

Group Long Term Disability Insurance

How do you define Disability?

Disability or Disabled means that during the Elimination Period and for 36 months, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, you are unable to perform one or more of the Material Duties of your Occupation. After 36 months, you must be unable to perform one or more of the Material duties of Any Occupation. You may work part time and still be eligible to receive a benefit.

What if I earn income while I'm disabled such as Social Security income?

As with most Disability Insurance plans, benefits are reduced by other income you may receive during a disability, including employer-sponsored sick leave pay, Social Security or a State Retirement Disability benefit plan. Please refer to your insurance certificate for more information.

When will Benefits End?

The duration of benefits depends upon your age at disablement:

Age	Benefit Duration*	Age	Benefit Duration*
59 or younger	To age 65	65	2 years
60	5 years	66	1 3/4 years
61	4 years	67	1 1/2 years
62	3 1/2 years	68	1 1/4 years
63	3 years	69 and older	1 year
64	2 1/2 years		

*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.

Are there any Limitations or Exclusions?

Limitations:

- Payment of Long Term Disability (LTD) Benefits is limited to 6 months for each period of continuous Disability while you reside outside of the United States or Canada.
- In no event will the LTD Benefit plus Deductible Income plus Work Earnings exceed 100% of Pre-disability Earnings. In the event your LTD Benefit plus Deductible Income plus Work Earnings exceeds 100% of Pre-disability Earnings, the LTD Benefit will be reduced by the amount in excess of 100% of Pre-disability Earnings, subject to the Minimum Monthly Benefit.

Exclusions:

You are not covered for a Disability caused or contributed to by:

- War or any act of War
- Your committing or attempting to commit battery.
- Your engaging in an illegal act
- Your active participation in a violent disorder or riot.
- Injury or illness during any military leave from active duty, including training duty.
- Intentionally self-inflicted injury or attempted suicide, while sane and sane.
- No LTD Benefits will be paid for any period of Disability when you are, for any reason, confined in a penal or correctional institution or under house arrest.

Pre-existing Condition—If you received medical treatment, took prescribed drugs or consulted a physician for an illness or injury in the 12 months prior to the effective date of coverage, that particular illness or injury or anything related to that condition will not qualify for benefits during the first 12 months of the plan unless you have not been treated for the condition for at least 3 consecutive months.

This is a brief description of disability insurance. For complete details including all benefits, exclusions and limitations, refer to the Certificate GLDI 100-(12/06)-MN issued by your employer.

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Administered by:
NATIONAL INSURANCE SERVICES
250 South Executive Drive,
Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660

Underwritten by:
Madison National Life Insurance Company
A Member of The IHC Group
PO Box 5008
Madison, WI 53705