



Voluntary Life Insurance



Southwestern Community College District

All Full-Time Active Employees

How much Voluntary Life Insurance is available?

For You:

Voluntary Life (if elected)

Increments of \$10,000 to a maximum of \$500,000 or 5 times your Basic Annual Salary, whichever is lesser.

For Your Spouse:

Dependent Voluntary Life (if elected)

Increments of \$10,000 to a maximum of \$500,000 or 100% of your Employee Voluntary Life, whichever is lesser.

For Your Child(ren):

Dependent Voluntary Life (if elected)

Options of \$2,000, \$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.

For Your Spouse:

Dependent Voluntary Life (if elected)

\$25,000

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 30 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.

How much is my premium?

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

Coverage Amount	Tenthly Premium
\$2,000	\$0.20
\$5,000	\$0.50
\$10,000	\$1.00

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

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 and Dependent Spouse Voluntary Life Tenthly Premiums

Benefit Amount	Under 30	30-34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 99
\$10,000	\$0.60	\$0.84	\$1.08	\$1.32	\$2.40	\$4.20	\$7.08	\$11.40	\$16.08	\$23.76
\$20,000	\$1.20	\$1.68	\$2.16	\$2.64	\$4.80	\$8.40	\$14.16	\$22.80	\$32.16	\$47.52
\$30,000	\$1.80	\$2.52	\$3.24	\$3.96	\$7.20	\$12.60	\$21.24	\$34.20	\$48.24	\$71.28
\$40,000	\$2.40	\$3.36	\$4.32	\$5.28	\$9.60	\$16.80	\$28.32	\$45.60	\$64.32	\$95.04
\$50,000	\$3.00	\$4.20	\$5.40	\$6.60	\$12.00	\$21.00	\$35.40	\$57.00	\$80.40	\$118.80
\$60,000	\$3.60	\$5.04	\$6.48	\$7.92	\$14.40	\$25.20	\$42.48	\$68.40	\$96.48	\$142.56
\$70,000	\$4.20	\$5.88	\$7.56	\$9.24	\$16.80	\$29.40	\$49.56	\$79.80	\$112.56	\$166.32
\$80,000	\$4.80	\$6.72	\$8.64	\$10.56	\$19.20	\$33.60	\$56.64	\$91.20	\$128.64	\$190.08
\$90,000	\$5.40	\$7.56	\$9.72	\$11.88	\$21.60	\$37.80	\$63.72	\$102.60	\$144.72	\$213.84
\$100,000	\$6.00	\$8.40	\$10.80	\$13.20	\$24.00	\$42.00	\$70.80	\$114.00	\$160.80	\$237.60
\$110,000	\$6.60	\$9.24	\$11.88	\$14.52	\$26.40	\$46.20	\$77.88	\$125.40	\$176.88	\$261.36
\$120,000	\$7.20	\$10.08	\$12.96	\$15.84	\$28.80	\$50.40	\$84.96	\$136.80	\$192.96	\$285.12
\$130,000	\$7.80	\$10.92	\$14.04	\$17.16	\$31.20	\$54.60	\$92.04	\$148.20	\$209.04	\$308.88
\$140,000	\$8.40	\$11.76	\$15.12	\$18.48	\$33.60	\$58.80	\$99.12	\$159.60	\$225.12	\$332.64
\$150,000	\$9.00	\$12.60	\$16.20	\$19.80	\$36.00	\$63.00	\$106.20	\$171.00	\$241.20	\$356.40
\$160,000	\$9.60	\$13.44	\$17.28	\$21.12	\$38.40	\$67.20	\$113.28	\$182.40	\$257.28	\$380.16
\$170,000	\$10.20	\$14.28	\$18.36	\$22.44	\$40.80	\$71.40	\$120.36	\$193.80	\$273.36	\$403.92
\$180,000	\$10.80	\$15.12	\$19.44	\$23.76	\$43.20	\$75.60	\$127.44	\$205.20	\$289.44	\$427.68
\$190,000	\$11.40	\$15.96	\$20.52	\$25.08	\$45.60	\$79.80	\$134.52	\$216.60	\$305.52	\$451.44
