

[Reset Form](#)[Save Form](#)[Print Form](#)

1475 Kendale Blvd., P.O. Box 2560  
East Lansing, Michigan 48826-2560  
517.332.2581 • 800.292.4910  
[www.messa.org](http://www.messa.org)

## Negotiated Group Term Life Insurance Plan Highlights

**MESSA Account:** Waverly Community Schools

**Employee Group:** Secr, Para & Food/-than 20<sub>+</sub>

*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
<b>Negotiated Group Term Life Insurance</b>	The amount of your Group Term Life Insurance coverage.	\$ 15,000
<b>Negotiated AD&amp;D</b>	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	\$
<b>Dependent Term Life Insurance: SPOUSE</b>	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.	\$
<b>Dependent Term Life Insurance: CHILD(REN)</b>	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.*