

LONG TERM DISABILITY INSURANCE

Madison National

Lewis Central CSD provides full-time employees with long term disability income benefits, and pays the full cost of this coverage. In the event you become disabled, disability income benefits are provided as a source of income.

Plan Overview	
Benefit Amount	60% of monthly salary
Own Occupation Period	2 years
Elimination Period	Accumulated sick leave plus 15 days
Maximum Benefit Period	Social Security Normal Retirement Age (65)
Maximum Benefit Amount	\$6,250
Survivor Benefit	3 months
Zero Day Residual	Zero day residual stipulates that full-time or part-time work in which the employee is performing all of the material duties of his or her regular, or some other occupation, will not interrupt the qualifying (elimination) period, or the period of disability
Pre-Existing Condition Waiting Period	None