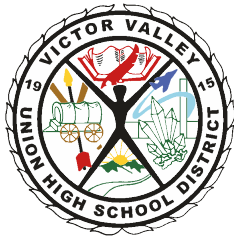




Basic Life and Accidental Death and Dismemberment, and Supplemental Life Insurance



Victor Valley Union High School District

All Eligible Salary Schedule Certificated Employees levels 14 or more and
Classified Employees level 1-7 with more than 8 years of service

How much Basic Life and Accidental Death and Dismemberment (AD&D), and Supplemental Life Insurance is available?

For You:

Basic Life and AD&D

\$50,000

Supplemental Life (if elected)

Increments of \$10,000 up to a maximum of \$500,000; not to exceed 5 times your Basic Annual Salary.

For Your Spouse:

Dependent Supplemental Life (if elected)

Increments of \$10,000 up to a maximum of \$500,000; not to exceed 100% of your Employee Supplemental Life.

For Your Child(ren):

Dependent Supplemental Life (if elected)

Options of \$2,500, \$5,000, and \$10,000

The AD&D benefit pays a benefit to you or your beneficiary equal to the Basic Life amount in the event of a Covered Loss.

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

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering medical questions.

For You:

Basic Life and AD&D

\$50,000

Supplemental Life (if elected)

2 times your Basic Annual Salary or \$100,000, whichever is lesser.

For Your Spouse:

Dependent Supplemental Life (if elected)

\$20,000

NIS
National Insurance Services

Keenan[®]

 **Madison**
National Life
a Horace Mann company

For Your Child(ren):
Dependent Supplemental Life (if elected) \$10,000

Please note: To elect Dependent Spouse Supplemental Life and/or Dependent Child Supplemental Life coverage, you must elect Employee Supplemental Life Insurance coverage.

Who is eligible for this insurance?

For Employee Basic Life and AD&D, and Dependent Basic Life: Employees working at least 3 hours per day.

For Employee and Dependent Supplemental Life: Employees working at least 4 hours per day.

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 is my premium?

Your Dependent Child Supplemental Life Premium is per dependent unit. Please see the table below:

Coverage Amount	Tenthly Premium
\$2,500	\$0.60
\$5,000	\$1.20
\$10,000	\$2.40

Your premiums for Employee Supplemental Life and Dependent Spouse Supplemental Life are based on the Employee's age (please see the attached Premium Table to get the Premium).

Who do I contact with questions?

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

Administered by:



Corporate Headquarters:
250 South Executive Drive, Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660



Corporate Headquarters:
2355 Crenshaw Blvd., Suite 200
Torrance, CA 90501
310-212-3344
800-654-8102

Underwritten by:



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.

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.

Employee Supplemental Life and Dependent Spouse Supplemental Life Tenthly Premiums

