Millard Public Schools Long Term Disability Insurance FAQs



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How much coverage is	66.67% of your annual salaryMaximum Monthly Benefit is \$17,500			
provided?				
	 Allows for you to earn a portion of lost wages in the event that you are disabled. 			
When will benefits end?	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 benefits reduces according to the table below.			
	ļ , 		7	ormal Retirement Age
	Age at Disablement	Benefit Duration*	Year of birth	Age
	Prior to age 63	48 months	1937 and prior	65
	63	42 months	1938	65 and 2 months
	64	36 months	1939	65 and 4 months
	65	30 months	1940	65 and 6 months
	66	27 months	1941	65 and 8 months
	67	24 months	1942	65 and 10 months
	68	21 months	1943-54	66
	69 and older	18 months	1955	66 and 2 months
	*To the later of: 1)the	specified length of time	1956	66 and 4 months
	as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.		1957	66 and 6 months
			1958	66 and 8 months
			1959	66 and 10 months
			1960 and later	67
			Notes: Persons bor	n on January 1 of any
Am I eligible for this coverage?				
	hours per week in the following classes:			
	Class 1: All Full-Time Active Administrators, Teachers and Nurses			
	Class 2: All Other Full-Time Active Employees and Part-Time Certified Staff excluding Full-Time Administrators, Nurses, Teachers, Paraprofessionals and Food Service Employees			
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 90 consecutive calendar days.			

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

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.

Are there any exclusions or limitations?

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.

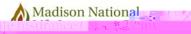
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Underwritten by:



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 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.