MESSA Group Term Life Insurance Benefit Highlights

Underwritten by Life Insurance Company of North America

MESSA
Good health. Good business. Great schools.
1475 Kendale Blvd. PO Box 2560
East Lansing, Michigan 48826-2560
517.332.2581 ● 800.292.4910
www.messa.org

Effective Date: 01/01/2019

MESSA Account: Orchard View Schools

Employee Group: 184I Head Start PAK A, B

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.

Feature	Definition	Your Coverage
Group Term Life Insurance	The amount of your Group Term Life Insurance coverage.	$10,000
Group AD&D Insurance	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	$10,000
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

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.

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