\$200,000	\$12.00	\$16.80	\$21.60	\$26.40	\$48.00	\$84.00	\$141.60	\$228.00	\$321.60	\$475.20
\$210,000	\$12.60	\$17.64	\$22.68	\$27.72	\$50.40	\$88.20	\$148.68	\$239.40	\$337.68	\$498.96
\$220,000	\$13.20	\$18.48	\$23.76	\$29.04	\$52.80	\$92.40	\$155.76	\$250.80	\$353.76	\$522.72
\$230,000	\$13.80	\$19.32	\$24.84	\$30.36	\$55.20	\$96.60	\$162.84	\$262.20	\$369.84	\$546.48
\$240,000	\$14.40	\$20.16	\$25.92	\$31.68	\$57.60	\$100.80	\$169.92	\$273.60	\$385.92	\$570.24
\$250,000	\$15.00	\$21.00	\$27.00	\$33.00	\$60.00	\$105.00	\$177.00	\$285.00	\$402.00	\$594.00
\$260,000	\$15.60	\$21.84	\$28.08	\$34.32	\$62.40	\$109.20	\$184.08	\$296.40	\$418.08	\$617.76
\$270,000	\$16.20	\$22.68	\$29.16	\$35.64	\$64.80	\$113.40	\$191.16	\$307.80	\$434.16	\$641.52
\$280,000	\$16.80	\$23.52	\$30.24	\$36.96	\$67.20	\$117.60	\$198.24	\$319.20	\$450.24	\$665.28
\$290,000	\$17.40	\$24.36	\$31.32	\$38.28	\$69.60	\$121.80	\$205.32	\$330.60	\$466.32	\$689.04
\$300,000	\$18.00	\$25.20	\$32.40	\$39.60	\$72.00	\$126.00	\$212.40	\$342.00	\$482.40	\$712.80
\$310,000	\$18.60	\$26.04	\$33.48	\$40.92	\$74.40	\$130.20	\$219.48	\$353.40	\$498.48	\$736.56
\$320,000	\$19.20	\$26.88	\$34.56	\$42.24	\$76.80	\$134.40	\$226.56	\$364.80	\$514.56	\$760.32
\$330,000	\$19.80	\$27.72	\$35.64	\$43.56	\$79.20	\$138.60	\$233.64	\$376.20	\$530.64	\$784.08
\$340,000	\$20.40	\$28.56	\$36.72	\$44.88	\$81.60	\$142.80	\$240.72	\$387.60	\$546.72	\$807.84
\$350,000	\$21.00	\$29.40	\$37.80	\$46.20	\$84.00	\$147.00	\$247.80	\$399.00	\$562.80	\$831.60
\$360,000	\$21.60	\$30.24	\$38.88	\$47.52	\$86.40	\$151.20	\$254.88	\$410.40	\$578.88	\$855.36
\$370,000	\$22.20	\$31.08	\$39.96	\$48.84	\$88.80	\$155.40	\$261.96	\$421.80	\$594.96	\$879.12
\$380,000	\$22.80	\$31.92	\$41.04	\$50.16	\$91.20	\$159.60	\$269.04	\$433.20	\$611.04	\$902.88
\$390,000	\$23.40	\$32.76	\$42.12	\$51.48	\$93.60	\$163.80	\$276.12	\$444.60	\$627.12	\$926.64
\$400,000	\$24.00	\$33.60	\$43.20	\$52.80	\$96.00	\$168.00	\$283.20	\$456.00	\$643.20	\$950.40
\$410,000	\$24.60	\$34.44	\$44.28	\$54.12	\$98.40	\$172.20	\$290.28	\$467.40	\$659.28	\$974.16
\$420,000	\$25.20	\$35.28	\$45.36	\$55.44	\$100.80	\$176.40	\$297.36	\$478.80	\$675.36	\$997.92
\$430,000	\$25.80	\$36.12	\$46.44	\$56.76	\$103.20	\$180.60	\$304.44	\$490.20	\$691.44	\$1,021.68
\$440,000	\$26.40	\$36.96	\$47.52	\$58.08	\$105.60	\$184.80	\$311.52	\$501.60	\$707.52	\$1,045.44
\$450,000	\$27.00	\$37.80	\$48.60	\$59.40	\$108.00	\$189.00	\$318.60	\$513.00	\$723.60	\$1,069.20
\$460,000	\$27.60	\$38.64	\$49.68	\$60.72	\$110.40	\$193.20	\$325.68	\$524.40	\$739.68	\$1,092.96
\$470,000	\$28.20	\$39.48	\$50.76	\$62.04	\$112.80	\$197.40	\$332.76	\$535.80	\$755.76	\$1,116.72
\$480,000	\$28.80	\$40.32	\$51.84	\$63.36	\$115.20	\$201.60	\$339.84	\$547.20	\$771.84	\$1,140.48
\$490,000	\$29.40	\$41.16	\$52.92	\$64.68	\$117.60	\$205.80	\$346.92	\$558.60	\$787.92	\$1,164.24
\$500,000	\$30.00	\$42.00	\$54.00	\$66.00	\$120.00	\$210.00	\$354.00	\$570.00	\$804.00	\$1,188.00