



ProActively@Work

Absence and Disability Management for Schools, Cities, and Counties



ProActively@Work

ProActively@Work is a proactive approach to managing disability and absence specifically designed for school districts and other local governmental organizations. When you partner with National Insurance Services (NIS) and Madison National Life Insurance Company, Inc. (MNL) for your Disability Insurance, we become an extension of your Benefit Administration team.

Designed for School Districts and Other Local Governmental Employers

With ProActively@Work, we recognize the difference between a kindergarten teacher's job versus a high-school teacher's, or how an elected official differs from a permanent civic employee. Non-standard benefits and/or collective bargaining agreements can impact return-to-work programs. When an employee is out, you need a quick evaluation of the impact of their disability.

Return-to-Work Services

- Working with supervisors to facilitate employees staying on the job or returning to work after an absence or disability
- On-site job analysis and ergonomic assessment performed by a specialist
- Worksite modifications
- Determining light-duty jobs that employees can perform while recovering
- Working with a Mental Health Specialist
- Vocational assistance (transferable skills analysis, job readiness/placement services, vocational testing, and more)

Connecting Employees with Local Resources

With the ProActively@Work program, MNL makes referrals, pays, and connects claimants to local vocational rehabilitation resources, instead of trying to manage from a big corporate office with a "one-size-fits-all approach". Each region or territory has different philosophies and approaches that work best. Your employee will benefit from qualified local resources from the medical community, labor market, and other assistance resources available.

Streamlined Medical Reviews

Claim Specialists perform internal reviews and utilize the services of the in-house Physician Assistant to determine a course of action. We will request an external medical review if the restrictions and limitations are not clear and/or clarification on the condition is required.

Reasonable Accommodation Expense Benefit

MNL will reimburse an employer for worksite modifications to help their disabled employees return to work. Worksite modifications may include special desk chairs, modified computer desks, hearing aids, etc.

Rehabilitation Enables a Return to a Productive Life

Due to increases in diagnostic accuracy and advances in medical care options, MNL is focused on rehabilitation intervention leading to a successful return to work. Claim Specialists have access to many resources, such as vocational assistance and worksite modification programs to assist with returning to active employment.

Quick Answers When You Need Them

Your employees can expect to be contacted within 5 business days after MNL receives all the needed information about their claim: claim form, employer statement, and treating physician statement. All telephone calls are returned within 24 hours during the business week.

You're Treated Like a Person, Not a Case

Your employee most likely will work with the same Claim Specialist throughout the duration of his/her disability.* Working with one Claim Specialist is especially helpful to employees whose claims affects multiple lines of business like (Group Short Term Disability Insurance, Group Long Term Disability Insurance, Waiver of Premium, etc.). When an employee calls, they won't be passed around from person to person, having to explain their case repeatedly. This means she/he is treated like a person, not like another case. And thanks to a high commitment to customer service, both you and your employee can expect a response to your questions within one business day.

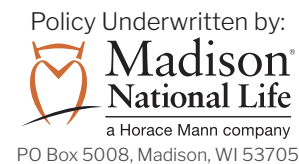
*Claim reassignment may happen occasionally due to employer/employee request or if the Claim Specialist leaves the company's employment.

Patient Advocacy Focused on Recovery

As a medical advocate, Claim Specialists will work with all parties involved with the employee including the treating physician, employer, and other providers to assist in the resumption of a productive life, both socially and vocationally.



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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.