



Work from Home Opportunities for Disabled Employees



Becoming disabled has the potential to mean saying goodbye to an employee's career. But for customers who partner with National Insurance Services (NIS) and Madison National Life Insurance Company, Inc. (MNL) for their Long Term Disability Insurance, there may be work from home options available for those who can't come back to work physically and don't wish to retire.

During the COVID-19 pandemic, many businesses switched to remote work. And as many businesses start to reopen, many positions will remain remote. This has led to a greater increase in the amount of work from home opportunities for disability claimants both locally and nationally.

Who Is Eligible to Work from Home?

The Long Term Disability Insurance policy defines what the disability definition is. Own occupation means that an insured is unable to perform the duties of their regular occupation at the time of disability and is eligible to receive the full benefit under the policy. Any occupation means that an insured is unable to work in any occupation for which they are qualified by education, training, or experience.

A typical standard own occupation period is two years, although some policies may vary. After that period expires, it switches to an any occupation period definition which goes until it reaches the maximum benefit period.

During the own occupation period, MNL is paying benefits to the claimant for their disability claim. After that own occupation period expires, MNL performs a transitional review. At this review, it's determined if the claimant qualifies for continued disability (unable to perform any occupation) or if they are eligible to qualify for any occupation.

Most return to work opportunities are available during the own occupation phase. This feature is most attractive to those claimants who know they are capable of doing another occupation, don't want to retire, and are eager to go back to work in some capacity. The work from home option is voluntary and not required for all claimants. Many are not interested in a new career or remote work after being disabled/retired for several years during the own occupation period.

How Does Work from Home Work?

The claimant would inform MNL in writing that they would like to work from home. MNL will compose a settlement agreement. This agreement states:

- The claimant acknowledges that the claim will be closed due to MNL services provided (to help them find work)
- MNL will pay out a certain duration of disability benefits to the claimant
- MNL will pay a vocational vendor a specific amount of money

MNL will search for a vocational vendor near where the claimant lives and pay them a specific amount for their services. The claimant, not MNL, will determine which services the vocational vendor will provide. The money can be spent on things like:

- Resume building
- Transferable skills analysis
- Job search
- Mock interviews
- And more

The vendor will help the claimant find a remote job. During this time, the claimant's claim will continue for a duration (per the signed agreement). If a job is secured before the allotted time expires, the claimant will still be paid the agreed upon benefits. A successful return to work is the desired outcome for the claimant, the vocational vendor, and for MNL.

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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.