



## Group Long-Term Disability Insurance



### Cedar Springs Public Schools

**Class 02)** Teachers, Counselors, Occupational Therapists, Psychologists, Social Workers, and Speech Therapists

**Class 04)** Cedar Springs- KISD Itinerants

Disability Insurance is paycheck insurance. Disability insurance will pay you a percentage of your salary if you suffer a covered Disability and are unable to work. Disability benefits can help you pay your mortgage or rent, health insurance payments, college tuition, and more.

#### How much Insurance is available?

##### Your Employer Paid Plan:

- Pays 60% of your annual salary
- Has a Maximum Monthly Benefit of \$5,000

#### When will benefits end?

Age at Disablement	Benefit Duration
59 or younger	To Age 65
60	5 years
61	4 years
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 and over	1 years

## Who is eligible for this insurance?

You are eligible to enroll in this insurance if you are an active employee working 30 hours per week.

## Are there any medical questions or tests needed to qualify for the Long-Term Disability coverage?

If you enroll after 31 days from your hire date or eligibility date you will need to complete the medical questionnaire. Please note that insurance may be denied based upon your answers to the medical questions.

## 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?

**Disability or Disabled** means that during the Elimination Period and your Own Occupation Period you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse, Special Conditions or Pregnancy, unable to perform one or more of the Material Duties of your Own Occupation, and, due to such inability, your Work Earnings are less than 80% of your Indexed Predisability Earnings, and you are incapable of earning 80% or more of your Indexed Predisability Earnings  
After your Own Occupation Period ends, **Disability and Disabled** mean you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse, Special Conditions or Pregnancy, unable to perform one or more of the Material Duties of Any Occupation, and, due to such inability, your Work Earnings are less than 60% of your Indexed Predisability Earnings, and you are incapable of earning 60% or more of your Indexed 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.

## Are there any Exclusions or Limitations?

### Exclusions

**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.

**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.

**Intoxification.** You are not covered for a Disability caused or contributed by your being intoxicated while operating a motor vehicle in violation of section 625 of the Michigan Vehicle Code.

## **Limitations**

### **Special Conditions**

When Disability is due in whole or in part to Special Conditions, the Maximum Benefit Period is 24 months while not Hospital confined. This maximum applies to any and all such periods of Disability during your lifetime.

**Foreign Residency.** Payment of LTD Benefits is limited to 6 months for each period of continuous Disability while you reside outside of the United States or Canada.

**Payment Limit.** In no event will the LTD Benefit plus Deductible Income plus Work Earnings exceed 100% of Predisability Earnings. In the event your LTD Benefit plus Deductible Income plus Work Earnings exceeds 100% of Predisability Earnings, the LTD Benefit will be reduced by the amount in excess of 100% of Predisability Earnings.

## Who do I contact with questions?

Questions may be directed to Mary Sugg, Account Representative or Myah Gehrke, Client Relations by calling the number for National Insurance Services below or via email at [msugg@nisbenefits.com](mailto:msugg@nisbenefits.com) or [mgehrke@nisbenefits.com](mailto:mgehrke@nisbenefits.com) .

Administered by:



**Corporate Headquarters:**

250 South Executive Drive, Suite 300  
Brookfield, WI 53005

**Offices Nationwide**

800.627.3660

Underwritten by Madison National Life Insurance Company, Inc.



PO Box 5008, Madison, WI 53705

**This is a brief description of life insurance. For complete details including all benefits, exclusions, and limitations, refer to Certificate form number GLDI-C200-(12/06) as issued to your employer.**

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