

## **Negotiated Group Term Life Insurance Plan Highlights**

MESSA Account: Waverly Community Schools

Employee Group: Secr, Para & Food

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

Feature	Definition	Your Coverage
Negotiated Group Term Life Insurance	The amount of your Group Term Life Insurance coverage.	\$ 25,000
Negotiated AD&D	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	\$
Dependent Term Life Insurance: SPOUSE	This plan 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.	\$
Dependent Term Life Insurance: CHILD(REN)	This plan 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.	\$

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

