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MESSA Group Term Life Insurance Benefit Highlights

Underwritten by Life Insurance Company of North America

MESSA Account: Warren Consolidated Schools

Employee Group: Office Pers, Parapro Local 1815 6+ hrs

*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. | \$ 50,000 |
| Group AD&D Insurance | The amount of your Accidental Death and Dismemberment (AD&D) coverage. | \$ 50,000 |
| 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.

