

<p>How much coverage is available?</p>	<p>Employee Supplemental Life and AD&D: You can choose coverage in \$25,000 increments to a maximum of \$300,000 not to exceed 5 times annual salary.</p> <p>Spouse Supplemental Life: You can choose to insure your Spouse in \$12,500 increments to a maximum of \$150,000 not to exceed 50% of the employee's combined Basic and Supplemental Life amounts.</p> <p>Child Supplemental Life: \$10,000 Live birth to age 19, or 23 if full-time student.</p>
<p>Are there any medical questions or tests needed to qualify for coverage?</p>	<p>Annual benefit enrollment: You can elect or increase Supplemental Life coverage each year mid-October through mid-November to become effective on your renewal date of January 1st. All Supplemental Life/AD&D amounts require medical questions and approval by the insurance carrier. Please complete the Evidence of Insurability Form.</p> <p>New hires: You can elect coverage within 31 days of your eligibility date without medical questions up to the following Guarantee Issue Amounts. Amounts exceeding the Guarantee Issue Amounts require medical questions.</p> <ul style="list-style-type: none"> • \$150,000 - Employee Supplemental Life/AD&D • \$25,000 - Spouse Supplemental Life/AD&D • \$10,000 - Child Supplemental Life
<p>Am I eligible for this coverage?</p>	<p>You are eligible for this plan if you are an active employee working at least 20 hours per week.</p>
<p>What if my coverage ends?</p>	<p>Conversion: This coverage contains a Conversion feature, which means that if your employment ends, you can choose to convert your group plan to an individual plan. Restrictions apply, premiums and fees may be higher and you must apply within 31 days from when your coverage ends.</p> <p>Age: Employee and Spouse Supplemental Life/AD&D reduces to 50% on January 1 following the employee's attainment of age 70, to 30% on January 1 following the employee's attainment of age 75 and terminates at the employee's retirement, unless eligible for retiree coverage.</p> <p>Dependent Child(ren): Benefits will not reduce and will terminate the earlier of reaching the limiting age (age 19, or 23 if full-time student) or Employee's retirement, whichever occurs first.</p> <p>Armed Forces: The coverage will end if the covered person enters the armed forces on a full time basis.</p>

<p>What if my coverage ends? (continued...)</p>	<p>Participation: The Employee Supplemental Life and AD&D and the Spouse Supplemental Life coverage will end if fewer than 25% of eligible employee select Employee Supplemental Life and AD&D Insurance.</p> <p>Portability Benefit: This coverage contains a Portability feature, which means that if your employment ends, you can choose to take the coverage with you. Restrictions apply, premiums and fees may be higher and you must apply while coverage is in force.</p>
<p>What if I am diagnosed with a terminal illness?</p>	<p>This plan has a feature called a Living Benefit that may allow you to receive a portion of your Life Insurance benefit while you are living if you were diagnosed with a terminal illness. Funds can be used for medical expenses, a dream vacation or fulfill any other desired purpose. Minimum and maximum amounts apply.</p>
<p>Which one of my loved ones will receive the benefits?</p>	<p>The beneficiary that you designate for this Employee Supplemental Life Insurance benefit will also be the beneficiary for your Employer Paid Basic Life Insurance benefit, unless otherwise specified.</p>
<p>What if I become disabled?</p>	<p>If you become Disabled prior to the age of 60 and remain Disabled for 6 months, your Employee Supplemental Life insurance may remain in force without payment of premium until you reach the Social Security Normal Retirement Age.</p>
<p>Are there any exclusions or limitations?</p>	<p>AD&D Insurance Exclusions: No AD&D benefit is payable if the loss is cause or contributed to by any of the following:</p> <ol style="list-style-type: none"> 1. War or Act of War. War means a state or period of declared or undeclared war whether civil or international, or any substantial armed conflict with organized forces of a military nature between nations, states or parties; 2. Suicide, attempted suicide or other intentionally self-inflicted Injury, while sane or insane; 3. Committing or attempting to commit a felony or assault, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing Your official duties; 4. Any Injury sustained while under the voluntary use or consumption of any poison, illegal drugs, or controlled substance, unless used or consumed according to the directions of a Physician; 5. Physical Disease existing at the time of the Accident; 6. Medical negligence and malpractice; 7. Any Loss incurred for which any government body or its agencies are liable while the insured is on active duty or training in the Armed Forces, National Guard or Reserves, of any state or country; 8. Any Loss incurred while operating, riding in or descending from any aircraft, except as a fare-paying passenger on a commercial aircraft.
<p>Who do I contact with questions?</p>	<p>Questions may be directed to Steve Ott, Regional Vice President or Diane Sejut, Client Relations by calling the number for National Insurance Services below or via email at sott@nisbenefits.com or dsejut@nisbenefits.com.</p>

Administered by:

NATIONAL INSURANCE
SERVICES
Corporate Headquarters
250 South Executive Drive, Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660

Underwritten by:

 **Madison National
Life Insurance Company**
A Member of The IHC Group
PO Box 5008, Madison, WI 53705

This is a brief description of life insurance. For complete details including all benefits, exclusions and limitations, refer to Certificate form number GTL-C600-0608M-NE as issued to your employer.

Madison National Life Insurance Company, Inc. is a Wisconsin Insurance company and a Member of the IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 30 years. For information on the IHC Group, see www.ihcgroup.com.