



Procedure for Short Term / Long Term Disability Insurance

Under the BEA Contract you are entitled to Short Term/Long Term Disability Insurance. The insurance carrier is Madison National Life Insurance Company.

- The policy applies to FTE .5 and greater employees.
- The plan will pay 60% of your salary, to a maximum of \$5,000/monthly.

Process

An employee must notify his or her supervisor and/or the Human Resource Department they will be out due to an extended illness. The waiting period, or elimination period is 30 consecutive calendar days. There are no disability benefits paid by the insurance carrier until all sick days are exhausted and the elimination period is met.

There are three (3) forms that need to be fully completed and forwarded directly to the insurance carrier.

- ✓ Attending Physician's Statement
- ✓ Employee's Statement Of Claim For Benefits
- ✓ Employer's Statement Of Claim For Benefits

The completed forms are to be mailed directly to:

Madison National Life
Insurance Company, Inc.
P.O. BOX 2865 CLINTON, IA 52733-2865

Or Fax to 608-830-2701

It's important that you provide the insurance carrier with complete and accurate information to avoid a delay in the processing of your claim.

Payment

Madison National Life reviews the claim and makes the disability determination. If the claim is approved a disability check will be mailed directly to your home address.

Additional Information Requirement

The insurance carrier may request additional medical records or an independent medical examination at no cost to the employee if there is unclear or conflicting medical information or if the insurance carrier feels the length of the disability is inconsistent with the diagnosis.

Determining Claim Status

Madison National Life Insurance Company, Inc. may be contacted at 800-356-9601 to determine the status of a claim, or to obtain additional information.

Continuing Bethlehem Area School District Benefits

While you are not receiving pay through the District you are responsible for your bi-weekly payroll contribution. A continuation of all benefits continues for six (6) months from the time you begin receiving your disability payments.