



## Step-Up to 85% Disability Insurance

### Provide Peace of Mind

Step-Up to 85% Disability Insurance (Step-Up) provides additional benefits to your employees when they are out of work due to a Disability and rely on their disability insurance benefit as income. As the cost of living increases, the Step-Up benefit can help their disability benefit increase. This is especially helpful when medical costs are not covered.

### Eligibility

To be eligible for the Step-Up benefit, insured employees must be receiving payments from both Social Security and their State Retirement Plan.

### Determining Step-Up Percentages

The following example shows how Step-Up may increase your Disability benefit by 5% per year, up to a maximum of increases or 85%, whichever occurs first.

# of years employee has been on disability as long as receiving both Social Security and State Retirement Plan payments  
(percentage of pre-disability earnings listed below)

1st	2nd	3rd	4th	5th
66 <sup>2</sup> / <sub>3</sub>	71 <sup>2</sup> / <sub>3</sub>	76 <sup>2</sup> / <sub>3</sub>	81 <sup>2</sup> / <sub>3</sub>	85

*Benefits are subject to the conditions, exclusions, and limitations of the certificate of insurance issued by Madison National Life Insurance Company, Inc.*



Administered by:

**Corporate Headquarters:** 250 South Executive Drive, Suite 300  
Brookfield, WI 53005-4273  
**Offices Nationwide:** 800.627.3660 [www.NISBenefits.com](http://www.NISBenefits.com)

Policies Underwritten by:



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.