



Employee-Paid Disability Insurance

Lost productivity and the cost of replacement workers due to disability may be expensive problems for employers. Our Disability Insurance plans don't just pay claims, they help you mitigate the loss. Our insurance carriers work with employers, medical personnel and the employees to create effective return-to-work programs. These programs protect you, the employer, from loss due to a decline in productivity.

Voluntary Long Term Disability Insurance

For organizations that do not provide an employer-paid Short or Long Term Disability Insurance benefits, our voluntary plans provide employees with important protection.

- Benefits up to 66 2/3%*
- Elimination periods from 30 to 360 days
- Benefit durations to age 65 or Social Security normal retirement age
- No medical questions or exams**
- Minimum monthly benefit available
- Maternity coverage
- Tax-free benefit if premiums are paid with post-tax dollars

Voluntary Short Term Disability Insurance

- Benefits up to 66 2/3%*
- Elimination Periods that start on the first day of Disability
- No medical questions or exams**
- Minimum Weekly Benefit available
- Maternity coverage
- Tax-free benefit if premiums are paid with post-tax dollars

Buy-Up Plan: Supplemental Long Term Disability Insurance

For organizations that already provide an employer-paid Disability Insurance benefit, a Buy-Up Plan gives employees the option of increasing coverage.

Optional Plan Enhancements for Long Term Disability Insurance

- Survivor Benefit (Allows a survivor to collect a benefit if an employee should die while receiving Disability payments.)
- Rehabilitation Benefit (A disabled employee may participate in an approved medically supervised rehabilitative program.)
- Reasonable Accommodation Expense Benefit (The employer may receive a benefit if they have made approved Reasonable Accommodations for an employee to return to work.)
- Child/Family Care Expense Adjustment (If an employee must pay child/family care in order to work while disabled, this optional benefit may help pay for these expenses.)

This brochure provides a brief description of Short and Long Term Disability Insurance. This Disability Insurance coverage includes exclusions, limitations, and terms under which the policy may be continued or discontinued. For complete details of the insurance coverage, contact National Insurance Services. Benefit options may vary based on state of policy issue.

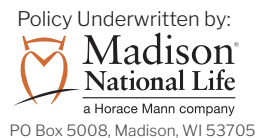
**Subject to maximum benefit, reduced by other Deductible Income.*

***If minimum participation is met. Insurance coverage may be subject to a Pre-Existing Condition exclusion. Medical questions may be asked at the time of claim regarding Pre-Existing Conditions.*

Administered by:



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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.