

# NATIONAL INSURANCE SERVICES

## Group Long Term Disability and Short Term Disability Insurance Benefit Summary

Group: # 16261, Sauk Prairie School District

Long Term Disability Policy: Madison National Life Insurance Company, Inc. – 7258

Class	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary/ Maximum Monthly Benefit	Benefit %	Elimination Period
01	Superintendent/Administrators/Teachers (600 hours per year)	\$144,996 / \$10,875 for the first 6 months; \$9,063 thereafter	90% for 6 months / 75% thereafter	90 consecutive calendar days
02	Clerical, Custodial, Aides, and All Other Eligible Employees (600 hours per year).	\$95,004 / \$7,125 for the first 6 months; \$5,938 thereafter	90% for 6 months / 75% thereafter	60 consecutive calendar days

<b>Employer Contribution:</b>	100%
<b>Participation Requirement:</b>	100%
<b>Benefit Duration</b>	To age 65, reduced benefit duration after age 61
<b>Eligibility/Effective Date of Individual Coverage:</b>	Upon completion of the Waiting Period
<b>Waiting Period:</b>	None
<b>Calculation Method:</b>	Monthly
<b>Pre-Disability Earnings Definition:</b>	Base Pay Only
<b>Mental Disorder / Substance Abuse Limitation:</b>	Same as any Physical Disease
<b>Pre-Existing Conditions Exclusion:</b>	None
<b>Terminations &amp; Continuation of Coverage:</b>	FMLA Paid/Unpaid Leave of Absence – 12 months