Accidental Death and Dismemberment Insurance

San Luis Obispo County Community College District (Cuesta)

All Eligible Employees

How much Accidental Death & Dismemberment (AD&D) insurance is available?

For You:

Basic AD&D	$2,000
Voluntary AD&D (if elected)	Options of $10,000; $25,000; $50,000; $100,000; $250,000; or $500,000 - not to exceed 10 times your Annual Salary or $500,000, whichever is lesser.

For Your Dependents: (if Family Plan is elected)

Spouse Only (if elected)	60% of Employee's Voluntary AD&D Benefit
Child(ren) Only (if elected)	25% of Employee's Voluntary AD&D Benefit – not to exceed $50,000.
Spouse and Child(ren) (if elected)	60% of Employee's Voluntary AD&D Benefit for your Spouse; and 25% of Employee's Voluntary AD&D Benefit for each of your children, not to exceed $50,000.

Who is eligible for this insurance?

Employees working at least 10 hours per week.

Dependent AD&D 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 Employee Basic and Voluntary AD&D will not reduce and will terminate at retirement and/or separation of employment.

For Your Spouse: Your Spouse's Dependent Voluntary AD&D will not reduce and will terminate at the Employee's retirement and/or separation of employment.

For Your Child(ren): Your Child/ren's Dependent Voluntary AD&D 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, the Employee's retirement and/or separation of employment.

How much is my premium?

Your **Employee Basic AD&D** is of no cost to you.

For the **Employee Voluntary AD&D** and **Dependent Voluntary AD&D**, please reference the Premium Table below.

Benefit Amount	Monthly (Classified)				Tenthly (Certificated)			
	Employee Only	Employee and Spouse	Employee and Child(ren)	Employee and Family	Employee Only	Employee and Spouse	Employee and Child(ren)	Employee and Family
$10,000	$0.35	$0.56	$0.39	$0.60	$0.42	$0.67	$0.47	$0.72
$25,000	$0.88	$1.41	$0.97	$1.50	$1.06	$1.69	$1.16	$1.80
$50,000	$1.75	$2.80	$1.94	$2.99	$2.10	$3.36	$2.33	$3.59
$100,000	$3.50	$5.60	$3.88	$5.98	$4.20	$6.72	$4.66	$7.18
$250,000	$8.75	$14.00	$9.50	$14.75	$10.50	$16.80	$11.40	$17.70
$500,000	$17.50	$28.00	$18.25	$28.75	$21.00	$33.60	$21.90	$34.50

Who do I contact with questions?

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

Administered by:

NIS National Insurance Services

Corporate Headquarters:
300 N Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660

Keenan®

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

Underwritten by:

Madison National Life
a Horace Mann company

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.