

NATIONAL INSURANCE SERVICES

Group Term Life Insurance Benefit Summary

Group: # 013473, Rockford Public Schools

Policy: Madison National Life Insurance Company, Inc. – 3640 Effective 12/1/2008

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Basic Life & Guarantee Issue
01	Superintendent (17 hours per week)	\$300,000
02	Administrators (17 hours per week)	\$100,000
03	Administration Assistants (17 hours per week)	\$50,000
04	Non-Union Central Office Staff (17 hours per week)	\$55,000
05	Non-Union Support Staff (17 hours per week)	\$30,000
06	Assistant Superintendents (17 hours per week)	\$105,000

Employee Contribution:	0%
Participation Requirement:	100%
Eligibility/Effective Date of Individual Coverage:	Upon completion of the Waiting Period
Waiting Period:	None
Reduction Schedule:	Basic Life Insurance does not reduce and terminates upon the Insured Employee's retirement.
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Termination & Continuation of Coverage:	<ul style="list-style-type: none"> - FMLA - Paid Leave: End Of The Month Following One Year - While receiving Sick Leave Pay or Unable to work due to Physical Disease or Injury: End Of The Month Following One Year - Negotiated Termination: 6 months - Military Leave: 15 Days
Conversion Provision:	Included
Waiver of Premium Provision:	Disabled prior to age 60 Elimination period: 6 months Does not terminate due to age
Portability Provision:	None

NATIONAL INSURANCE SERVICES

Group Term Life Insurance Benefit Summary

Group: # 013473, Rockford Public Schools

Policy: Madison National Life Insurance Company, Inc. – 3975 Effective 10/1/2011

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Basic Life	Basic AD&D
01	Teachers, Counselors and Other Certified Staff without Health (.50 Full Time Equivalency)	\$50,000	Equal to Life amount
02	Teachers, Counselors and Other Certified Staff with Health (.50 Full Time Equivalency)	\$30,000	Equal to Life amount
03	Union Support Staff (52 week and 38 week) (Employee must be under contract with Rockford Public Schools)	\$30,000	Equal to Life amount
04	Rockford PS Itinerants without Health (.50 Full Time Equivalency)	\$50,000	Equal to Life amount
05	Rockford PS Itinerants with Health (.50 Full Time Equivalency)	\$30,000	Equal to Life amount

Employee Contribution:	Classes 01, 02, 04, 05: Based upon FTE Class 03: 0%
Participation Requirement:	100%
Eligibility/Effective Date of Individual Coverage:	Upon completion of the Waiting Period
Waiting Period:	None
Reduction Schedule:	No reductions. Basic Life and Basic AD&D Insurance terminates at retirement.
Guarantee Issue:	Classes 01, 04: \$50,000 Classes 02, 03, 05: \$30,000
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Termination & Continuation of Coverage:	FMLA Paid Leave: 3 Months Unpaid Leave: 3 Months Unable to work due to Physical Disease or Injury: 12 Months Layoff: 3 Months
Conversion Provision:	Included
Waiver of Premium Provision:	Disabled prior to age 60 Elimination period: 9 months Does not terminate due to age
Portability Provision:	None

NATIONAL INSURANCE SERVICES

Group Disability Insurance Benefit Summary

Group: # 013473, Rockford Public Schools

Policy: Madison National Life Insurance Company, Inc. – 6560 Effective 12/1/2008

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary/ Maximum Monthly Benefit	Benefit %	Elimination Period
01	Administrators (17 hours per week)	\$155,004/\$8,611	66-2/3%	60 consecutive calendar days
02	All Other Active Employees (17 hours per week)	\$69,996/\$3,889	66-2/3%	150 consecutive calendar days
03	Superintendent (17 hours per week)	\$195,000/\$10,834	66-2/3%	60 consecutive calendar days

Employer Contribution:	100%
Participation Requirement:	100%
Benefit Duration:	To age 65, reduced duration after age 60
Minimum Monthly Benefit:	\$100
Eligibility/Effective Date of Individual Coverage:	Upon completion of the Waiting Period
Waiting Period:	None
Calculation Method:	Monthly
Pre-Disability Earnings Definition:	Base Pay
Pre-Existing Conditions Exclusion:	3 months/6 months/12 months
Guarantee Issue:	Class 01: \$8,611 Class 02: \$3,889 Class 03: \$10,834
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage:	FMLA Paid Leave: 12 months Unpaid Leave: 12 months

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Group Disability Insurance Benefit Summary

Group: # 013473, Rockford Public Schools

Policy: Madison National Life Insurance Company, Inc. – 7277 Effective 10/1/2011

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary/ Maximum Monthly Benefit	Benefit %	Elimination Period
01	Teachers, Counselors and Other Certified Staff (.50 Full Time Equivalency)	\$90,000/\$5,000	66-2/3%	90 days/Modified fill
02	52 Week Union Support (20 hours or more per week)	\$50,004/\$2,778	66-2/3%	150 consecutive calendar days
03	Rockford PS Itinerants (.50 Full Time Equivalency)	\$90,000/\$5,000	66-2/3%	90 days/Modified fill

Employer Contribution:	Classes 01, 03: Based on FTE Class 02: 100%
Participation Requirement:	100%
Benefit Duration:	To age 65, reduced duration after age 60
Minimum Monthly Benefit:	\$50 or 5% of Gross LTD Benefit
Eligibility/Effective Date of Individual Coverage:	Upon completion of the Waiting Period
Waiting Period:	None
Calculation Method:	Monthly
Pre-Disability Earnings Definition:	Base Pay
Pre-Existing Conditions Exclusion:	None
Guarantee Issue:	Classes 01, 03: \$5,000 Class 02: \$2,778
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage:	FMLA Paid Leave: 12 months Unpaid Leave: 12 months Unable to work due to Physical Disease or Injury: 12 months