

MESSA Group Term Life Insurance plan highlights

Underwritten by Life Insurance Company of North America



MESSA

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Effective Date: 01/01/2023

Account: Mancelona Public Schools

Employee Group: 687A Admin & NonBargainSupportSpv

This is a brief summary of your coverage available under MESSA's Group Term Life and AD&D policy. Please refer to your Life & Accident Insurance Certificate Booklet for complete information.

| Plan features | Definition | Your Coverage |
|--|--|---------------------------|
| Group Term Life Insurance | The amount of your Group Term Life Insurance coverage. | 1x Salary (\$225,000 MAX) |
| Group AD&D Insurance | The amount of your Accidental Death and Dismemberment (AD&D) coverage. | 1x Salary (\$225,000 MAX) |
| Group Dependent Term Life Insurance: SPOUSE | This provides a life benefit equal to 50% of the member's benefit (not to exceed \$25,000) for the spouse and does not contain AD&D benefits. | N/A |
| Group Dependent Term Life Insurance: CHILD(REN) | This provides a life benefit equal to 25% of the member's benefit (not to exceed \$12,500) for all eligible children and does not contain AD&D benefits. | N/A |

It is important to note that Group Term Life Insurance in excess of \$50,000 and Group Dependent Term Life Insurance (if the benefit exceeds \$2,000) are taxable benefits.