

MADISON NATIONAL LIFE INSURANCE COMPANY, INC

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GROUP LONG TERM DISABILITY INSURANCE

OUTLINE OF COVERAGE

KEY FEATURES AND BENEFITS

Maximum Covered Monthly Salary

\$5,000

Maximum Monthly Benefit

\$3,000

Minimum Monthly Benefit

\$100

Maximum Benefit Period

Age at Disablement	Benefit Duration
59 or younger	to age 65
60	5 years
61	4 years
62	3-1/2 years
63	3 years
64	2-1/2 years
65	2 years
66	1-3/4 years
67	1-1/2 years
68	1-1/4 years
69 or older	1 year

LTD Benefit Percentage

60% of basic earnings

Employee Premium Contribution

0%

Premium Rate

\$.113 per \$100 of monthly covered salary

Employer Premium Contribution

100%

Minimum Participation Required

100%

Evidence of Insurability

Required if over the Guarantee Issue Amount and for Late Enrollees

Eligible Class

01- Administrators and Certified Employees

Minimum Hourly Work Requirement

30 hours per week

Waiting Period

0 days

Elimination Period

60 days

Claim Payment Method

Monthly

Mental Disorder Limitation

24 months Lifetime unless hospital confined, with recovery

Substance Abuse Limitation

24 months Lifetime unless hospital confined, with recovery

Trend Assumptions

Not Applicable. Trend is not a part of the LTD pricing methodology.

RIDERS AVAILABLE

- Reasonable Accommodation Expense Benefit
- Rehabilitation Benefit
- Survivor Benefit