Group Long-Term Disability Insurance

Prepared for: Nebraska State College System

Group Long-Term Disability (LTD) Insurance allows you to receive a portion of your lost earnings should you become Disabled.

How much insurance is provided?

The benefit will equal 66 2/3% of your Predisability Earnings, subject to a Maximum Monthly Benefit of $18,056.

What is the Maximum Benefit Period?

Age at Disablement	Benefit Duration (in years) *
61 or younger	To age 65
62	3 1/2
63	3
64	2 1/2
65	2
66	1 3/4
67	1 1/2
68	1 1/4
69 and over	1

To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.

Who is eligible for this insurance?

You are eligible to enroll in this insurance if you are an active employee working at least 30 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 90 consecutive calendar days.

What is the Definition of Disability?

Disability or Disabled means that during the Elimination Period and your Own Occupation Period you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of your Own Occupation, and, due to such inability, your Work Earnings are less than 80% of your Indexed Predisability Earnings, and you are incapable of earning 80% or more of your Indexed Predisability Earnings.

After 36 months, Disability and Disabled means you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of Any Occupation, and, due to such inability, your Work Earnings are less than 80% of your Indexed Predisability Earnings, and you are incapable of earning 80% or more of your Indexed Predisability Earnings.

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 the Human Resources Office.

Administered by:

NIS National Insurance Services

Corporate Headquarters:
300 North Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660

Underwritten by Madison National Life Insurance Company, Inc.

Madison National Life
a Horace Mann company

PO Box 5008, Madison, WI 53705

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions, and limitations, refer to the certificate of insurance GLDI-C200-(10/19)-NE as provided to you by your employer.

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