

Group Long Term Disability Insurance: Benefit Summary

Prepared for: Kent County Levy Court

Eligibility

To be eligible, you must be an active employee working a minimum of 35 hours per week.

Employee Eligibility Date

You are benefit eligible upon the first of the month following or coinciding with your first day of active employment.

Benefit Amount

60% of your Predisability Earnings, to a Maximum Monthly Benefit of \$4,050.

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 3-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 and have been Actively at Work for at least one full day after the end of the 12 months.

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* during your *Own Occupation Period*.

After your *Own Occupation Period* ends, you are still considered Disabled only if you are unable to perform one or more of the Material Duties of *Any Occupation*. Please see your certificate of insurance for full definition.

Own Occupation Period

24 months following the end of the Elimination Period.

Earning Income While Disabled

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

Minimum Monthly Benefit

Greater of \$100 or 10% of Gross LTD Benefit

Elimination Period

Benefits will begin 120 consecutive calendar days after you become Disabled.

How Long Benefits Will Be Paid

If you are Disabled prior to age 60, benefits may continue to age 65 or the Social Security Normal Retirement Age. If Disabled on or after age 60, refer to Maximum Benefit Period in the Schedule of Benefits of the certificate of insurance.

Additional Benefits

See your certificate of insurance for additional benefits that may apply.

When Coverage Ends*

Coverage ends 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 the date you retire.

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.

Limitations *

- A. **Mental Disorders and Substance Abuse.** Benefit payments based on a Mental Disorder or Substance Abuse are limited to 24 months per occurrence. Other limitations may apply.
- B. **Foreign Residency.** Payment of Benefits is limited to 12 months while you reside outside of the United States or Canada.
- C. **Payment Limit.** In no event will the Benefit plus Deductible Income plus Work Earnings exceed 100% of Predisability 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 GLDI-C200-(12/06) as issued by your employer.

Founded in 1961, Madison National Life Insurance Company, Inc. is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.