



Voluntary Group Term Life Insurance



San Luis Obispo County Community College District (Cuesta) All Eligible Employees

How much Voluntary Life Insurance is available?

For You:

Voluntary Life (if elected)

Increments of \$10,000 - up to a maximum of \$500,000; not to exceed 5 times your Annual Salary, rounded to the next higher \$10,000.

For Your Spouse:

Dependent Voluntary Life (if elected)

Increments of \$10,000 - up to a maximum of \$500,000 - not to exceed 100% of your Employee Voluntary Life.

For Your Child(ren):

Dependent Voluntary Life (if elected)

Options of \$2,500, \$5,000, and \$10,000

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:

Voluntary Life (if elected)

\$100,000 - not to exceed 2 times Annual Salary, rounded to the next higher \$10,000 if not already an increment of \$10,000

For Your Spouse:

Dependent Voluntary Life (if elected)

\$20,000

For Your Child(ren):

Dependent Voluntary Life (if elected)

\$10,000

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

Who is eligible for this insurance?

Employees working at least 10 hours a week.

Dependent 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.

How much is my premium?

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

Coverage Amount	Monthly Premium	Tenthly Premium
\$2,500	\$0.50	\$0.60
\$5,000	\$1.00	\$1.20
\$10,000	\$2.00	\$2.40

Your premiums for Employee Voluntary Life and Dependent Spouse Voluntary Life are based on the Employee's age (please see the attached Premium Table).

Who do I contact with questions?

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

Administered by:



Corporate Headquarters:
300 North Corporate 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 Voluntary Life and Dependent Spouse Voluntary Life Monthly Premiums
(Classified and all others except Certificated)

