MESSA Group Term Life Insurance plan highlights

Underwritten by Life Insurance Company of North America

MESSA
1475 Kendale Blvd. PO Box 2560
East Lansing, Michigan 48826-2560
517-332-2581 ● 866-637-0006

Effective Date: 01/01/2027

Account: Mancelona Public Schools

Employee Group: FT Bus Drivers

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
Group Term Life Insurance	The amount of your Group Term Life Insurance coverage.	$15,000
Group AD&D Insurance	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	$15,000
Group Dependent Term Life Insurance: SPOUSE	The amount of your Group Term Spouse Life Insurance coverage. This benefit does not contain AD&D benefits.	N/A
Group Dependent Term Life Insurance: CHILD(REN)	The amount of your Group Term Child(ren) Life Insurance coverage. This benefit 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.