



## Group Short Term Disability Insurance Benefit Summary

**Group #:** 012223, Wallingford Swarthmore School District

**Policy:** Madison National Life Insurance Company, Inc., 7499 **Original Effective Date:** 1/1/2015

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Weekly Benefit	Benefit	Elimination Period
01	Support Staff (25 hours per week)	\$692	60%	<b>Injury:</b> The greater of 14 days or end of accumulated sick pay days <b>Physical Disease:</b> The greater of 14 days or end of accumulated sick pay days
02	Teamsters (20 hours per week)	\$692	60%	<b>Injury:</b> The greater of 14 days or end of accumulated sick pay days <b>Physical Disease:</b> The greater of 14 days or end of accumulated sick pay days
03	Confidential Secretaries (25 hours per week)	\$865	60%	<b>Injury:</b> The greater of 14 days or end of accumulated sick pay days <b>Physical Disease:</b> The greater of 14 days or end of accumulated sick pay days

Eligibility/Effective Date of Individual Coverage	Date of Hire
Employer Contribution	0%
Participation Requirement	25% LOB: STD Effective Date: 07/01/2021 Participation calculation: 70/159 = 44.03%  Participation requirements have been met.
Benefit Duration	<b>Classes 01-02:</b> 24 weeks <b>Class 03:</b> 11 weeks
Definition of Disability	Zero Day
Minimum Weekly Benefit	<b>Classes 01-02:</b> \$25 <b>Class 03:</b> None
Calculation Method	Biweekly
Pre-Disability Earnings Definition	Base Pay Only
Pre-Existing Conditions Exclusion	3 months, 12 months
EOI Requirements	Late entrants Not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage	Coverage may continue, with payment of premiums during: -FMLA



Contract Employee Termination or Retirement	Coverage terminates at the earlier of retirement or expiration of the current contract year. If you terminate mid-contract, coverage terminates the date you last worked.
Non Contract Employee Termination	Coverage terminates on the date you last worked
Sick Pay Coordination	Disability benefit is offset by sick pay
Recurrent Disability	2 weeks
Waiver of Premium	No
Billing Information	Billing Method: SummaryBilledWithCensus Billed Date Census Last Received: 2/8/2022
EAP	Yes
Identity Theft	Yes
Renewal Date	7/1/2022

*This summary of benefits is meant to be an overview of the Policy only. Please refer to the Certificate for a full explanation of your plan's benefits, exclusions, limitations, and reductions. Should there be any discrepancy between this outline and the Certificate, the Certificate will prevail.*



## Employer Use Only

### National Insurance Services Contact Roster

All representatives can be reached at **1-800-627-3660**

For immediate response to your **SERVICE** questions, contact:

Alexis Daubner  
Client Relations, Insured Products  
adaub@nisbenefits.com

For immediate response to your **BILLING** questions, contact:

Sandy Kleinhans  
Senior Billing Representative  
sklei@nisbenefits.com  
Fax: 262-785-9269

For questions about existing **CLAIMS**, contact:

Madison National Life Insurance Company, Inc.  
Phone: 1-800-356-9601  
Website: [www.madisonlife.com](http://www.madisonlife.com)  
Email: [gca@madisonlife.com](mailto:gca@madisonlife.com)

## **NIS Products & Services**

### **Insured Plan Products**

Health Insurance  
Dental Insurance  
Long and Short Term Disability Insurance  
Life and AD&D Insurance  
Vision Insurance  
Worksite (Supplemental) Benefits  
Health Reimbursement Arrangement (HRA)  
Health Savings Account (HSA)  
Flexible Savings Account (FSA)  
403(b) TPA Compliance Services  
Employee Assistance Program (EAP)  
Identity Theft Insurance  
Retiree Audit Services

### **Retirement Income Products**

Early Retiree Health Insurance Alternatives  
Tax-Advantaged Sick Leave and Retiree Incentive Payouts  
403(b) TPA Services for Schools  
Funding Solutions - Employee Benefit Trust

### **Full Benefit Consulting Services**

Benefit Administration and Online Enrollment Systems  
Retiree Benefit Restructuring  
Compliance Services  
Enrollment Support  
OPEB Consulting  
Employee Education  
Wellness and Onsite Clinics  
Claim Analytics  
Decision Support Tools  
Self-Funding Plan Assessment and Design

Not all products available in all states. Some services listed above depend on carrier.