



Basic Life and Accidental Death and Dismemberment, and Supplemental Life Insurance



Rio Hondo College

Classified, Faculty, Confidential and Management

How much Basic Life and Accidental Death and Dismemberment (AD&D), and Supplemental Life Insurance is available?

For You:

Basic Life and AD&D

\$50,000

Supplemental Life (if elected)

Increments of \$5,000 to a maximum of \$525,000; not to exceed 5 times your Annual Salary.

For Your Spouse:

Dependent Supplemental Life (if elected)

Increments of \$2,500 to a maximum of \$250,000; not to exceed 50% of your Employee Supplemental Life.

For Your Child(ren):

Dependent Supplemental Life (if elected)

Options of \$2,500, \$5,000, and \$10,000, not to exceed 100% of your Employee Supplemental Life.

Are there any medical questions or tests needed to qualify for this insurance?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering medical questions.

For You:

Basic Life and AD&D

\$50,000

Supplemental Life (if elected)

\$0 - All amounts require answering medical questions.

For Your Spouse:

Dependent Supplemental Life (if elected)

\$0 - All amounts require answering medical questions.

For Your Child(ren):

Dependent Supplemental Life (if elected)

\$0 - All amounts require answering medical questions.

Please note: To elect Dependent Spouse Supplemental Life and/or Dependent Child Supplemental Life coverage, you must elect Employee Supplemental Life Insurance coverage.

Who is eligible for this insurance?

Employees working at least 20 hours per week

Dependent Life Insurance: No person may be considered a Dependent of more than one Eligible Employee. No person can be insured as an Employee and as a Dependent.

Will the insurance benefit ever reduce?

For You: Your Basic Life and AD&D will not reduce.

Your Supplemental Life Insurance **reduces** to 65% at age 65, reduces to 50% at age 70, and terminates at Employee's separation of employment.

For Your Spouse: Your Spouse's Dependent Supplemental Life will not reduce and will terminate at Employee's separation of employment.

For Your Child(ren): Your Child/ren's Dependent Supplemental Life will not reduce and will terminate at the earlier of Your child's marriage or attainment of age 26 unless legally incapacitated and unable to be self-supporting because of a medically ascertainable mental or physical handicap, or terminates at Employee's separation of employment.

How much is my premium?

Your Dependent Child Supplemental Life Premium is per dependent unit. Please see the table below:

Coverage Amount	Tenthly Premium
\$2,500	\$0.60
\$5,000	\$1.20
\$10,000	\$2.40

Please see the attached Rate Calculation page to calculate your premiums for Employee Supplemental Life, and Dependent Spouse Supplemental Life. Dependent Spouse Supplemental Life Rates are based on age of Spouse.

Who do I contact with questions?

Questions may be directed to National Insurance Services at 1-800-627-3660

Administered by:



Corporate Headquarters:
250 South Executive Drive, Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660



Corporate Headquarters:
2355 Crenshaw Blvd., Suite 200
Torrance, CA 90501
310-212-3344
800-654-8102

Underwritten by:



PO Box 5008, Madison, WI 53705

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc.

Founded in 1961, Madison National Life is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability, and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

Employee Supplemental Life Tenthly Rate Calculation and Table

Step 1

Enter your elected benefit amount for Employee Supplemental Life.

1. _____

Step 2

Divide Step 1 value by 1,000 and enter the result.

2. _____

Step 3

Enter rate based on age using table on the right.

3. _____

Step 4

Multiply Step 2 value by Step 3 value (Tenthly Rate according to age). This is your Employee Supplemental Life Tenthly Premium.

4. _____

Tenthly Rate Table

Employee Age	Supplemental Life Rates
Under 34	\$ 0.048
35 - 39	\$ 0.072
40 - 44	\$ 0.108
45 - 49	\$ 0.192
50 - 54	\$ 0.288
55 - 59	\$ 0.468
60 - 64	\$ 0.708
65 - 69	\$ 1.308
70 and over	\$ 2.220

Dependent Spouse Supplemental Life Tenthly Rate Calculation and Table

Step 1

Enter your elected benefit amount for Dependent Spouse Supplemental Life.

1. _____

Step 2

Divide Step 1 value by 1,000 and enter the result.

2. _____

Step 3

Enter rate based on age using table on the right.

3. _____

Step 4

Multiply Step 2 value by Step 3 value (Tenthly Rate according to age). This is your Dependent Spouse Supplemental Life Tenthly Premium.

4. _____

Tenthly Rate Table

Spouse Age	Supplemental Life Rates
Under 34	\$ 0.048
35 - 39	\$ 0.072
40 - 44	\$ 0.108
45 - 49	\$ 0.192
50 - 54	\$ 0.288
55 - 59	\$ 0.468
60 - 64	\$ 0.708
65 - 69	\$ 1.308
70 and over	\$ 2.220