Prepared for: Verona Area School District

All Eligible Employees

Group Long-Term Disability (LTD) Insurance allows you to receive a portion of your lost earnings should you become Disabled.

How much insurance is provided?

The benefit will equal 90% of your Predisability Earnings, subject to a Maximum Monthly Benefit of $15,000.

What is the Maximum Benefit Period?

Age at Disablement	Benefit Duration*
61 and younger	At Age 65, or 3 years and 6 months, if longer
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 and over	1 year

Who is eligible for this insurance?

You are eligible to enroll in this insurance if you are an active Eligible Employee working .50 FTE or greater.

What is an Elimination Period?

An 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 60 consecutive calendar days.

What is the Definition of Disability?

During the Elimination Period and the Own Occupation Period, Disability and Disabled means the Insured is, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform a majority of the Material Duties of their Own Occupation.

After the Own Occupation Period ends, Disability and Disabled means a disability that meets the criteria established by the Social Security Act for the receipt of the Social Security Disability Insurance (SSDI) benefits, which are as follows:

- The inability to engage in any Substantial Gainful Activity due to any medically determinable physical or mental impairment.
- The condition can be expected to result in death or has lasted or can be expected to last for a continuous period of 12 months or more.

Substantial Gainful Activity means activity of a nature generally performed as work for remuneration of profit. This involves the performance of significant physical or mental duties or a combination of the two. Work will be considered substantial even if it is performed part-time and even if it is less demanding and less responsible than the Insured's former work. Work will be considered gainful even if it pays less than the Insured's former work.

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

As with most disability insurance, benefits are reduced by Deductible Income you receive during a Disability which may include Employer-sponsored sick leave pay, Social Security or a State Retirement Disability benefit plan. Please refer to your insurance certificate for more information.

Who do I contact with questions?

Questions may be directed to National Insurance Services at 1-800-627-3660.

Administered by:

NIS
National Insurance Services

Corporate Headquarters:
300 N Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660

Underwritten by:

Madison National Life
a Horace Mann company

PO Box 5008, Madison, WI 53705

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions, and limitations, refer to the certificate of insurance GLDI-C200-(12/06)-WI as provided to you by your Employer.

Founded in 1961, Madison National Life is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE: HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.