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## MESSA Group Term Life Insurance Benefit Highlights

*Underwritten by Life Insurance Company of North America*

**MESSA Account:** Oak Park Schools

**Employee Group:** Teachers

*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.*

| Feature  | Definition   | Your Coverage |
|--|--|---------------|
| <b>Group Term Life Insurance</b>                       | The amount of your Group Term Life Insurance coverage.   | \$ 40,000     |
| <b>Group AD&amp;D Insurance</b>                        | The amount of your Accidental Death and Dismemberment (AD&D) coverage.   | \$ 40,000     |
| <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.*