

Short Term Disability



Plan Highlights

- Ages 18-70
- \$300/wk for off the Job Disability
- \$150/wk for on the Job Disability
- 14 day waiting period
- 1 year benefit period
- The Drivers log will be used to verify all claims information
(No need to contact employers to verify income or hours worked)
- Telephonic Claim Filing

Accident Plan

Fracture Benefits

Skull-depressed (not bones of face/nose)	\$5,000
Skull-simple (not bones of face/nose)	\$2,500
Hip or thigh	\$3,500
Pelvis, Vertebrae, Leg (tibia/fibula)	\$2,000
Vertebral processes	\$700
Arm, between shoulder and elbow	\$850
Upper jaw, Maxilla (not Alveolar proc.)	\$850
Shoulder blade, Collarbone	\$700
Knee cap, Ankle, Foot	\$700
Forearm, hand or wrist	\$700
Lower Jaw (not Alveolar process)	\$700
Rib	\$500
Bones of face or nose	\$850
Finger, Toe	\$150
Coccyx	\$500

Fracture Benefits

Spouse Fracture benefits	100%
Child(ren) Fracture benefits	100%
Fractured diag. as Chip Fracture	25%

Hospital and Medical Benefits

Hospital Admission – per admission	\$1,000
Daily Hospital confinement	\$300
Max days per confinement	365 days
Daily Hospital ICU confinement	\$750
Max days per confinement	15 days
Recurrence treated as continuation...	30 days
Ambulance (ground service)	\$100
Ambulance (air service)	\$500
Ground ambulance within...	90 days
Outpatient medical expenses	\$300
Blood, plasma, platelets	\$300
ER Treatment	\$200

AD&D – Loss of Life

\$100,000

Common Carrier Benefits	\$200,000
Spouse Loss of Life benefits	50% of EE
Child Loss of Life benefits	25% of EE

Dismemberment Benefits

Both hands, both feet, sight of both eyes, or any combination of two or more	\$20,000
Loss of one hand or arm	\$10,000
Loss of one foot or leg	\$10,000
Loss of sight in one eye	\$10,000
Quadriplegia	\$12,500
Paraplegia	\$7,500
Hemiplegia (both limbs on one side)	\$7,500
Uniplegia	\$5,000
Loss of two or more fingers, toes or any combination of two or more losses	\$3,000

Loss of one finger or toe	\$1,500
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Spouse Dismemberment benefits	100% of EE
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Child(ren) Dismemberment benefits	25% of EE
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Catastrophic Accident

Loss of sight in both eyes	\$100,000
Loss of use of one arm and one leg	\$100,000
Loss of both hands and arms	\$100,000
Loss of both feet or legs	\$100,000
Loss of one hand and one foot	\$50,000
Loss of hearing of both ears	\$100,000
Loss of the ability to speak	\$100,000
Spouse Catastrophic benefits	100% of EE
Child Catastrophic benefits	25% of EE
Age Reduction @ age 69	50%

Dislocation Benefits

Hip	\$5,000
Knee (except patella)	\$2,500
Ankle bones	\$2,000



Dislocation Benefits (con't)

Collarbone (sternoclavicular)	\$1,200
Lower Jaw, Shoulder, Elbow or Wrist	\$700
Hand bones	\$700
Collarbone (Acromioclavicular & separation)	\$250
One finger or one toe	\$250
Spouse Dislocation benefits	100%
Child(ren) Dislocation benefits	100%
Dislocation treatment w/o anesthesia	25% of
Concussion	\$150
Emergency Dental extraction	\$75
Emergency Dental repair work	\$200
Eye injury, removal of foreign body	\$250

Burn Benefits

2nd degree (36% of body surface)	\$1,000
3rd degree (9 – 34 square inches)	\$2,000
3rd degree (35+ square inches)	\$12,500
Skin grafts	25% burn
	benefits

Laceration Benefits

Laceration up to 2" stitches	\$75
Laceration 2 – 6" stitches	\$250
Laceration over 6" stitches	\$500
Laceration repaired without stitches	\$50



ABOUT THE ABACUS GROUP, MADISON NATIONAL LIFE, and 5STAR LIFE

The Abacus Group is an experienced and effective managing general underwriting firm dedicated to forging long lasting relationships with our clients.

With products backed by the worlds largest reinsurers, The Abacus Group specializes in the design and pricing of Disability and Group life plans.

With 38 years of experience, we maintain underwriting authority and discretion to bring to you a product that is fundamentally sound. We are not driven by Wall Street trends, stock prices, or corporate management whims.

We are rooted in the belief that quality doesn't just happen; rather it is a result of high expectations, intelligent direction, and skillful execution.

Madison National Life Insurance Company, Inc. (MNL) is a wholly-owned subsidiary of Independence Holding Company (The IHC Group), a NYSE listed corporation (Symbol IHC) with principal interests in the life and health insurance business.

MNL was founded in 1961, and is headquartered in Madison Wisconsin. The Company is involved in several lines of life, health and disability business including Group Term Life, Short-Term Disability and Long-Term Disability for both public and private sector employers across the country.

It is rated A-(Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

5Star Life, founded in 1996, is AFBA's principal underwriter for member insurance products. This has allowed AFBA to continue to stand by our country's armed forces providing life insurance in both war and peace for over 70 years. Through the years, 5Star Life has grown and evolved with market opportunities successfully expanding into other segments including the employer group and worksite benefits markets. This history and deep sense of service provides us with a unique perspective and dedication to all our partners.

It is rated A-(Excellent) for financial strength by A.M. Best Company.

Telephonic Short-Term Disability Claims

The claims staff at Madison National Life Insurance Company, Inc. (MNL) has a front line focus on delivering superior customer satisfaction and the very best outcomes. Better outcomes mean stronger returns. Our telephonic Short-Term Disability claim submission process is fast and easy and, most importantly, there are no time-consuming forms to complete.



How it works....

Claimant calls the dedicated toll free number **(800) 356-9601** to initiate their claim. Claimant has immediate access to one of our knowledgeable Claim Specialists. Our Claim Specialists are trained to put the claimant at ease from the start by explaining what is necessary to adjudicate the claim as quickly as possible and what the claimant can expect as next steps.

Within 5 business days, our Claim Specialist reaches out to the employer and attending physician to obtain the necessary information to make a claim decision. Our Claim Specialists are diligent and adhere to strict guidelines. Most importantly, our Claim Specialists ensure the claimant is regularly informed of the status of their claim.

Our goals are to focus on return to work, determine reasonable recovery and set expectations, coordinate with the attending physician and assess rehabilitation potential if appropriate. All of these goals can help claimants return to productivity, helping you improve your bottom line.

Easy Access...

- ✓ Claim status can be viewed online after claim is filed at www.madisonlife.com/myclaims/myclaims.aspx
- ✓ MNL will follow up on necessary medical requests
- ✓ Any follow-up call will be returned within 24 hours