

Why Take a Chance When You Can Make a Choice?

Protect Your Future Today with NIS Options Voluntary Insurance Plans



NIS Options



Janet, a teacher in her late 30s, never imagined giving up her career in the classroom until she got a devastating diagnosis from her doctor: multiple sclerosis. Single and living far away from family, Janet wonders how she's going to make it when she can no longer teach.*

Disability Insurance Options

Many people think the chances of a disabling illness or accident are slim, but statistics show that 1 in 3 employees entering the workforce today will need to use their disability benefits before they reach retirement.¹

And illnesses such as arthritis and heart conditions are the culprit more often than accidents. If you couldn't work, how would you pay the mortgage, buy food or pay bills?

Protect your income today by enrolling in your Short and Long-Term Disability Insurance Options plan.

Plan	Benefit Duration	Minimum Coverage	Maximum Coverage
Short-Term Income Insurance Protection Plan A Short-Term Disability Insurance	52 weeks*	\$20 per week	\$1,200, or a percentage of your salary, per week
Short-Term Income Insurance Protection Plan B Coordinated Short-Term Disability Insurance	Coordinated to end when your employer-paid Long-Term Disability benefits begin	66.67% of salary	\$1,200 per week

*Plus an additional 52 weeks at half the elected benefit amount if employee is confined to a hospital and not covered under any Long-Term Disability plan.

¹Source: Social Security Administration Website, www.ssa.gov/pubs/10029.html

Short-Term Income Insurance Protection Plan A

Short-Term Disability Insurance



When to Choose This Option:

If your employer does not provide Short-Term Disability Insurance, this plan is for you. If you have enough savings or accumulated sick leave pay to stay afloat without your income for about a year, then you do not need this coverage.

Coverage Choices:

Choose your coverage amount in \$10 increments, subject to a maximum based on your annual wages (see rate sheet to calculate maximum) or \$1,200/week, whichever amount is lower.

Also choose the wait time before benefits begin (Elimination Period):

- **7-Day Wait:** Benefits start immediately if accident, after seven days if illness.
- **28-Day Wait:** Benefits start immediately if accident, after 28 days if illness.

Benefit Duration:

Benefits continue for 52 weeks (plus an additional 52 weeks at half the benefit amount if you are confined to a hospital and not covered under any Long-Term Disability plan).

Medical Questionnaire:

Not required during the initial open enrollment period or within 30 days of your eligibility date. If you are applying for coverage at any other time, please fill out the medical questionnaire.¹

¹Note: Coverage may be increased by 10% without medical questions in the event of a "qualifying event" such as childbirth, adoption, marriage, divorce, job change, etc. If your coverage under this plan is being transferred from another insurance company, you will not be required to answer medical questions on current coverage amounts. See your HR department for details.

Short-Term Income Insurance Protection Plan B

Coordinated Short-Term Disability Insurance



When to Choose This Option:

If your employer provides an employer-paid Long-Term Disability Insurance plan, this plan will cover you from the time that you are out of work due to a covered accident, or 15 days after the start of a covered illness, until the time your Long-Term Disability Insurance payments begin. If you have enough savings or accumulated sick leave pay to stay afloat without your income for 60-180 days, then you do not need this coverage.

Coverage Choices:

The coverage amount is set at 66.67% of your weekly salary, not to exceed \$1,200/week.

Benefit Duration:

Benefits continue until your employer-paid Long-Term Disability Insurance benefits begin. 60, 90, 120 or 180-day plans are available.

Medical Questionnaire:

Not required during the initial open enrollment period or within 30 days of your eligibility date. If you are applying for coverage at any other time, please fill out the medical questionnaire.¹

If your coverage under this plan is being transferred from another insurance company, you will not be required to answer medical questions on current coverage amounts.

¹Note: Coverage may be increased by 10% without medical questions in the event of a "qualifying event" such as childbirth, adoption, marriage, divorce, job change, etc. See your HR department for details.



Disability Insurance Exclusions

The policy does not cover any disability that is caused or contributed to by any of the following:

- war, declared or undeclared, or any act of war
- as a result of committing or attempting to commit a felony, other criminal conduct, engaging in illegal activity or actively participating in a violent disorder or riot
- while you are in the armed forces of any country or international authority
- while you are imprisoned or under house arrest
- as a result of intentionally self-inflicted injuries or attempted attempted suicide, while sane or insane
- as a result of an occupational disability arising out of the course of any employment for wage or profit (This applies to Short-Term Disability Insurance plans, but does not apply to the Long-Term Disability Insurance plan).
- **Pre-Existing Conditions:** Disabilities that are caused by a pre-existing condition or exist due to medical or surgical treatment of a pre-existing condition are not covered for the first 12 months, unless you have been continuously covered under a prior plan (and satisfied that plan's pre-existing condition limitation). Pre-existing limitations also apply to increases in Disability Benefits.

Disability Insurance Limitations

- Payment of Disability Benefits is limited to six months if you reside outside of the United States or Canada.
- Disability Insurance benefits may not exceed 100% of pre-disability earnings.
- As with most all Disability Insurance plans, benefits are reduced by other income you may receive during a disability, including Social Security or State Retirement Disability.
- **Mental Disorders and Substance Abuse:** Disabilities related to mental or emotional illness are limited to 24 months of coverage for each period of disability. After the 24-month period, benefit payments are made only if you are still totally disabled and confined as an inpatient in a facility qualified to treat that illness. This limitation does not apply to the Short-Term Disability Insurance plans.
- **Substance Abuse:** If your disability is caused by substance abuse, you must be participating in a rehabilitative program recommended by a physician. Benefits will cease upon any of following events (whichever comes first):
 - the maximum benefit period is achieved as stated in your certificate
 - you no longer participate in the rehabilitative program
 - you refuse to participate in an available rehabilitative program
 - you complete the rehabilitative program

The substance abuse limitation does not apply to the Short-Term Disability Insurance plans.



Administered by:

NATIONAL  **INSURANCE**
S E R V I C E S

Corporate Headquarters
250 South Executive Drive, Suite 300, Brookfield, WI 53005
Offices Nationwide
800.627.3660

As a specialist in public sector employee benefits since 1969, NIS (National Insurance Services of Wisconsin, Inc.) helps employers align their unique and complex benefit challenges with the hard-to-understand language and practices of insurance and investment products.

Our expertise results in innovative benefit solutions that help:

- Use taxpayer dollars efficiently
- Build bridges between bargaining units, boards and employers
- Avoid employer liability and grievances

Underwritten by:



Madison National Life Insurance Company, Inc. is a Wisconsin Insurance company and a Member of the IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see independenceholding.com.