

Disability Occurs			Duration of Disability		
Elimination Period	First Six Months of Disability <i>After the elimination period</i>	Second Six Months of Disability	Second Year of Disability	Third Year of Disability	Fourth Year of Disability until Disability Ends
No benefits are payable for a fixed number of days/end of sick leave	90% of Pre-Disability Earnings (less deductible income)	100% of Pre-Disability Earnings <i>Combine all sources of federal and state income with LTD to reach up to 100% of pre-disability earnings. Note: a 70% benefit is provided as a potential safety net.</i>	75% of Pre-Disability Earnings (less deductible income)	Step up to 80% of Pre-Disability Earnings (less deductible income)	Step up to 85% of Pre-Disability Earnings (less deductible income)

## Lifestyle LTD

The group plan that helps employees maintain their lifestyle during a temporary or permanent disability.

### The Elimination Period

This is the amount of time after the onset of a disability before insurance benefits are paid. This may be a fixed number of days or the "End of Accumulated Sick Leave".

### The First Six Months of the Disability

This benefit provides employees with 90% of pre-disability earnings (less deductible income) for the first six months of a covered disability, allowing them to maintain their lifestyle while assessment of the disability is conducted and a treatment plan is implemented. The goal of the treatment plan is always aimed at a return to full-time employment with a conscientious approach to rehabilitation.

### The Second Six Months of the Disability

This unique benefit allows employees to combine all other sources of income with the Lifestyle LTD 70% plan to bring their income up to, but not to exceed, 100% of their prior pre-disability earnings. This six month corridor allows time for them to apply for Social Security disability benefits and/or the state retirement plan. If employees do not meet the disability requirements for either federal or state plans, the 70% of pre-disability earnings benefit is available as a potential safety net.

(over)



**After One Year of Disability Payments**

This benefit may help employees maintain their current lifestyle by increasing their income as a hedge against inflation and increasing medical care costs. If at least one payment has been received from both Social Security and a state retirement plan, this benefit increases payments to 75% of pre-disability earnings during the second year of disability, 80% during the third year, 85% during the fourth year and stays at 85% thereafter. The 70% benefit will be paid in the event employees do not qualify for both Social Security and a state retirement plan. Note: The insurance benefit is reduced by deductible income they might receive including the aforementioned federal and state payments.

*This benefit is subject to the conditions, exclusions, and limitations of the certificate.*



Administered by:

**NATIONAL**  **INSURANCE**  
 S E R V I C E S  
**Corporate Headquarters**  
 250 South Executive Drive, Suite 300, Brookfield, WI 53005  
**Offices Nationwide**  
 800.627.3660

Policies Underwritten by:

 **Madison National  
 Life Insurance Company**  
 Independence Holding Group  
 PO Box 5008, Madison, WI 53705  
 Certificate form number GLDI-C200-(12/06)

  
**National Insurance Company**  
*of Wisconsin, Inc.*  
 250 S. Executive Drive • Brookfield, WI 53005