



## If you were out of work due to an illness or accident, how long would you or your family stay afloat without your paycheck?

The first few months of a disability could be costly. Loss of income during this time may result in a financial hardship that could be difficult to recover. This Short-Term Disability Insurance plan works in coordination with your Long-Term Disability Insurance plan to cover you during the time period before your Long-Term benefits begin.

- If you suffer a disability, this plan would pay up to 66 2/3% of your annual salary divided by 52, depending upon your coverage choice, per week.
- Benefits are paid *in addition to* sick leave pay and Worker's Compensation.
- Benefits are tax-free if you pay for coverage with after-tax dollars. (If unsure, confirm with your employer.) Please see your tax adviser for further specific advice.
- Benefits for a covered illness or injury continue for 90 days, the date you are no longer disabled or until you are eligible to receive benefits under your Long-Term Disability Insurance plan, whichever comes first.
- Benefits start on the 1st day for a covered disability resulting from an accident and 4th day for a disability resulting from an illness.

### Summer Coverage

Summer vacation period is included as long as the covered disability would have prevented you from engaging in your normal occupation, if school were in session.

### Maternity Coverage

Pregnancy, childbirth and related medical conditions are covered the same as any other illness. Coverage may continue up to 6 weeks for natural childbirth, 8 weeks cesarean delivery or longer if there are complications.

### Definition of Disability

Disability and disabled means that the insured person is, as a result of physical disease, injury, pregnancy, substance abuse or mental disorder, unable to perform a majority of the material duties of his or her own occupation.

## Choice of Benefit Levels

Your Election cannot exceed 66-2/3% of annual salary divided by 52. Based on this equation, please choose one of the following benefit levels.

If your annual salary is between:	Your choice of the corresponding benefit level or less
\$11,465 - \$13,648	\$147.00
\$13,649 - \$17,470	\$175.00
\$17,471 - \$21,291	\$224.00
\$21,292 - \$23,475	\$273.00
\$23,476 - \$27,843	\$301.00
\$27,844 - \$32,757	\$357.00
\$32,758 - \$36,033	\$420.00
\$36,034 - \$39,309	\$462.00
\$39,310 +	\$504.00

### Examples:

- Annual salary of \$22,000 can apply for a benefit amount of \$273 or less.
- Annual salary of \$30,000 can apply for a benefit amount of \$357 or less.
- Annual salary of \$40,000 can apply for a benefit amount of \$504 or less.

### Pre-Existing Conditions

This provision applies to all new enrollees and all employees electing to increase their Weekly Benefit amount. If you received medical treatment, took prescribed drugs, or consulted a physician for an illness or injury in the 12 months before coverage began or increased, that particular sickness or injury or anything related to the condition will not qualify for benefits during the first 12 months of coverage.

### General Exclusions

The policy does not cover any disability: caused or contributed to by war, declared or undeclared, or any act of war; that occurs during any military leave for active duty, including training duty, the National Guard or Coast Guard, or any active or reserve component of the military forces; due to your attempted suicide while sane or insane; as a result of your intentionally self inflicted injuries; caused or contributed to by committing of or attempting to commit a crime; while you are imprisoned, confined in a penal or correctional institution or under house arrest; as a result of your participation in a riot; or as a result of your engaging in an illegal activity.

**For Questions, Contact: National Insurance Services, 800.627.3660**

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**Return Forms To:** Human Resources Office

Administered by:

**NATIONAL INSURANCE**  
SERVICES

**Corporate Headquarters**  
250 South Executive Drive, Suite 300, Brookfield, WI 53005  
**Offices Nationwide**  
800.627.3660

Underwritten by:

 **Madison National**  
**Life Insurance Company**  
A Member of The IHC Group

PO Box 5008, Madison, WI 53705

This is a brief description of disability insurance. For complete details including all benefits, exclusions and limitations, refer to Certificate form number GSDI-C200-(12/06) 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 includes three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, call centers, advisors, private label arrangements, independent agents, and through the following brands: [www.HealthDeals.com](http://www.HealthDeals.com); Health eDeals Advisors; Aspira A Mas; [www.PetPartners.com](http://www.PetPartners.com); and [www.PetPlace.com](http://www.PetPlace.com)