NIS
National Insurance Services

Group Long Term Disability Insurance Benefit Summary

Group #: 001172, Independent School District #593

Policy: Madison National Life Insurance Company, Inc., 7528 Original Effective Date: 8/1/2015

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary / Maximum Monthly Benefit	Benefit	Elimination Period
01	Administrators, Teachers, School Nurse, Supervisors, Business Manager, and Special Services Director without District Medical Plan Coverage (30 hours per week)	$159,996 / $8,889	66-2/3%	90 consecutive calendar days
02	Clerical Employees without District Medical Plan Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
03	Teachers and School Nurses who are policyholders on the District Medical Plan with Single Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
04	Teachers and School Nurses who are policyholders on the District Medical Plan with Family Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
05	Clerical Employees who are policyholders on the District Medical Plan with Single Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
06	Clerical Employees who are policyholders on the District Medical Plan with Family Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days

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07	Administrators, Supervisors, Business Manager and Special Services Director who are policyholders on the District Medical Plan with Single Medical Coverage (30 hours per week)	$159,996 / $8,889	66-2/3%	90 consecutive calendar days
08	Administrators, Supervisors, Business Manager, and Special Services Director who are policyholders on the District Medical Plan with Family Medical Coverage (30 hours per week)	$159,996 / $8,889	66-2/3%	90 consecutive calendar days
09	Bus Mechanics who are policyholders on the District Medical Plan with Single Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
10	Paraprofessionals who are policy holders of the District Medical Plan with Family Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
11	Paraprofessionals without District Medical Plan Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
12	Paraprofessionals who are policyholders of the District Medical Plan with Single Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days
13	Closed Class - Denice Oliver (22.4 hours per week)	$159,996 / $8,889	66-2/3%	90 consecutive calendar days
14	Bus Mechanics with Family Medical Coverage (30 hours per week)	$116,004 / $6,445	66-2/3%	90 consecutive calendar days

Eligibility/Effective Date of Individual Coverage	Date of Hire
Employer Contribution	0%
Participation Requirement	100%
Benefit Duration	To SSNRA, 12 month minimum

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Definition of Disability	Zero Day; Partial Disability from Date of Disability
Cumulative Elimination Period	30 days; first 7 days don't extend Elimination Period
Minimum Monthly Benefit	$100
Calculation Method	Standard - Non-Contract Day (See Certificate for details)
Pre-Disability Earnings Definition	Base Pay
Pre-Existing Conditions Exclusion	None
EOI Requirements	Late entrants Not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage	Coverage may continue, with payment of premiums during: -FMLA -Paid Sabbatical: 12 months
Contract Employee Termination or Retirement	Coverage terminates at the earlier of retirement or expiration of the current contract year. If you terminate mid-contract, coverage terminates the date you last worked.
Non Contract Employee Termination	Coverage terminates on the date you last worked
Own Occupation	24 months following the end of the Elimination Period
Sick Pay Coordination	Disability benefit is offset by sick pay
Recurrent Disability	6 months
Rehabilitation Provision	Employee Only
Maternity Coverage	Included
Cost of Living Adjustment	3%/Unlimited
Survivor Benefit	No
Medical Premium Expense Benefit	Classes 01-02, 11: No Classes 03, 05, 07, 09, 12: 60 day wait, $500 max, 17 month duration Classes 04, 06, 08, 10, 13-14: 60 day wait, $1,200 max, 17 month duration
Limitations (Mental/Substance Abuse)	Mental - Same as any Physical Disease Substance - Same as any Physical Disease
Deductible Income (SS Integration)	Full Family/SS Enhancement/General Freeze
Billing Information	Billing Method: List Billed Date Census Last Received: 2/3/2023

Active Assailant Rider	Included
EAP	Yes
Student Loan Solutions	No
Identity Theft	No
Renewal Date	7/1/2025

This summary of benefits is meant to be an overview of the Policy only. Please refer to the Certificate for a full explanation of your plan's benefits, exclusions, limitations, and reductions. Should there be any discrepancy between this outline and the Certificate, the Certificate will prevail.

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Employer Use Only

National Insurance Services Contact Roster

All representatives can be reached at 1-800-627-3660

For immediate response to your SERVICE questions, contact:

Zach Cunningham
Client Relations
zcunningham@nisbenefits.com

For immediate response to your BILLING questions, contact:

Shannon Barsch
Billing Representative
sbarsch@nisbenefits.com
Fax: 262-814-1397

For any plan QUESTIONS or to arrange an IN-PERSON visit to discuss your current plan and future changes, contact:

Paige Moen
Account Executive, Employee Benefits
pmoen@nisbenefits.com

For questions about existing CLAIMS, contact:

Madison National Life Insurance Company, Inc.
Phone: 1-800-356-9601
Website: www.madisonlife.com
Email: MNLCustomerCare@madisonlife.com

To submit CLAIM FORMS or other documentation, contact:

Madison National Life Insurance Company, Inc.
Website: www.madisonlife.com
Email: MNLCustomerCare@madisonlife.com

NIS Products & Services

Insured Plan Products
Health Insurance
Dental Insurance
Long and Short Term Disability Insurance
Life and AD&D Insurance
Vision Insurance
Worksite (Supplemental) Benefits
Flexible Savings Account (FSA)
Employee Assistance Program (EAP)
Student Loan Solutions (SLS)
Identity Theft Insurance
Retiree Audit Services

Retirement Income Products
Health Reimbursement Arrangement (HRA)
Health Savings Account (HSA)
Early Retiree Health Insurance Alternatives
Tax-Advantaged Sick Leave and Retiree Incentive Payouts
Defined Contribution Plan HRA plans
Funding Solutions - Employee Benefit Trust

Full Benefit Consulting Services
Benefit Administration and Online Enrollment Systems
Retiree Benefit Restructuring
Compliance Services
Enrollment Support
OPEB Consulting
Employee Education
Wellness and Onsite Clinics
Claim Analytics
Decision Support Tools
Self-Funding Plan Assessment and Design

Not all products available in all states. Some services listed above depend on carrier.