

## Group Life Insurance Benefit Summary

**Group #:** 027774, Upper Dublin School District

**Policy:** Madison National Life Insurance Company, Inc., 35143 **Original Effective Date:** 1/1/2017

Class #	Basic Life	Supplemental Life
Contact HR for a copy of your certificate	2.5 times Annual Salary rounded to the next higher \$1,000 to a maximum of \$525,000	\$5,000 increments to a maximum of \$250,000
Contact HR for a copy of your certificate	\$50,000	\$5,000 increments to a maximum of \$250,000
Contact HR for a copy of your certificate	\$30,000	\$5,000 increments to a maximum of \$250,000
Contact HR for a copy of your certificate	\$25,000	\$5,000 increments to a maximum of \$250,000
Contact HR for a copy of your certificate	\$23,000	\$5,000 increments to a maximum of \$250,000
Contact HR for a copy of your certificate	\$12,000	\$5,000 increments to a maximum of \$250,000
Contact HR for a copy of your certificate	\$6,000	\$5,000 increments to a maximum of \$250,000

Dependent Supplemental Life Child Limiting Age: 26 or 26 if full-time student	<b>Spouse</b> \$2,500 increments to a maximum of Lesser of \$100,000 or 50% of Employee's Supplemental Life Insurance amount <b>Infant</b> Option of \$1,000, \$5,000 or \$10,000 <b>Child</b> Option of \$1,000, \$5,000 or \$10,000
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Eligibility/Effective Date of Individual Coverage	<b>Classes 01-03:</b> First of month following Date of Hire <b>Classes 04-07:</b> First of month following 60 days
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Employee Contribution	<b>Life</b> 0% <b>Supplemental</b> 100% <b>Dependent Supplemental Life</b> 100%
Participation Requirement	<b>Life</b> 100% <b>Supplemental</b> 5 lives <b>Dependent Supplemental Life</b> 5 lives in Employee Supplemental Life Insurance
Reduction Schedule	<b>Life</b> Basic Life Insurance does not reduce and terminates at retirement. <b>Supplemental</b> Supplemental Life Insurance does not reduce and terminates at retirement. <b>Dependent Supplemental Life</b> Dependent Spouse Supplemental Life Insurance does not reduce and terminates at the earlier of the Insured Spouse's attainment of age 70 or the Insured Employee's retirement. Dependent Child Supplemental Life Insurance does not reduce and terminates at the earlier of the Insured Child's attainment of the Limiting Age or the Insured Employee's retirement.
Contract Employee Termination or Retirement	Coverage terminates at the earlier of retirement or expiration of the current contract year. If you terminate mid-contract, coverage terminates the date you last worked.
Non Contract Employee Termination	Coverage terminates on the date you last worked

Guarantee Issue	<p><b>Life</b>  <b>Contact HR for a copy of your certificate:</b> \$450,000  <b>Contact HR for a copy of your certificate:</b> \$50,000  <b>Contact HR for a copy of your certificate:</b> \$30,000  <b>Contact HR for a copy of your certificate:</b> \$25,000  <b>Contact HR for a copy of your certificate:</b> \$23,000  <b>Contact HR for a copy of your certificate:</b> \$12,000  <b>Contact HR for a copy of your certificate:</b> \$6,000</p> <p><b>Supplemental</b>  \$0 if participation is less than 15%; the lesser of \$50,000 or 1 times Annual Salary rounded to the next highest \$5,000 increment if participation is 15% or higher</p> <p><b>Dependent Supplemental Life</b>  Spouse - \$0 if participation in the Employee Supplemental Life plan is less than 15%; \$10,000 if participation in the Employee Supplemental Life plan is 15% or higher  Infant - \$10,000  Child - \$10,000</p>
EOI Requirements	Late entrants Not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Termination & Continuation of Coverage	<p>Coverage may continue, with payment of premiums during:</p> <ul style="list-style-type: none"> <li>-FMLA</li> <li>-Paid Sabbatical - 24 months</li> <li>-Unpaid Sabbatical - 24 months</li> <li>-Paid Leave - 36 months</li> <li>-Unpaid Leave - 36 months</li> <li>-Physical Disease or Injury - 36 months</li> <li>-Layoff - 12 months</li> </ul>
Conversion Provision	Included
Waiver of Premium Provision	<p>Disabled prior to age 60</p> <p>Elimination period - 6 months</p> <p>Waiver of premium terminates at age 65</p>
Beneficiary Administration	Employers should request regular updates and maintain for their own records. Employees should also maintain a copy of the most recent beneficiary form for their records.
EAP	Yes
Student Loan Solutions	No
Identity Theft	No
Billing Information	<p>Billing Method: List Billed</p> <p>Date Census Last Received: 4/18/2023</p>
Renewal Date	1/1/2024

