

Disability Plan—Madison National Life

Fraser Public Schools provides all eligible employees the opportunity to contribute to a **Long Term Disability** Insurance plan through Madison National Life. Long Term Disability Income provides an important source of income if you become disabled and unable to work for an extended period of time. Please review your Madison National Life plan booklet for more details.

	Benefit
Benefit Amount	66 2/3% of your Base Monthly Earnings
Benefit Monthly Maximum	\$3,000 per month
Elimination Period	Benefit payments will begin after you have been unable to work for 180 days due to your disability.
Benefit Duration	For the first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education. You will receive benefit payments to age 65 or SSNR.
Pre-Existing Limitation	Benefits will NOT be payable for the first 12 months of coverage for any pre-existing condition that began within 3 months prior to your effective date.
Added Features	Survivor Benefit, Conversion