

Prepared for: Verona Area School District

All Eligible Employees

Voluntary Group Short Term Disability (STD) Insurance allows you to receive a portion of your lost earnings should you become Disabled.

How much insurance is available?

Your Employer provides the opportunity for you to purchase STD coverage at a Weekly Benefit equal to 70% of your Weekly Pre-disability Earnings up to a Maximum Weekly Benefit of $2,500

What is the Maximum Benefit Period?

The Maximum Benefit Period commences at the end of the Elimination Period and continues for the lesser of 60 days or until Long Term Disability (LTD) benefits become payable.

Who is eligible for this insurance?

You are eligible to enroll in this insurance if you are an active Eligible Employee working at least 10 hours per week.

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 14 days for Injuries, and 14 days* for Physical Diseases. *A 60-day extended Elimination Period applies for the 12-month period following the most recent Effective Date of Your Insurance for New Enrollees and Late Enrollees.

What is the Definition of Disability?

During the Elimination Period and the Benefit Payment Period, Disability or Disabled means that the Insured is, as a result of Physical Disease, Injury, Pregnancy or Mental Disorder, unable to perform one or more of the Material Duties of their Own Occupation, and, due to such inability, their Work Earnings are less than 80% of their Predisability Earnings, and the insured person is incapable of earning 80% or more of their Predisability Earnings.

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 GSDI-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.