text{Rate (See chart)} \times \text{Rate (See chart)} = \$ \text{Monthly Premium}$$

Child Supplemental Life Monthly premiums shown are *per family, regardless of the number of children*. Rate is \$0.18 per \$1,000 of coverage

Coverage Amount	Monthly Premium
\$2,000	\$0.36
\$4,000	\$0.72
\$6,000	\$1.08
\$8,000	\$1.44
\$10,000	\$1.80

Employee, Spouse, and Child Supplemental AD&D Rate is \$0.028 per \$1,000

How to calculate your AD&D monthly premium:

Employee Supplemental AD&D Premium

$$\frac{\text{Coverage Amount}}{\$1,000} \times \$0.028 = \$ \text{Monthly Premium}$$

Spouse Supplemental AD&D Premium

$$\frac{\text{Coverage Amount}}{\$1,000} \times \$0.028 = \$ \text{Monthly Premium}$$

Child Supplemental AD&D Premium (Monthly premium shown is *per family, regardless of the number of children*)

$$\frac{\text{Coverage Amount}}{\$1,000} \times \$0.028 = \$ \text{Monthly Premium}$$