

## Voluntary Group Short Term Disability Insurance: Benefit Summary

### Prepared for: City of La Porte

#### Eligibility

To be eligible, you must be an active employee working a minimum of 40 hours per week.

#### Coverage Eligibility Date

You are benefit eligible upon the first of the month following 30 days of active employment.

#### Benefit Amount

60% of Predisability Earnings, up to a Maximum Weekly Benefit of \$1,000.

#### Guarantee Issue

As a newly eligible employee, you can elect this coverage without answering the medical questionnaire if applying within 31 days from your Eligibility Date.

#### Pre-existing Conditions

**Definition:** A Pre-existing Condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 12-month period prior to your effective date of coverage.

**Coverage under this plan:** You cannot receive benefits due to a Pre-existing Condition until you have been continuously covered under the group policy for at least 12 months.

#### When Benefits Begin

Benefit payments will begin after one of the following timeframes:

##### Plan 1:

For a covered Injury: 14 days

For a covered Physical Disease: 14 days

##### Plan 2:

For a covered Injury: 30 days

For a covered Physical Disease: 30 days

#### Minimum Benefit

10% of Gross Benefit Amount

#### Earning Income While Disabled

Benefits may be reduced by other income you receive during a Disability, including Social Security or a State Retirement or Disability benefit plan. Please see your certificate of insurance for details.

#### When Benefits Ends

Benefits begin at the end of the Elimination Period and continue as follows:

Plan 1: for 11 weeks or until Long Term Disability Benefits commence, whichever comes first.

Plan 2: for 9 weeks or until Long Term Disability Benefits commence, whichever comes first.

#### Definition of Disability

As a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, you are considered Disabled if you are unable to perform one or more of the Material Duties of your Own Occupation. Please see your certificate of insurance for full definition.

#### When Coverage Ends \*

Coverage ends on the earliest of the following: the date your Employer's coverage ends; the date you cease to be an Eligible Person; the date your premium payment is not paid when required; or your Retirement Date.

### HOW TO ENROLL

Please complete the enrollment form and return it to your Employer.

### QUESTIONS

Contact Ochs  
ochs@ochsinc.com  
651.665.3789 • 800.392.7295

**Exclusions Include But Are Not Limited To \***

- A. War.
- B. Criminal Conduct.
- C. Military Leave.
- D. Imprisonment.
- E. Intentionally Self-Inflicted Injury-Suicide.
- F. Occupational Disability. You are not covered for any Disability for which Worker's Compensation benefits are payable.

**Limitations \***

- A. **Foreign Residency.** Payment of Benefits is limited to 6 months for each period of continuous Disability while you reside outside of the United States or Canada.
- B. **Payment Limit.** In no event will the Benefit plus Deductible Income plus Work Earnings exceed 100% of Pre-disability Earnings.

\* This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions, and limitations, refer to the certificate of insurance GSDI-C200-(12/06)-TX as issued by your employer.

**Employee Assistance Program (EAP):** EAP is provided to participating employees at no additional cost by Morneau Shepell. The program offers confidential 24/7 support for a wide variety of personal problems including; financial or legal concerns, depression, eating disorders, relationship problems, child and elder care, stress management, alcohol or drug addictions and more. EAP is not part of the Madison National Life Insurance Company, Inc. insurance Policy. Brochures with additional information can be requested through your employer.

Madison National Life Insurance Company, Inc. is a Wisconsin Insurance Company located in Madison, WI, and a Member of the IHC Group. The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see [www.ihcgroup.com](http://www.ihcgroup.com).