



Accidental Death and Dismemberment Insurance



SOUTHWESTERN COLLEGE

Southwestern Community College District

All Active Full-Time Employees

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

For You:

Basic AD&D (if elected)	\$1,000
Voluntary AD&D (if elected)	Increments of \$5,000 to a maximum of \$500,000 or 10 times Basic Annual Salary.

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 per Child – not to exceed \$50,000.
Spouse and Child(ren) (if elected)	Spouse: 50% of Employee's Voluntary AD&D Benefit Child: 10% of Employee's Voluntary AD&D Benefit for each Child– not to exceed \$50,000.

Who is eligible for this insurance?

Employees working at least 30 hours per week. This does not include temporary or seasonal Employees.

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.

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

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, or the Employee's retirement.

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 Calculation and Table below.

Tenthly Rate Table

Election	Rates per \$1,000
Employee Only	\$ 0.065
Employee and Family	\$ 0.097

Step 1

Enter your elected benefit amount for Employee Voluntary AD&D. 1. _____

Step 2

Divide Step 1 value by 1,000 and enter the result. 2. _____

Step 3

Enter rate based on election using table on the right. 3. _____

Step 4

Multiply Step 2 value by Step 3 value (Rate). This is your Voluntary AD&D Premium. 4. _____

Who do I contact with questions?

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

Administered by:



Corporate Headquarters:
300 N Corporate Drive, Suite 300
Brookfield, WI 53045
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.

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