



Group Long Term Disability Insurance Benefit Summary

Group #: 034581, Holland Public Schools **Policy:** Madison National Life Insurance Company, Inc., 7298 **Original Effective Date:** 5/1/2012

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary / Maximum Monthly Benefit	Benefit	Elimination Period
01	Administrators, Directors, Accounting Supervisor, and Administration Assistants (30 hours per week)	\$180,000 / \$10,500	70%	90 days
02	All Eligible Operational Assistants, Interpreters, and Professional Support Group (30 hours per week)	\$60,000 / \$3,334	66-2/3%	120 days
03	HESPA Employees (20 hours per week)	\$45,000 / \$2,500	66-2/3%	120 days
04	Shared Teachers with Medical (20 hours per week)	\$45,000 / \$2,500	66-2/3%	120 days

Eligibility/Effective Date of Individual Coverage	Date of Hire
Employer Contribution	100%
Participation Requirement	100%
Benefit Duration	To SSNRA, 12 month minimum
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Cumulative Elimination Period	10 Working Days
Minimum Monthly Benefit	\$100
Calculation Method	Standard - Non-Contract Day
Pre-Disability Earnings Definition	Base Pay
Pre-Existing Conditions Exclusion	3 months/12 months
Terminations & Continuation of Coverage	Coverage may continue, with payment of premiums during: -FMLA -Paid 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