

LIFE INSURANCE PROVIDER

[Madison National Life \(MNL\)](#) is the City's Life Insurance Provider

MNL Claims Telephone: 1 (800) 356-9601

Open Monday through Friday from 8:00am-5:00pm (CST)

When was the last time you updated your beneficiaries? Visit [NEOGOV](#) using your SSO credentials (computer login) with Employer Code: cedarrapids to update your beneficiaries today. Contact IPERS to change your beneficiary at (800) 622-3849.

Questions? Contact Human Resources at (319) 286-5000 or Email HR_Benefits@cedar-rapids.org.

LIFE INSURANCE PLAN ELIGIBILITY

Employees can enroll in this benefit during the following times:

- Time of Hire (when first eligible)
- Otherwise, subject to underwriting procedure for supplemental coverage for: employee, spouse and/or child(ren)

An employee can elect Supplemental Life coverage or increase Supplemental Life amounts at any time; however, Evidence of Insurability (EOI) is needed for increases in amounts, amounts over the Guarantee Issue amount and late enrollees.

To process a request to add or change life insurance, visit [NEOGOV](#) using your SSO credentials (computer login) with Employer Code: cedarrapids.

[Supplemental Term Life Insurance - Evidence of Insurability](#) – this form is submitted directly to the provider.

PLAN HIGHLIGHTS

- **Base Life** Insurance Employer Paid Policy for all employees

- \$50,000 for employees
- **Supplemental Life** Insurance Policy paid by employee
 - 5 x Annual Salary to \$500,000 cap
- **Spousal Coverage**
 - Available when Supplemental Life Coverage is elected
 - Coverage to the lesser of half Employee Supplemental Life or \$100,000
- **Child Coverage**
 - Available in increments of \$1000, \$5000, or \$10,000 per child
- **AD&D Coverage**
 - \$50,000 in case of an accidental death on the Base Life Insurance
 - The AD&D amount on the Supplemental Life is equal to the Supplemental Life amount
 - There are partial benefits for dismemberment on both the Base and Supplemental policies