

City of Suffolk
Voluntary Long-Term Disability Insurance Benefit Summary

Elimination Period	90 consecutive calendar days	
Percent of Income Allowed	60% of Basic Monthly Earnings	
Minimum Monthly	Greater of \$100 or 10% of gross LTD benefit	
Maximum Monthly	\$6,000	
Maximum Benefit Period	<u>Age at Disablement</u>	<u>Duration of Benefits</u>
	Less than age 60	To age 65, but not less than 5 years
	60	5 years
	61	4 years
	62	3-1/2 years
	63	3 years
	64	2-1/2 years
	65	2 years
	66	1-3/4 years
	67	1-1/2 years
	68	1-1/4 years
	69 and over	1 year
Coverage Effective	If hired the 1 st – 15 th of the month: coverage begins first day of the month following date of hire If hired the 16 th – 31 st of the month: coverage begins the first of the second month following date of hire	
Actively at Work	Full-Time 40 hours per week on a regular basis	
Employee Contributions	All employee contributions are made on an after tax basis	
Survivor Benefit	Three months	
Sick Pay	Policy pays in addition to sick leave and salary continuance	
Disability Definition	Zero Day benefit subject to Occupation and 80% Earnings Test with 100% Work Incentive benefit for the first 12 months	
Own Occupation Definition	24 months from the end of the elimination period	
Any Occupation Definition	From the end of the Own Occupation period to the end of the Maximum Benefit Period	
Pre-existing Conditions	12-12-24 (See back for definitions.)	
Waiver of Premium	Premiums are not required while an insured is receiving benefit payments. Premium payments may be resumed following a period during which they were waived.	
Recurrent Disability	The plan pays benefits without requiring the satisfaction of a new elimination period if an employee becomes disabled within six months of returning to work full-time following a period during which he/she received disability benefits. The new disability must be related to or due to the same causes as the prior disability.	
Mental and Nervous Conditions, Substance Abuse & Special Conditions	Two years lifetime unless hospital confined with recovery	

Exclusions and Limitations

1. The policy will not cover any disability caused by, contributed to by, or resulting from a pre-existing condition. Pre-existing condition means a sickness or injury for which you had received medical treatment, consultation, care or services including diagnostic measures, or had taken prescribed drugs or medicines in the 12 months prior to your effective date.
 - A pre-existing condition may be covered if you have not received treatment for the condition in the 12 months prior to the effective date of coverage.
 - A pre-existing condition may be covered after you have been insured under the policy for 24 continual months and have worked at least one full day after the end of the 24-month period.
2. The policy does not cover any total disability:
 - due to war, declared or undeclared, or any act of war
 - due to any act of international armed conflict or conflict involving the armed forces of any country
 - due to your attempted suicide or as a result of your intentionally self-inflicted injuries while sane or insane
 - due to your imprisonment while confined in a penal or correctional institution or under house arrest
 - while you are in the armed forces of any country or international authority
 - as a result of your committing of or attempting to commit an assault, battery or any other crime
 - as a result of your participation in a riot
 - as a result of your engaging in an illegal occupation
3. Mental Disorders, Substance Abuse and Special Conditions
 - a. Long Term Disability benefit payments based on a mental disorder, special condition or substance abuse are limited to 24 months for each period of continuous disability, unless confined to a hospital.
 - b. If the Insured person's disability is caused by substance abuse, he or she must be participating in an available rehabilitative program recommended by a physician.
4. Foreign Residency. Payment of LTD benefits is limited to 12 months for each period of continuous disability while the insured person resides outside of the United States or Canada.
5. Payment Limit. In no event will the LTD benefit plus deductible income plus work earnings exceed 100% of pre-disability earnings. If it exceeds this amount, it will be reduced by the amount exceeding 100%.

Administered by:

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

Underwritten by:

Madison National Life Insurance Company
Independence Holding Group
PO Box 5008, Madison, WI 53705

Certificate form number GLDI-C200-(12/06)

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 30 years. For information on the IHC Group, see www.ihcgroup.com.

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