

# MESSA Group Term Life Insurance plan highlights

Underwritten by Life Insurance Company of North America



**MESSA**

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**Effective Date: 01/01/2026**

**Account: Hamilton Community Schools**

**Employee Group: Teachers wrking 15plus hrs-wk**

This is a brief summary of your coverage available under MESSA's Group Term Life and AD&D policy.  
Please refer to your Life & Accident Insurance Certificate Booklet for complete information.

| Plan features                                          | Definition                                                                                                                                               | Your Coverage |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| <b>Group Term Life Insurance</b>                       | The amount of your Group Term Life Insurance coverage.                                                                                                   | \$25,000      |
| <b>Group AD&amp;D Insurance</b>                        | The amount of your Accidental Death and Dismemberment (AD&D) coverage.                                                                                   | \$25,000      |
| <b>Group Dependent Term Life Insurance: SPOUSE</b>     | This provides a life benefit equal to 50% of the member's benefit (not to exceed \$25,000) for the spouse and does not contain AD&D benefits.            | N/A           |
| <b>Group Dependent Term Life Insurance: CHILD(REN)</b> | This provides a life benefit equal to 25% of the member's benefit (not to exceed \$12,500) for all eligible children and does not contain AD&D benefits. | N/A           |

It is important to note that Group Term Life Insurance in excess of \$50,000 and Group Dependent Term Life Insurance (if the benefit exceeds \$2,000) are taxable benefits.