



Supplemental Group Term Life and AD&D Insurance



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 \$300,000 (not to exceed 5x Base Annual Salary)

Dependent Spouse Supplemental Life Insurance: Your employer also gives you the opportunity to purchase Life Insurance for your Spouse in increments of \$5,000 up to a maximum of \$150,000 (not to exceed 50% of the Employee's Supplemental Life Insurance election)

Dependent Child Supplemental Life Insurance: You may elect to cover an Eligible Child(ren) by purchasing Life Insurance in the amount of Option 1: \$10,000 (6 months to age 26)/\$1,000 Infant (14 days to 6 months) or Option 2: \$5,000 Child (6 months to age 26)/\$500 Infant (14 days to 6 months)

Who is eligible for this insurance?

You are eligible to enroll if you are an active Employee meeting the minimum hourly requirements to elect coverage.

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.

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

One Time Open Enrollment: Madison National Life Insurance Company, Inc. (MNL) is offering a one-time open enrollment period for current eligible employees from November 1st through November 19th, 2021

When you enroll during the open enrollment period you may purchase Employee Supplemental Life and AD&D, Spouse Supplemental Life, and Dependent Child Supplemental Life Insurance without medical questions or tests up to the amounts listed below as long as at least 15% of all Eligible Employees of are enrolled in the Employee Supplemental Life and AD&D plan. If fewer than 15% of eligible employees elect Supplemental Life and AD&D, then the Life coverages will not be available.



Employee Supplemental Life and AD&D Insurance: If you are under the age of 60, you may elect up to \$150,000 without medical questions. If you are age 60 -69, you may elect up to \$10,000 without medical questions. If you are age 70 or older, you must answer medical questions and be approved by MNL.

Dependent Spouse Supplemental Life Insurance: If your Spouse is under the age of 60, you may elect up to \$25,000 without medical questions. If your spouse is age 60-69, you may elect up to \$5,000 without medical questions. If your Spouse is age 70 or older, you must answer medical questions and be approved by MNL.

Dependent Child Supplemental Life 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.

Prior Declined/Incomplete Applicants will be required to submit satisfactory Evidence of Insurability (EOI)/Medical Questions, subject to approval by MNL.

Will the insurance benefit ever reduce?

Employee Supplemental Life and AD&D Insurance: reduces to 50% at age 70 and terminates at retirement.

Dependent Spouse Supplemental Insurance: terminates at the earlier of the attainment of age 70 of Employee's retirement.

Dependent Child Supplemental Insurance: does not reduce and terminates at the earlier of the attainment of the limiting age or the Employee's retirement.

Who do I contact with questions?

Questions may be directed to Mary Sugg, Account Representative or Myah Gehrke, Client Relations by calling the number for National Insurance Services below or via email at msugg@nisbenefits.com or mgehrke@nisbenefits.com

Administered by:



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

Underwritten by Madison National Life Insurance Company, Inc.



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.

Madison National Life Insurance Company, Inc. is a Wisconsin Insurance Company and a Member of the IHC Group. The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see www.ihcgroup.com.

