



Short Term Disability Insurance

Greenfield School District



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 60 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 days 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 Coverages

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.

Benefit Level 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.

*If you are choosing coverage for the first time with a weekly benefit amount of \$357 or above, you are required to complete and submit the attached medical questionnaire (Evidence of Insurability Form). Applications subject to medical questions may be denied due to the answers to those questions. If you are denied coverage at the higher level, you will be automatically enrolled in the \$301 level.

Please note: If you are already enrolled in your employer's Short Term Disability Insurance plan with a previous insurance carrier, and you do not wish to make any changes, your coverage will automatically roll to the new carrier and no medical questions are required, regardless of your coverage amount.



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.

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.

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 - \$21,475	\$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 - \$45,236	\$504.00*
\$45,237 - \$52,022	\$580.00*
\$52,023 - \$59,822	\$667.00*
\$59,823 - \$68,791	\$767.00*
\$68,792 - \$79,087	\$882.00*
\$79,088 - \$90,942	\$1,014.00*
\$90,943 - \$104,591	\$1,116.00*
\$104,592 - \$116,993	\$1,341.00*
\$116,994 +	\$1,500.00*

For Questions, Contact:

National Insurance Services: 800.627.3660

Administered By:



Corporate Headquarters: 300 North Corporate Drive, Suite 300 Brookfield, WI 53045

Offices Nationwide: 800.627.3660 www.NISBenefits.com

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 the Certificate form number GLDI-C200-(12/06) as issued to your employer.

Founded in 1961, Madison National Life Insurance Company, Inc. 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.