Benefit Amount	Under 34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-99
\$10,000	\$0.50	\$0.70	\$1.10	\$1.90	\$2.90	\$4.70	\$7.80	\$13.10	\$22.20
\$20,000	\$1.00	\$1.40	\$2.20	\$3.80	\$5.80	\$9.40	\$15.60	\$26.20	\$44.40
\$30,000	\$1.50	\$2.10	\$3.30	\$5.70	\$8.70	\$14.10	\$23.40	\$39.30	\$66.60
\$40,000	\$2.00	\$2.80	\$4.40	\$7.60	\$11.60	\$18.80	\$31.20	\$52.40	\$88.80
\$50,000	\$2.50	\$3.50	\$5.50	\$9.50	\$14.50	\$23.50	\$39.00	\$65.50	\$111.00
\$60,000	\$3.00	\$4.20	\$6.60	\$11.40	\$17.40	\$28.20	\$46.80	\$78.60	\$133.20
\$70,000	\$3.50	\$4.90	\$7.70	\$13.30	\$20.30	\$32.90	\$54.60	\$91.70	\$155.40
\$80,000	\$4.00	\$5.60	\$8.80	\$15.20	\$23.20	\$37.60	\$62.40	\$104.80	\$177.60
\$90,000	\$4.50	\$6.30	\$9.90	\$17.10	\$26.10	\$42.30	\$70.20	\$117.90	\$199.80
\$100,000	\$5.00	\$7.00	\$11.00	\$19.00	\$29.00	\$47.00	\$78.00	\$131.00	\$222.00
\$110,000	\$5.50	\$7.70	\$12.10	\$20.90	\$31.90	\$51.70	\$85.80	\$144.10	\$244.20
\$120,000	\$6.00	\$8.40	\$13.20	\$22.80	\$34.80	\$56.40	\$93.60	\$157.20	\$266.40
\$130,000	\$6.50	\$9.10	\$14.30	\$24.70	\$37.70	\$61.10	\$101.40	\$170.30	\$288.60
\$140,000	\$7.00	\$9.80	\$15.40	\$26.60	\$40.60	\$65.80	\$109.20	\$183.40	\$310.80
\$150,000	\$7.50	\$10.50	\$16.50	\$28.50	\$43.50	\$70.50	\$117.00	\$196.50	\$333.00
\$160,000	\$8.00	\$11.20	\$17.60	\$30.40	\$46.40	\$75.20	\$124.80	\$209.60	\$355.20
\$170,000	\$8.50	\$11.90	\$18.70	\$32.30	\$49.30	\$79.90	\$132.60	\$222.70	\$377.40
\$180,000	\$9.00	\$12.60	\$19.80	\$34.20	\$52.20	\$84.60	\$140.40	\$235.80	\$399.60
\$190,000	\$9.50	\$13.30	\$20.90	\$36.10	\$55.10	\$89.30	\$148.20	\$248.90	\$421.80
\$200,000	\$10.00	\$14.00	\$22.00	\$38.00	\$58.00	\$94.00	\$156.00	\$262.00	\$444.00
\$210,000	\$10.50	\$14.70	\$23.10	\$39.90	\$60.90	\$98.70	\$163.80	\$275.10	\$466.20
\$220,000	\$11.00	\$15.40	\$24.20	\$41.80	\$63.80	\$103.40	\$171.60	\$288.20	\$488.40
\$230,000	\$11.50	\$16.10	\$25.30	\$43.70	\$66.70	\$108.10	\$179.40	\$301.30	\$510.60
\$240,000	\$12.00	\$16.80	\$26.40	\$45.60	\$69.60	\$112.80	\$187.20	\$314.40	\$532.80
\$250,000	\$12.50	\$17.50	\$27.50	\$47.50	\$72.50	\$117.50	\$195.00	\$327.50	\$555.00
\$260,000	\$13.00	\$18.20	\$28.60	\$49.40	\$75.40	\$122.20	\$202.80	\$340.60	\$577.20
\$270,000	\$13.50	\$18.90	\$29.70	\$51.30	\$78.30	\$126.90	\$210.60	\$353.70	\$599.40
\$280,000	\$14.00	\$19.60	\$30.80	\$53.20	\$81.20	\$131.60	\$218.40	\$366.80	\$621.60
\$290,000	\$14.50	\$20.30	\$31.90	\$55.10	\$84.10	\$136.30	\$226.20	\$379.90	\$643.80
\$300,000	\$15.00	\$21.00	\$33.00	\$57.00	\$87.00	\$141.00	\$234.00	\$393.00	\$666.00
\$310,000	\$15.50	\$21.70	\$34.10	\$58.90	\$89.90	\$145.70	\$241.80	\$406.10	\$688.20
\$320,000	\$16.00	\$22.40	\$35.20	\$60.80	\$92.80	\$150.40	\$249.60	\$419.20	\$710.40
\$330,000	\$16.50	\$23.10	\$36.30	\$62.70	\$95.70	\$155.10	\$257.40	\$432.30	\$732.60
\$340,000	\$17.00	\$23.80	\$37.40	\$64.60	\$98.60	\$159.80	\$265.20	\$445.40	\$754.80
\$350,000	\$17.50	\$24.50	\$38.50	\$66.50	\$101.50	\$164.50	\$273.00	\$458.50	\$777.00
\$360,000	\$18.00	\$25.20	\$39.60	\$68.40	\$104.40	\$169.20	\$280.80	\$471.60	\$799.20
\$370,000	\$18.50	\$25.90	\$40.70	\$70.30	\$107.30	\$173.90	\$288.60	\$484.70	\$821.40
\$380,000	\$19.00	\$26.60	\$41.80	\$72.20	\$110.20	\$178.60	\$296.40	\$497.80	\$843.60
\$390,000	\$19.50	\$27.30	\$42.90	\$74.10	\$113.10	\$183.30	\$304.20	\$510.90	\$865.80
\$400,000	\$20.00	\$28.00	\$44.00	\$76.00	\$116.00	\$188.00	\$312.00	\$524.00	\$888.00
\$410,000	\$20.50	\$28.70	\$45.10	\$77.90	\$118.90	\$192.70	\$319.80	\$537.10	\$910.20
\$420,000	\$21.00	\$29.40	\$46.20	\$79.80	\$121.80	\$197.40	\$327.60	\$550.20	\$932.40
\$430,000	\$21.50	\$30.10	\$47.30	\$81.70	\$124.70	\$202.10	\$335.40	\$563.30	\$954.60
\$440,000	\$22.00	\$30.80	\$48.40	\$83.60	\$127.60	\$206.80	\$343.20	\$576.40	\$976.80
\$450,000	\$22.50	\$31.50	\$49.50	\$85.50	\$130.50	\$211.50	\$351.00	\$589.50	\$999.00
\$460,000	\$23.00	\$32.20	\$50.60	\$87.40	\$133.40	\$216.20	\$358.80	\$602.60	\$1,021.20
\$470,000	\$23.50	\$32.90	\$51.70	\$89.30	\$136.30	\$220.90	\$366.60	\$615.70	\$1,043.40
\$480,000	\$24.00	\$33.60	\$52.80	\$91.20	\$139.20	\$225.60	\$374.40	\$628.80	\$1,065.60
\$490,000	\$24.50	\$34.30	\$53.90	\$93.10	\$142.10	\$230.30	\$382.20	\$641.90	\$1,087.80
\$500,000	\$25.00	\$35.00	\$55.00	\$95.00	\$145.00	\$235.00	\$390.00	\$655.00	\$1,110.00