Millard Public Schools

Long Term Disability Insurance FAQs



How much coverage is provided? When will benefits end?	 66.67% of your annual salary Maximum Monthly Benefit is \$17,500 Allows for you to earn a portion of lost wages in the event that you are disabled. If you become disabled prior to age 63, you will be eligible for benefits until the later of 48 months or the day before attaining Social Security Normal Retirement Age. If you become disabled at age 63 or after, the duration of 			
	the Social Security Nor	Benefit Duration* 48 months 42 months 36 months 30 months 27 months 24 months 21 months 18 months specified length of time the day before attaining	Social Security No. Year of birth 1937 and prior 1938 1939 1940 1941 1942 1943-54 1955 1956 1955 1956 1957 1958 1959	Age 65 65 and 2 months 65 and 4 months 65 and 6 months 65 and 8 months 65 and 10 months 66 66 and 2 months 66 and 4 months 66 and 9 months
Am I eligible for this coverage? What is an elimination period?	1960 and later67Notes: Persons born on January 1 of anyYou are eligible for this plan if you are an active employee working at least 20 hours per week in the following classes:Class 1: All Full-Time Active Administrators, Teachers and NursesClass 2: All Other Full-Time Active Employees and Part-Time Certified Staff excluding Full-Time Administrators, Nurses, Teachers, Paraprofessionals and Food Service EmployeesAn Elimination Period is the time between when your disability begins and the time you are eligible to receive benefits. No benefits are paid during the Elimination Period. Your Elimination Period is 90 consecutive calendar days.			

What if I earn income while I'm disabled such as Social Security Income?

Are there any exclusions or limitations?

As with most Disability Insurance plans, benefits are reduced by other income you may receive during a disability, including employer-sponsored sick leave pay, Social Security or a State Retirement Disability benefit plan. Please refer to your insurance certificate for more information.

Exclusions:

- War. You are not covered for a Disability caused or contributed to by War or any act of War. War means a state or period of declared or undeclared war whether civil or international, any substantial armed conflict with organized forces of a military nature between nations, states or parties, or acts of terrorism.
- Criminal Conduct. You are not covered for a Disability caused or contributed to by your committing or attempting to commit an assault, battery, or any other crime. You are not covered for a Disability caused as a result of your engaging in an illegal activity, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.
- Military Leave. You are not covered for a Disability that occurs during any military leave for active duty, including training duty, the National Guard and Coast Guard, or any active or reserve component of the military forces of any state or country.
- Imprisonment. No LTD Benefits will be paid for any period of Disability when you are, for any reason, confined in a penal or correctional institution or under house arrest.
- Intentionally Self-Inflicted Injury-Suicide. You are not covered for a Disability caused or contributed to by an intentionally self-inflicted injury or attempted suicide, while sane or insane.

Pre-existing Condition:

If you received medical treatment, took prescribed drugs or consulted a physician for an illness or injury, etc. in the 3 months prior to the effective date of coverage, that particular sickness or injury or anything related to that condition will not qualify for benefits during the first 12 months of the plan.

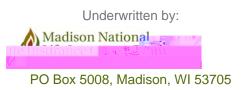
Limitations:

- Mental Disorders. LTD Benefit payments based on a Mental Disorders Abuse are limited to 24 months during your lifetime unless institutionalized.
- Foreign Residency. Payment of LTD Benefits is limited to 6 months for each period of continuous Disability while the Insured Person resides outside of the United States or Canada.

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This is a brief description of disability insurance. For complete details including all benefits, exclusions and limitations, refer to Certificate form number GLDI-C200-(12/06)-NE as issued to your employer.

Madison National Life Insurance Company, Inc. is a Wisconsin Insurance company and a Member of the IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 30 years. For information on the IHC Group, see www.ihcgroup.com.