NIS
National Insurance Services

Group Long Term Disability Insurance Benefit Summary

Group #: 012665, Upper Merion Area School District
Policy: Madison National Life Insurance Company, Inc., 6893 **Original Effective Date:** 11/1/2009

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary / Maximum Monthly Benefit	Benefit	Elimination Period
01	Administrators (600 hours per year)	$200,004 / $10,000	60%	Greater of 180 consecutive calendar days or end of accumulated sick pay
02	Superintendent (600 hours per year)	$245,004 / $12,250	60%	Greater of 180 consecutive calendar days or end of accumulated sick pay

Eligibility/Effective Date of Individual Coverage	Date of Hire
Employer Contribution	80% Employer Paid; 20% Employee Paid
Participation Requirement	10 lives LOB: LTD Effective Date: 11/01/2021 Participation calculation: 24/26 = 92.31% Participation requirements have been met.
Benefit Duration	To Age 65, reduced duration after age 61
Definition of Disability	Total
Cumulative Elimination Period	30 days; first 7 days don't extend Elimination Period
Minimum Monthly Benefit	$50
Calculation Method	Standard - Non-Contract Day
Pre-Disability Earnings Definition	Base Pay
Pre-Existing Conditions Exclusion	None
Guarantee Issue	**Class 01:** $0 if participation is less than 70%; $10,000 if participation is 70% or higher. **Class 02:** $0 if participation is less than 70%; $12,250 if participation is 70% or higher
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 -Paid Leave: 12 months -Unpaid Leave: 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
Limitations (Mental/Substance Abuse)	24 months per Occurrence unless hospital confined
Deductible Income (SS Integration)	Full Family/Social Security Freeze
Billing Information	Billing Method: List Billed Date Census Last Received: 3/8/2022
EAP	No
Identity Theft	No
Renewal Date	11/1/2022

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.

NIS National Insurance Services

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:

Alexis Schlimbach
Client Relations, Insured Products
aschl@nisbenefits.com

For immediate response to your **BILLING** questions, contact:

Zachary Cunningham
Billing Representative I
zcunningham@nisbenefits.com
Fax: 262-785-9269

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: gca@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)
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.