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 ● 800-292-4910

Effective Date: 01/01/2026

Account: Cheboygan-Otsego-Presque Isle

Employee Group: Teacher

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		Your Coverage
Group Term Life Insurance	The amount of your Group Term Life Insurance coverage.	$48,000
Group AD&D Insurance	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	$48,000
Group Dependent Term Life Insurance: SPOUSE	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
Group Dependent Term Life Insurance: CHILD(REN)	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.