



BASIC LIFE

Benefit	\$20,000
Guaranteed Issue Amount	\$20,000
Age Reduction	• Age 70 reduces to 50%
Waiver of Premium Provision	Total disability must occur prior to age 60; insurance ends when the employee ceases to be totally disabled; fails to provide proof of disability; attains age 65; or attains his or her retirement date. Elimination Period: 6 Months
Accelerated Death Benefit	Maximum benefit 50%; included for life insurance amounts of at least \$10,000
Continuation of Insurance	Available during total disability
Conversion	Included
Portability	Included
Employee Contribution	0% (non-contributory)
Minimum Participation	Ten (10) Employees or 100%, whichever is greater.

ACCIDENTAL DEATH & DISMEMBERMENT⁽¹⁾

Benefit	\$20,000
Age Reductions	• Age 70 reduces to 50%
Coverage Type	24 Hour
Loss of Life	100%
Seatbelt / Airbag	10% / \$10,000
ENHANCED BENEFITS	
Loss of: both hands or both feet / loss of sight in both eyes / loss of one hand and sight in one eye	100%
Loss of one of the following: arm / hand / leg / foot or sight in one eye	50%
Quadriplegia	100%
Paraplegia / Hemiplegia / Triplegia	50%
Uniplegia	25%
Loss of: speech / hearing	50%
Loss of: thumb and index finger same hand	25%
Coma	3% / \$5,000 (lesser of)
Common Carrier Hazard	10%
Repatriation	10% / \$5,000 Covered Expenses (lesser of)
Spouse Training	5% / \$5,000 (lesser of)
Qualified Child Education	3% / \$2,500 (lesser of)
Childcare Expense	3% / \$5,000 (lesser of)

(1) All benefits combined will be limited to no more than 150% of the benefit amount shown above.



LIFE BENEFITS

Basic Life | MP0001073173

Basic Life

LIVES COVERED	ASSUMED ENROLLMENT	INSURANCE VOLUME	MONTHLY LIFE RATES (guaranteed for 2 years ^{***})	ESTIMATED MONTHLY PREMIUM
EMPLOYEE ALL ELIGIBLE EMPLOYEES	236	\$4,590,000	\$0.070 Per \$1,000	\$321.30

TOTALS:	236	\$4,590,000		\$321.30
---------	-----	-------------	--	----------

Basic Accidental Death and Dismemberment (AD&D)

LIVES COVERED	ASSUMED ENROLLMENT	INSURANCE VOLUME	MONTHLY LIFE RATES (guaranteed for 2 years ^{***})	ESTIMATED MONTHLY PREMIUM
EMPLOYEE ALL ELIGIBLE EMPLOYEES	236	\$4,590,000	\$0.015 Per \$1,000	\$68.85

TOTALS:	236	\$4,590,000		\$68.85
---------	-----	-------------	--	---------

RENAISSANCE LIFE ASSIST:

Our Life products feature a collection of value-added, non-insurance services that offer assistance with many of life's challenges. The Renaissance Life Assist services bundle provides expert support for Travel Assistance, ID Theft and Beneficiary Companion Assistance.⁶ Renaissance also packages an Employee Assistance Plan (EAP) with unlimited telephonic employee assistance.⁷

* See enclosed flyers for additional details regarding these valued added services.



VOLUNTARY EMPLOYEE LIFE	
Benefit	Increments of \$10,000 to \$500,000, not to exceed 10x annual earnings
Minimum	\$10,000
Maximum	\$500,000
Guaranteed Issue Amount	\$300,000
Age Reductions	• Age 70 reduces to 50%
Waiver of Premium Provision	Total disability must occur prior to age 60; insurance ends when the employee ceases to be totally disabled; fails to provide proof of disability; attains age 65; or attains his or her retirement date. Elimination Period: 6 Months
Accelerated Death Benefit	Maximum benefit 50%; included for life insurance amounts of at least \$10,000
Continuation of Insurance	Available during total disability
Conversion	Included
Portability	Included
Suicide Exclusion	Included
Minimum Participation	Ten (10) Employees or 20%, whichever is greater.



VOLUNTARY EMPLOYEE LIFE MONTHLY PREMIUM RATES - Age Banded		
AGE	LIFE RATE Per \$1,000	AD&D RATE Per \$1,000
Under 25	0.033	0.017
25-29	0.033	0.017
30-34	0.050	0.017
35-39	0.059	0.017
40-44	0.084	0.017
45-49	0.126	0.017
50-54	0.193	0.017
55-59	0.360	0.017
60-64	0.553	0.017
65-69	0.996	0.017
70-74	1.590	0.017
75-79	1.590	0.017
80+	1.590	0.017



Renaissance[®]
DENTAL • VISION • LIFE • DISABILITY

VOLUNTARY DEPENDENT LIFE BENEFITS FOR:
WINONA ISD

Effective Date: September 01, 2026

VOLUNTARY DEPENDENT LIFE

Spouse Life Benefit	Increments of \$5,000 to \$500,000, not to exceed 100% of the Employee amount
Minimum	\$5,000
Maximum	\$500,000
Guaranteed Issue Amount	\$75,000
Termination	As of the termination date of the employee or age 99
Age Reductions	• Age 70 reduces to 50%
Domestic Partner	Included
Suicide Exclusion	Included
Conversion	Included
Child Life Benefit	• Not to exceed 100% of the Employee amount • \$500 (Live Birth to 6 months) • \$10,000 (6 months to maximum age benefit)
Termination Age	26 Years



VOLUNTARY EMPLOYEE & DEPENDENT AD&D

Benefit	An amount equal to Voluntary Life
Guaranteed Issue Amount	An amount equal to the Voluntary Life Guaranteed Issue Amount
Age Reductions (Employee)	• Age 70 reduces to 50%
Age Reductions (Dependent)	• Age 70 reduces to 50%
Coverage Type	24 Hour
Loss Of Life	100%
Seatbelt / Airbag	10% / \$20,000

Enhanced AD&D Benefits

Loss of: both hands or both feet / loss of sight in both eyes / loss of one hand and sight in one eye / loss of one foot and sight in one eye	100%
Loss of one of the following: arm / hand / leg / foot or sight in one eye	50%
Quadriplegia	100%
Paraplegia / Hemiplegia / Triplegia	50%
Uniplegia	25%
Loss of: speech / hearing	50%
Loss of: thumb and index finger same hand	25%
Coma	3% / \$5,000 (lesser of)
Common Carrier Hazard	100%
Repatriation	10% / \$5,000 Covered Expenses (lesser of)
Spouse Training	5% / \$5,000 (lesser of)
Qualified Child Education	5% / \$2,500
Childcare Expense	3% / \$5,000 (lesser of)



VOLUNTARY DEPENDENT LIFE MONTHLY PREMIUM RATES - Age Banded		
AGE	LIFE RATE Per \$1,000	AD&D RATE Per \$1,000
Under 25	0.033	0.017
25-29	0.033	0.017
30-34	0.050	0.017
35-39	0.059	0.017
40-44	0.084	0.017
45-49	0.126	0.017
50-54	0.193	0.017
55-59	0.360	0.017
60-64	0.553	0.017
65-69	0.996	0.017
70-74	1.590	0.017
75-79	1.590	0.017
80+	1.590	0.017