



Group Long-Term Disability Insurance



Prepared for: Cuming County

Group Long-Term Disability (LTD) Insurance allows you to receive a portion of your lost earnings should you become Disabled.

How much insurance is provided?

The benefit will equal 60% of your Predisability Earnings, subject to a Maximum Monthly Benefit of up to \$5,000.

What is the Maximum Benefit Period?

Age at Disablement	Benefit Duration*	
61 or younger	To age 65	*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.
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 year	

Who is eligible for this insurance?

You are eligible to enroll in this insurance if you are an active eligible Employee working at least 35 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 90 consecutive calendar days.

What is the Definition of Disability?

Disability or Disabled means that during the Elimination Period and the Own Occupation Period the Insured is, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, 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 Indexed Predisability Earnings, and they are incapable of earning 80% or more of their Indexed Predisability Earnings.

After the Own Occupation Period ends, Disability and Disabled means the Insured is, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of Any Occupation, and, due to such inability, their Work Earnings are less than 60% of their Indexed Predisability Earnings, and they are incapable of earning 60% or more of their 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.

Who do I contact with questions?

Questions may be directed to National Insurance Services at 1-800-627-3660.

Administered by:



Corporate Headquarters:
300 N Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660

Underwritten by:



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 GLDI-C200-(10/19)-NE as provided to you by your Employer.

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