

# Life Insurance Plan—Madison National Life

Fraser Public Schools provides all eligible employees the opportunity to contribute to a **Base Life and Accidental Death & Dismemberment** Insurance plan through Madison National Life. Life insurance provides a benefit to your beneficiary in the event of your death while you are employed. The AD&D amount is equal to your life insurance amount and is also payable to your beneficiary if you die as a result of an accident. The AD&D insurance may also pay a benefit to you if you have certain injuries. Please review your Madison National Life plan booklet for more details.

	Benefit Amount
Life Insurance	\$100,000
Accidental Death & Dismemberment	\$100,000
Benefit Reduction Schedule	Reduces to 75% at Age 70
Added Features	Waiver of Premium, Conversion, Living Benefit