Benefit Amount	Under 35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 99
\$10,000	\$0.40	\$0.60	\$0.90	\$1.60	\$2.40	\$3.90	\$6.50	\$10.90	\$18.50
\$20,000	\$0.80	\$1.20	\$1.80	\$3.20	\$4.80	\$7.80	\$13.00	\$21.80	\$37.00
\$30,000	\$1.20	\$1.80	\$2.70	\$4.80	\$7.20	\$11.70	\$19.50	\$32.70	\$55.50
\$40,000	\$1.60	\$2.40	\$3.60	\$6.40	\$9.60	\$15.60	\$26.00	\$43.60	\$74.00
\$50,000	\$2.00	\$3.00	\$4.50	\$8.00	\$12.00	\$19.50	\$32.50	\$54.50	\$92.50
\$60,000	\$2.40	\$3.60	\$5.40	\$9.60	\$14.40	\$23.40	\$39.00	\$65.40	\$111.00
\$70,000	\$2.80	\$4.20	\$6.30	\$11.20	\$16.80	\$27.30	\$45.50	\$76.30	\$129.50
\$80,000	\$3.20	\$4.80	\$7.20	\$12.80	\$19.20	\$31.20	\$52.00	\$87.20	\$148.00
\$90,000	\$3.60	\$5.40	\$8.10	\$14.40	\$21.60	\$35.10	\$58.50	\$98.10	\$166.50
\$100,000	\$4.00	\$6.00	\$9.00	\$16.00	\$24.00	\$39.00	\$65.00	\$109.00	\$185.00
\$110,000	\$4.40	\$6.60	\$9.90	\$17.60	\$26.40	\$42.90	\$71.50	\$119.90	\$203.50
\$120,000	\$4.80	\$7.20	\$10.80	\$19.20	\$28.80	\$46.80	\$78.00	\$130.80	\$222.00
\$130,000	\$5.20	\$7.80	\$11.70	\$20.80	\$31.20	\$50.70	\$84.50	\$141.70	\$240.50
\$140,000	\$5.60	\$8.40	\$12.60	\$22.40	\$33.60	\$54.60	\$91.00	\$152.60	\$259.00
\$150,000	\$6.00	\$9.00	\$13.50	\$24.00	\$36.00	\$58.50	\$97.50	\$163.50	\$277.50
\$160,000	\$6.40	\$9.60	\$14.40	\$25.60	\$38.40	\$62.40	\$104.00	\$174.40	\$296.00
\$170,000	\$6.80	\$10.20	\$15.30	\$27.20	\$40.80	\$66.30	\$110.50	\$185.30	\$314.50
\$180,000	\$7.20	\$10.80	\$16.20	\$28.80	\$43.20	\$70.20	\$117.00	\$196.20	\$333.00
\$190,000	\$7.60	\$11.40	\$17.10	\$30.40	\$45.60	\$74.10	\$123.50	\$207.10	\$351.50
\$200,000	\$8.00	\$12.00	\$18.00	\$32.00	\$48.00	\$78.00	\$130.00	\$218.00	\$370.00
\$210,000	\$8.40	\$12.60	\$18.90	\$33.60	\$50.40	\$81.90	\$136.50	\$228.90	\$388.50
\$220,000	\$8.80	\$13.20	\$19.80	\$35.20	\$52.80	\$85.80	\$143.00	\$239.80	\$407.00
\$230,000	\$9.20	\$13.80	\$20.70	\$36.80	\$55.20	\$89.70	\$149.50	\$250.70	\$425.50
\$240,000	\$9.60	\$14.40	\$21.60	\$38.40	\$57.60	\$93.60	\$156.00	\$261.60	\$444.00
\$250,000	\$10.00	\$15.00	\$22.50	\$40.00	\$60.00	\$97.50	\$162.50	\$272.50	\$462.50
\$260,000	\$10.40	\$15.60	\$23.40	\$41.60	\$62.40	\$101.40	\$169.00	\$283.40	\$481.00
\$270,000	\$10.80	\$16.20	\$24.30	\$43.20	\$64.80	\$105.30	\$175.50	\$294.30	\$499.50
\$280,000	\$11.20	\$16.80	\$25.20	\$44.80	\$67.20	\$109.20	\$182.00	\$305.20	\$518.00
\$290,000	\$11.60	\$17.40	\$26.10	\$46.40	\$69.60	\$113.10	\$188.50	\$316.10	\$536.50
\$300,000	\$12.00	\$18.00	\$27.00	\$48.00	\$72.00	\$117.00	\$195.00	\$327.00	\$555.00
\$310,000	\$12.40	\$18.60	\$27.90	\$49.60	\$74.40	\$120.90	\$201.50	\$337.90	\$573.50
\$320,000	\$12.80	\$19.20	\$28.80	\$51.20	\$76.80	\$124.80	\$208.00	\$348.80	\$592.00
\$330,000	\$13.20	\$19.80	\$29.70	\$52.80	\$79.20	\$128.70	\$214.50	\$359.70	\$610.50
\$340,000	\$13.60	\$20.40	\$30.60	\$54.40	\$81.60	\$132.60	\$221.00	\$370.60	\$629.00
\$350,000	\$14.00	\$21.00	\$31.50	\$56.00	\$84.00	\$136.50	\$227.50	\$381.50	\$647.50
\$360,000	\$14.40	\$21.60	\$32.40	\$57.60	\$86.40	\$140.40	\$234.00	\$392.40	\$666.00
\$370,000	\$14.80	\$22.20	\$33.30	\$59.20	\$88.80	\$144.30	\$240.50	\$403.30	\$684.50
\$380,000	\$15.20	\$22.80	\$34.20	\$60.80	\$91.20	\$148.20	\$247.00	\$414.20	\$703.00
\$390,000	\$15.60	\$23.40	\$35.10	\$62.40	\$93.60	\$152.10	\$253.50	\$425.10	\$721.50
\$400,000	\$16.00	\$24.00	\$36.00	\$64.00	\$96.00	\$156.00	\$260.00	\$436.00	\$740.00
\$410,000	\$16.40	\$24.60	\$36.90	\$65.60	\$98.40	\$159.90	\$266.50	\$446.90	\$758.50
\$420,000	\$16.80	\$25.20	\$37.80	\$67.20	\$100.80	\$163.80	\$273.00	\$457.80	\$777.00
\$430,000	\$17.20	\$25.80	\$38.70	\$68.80	\$103.20	\$167.70	\$279.50	\$468.70	\$795.50
\$440,000	\$17.60	\$26.40	\$39.60	\$70.40	\$105.60	\$171.60	\$286.00	\$479.60	\$814.00
\$450,000	\$18.00	\$27.00	\$40.50	\$72.00	\$108.00	\$175.50	\$292.50	\$490.50	\$832.50
\$460,000	\$18.40	\$27.60	\$41.40	\$73.60	\$110.40	\$179.40	\$299.00	\$501.40	\$851.00
\$470,000	\$18.80	\$28.20	\$42.30	\$75.20	\$112.80	\$183.30	\$305.50	\$512.30	\$869.50
\$480,000	\$19.20	\$28.80	\$43.20	\$76.80	\$115.20	\$187.20	\$312.00	\$523.20	\$888.00
\$490,000	\$19.60	\$29.40	\$44.10	\$78.40	\$117.60	\$191.10	\$318.50	\$534.10	\$906.50
\$500,000	\$20.00	\$30.00	\$45.00	\$80.00	\$120.00	\$195.00	\$325.00	\$545.00	\$925.00

