



Group Long Term Disability Insurance Benefit Summary

Group #: 026480, Mawseco Coop District 938

Policy: Madison National Life Insurance Company, Inc., 0356 **Original Effective Date:** 11/1/1993

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary / Maximum Monthly Benefit	Benefit	Elimination Period
01	Administrators, Teachers, Clerical, Social Workers, Aides and All Other Specified Employees (600 hours per year)	\$159,996 / \$8,889	66-2/3%	90 consecutive calendar days

Eligibility/Effective Date of Individual Coverage	Date of Hire
Employer Contribution	100%
Participation Requirement	100%
Benefit Duration	To Age 65, reduced duration after age 61
Definition of Disability	Total
Cumulative Elimination Period	10 Working Days; allows return to work for a limited time without beginning the day elimination period over again
Minimum Monthly Benefit	\$50
Calculation Method	Standard - Non-Contract Day
Pre-Disability Earnings Definition	Base Pay Include: service increment pay
Pre-Existing Conditions Exclusion	If you are treated for a medical condition in the 3 months prior to your effective date, any disability relating to that condition will not be covered until you have been insured for 12 months.
Terminations & Continuation of Coverage	Coverage may continue, with payment of premiums during: -FMLA -Employer Paid Sick Leave: 120 sick leave days
Contract Employee Termination or Retirement	Coverage terminates at the earlier of retirement or expiration of the current contract year. If you terminate mid-contract, coverage terminates the date you last worked.



Non Contract Employee Termination	Coverage terminates on the date you last worked
Own Occupation	24 months following the end of the Elimination Period
Sick Pay Coordination	Disability benefit is offset by sick pay
Recurrent Disability	Any two periods of total disability from the same cause will be combined as one benefit period if they are separated by a recovery period of less than 6 months.
Rehabilitation Provision	Employee Only
Maternity Coverage	Included
Survivor Benefit	3x LMB
Limitations (Mental/Substance Abuse)	24 months per Occurrence unless hospital confined
Deductible Income (SS Integration)	Full Family; Employee & dependent SS disability or retirement benefit is considered an offset. General Freeze; Automatic or other general cost of living increases in "other specified income" will not cause a reduction in the LTD benefit.
Billing Information	Billing Method: List Billed Date Census Last Received: 12/29/2020
EAP	Yes
Renewal Date	2/1/2026

This summary of benefits is meant to be an overview of the Policy only. Please refer to the Certificate for a full explanation of your plan's benefits, exclusions, limitations, and reductions. Should there be any discrepancy between this outline and the Certificate, the Certificate will prevail.



Employer Use Only

National Insurance Services Contact Roster

All representatives can be reached at **1-800-627-3660**

For immediate response to your **SERVICE** questions, contact:

Polly Ross
Client Relations, Insured Products
pross@nisbenefits.com

For immediate response to your **BILLING** questions, contact:

Sandy Kleinhans
Senior Billing Representative
sklei@nisbenefits.com
Fax: 262-785-9269

For any plan **QUESTIONS** or to arrange an **IN-PERSON** visit to discuss your current plan and future changes, contact:

Natalie Owen
Account Representative, Insured Products
nowen@nisbenefits.com

For questions about existing **CLAIMS**, contact:

Madison National Life Insurance Company, Inc.
Phone: 1-800-356-9601
Website: www.madisonlife.com
Email: gca@madisonlife.com

NIS Products & Services

Insured Plan Products

- Health Insurance
- Dental Insurance
- Long and Short Term Disability Insurance
- Life and AD&D Insurance
- Vision Insurance
- Worksite (Supplemental) Benefits
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)
- Flexible Savings Account (FSA)
- 403(b) TPA Compliance Services
- Employee Assistance Program (EAP)
- Identity Theft Insurance
- Retiree Audit Services

Retirement Income Products

- Early Retiree Health Insurance Alternatives
- Tax-Advantaged Sick Leave and Retiree Incentive Payouts
- 403(b) TPA Services for Schools
- Funding Solutions - Employee Benefit Trust

Full Benefit Consulting Services

- Benefit Administration and Online Enrollment Systems
- Retiree Benefit Restructuring
- Compliance Services
- Enrollment Support
- OPEB Consulting
- Employee Education
- Wellness and Onsite Clinics
- Claim Analytics
- Decision Support Tools
- Self-Funding Plan Assessment and Design

Not all products available in all states. Some services listed above depend on carrier.
