



Group Short Term Disability Coverage

Prepared for: Linn County

Group Short-Term Disability (STD) coverage allows you to receive a portion of your lost earnings should you become Disabled.

How much coverage is provided?

Your Employer-provided STD coverage:

- Pays 60% of your annual salary.
- Has a Maximum Weekly Benefit of \$1,500.

When will benefits end?

Benefits will commence at the end of the Elimination Period and continue for the lesser of 11 weeks, or until LTD benefits commence for Conservation Employees and Full-time Law Enforcement Employees.

Benefits will commence at the end of the Elimination Period and continue for the lesser of 7 weeks, or until LTD benefits commence for Eligible AFSCME Employees, Full Time & Part Time Management Employees, Non-Bargaining Employees and County Emergency Management Staff.

What is the Definition of Disability?

Disability or Disabled means that during the Elimination Period and the Benefit Payment Period, you are, as a result of Physical Disease, Injury, Substance Abuse or Mental Disorder, unable to perform a majority of the Material Duties of your Own Occupation.



Who is eligible for this insurance?

You are eligible for this insurance if you are an active Conservation Employee, Eligible AFSCME Employee, Full Time & Part Time Management, Non-Bargaining Employee and County Emergency Management Staff or a Full-time Law Enforcement Employee working at least 40 hours per week.

What is an Elimination Period?

An Elimination Period is the time between when your Disability begins and the time you are eligible to receive benefits. No benefits are paid during the Elimination Period. Your Elimination Period is 14 days.

What if I earn income while I'm disabled such as Social Security income?

As with most Disability Insurance, benefits are reduced by Deductible Income you receive during a Disability which may include employer-sponsored sick leave pay, Social Security or a State Retirement Disability benefit plan. Please refer to your insurance certificate for more information.

Who do I contact with questions?

Questions may be directed to Megan Ware, Account Representative or Diane Sejut, Client Relations by calling the number for National Insurance Services below or via email at mware@nisbenefits.com or dsejut@nisbenefits.com.

Administered by:



Corporate Headquarters:
250 South Executive Drive, Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660

Administered by Madison National Life Insurance Company, Inc.



PO Box 5008, Madison, WI 53705

This is a brief description of disability insurance. For complete details including all benefits, exclusions, and limitations, refer to Certificate of Insurance issued to your employer.

Madison National Life Insurance Company, Inc. is a Wisconsin Insurance Company and a Member of The IHC Group. The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see www.ihcgroup.com.

