Iowa City Community
School District
Supplemental Life and AD&D Insurance FAQs

| How much coverage is available? | Supplemental Employee Life and AD&D Insurance:  
Your employer provides you with the option to purchase additional Supplemental Life and AD&D coverage in increments of $10,000 up to a maximum of $500,000.  

Supplemental Spouse 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 $250,000, not to exceed 50% of your Supplemental Employee Life.  

Dependent Child Life Insurance:  
You may elect to insure your Child or Children by purchasing Life Insurance in the amount of $5,000 or $10,000, not to exceed 50% of your Supplemental Employee Life. |
| Am I eligible for this coverage? | You are eligible to enroll in this plan if you are an active employee working at least 20 hours per week. |
| Are there any medical questions or tests needed to qualify for the plan? | New Hires (within 31 days of eligibility):  
Employee Supplemental Life and AD&D Insurance: You can elect up to $200,000 without submitting medical questions.  
Spouse Supplemental Life Insurance: You can elect up to $20,000 without submitting medical questions.  
Dependent Child Life Insurance: You can elect up to $10,000 without submitting medical questions.  

Late enrollees and increases:  
Enrollees electing coverage after 31 days beyond their eligibility date and those requesting an increase in coverage will require medical questions and approval by the carrier. |
| What if I become disabled? | If you become Disabled prior to the age of 60 and remain Disabled for 6 months, your Employee Supplemental Life insurance will remain in force without payment of premium until you reach the age of 70 or until you are no longer Disabled, subject to carrier approval. |
| What if I am diagnosed with a terminal illness? | This plan has a feature called a Living Benefit that allows you to receive a portion of your Life Insurance benefit while you are living if you were diagnosed with a covered terminal illness. Funds can be used for medical expenses or fulfill any other desired purpose. Minimum and maximum amounts apply. |
### Will coverage reduce?

**Employee Supplemental Life and AD&D Insurance:** Coverage reduces to 65% at age 65, to 50% at age 70 and terminates upon your retirement.

**Spouse Supplemental Life Insurance:** Coverage reduces to 65% at age 65, to 50% at age 70 and terminates upon the Employee’s retirement.

**Dependent Child Life Insurance:** Child coverage will terminate when your child turns age 26, when the child becomes married, or when the Employee’s coverage ends, whichever occurs first.

### Are there any limitations or exclusions?

**Armed Forces:** The coverage will end if the covered person enters the armed forces on a full time basis.

**Participation:** Employee Supplemental Life and AD&D, Spouse Supplemental Life, and Dependent Child Life will terminate if fewer than 15% of all eligible employees elect Employee Supplemental Life and AD&D.

**Suicide Exclusion:** No Employee Supplemental, Spouse Supplemental, or Dependent Life Insurance benefit will be payable for a death occurring as a result of suicide, attempted suicide, or any other intentionally self-inflicted injury or disease, while sane or insane, if the death occurs within 2 years of the individual’s effective date of coverage under the Supplemental Group Term Life plan.

**Supplemental AD&D Insurance Exclusions:** No AD&D benefit is payable if the loss is caused or contributed to by any of the following:

1. War or Act of War. War means a state or period of declared or undeclared war whether civil or international, or any substantial armed conflict with organized forces of a military nature between nations, states or parties;
2. Suicide, attempted suicide or other intentionally self-inflicted Injury, while sane or insane;
3. Committing or attempting to commit a felony or assault, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing Your official duties;
4. Any Injury sustained while under the voluntary use or consumption of any poison, illegal drugs, or controlled substance, unless used or consumed according to the directions of a Physician;
5. Physical Disease existing at the time of the Accident;
6. Heart attack or stroke;
7. Medical or surgical treatment for any of the above.

### When coverage ends.

**Conversion:** This coverage contains a Conversion feature, which means that if your employment ends, you can choose to convert your group plan to an individual whole life plan. Restrictions apply, premiums and fees may be higher and you must apply within 31 days from when your coverage ends.

**Portability:** This coverage contains a Portability feature, which means that if your employment ends, you can choose to take up to $300,000 of Employee Supplemental and AD&D coverage, up to $100,000 of Spouse Supplemental coverage, and/or up to $5,000 in Dependent Child coverage with you. Restrictions apply, premiums and fees may be higher and you must apply while coverage is in force.
Employee Supplemental Life & AD&D, Spouse Supplemental Life, and Dependent Child Life

Cost Summary:

Calculate your Premium:

1. Write the amount of Employee Supplemental Life coverage you elected.*  
   Line 1: ____________

2. Take the number in Line 1; divide by 1,000.  
   Line 2: ____________

3. Select your rate from the table and enter on Line 3.  
   Line 3: ____________

4. Multiply the numbers on Line 2 and Line 3. This represents your monthly cost.  
   Line 4: ____________

Repeat steps 1–4 for the Employee Supplemental AD&D (required if electing Employee Supplemental Life) and Spouse Supplemental Life. Also add in the Child Supplemental Life premium per month ($0.25 per month—Option 1 or $0.50 per month—Option 2) if electing.

*Amounts in excess of $200,000 in Employee coverage or $20,000 in Spouse coverage require completion of a medical questionnaire. See Human Resources for a copy of the medical questionnaire.

<table>
<thead>
<tr>
<th>Employee or Spouse Age</th>
<th>Rate per $1,000</th>
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<tbody>
<tr>
<td>0 – 34</td>
<td>$0.04</td>
</tr>
<tr>
<td>35—39</td>
<td>$0.06</td>
</tr>
<tr>
<td>40—44</td>
<td>$0.08</td>
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<td>70–74</td>
<td>$1.12</td>
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<tr>
<td>75+</td>
<td>$1.65</td>
</tr>
</tbody>
</table>

Employee Supplemental AD&D: $0.015 per $1,000

Child Supplemental Life

Option 1 - $5,000: $0.25 per month
Option 2 - $10,000: $0.50 per month

Who do I contact with questions?

Questions may be directed to Megan McKown, Account Representative or Diane Sejut, Client Relations by calling the number for National Insurance Services below or via email at mmckown@NISBenefits.com or dsejut@NISBenefits.com.

Administered by: National Insurance Services of WI, Inc

Underwritten by: Madison National Life Insurance Company

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

PO Box 5008, Madison, WI 53705

This is a brief description of life insurance. For complete details including all benefits, exclusions and limitations, refer to Certificate form number GTL-C600-0608 as issued to 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 composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 30 years. For information on the IHC Group, see www.ihcgroup.com.