



Supplemental Group Term Life and AD&D Insurance



Prepared for: Norwalk Community School District

How much insurance is available?

Employee Supplemental Group Term Life Insurance (GTL) and AD&D Insurance:

Your employer provides you with the option to purchase additional Supplemental GTL and AD&D insurance in increments of \$10,000 up to a maximum of \$300,000 not to exceed 5 times your Annual Salary, whichever is lesser.

Dependent Spouse Supplemental GTL and AD&D Insurance:

Your employer also gives you the opportunity to purchase Supplemental GTL and AD&D Insurance for your Spouse in increments of \$5,000 up to a maximum of \$150,000 not to exceed 50% of your Employee Supplemental Life, whichever is lesser.

Dependent Child Supplemental GTL Insurance:

You may elect to enroll an Eligible Child(ren) by purchasing Supplemental GTL Insurance in the amounts of \$5,000 or \$10,000.

Who is eligible for this insurance?

You are eligible to enroll if you are an active Employee working at least 30 hours per week.

Dependent GTL 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.

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

Employee Supplemental GTL and AD&D Insurance: If you are age of 69 or younger, you may elect up to \$150,000 without medical questions. If you are age 70 or older, you must answer medical questions and be approved by Madison National Life Insurance Company, Inc. (MNL).

Dependent Spouse Supplemental GTL and AD&D Insurance: You may elect up to \$25,000 without medical questions.

Dependent Child Supplemental GTL 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 will require medical questions and approval by MNL.

Will the insurance benefit ever reduce?

Employee: Your Employee Supplemental GTL and AD&D reduces to 65% at age 65, 50% at age 70 or terminates upon your retirement, whichever occurs first.

Spouse: Dependent Spouse Supplemental GTL and AD&D reduces to 65% at Spouse's age 65, to 50% at Spouse's age 70 and terminates upon your retirement, whichever occurs first.

Child: Dependent Child Supplemental GTL 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:



Corporate Headquarters:
300 N Corporate Drive Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660

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. For complete details including all benefits, exclusions, and limitations, refer to the certificate of insurance GTL-C600-0608 as provided to you by your employer.

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.

