



The Pennsylvania Municipal Authorities Association (PMAA) Group Term Life and Disability Insurance Trust

Choose Our Standard Plan or Customize Your Own



The PMAA Insurance Trust has provided Group Term Life and Disability Insurance benefits to authority members for almost 50 years. The endorsed plan with National Insurance Services (NIS) allows you to customize your coverage, so it fits your authority's specific needs.

Advantages of the PMAA's Group Term Life and Disability Insurance Trust include:

- A variety of benefit options
- Competitive pricing
- Group Long Term Disability Insurance options
- Choice of customized plan or standard plan
- Complimentary services such as Employee Assistance Program* (EAP) and Identity Theft Services**

PMAA has fully explored and endorsed these plans from a trusted provider.

Complimentary Value-Added Services When You Sign Up

When you choose the PMAA Insurance Trust for your Life and Disability Insurance benefits, you can take advantage of NIS's complimentary EAP and Identity Theft Services.

- **EAP:** The EAP can help assist employees and employers alike when life's issues (everyday stress, financial concerns, addictions, etc.) affect productivity in the workplace. This confidential service gives employees access to professionals who can help. Included in our EAP program, is NIS's Claimant Assist. This program can provide special help for disability claimants and Life Insurance beneficiaries.
- **Identity Theft Services:** Employees and their families can receive no-cost, 24/7 help if they should become victims of identity theft. Assistance includes assessing the situation and creating a plan of action to restore their good name.

Group Term Life and AD&D Insurance

PMAA authority members may choose coverage in \$5,000 increments up to a maximum of \$50,000 per employee or customize a unique plan.

Age	2 to 5 Employees Coverage Limits		6 to 9 Employees Coverage Limits		10+ Employees Coverage Limits	
	no medical questionnaire	with medical questionnaire	no medical questionnaire	with medical questionnaire	no medical questionnaire	with medical questionnaire
Under 60	\$30,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
60 to 69	\$30,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
70+	\$10,000	\$50,000	\$10,000	\$50,000	\$10,000	\$50,000

Board members and solicitors can be provided with \$10,000 in coverage. Participants over age 65 will be subject to a reduced benefit.

(over)

Group Short Term Disability Insurance Plans

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
When do benefits begin if a covered Disability is caused by an Injury?	1st day	1st day	8th day	8th day	1st day	8th day
When do benefits begin if a covered Disability is caused by a Physical Disease?	8th day					
What is the Maximum Benefit Period?	13 wks	26 wks	13 wks	26 wks	52 wks	52 wks
How much is paid?	60% of salary up to a maximum of \$750 per week***					

Board members and solicitors can be provided with a benefit of \$40 per week.

Optional Hospital Confinement Benefit

If you are Confined in a Hospital, this benefit will pay \$120 per week, starting the first day of hospitalization.

Group Long Term Disability Insurance Plan

All long term disability plans are customized to your group.



For more information, contact:
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Underwritten by:



Founded in 1961, Madison National Life Insurance Company, Inc. is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

*The Employee Assistance Program is provided by TELUS Health One. TELUS Health One is not affiliated with Madison National Life Insurance Company, Inc. and is not a provider of insurance services. None of the services provided by TELUS Health One, as a part of the Employee Assistance Program, are insurance.

**Identity theft assistance services are provided by IDX, which is not affiliated with Madison National Life Insurance Company, Inc. Services provided by IDX are not part of Madison National Life's insurance products, and Madison National Life is not responsible for any acts or omissions of IDX in connection with or arising under identify theft assistance services. Access to IDX program is conditioned upon your employer remaining a Madison National Life customer and the program terms and conditions. This program does not provide credit repair services or any form of legal advice.

***Not to exceed Predisability Earnings

These insurance plans have limitations and exclusions. For complete details on the coverage, see your certificate or contact Clyde Villa. This brochure is not the insurance contract. It is a brief description of group term life, group long term disability, and group short term disability.

Certificate form number: GTL-C600-0608-PA (Life), GLDI-C200-(12/06)(LTD), GSDI-C200-(12/06)(STD)