

NATIONAL INSURANCE SERVICES

Short Term Disability Policy: Madison National Life Insurance Company, Inc. – 7259

Class Title and Eligibility (Minimum Hour Requirement)	Weekly Benefit Amounts	Benefit Percent / Duration
Class 01) Superintendent, Administrators, and Teachers (600 hours per year) Class 02) Clerical & Custodial Personnel, Aides and All Other Eligible Employees (600 hours per year)	\$70.00	Cannot exceed 66-2/3% of annual salary divided by 52 Class 01) Maximum benefit duration is greater of 90 consecutive calendar days or until eligible to receive benefits under the long term disability plan, whichever comes first. Class 02) Maximum benefit duration is greater of 60 consecutive calendar days or until eligible to receive benefits under the long term disability plan, whichever comes first.
	\$98.00	
	\$126.00	
	\$147.00	
	\$175.00	
	\$224.00	
	\$273.00	
	\$301.00	
	\$357.00**	
	\$420.00**	
	\$462.00**	
	\$504.00**	
	\$580.00**	
	\$667.00**	
	\$767.00**	
	\$882.00**	
\$1,014.00**		
\$1,166.00**		
\$1,341.00**		
\$1,500.00**		

Employer Contribution:	0%
Participation Requirement:	0%
Eligibility/Effective Date of Individual Coverage:	Upon completion of the Waiting Period
Waiting Period:	None
Elimination Period:	Injury: 0 days Physical Disease: 3 days
Guarantee Issue:	\$301
Pre-Disability Earnings Definition:	Base Pay Only
Pre-Existing Conditions Exclusion:	12 months / 12 months
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage:	FMLA Military Leave – Suspension of coverage for up to one year

EAP:	Yes
Identity Theft:	Yes
Billing Method:	List Billed --
Billing Representative	Cheryl Falada
Renewal Date:	9/1/2017

This summary of benefits is meant to be an overview of the policy only. Please refer to the Certificate and Riders 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.

Prepared 9/27/2016