

## Group Long Term Disability Insurance Benefit Summary

**Group #:** 027774, Upper Dublin School District

**Policy:** Madison National Life Insurance Company, Inc., 7491 **Original Effective**

**Date:** 11/1/2014

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary / Maximum Monthly Benefit	Benefit	Elimination Period
Contact HR for a copy of your certificate	All Active Full-Time Employees Electing Option 1 (25 hours per week)	\$39,996 / \$2,000	60%	60 consecutive calendar days
Contact HR for a copy of your certificate	All Active Full-Time Employees Electing Option 2 (25 hours per week)	\$174,996 / \$9,723	66-2/3%	90 consecutive calendar days
Contact HR for a copy of your certificate	All Active Full-Time Employees Electing Option 3 (25 hours per week)	\$174,996 / \$9,723	66-2/3%	60 consecutive calendar days
Contact HR for a copy of your certificate	All Active Full-Time Employees Electing Option 4 (25 hours per week)	\$174,996 / \$9,723	66-2/3%	30 consecutive calendar days

Eligibility/Effective Date of Individual Coverage	Upon completion of 60 days (Support Staff); None (All Others)
Employer Contribution	0%
Participation Requirement	10 lives group combined
Benefit Duration	<b>Contact HR for a copy of your certificate:</b> 5 years, reducing <b>Contact HR for a copy of your certificate:</b> To Age 65, reduced duration after age 61

Definition of Disability	Total during Elimination Period; Partial after Elimination Period
Cumulative Elimination Period	10 Working Days
Minimum Monthly Benefit	\$100
Calculation Method	Standard - Non-Contract Day
Pre-Disability Earnings Definition	Base Pay
Pre-Existing Conditions Exclusion	<p>3 months/12 months</p> <p><b>Notes:</b></p> <p>Classes (Contact HR for a copy of your certificate: Initial amounts and monthly covered salary increases above \$8,333 effective November 1, 2022</p>
Guarantee Issue	<p><b>Contact HR for a copy of your certificate:</b> \$2,000</p> <p><b>Contact HR for a copy of your certificate:</b> \$0 if participation in classes 02, 03 and 04 is less than 20%; \$9,723 if participation in classes 02, 03 and 04 is 20% or higher</p>
EOI Requirements	Late entrants Not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage	<p>Coverage may continue, with payment of premiums during:</p> <ul style="list-style-type: none"> <li>-FMLA</li> <li>-Paid Sabbatical: one year</li> <li>-Paid Leave: one year</li> </ul> <p><b>Notes:</b></p> <p>b) The Elimination Period can be satisfied during a paid sabbatical, but benefits will not begin until the end of the Elimination Period. In the event a benefit is payable, it will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the paid sabbatical, or the salary for which premium was paid.</p> <p>b) The Elimination Period can be satisfied during a paid leave of absence, but benefits will not begin until the end of the Elimination Period. In the event a benefit is payable, it will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the paid leave of absence, or the salary for which premium was paid.</p>
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

Own Occupation	24 months following the end of the Elimination Period
Sick Pay Coordination	Disability benefit is offset by sick pay
Recurrent Disability	6 months
Limitations (Mental/Substance Abuse)	24 months per Occurrence unless hospital confined
Deductible Income (SS Integration)	Full Family/General Freeze
Billing Information	Billing Method: List Billed Date Census Last Received: 4/18/2023
EAP	Yes
Student Loan Solutions	No
Identity Theft	No
Renewal Date	7/1/2025

*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.*