Employee Voluntary Life and Dependent Spouse Voluntary Life Tenthly Premiums (Certificated)

Benefit Amount	Under 35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 99
\$10,000	\$0.50	\$0.70	\$1.10	\$1.90	\$2.90	\$4.70	\$7.80	\$13.10	\$22.20
\$20,000	\$1.00	\$1.40	\$2.20	\$3.80	\$5.80	\$9.40	\$15.60	\$26.20	\$44.40
\$30,000	\$1.50	\$2.10	\$3.30	\$5.70	\$8.70	\$14.10	\$23.40	\$39.30	\$66.60
\$40,000	\$2.00	\$2.80	\$4.40	\$7.60	\$11.60	\$18.80	\$31.20	\$52.40	\$88.80
\$50,000	\$2.50	\$3.50	\$5.50	\$9.50	\$14.50	\$23.50	\$39.00	\$65.50	\$111.00
\$60,000	\$3.00	\$4.20	\$6.60	\$11.40	\$17.40	\$28.20	\$46.80	\$78.60	\$133.20
\$70,000	\$3.50	\$4.90	\$7.70	\$13.30	\$20.30	\$32.90	\$54.60	\$91.70	\$155.40
\$80,000	\$4.00	\$5.60	\$8.80	\$15.20	\$23.20	\$37.60	\$62.40	\$104.80	\$177.60
\$90,000	\$4.50	\$6.30	\$9.90	\$17.10	\$26.10	\$42.30	\$70.20	\$117.90	\$199.80
\$100,000	\$5.00	\$7.00	\$11.00	\$19.00	\$29.00	\$47.00	\$78.00	\$131.00	\$222.00
\$110,000	\$5.50	\$7.70	\$12.10	\$20.90	\$31.90	\$51.70	\$85.80	\$144.10	\$244.20
\$120,000	\$6.00	\$8.40	\$13.20	\$22.80	\$34.80	\$56.40	\$93.60	\$157.20	\$266.40
\$130,000	\$6.50	\$9.10	\$14.30	\$24.70	\$37.70	\$61.10	\$101.40	\$170.30	\$288.60
\$140,000	\$7.00	\$9.80	\$15.40	\$26.60	\$40.60	\$65.80	\$109.20	\$183.40	\$310.80
\$150,000	\$7.50	\$10.50	\$16.50	\$28.50	\$43.50	\$70.50	\$117.00	\$196.50	\$333.00
\$160,000	\$8.00	\$11.20	\$17.60	\$30.40	\$46.40	\$75.20	\$124.80	\$209.60	\$355.20
\$170,000	\$8.50	\$11.90	\$18.70	\$32.30	\$49.30	\$79.90	\$132.60	\$222.70	\$377.40
\$180,000	\$9.00	\$12.60	\$19.80	\$34.20	\$52.20	\$84.60	\$140.40	\$235.80	\$399.60
\$190,000	\$9.50	\$13.30	\$20.90	\$36.10	\$55.10	\$89.30	\$148.20	\$248.90	\$421.80
\$200,000	\$10.00	\$14.00	\$22.00	\$38.00	\$58.00	\$94.00	\$156.00	\$262.00	\$444.00
\$210,000	\$10.50	\$14.70	\$23.10	\$39.90	\$60.90	\$98.70	\$163.80	\$275.10	\$466.20
\$220,000	\$11.00	\$15.40	\$24.20	\$41.80	\$63.80	\$103.40	\$171.60	\$288.20	\$488.40
\$230,000	\$11.50	\$16.10	\$25.30	\$43.70	\$66.70	\$108.10	\$179.40	\$301.30	\$510.60
\$240,000	\$12.00	\$16.80	\$26.40	\$45.60	\$69.60	\$112.80	\$187.20	\$314.40	\$532.80
\$250,000	\$12.50	\$17.50	\$27.50	\$47.50	\$72.50	\$117.50	\$195.00	\$327.50	\$555.00
