



Basic Life and AD&D Insurance.

ZCS shall provide \$50,000 in basic group term life and accidental death and dismemberment insurance coverage through Madison National Life for each eligible employee after the designated waiting period has been satisfied. This is guaranteed issue at hire – in other words, no medical information is required.

Employee Supplemental Life and AD&D Insurance.

The eligible employee also has the option of purchasing up to an additional \$250,000 of supplemental life insurance:

- Within 31 days of eligibility, you may elect up to \$200,000 without evidence of insurability. Amounts over \$200,000 require evidence of insurability.
- During annual open enrollment period, employees who are currently enrolled in supplemental life may increase coverage by the amounts below without evidence of insurability up to the guarantee issue amount of \$200,000.
 - Employees under age 60 may increase by \$20,000.
 - Employees age 60-69 may increase by \$10,000.
 - Employees 70 and older need evidence of insurability for all increases.
- Late enrollees, increases in amounts outside of the annual open enrollment period and amounts over the guarantee issue amount of \$200,000 always require evidence of insurability.
- Employees previously declined are not eligible for the annual open enrollment.

Conversion is offered should employment end.

Employee Supplemental Life/AD&D Monthly Premium Rates	
Age	Rate per \$1,000 of coverage
0-29	\$0.06
30-34	\$0.07
35-39	\$0.09
40-44	\$0.11
45-49	\$0.17
50-54	\$0.25
55-59	\$0.41
60-64	\$0.54
65-69	\$0.97
70-74	\$1.52
75-99	\$20.8

Dependent Basic Life Coverage.

The eligible employee also has the option of purchasing life insurance for spouse and dependent child(ren). If dependent life coverage is not purchased at hire, the option remains but would be subject to evidence of insurability (medical questions), and Madison National Life has the option to decline additional coverage. Yearly premium for coverage: \$27.00

- Spouse: \$5,000.00
- Children 14 days to under 6 months: \$250
- Children 6 months to 19 years, or 26 if full-time student: \$2,500

The \$27.00 deduction will be taken over 24 pays equally as \$1.13 per pay for Certified, Full-Year, and Salaried employees, and 17 pays equally as \$1.59 per pay for School Year employees.

Long Term Disability.

ZCS shall provide for each eligible employee long term disability coverage through Madison National Life. This benefit is subject to an application process and 90 day eligibility period. If disability is determined after 90 calendar days off work due to illness or injury, this benefit will pay up to 66 2/3% of the employee's monthly compensation.