## **MESSA Group Term Life Insurance plan highlights**

Underwritten by Life Insurance Company of North America

Effective Date: 01/01/2020

**MESSA Account: Cass City Public Schools** 

Employee Group: 423A Teachers PAK A, B, C, D

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.	\$45,000
Group AD&D Insurance	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	\$45,000
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

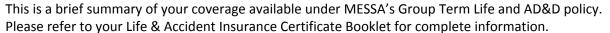


## **MESSA Group Term Life Insurance plan highlights**

Underwritten by Life Insurance Company of North America

**Effective Date: 01/01/2020** 

MESSA Account: Cass City Public Schools Employee Group: 423A Teachers PAK B



Plan features	Definition	Your Coverage
Group Term Life Insurance	The amount of your Group Term Life Insurance coverage.	N/A
Group AD&D Insurance	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	N/A
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.	\$2,000
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.	\$1,000

East Lansing, Michigan 48826-2560 517.332.2581 ● 800.292.4910

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.