\$260,000	\$13.00	\$18.20	\$28.60	\$49.40	\$75.40	\$122.20	\$202.80	\$340.60	\$577.20
\$270,000	\$13.50	\$18.90	\$29.70	\$51.30	\$78.30	\$126.90	\$210.60	\$353.70	\$599.40
\$280,000	\$14.00	\$19.60	\$30.80	\$53.20	\$81.20	\$131.60	\$218.40	\$366.80	\$621.60
\$290,000	\$14.50	\$20.30	\$31.90	\$55.10	\$84.10	\$136.30	\$226.20	\$379.90	\$643.80
\$300,000	\$15.00	\$21.00	\$33.00	\$57.00	\$87.00	\$141.00	\$234.00	\$393.00	\$666.00
\$310,000	\$15.50	\$21.70	\$34.10	\$58.90	\$89.90	\$145.70	\$241.80	\$406.10	\$688.20
\$320,000	\$16.00	\$22.40	\$35.20	\$60.80	\$92.80	\$150.40	\$249.60	\$419.20	\$710.40
\$330,000	\$16.50	\$23.10	\$36.30	\$62.70	\$95.70	\$155.10	\$257.40	\$432.30	\$732.60
\$340,000	\$17.00	\$23.80	\$37.40	\$64.60	\$98.60	\$159.80	\$265.20	\$445.40	\$754.80
\$350,000	\$17.50	\$24.50	\$38.50	\$66.50	\$101.50	\$164.50	\$273.00	\$458.50	\$777.00
\$360,000	\$18.00	\$25.20	\$39.60	\$68.40	\$104.40	\$169.20	\$280.80	\$471.60	\$799.20
\$370,000	\$18.50	\$25.90	\$40.70	\$70.30	\$107.30	\$173.90	\$288.60	\$484.70	\$821.40
\$380,000	\$19.00	\$26.60	\$41.80	\$72.20	\$110.20	\$178.60	\$296.40	\$497.80	\$843.60
\$390,000	\$19.50	\$27.30	\$42.90	\$74.10	\$113.10	\$183.30	\$304.20	\$510.90	\$865.80
\$400,000	\$20.00	\$28.00	\$44.00	\$76.00	\$116.00	\$188.00	\$312.00	\$524.00	\$888.00
\$410,000	\$20.50	\$28.70	\$45.10	\$77.90	\$118.90	\$192.70	\$319.80	\$537.10	\$910.20
\$420,000	\$21.00	\$29.40	\$46.20	\$79.80	\$121.80	\$197.40	\$327.60	\$550.20	\$932.40
\$430,000	\$21.50	\$30.10	\$47.30	\$81.70	\$124.70	\$202.10	\$335.40	\$563.30	\$954.60
\$440,000	\$22.00	\$30.80	\$48.40	\$83.60	\$127.60	\$206.80	\$343.20	\$576.40	\$976.80
\$450,000	\$22.50	\$31.50	\$49.50	\$85.50	\$130.50	\$211.50	\$351.00	\$589.50	\$999.00
\$460,000	\$23.00	\$32.20	\$50.60	\$87.40	\$133.40	\$216.20	\$358.80	\$602.60	\$1,021.20
\$470,000	\$23.50	\$32.90	\$51.70	\$89.30	\$136.30	\$220.90	\$366.60	\$615.70	\$1,043.40
\$480,000	\$24.00	\$33.60	\$52.80	\$91.20	\$139.20	\$225.60	\$374.40	\$628.80	\$1,065.60
\$490,000	\$24.50	\$34.30	\$53.90	\$93.10	\$142.10	\$230.30	\$382.20	\$641.90	\$1,087.80
\$500,000	\$25.00	\$35.00	\$55.00	\$95.00	\$145.00	\$235.00	\$390.00	\$655.00	\$1,110.00