



## Group Life Insurance Benefit Summary

**Group #:** 013595, Stockbridge Community Schools

**Policy:** Madison National Life Insurance Company, Inc., 3971 **Original Effective Date:** 9/1/2014

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Basic Life and AD&D
01	Teachers with Medical (33.75 hours per week)	\$25,000
02	Teachers without Medical (33.75 hours per week)	\$35,000
03	Superintendent (40 hours per week)	Two times annual salary, rounded to the nearest \$1,000 to a maximum of \$300,000
04	Administrators & Department Heads (40 hours per week)	\$55,000
06	Administration Office Support (40 hours per week)	\$40,000
07	Support Staff with Medical (40 hours per week)	\$25,000
08	Support Staff without Medical (40 hours per week)	\$35,000
10	Custodians (40 hours per week)	\$20,000
11	Maintenance Director (40 hours per week)	\$35,000
12	Part-Time Teachers & Part-Time Counselors (15 hours per week)	\$17,500
13	Nurses (33.75 hours per week)	\$35,000
14	Transportation Employee with Medical (30 hours per week)	\$20,000

Eligibility/Effective Date of Individual Coverage	<p><b>Classes 01-02, 07-08, 12, 14:</b> First of month following completion of the Waiting Period if hired during the school year; September 1 if hired during the summer</p> <p><b>Classes 03-04, 06, 11, 13:</b> First Day of Active Work</p> <p><b>Class 10:</b> First of month following 90 days</p>
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Employee Contribution	<b>Life</b> <b>Classes 01-02, 04, 06-08, 11-12, 14:</b> 10% <b>Classes 03, 13:</b> 0% <b>Class 10:</b> 20%
Participation Requirement	<b>Life</b> <b>Classes 01-04, 06-08, 10-12:</b> 75% <b>Class 13:</b> 100% Classes: 01, 02, 03, 04, 06, 07, 08, 10, 11, 12, 14 Class Description: TEACHERS WITH MEDICAL, TEACHERS WITHOUT MEDICAL, SUPERINTENDENT, ADMINISTRATORS AND DEPARTMENT HEADS, ADMINISTRATION OFFICE SUPPORT, SUPPORT STAFF WITH MEDICAL, SUPPORT STAFF WITHOUT MEDICAL, CUSTODIANS, MAINTENANCE DIRECTOR, PART-TIME TEACHER & PART-TIME COUNSELORS, TRANSPORTATION EMPLOYEE WITH MEDICAL LOB: LIF Effective Date: 10/01/2023 Participation calculation: 115/115 = 100.00%  Participation requirements have been met.
Reduction Schedule	<b>Life</b> <b>Classes 01-04, 06-08, 11-14:</b> No reductions. Basic Life and Basic AD&D Insurance terminates at retirement. <b>Class 10:</b> Basic Life and Basic AD&D Insurance reduces to 65% at age 65; reduces to 50% at age 70 and terminates at 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 at the end of the month following the date you last worked.
Non Contract Employee Termination	Coverage terminates at the end of the month following the last date worked.
Guarantee Issue	<b>Life</b> <b>Classes 01, 07:</b> \$25,000 <b>Classes 02, 08, 11, 13:</b> \$35,000 <b>Class 03:</b> \$200,000 <b>Class 04:</b> \$55,000 <b>Class 06:</b> \$40,000 <b>Class 10, 14:</b> \$20,000 <b>Class 12:</b> \$17,500



EOI Requirements	Late entrants Not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Termination & Continuation of Coverage	Coverage may continue, with payment of premiums during: -FMLA -Paid Leave - 12 months -Unpaid Leave - 12 months -Physical Disease or Injury - 12 months -Layoff - 3 months
Conversion Provision	Included
Waiver of Premium Provision	Disabled prior to age 60  Elimination period - 9 months  Waiver of premium terminates <b>Classes 01-04, 06-08, 11-14:</b> N/A <b>Class 10:</b> at age 65
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	Yes
Billing Information	Billing Method: List Billed Date Census Last Received: 12/6/2023
Renewal Date	10/1/2024

*This summary of benefits is meant to be an overview of the Policy only. Please refer to the Certificate for a full explanation of your plan's benefits, exclusions, limitations, and reductions. Should there be any discrepancy between this outline and the Certificate, the Certificate will prevail.*



## Employer Use Only

### National Insurance Services Contact Roster

All representatives can be reached at **1-800-627-3660**

For immediate response to your **SERVICE** questions, contact:

Tyler Loney  
Client Relations  
tloney@nisbenefits.com

For immediate response to your **BILLING** questions, contact:

Shannon Barsch  
Billing Representative  
sbarsch@nisbenefits.com  
Fax: 262-814-1397

For any plan **QUESTIONS** or to arrange an **IN-PERSON** visit to discuss your current plan and future changes, contact:

Nicole Miller  
Account Manager  
nmiller@nisbenefits.com

For questions about existing **CLAIMS**, contact:

Madison National Life Insurance Company, Inc.  
Phone: 1-800-356-9601  
Website: [www.madisonlife.com](http://www.madisonlife.com)  
Email: [MNLCustomerCare@madisonlife.com](mailto:MNLCustomerCare@madisonlife.com)

To submit **CLAIM FORMS** or other documentation, contact:

Madison National Life Insurance Company, Inc.  
Website: [www.madisonlife.com](http://www.madisonlife.com)  
Email: [MNLCustomerCare@madisonlife.com](mailto:MNLCustomerCare@madisonlife.com)

## **NIS Products & Services**

### **Insured Plan Products**

Health Insurance  
Dental Insurance  
Long and Short Term Disability Insurance  
Life and AD&D Insurance  
Vision Insurance  
Worksite (Supplemental) Benefits  
Flexible Savings Account (FSA)  
Employee Assistance Program (EAP)  
Student Loan Solutions (SLS)  
Identity Theft Insurance  
Retiree Audit Services

### **Retirement Income Products**

Health Reimbursement Arrangement (HRA)  
Health Savings Account (HSA)  
Early Retiree Health Insurance Alternatives  
Tax-Advantaged Sick Leave and Retiree Incentive Payouts  
Defined Contribution Plan HRA plans  
Funding Solutions - Employee Benefit Trust

### **Full Benefit Consulting Services**

Benefit Administration and Online Enrollment Systems  
Retiree Benefit Restructuring  
Compliance Services  
Enrollment Support  
OPEB Consulting  
Employee Education  
Wellness and Onsite Clinics  
Claim Analytics  
Decision Support Tools  
Self-Funding Plan Assessment and Design

Not all products available in all states. Some services listed above depend on carrier.