



# Short Term Disability Insurance



## Why **Short Term Disability Insurance**?

You are in the driver seat when it comes to financial decisions related to your career, home, and savings for retirement, but Injury and Physical Disease could cause obstacles that can limit your choice and control.

Our Short Term Disability Insurance pays in addition to workers' compensation, sick leave and major medical insurance. With Wise Short Term Disability Insurance, you can easily maneuver financial obstacles that may come your way due to an Injury or Physical Disease.

### CONSIDER THE **FACTS**:

 **59%**

of U.S. households are uncomfortable with their **emergency savings**.<sup>1</sup>



Just under **6 in 10** U.S. adults are **uncomfortable with their emergency savings**, including 32 percent who are very uncomfortable and 27 percent who are somewhat uncomfortable.

### Here is a sample of just some of our benefits:

- **Total Disability Benefit:** Payable for up to 52 weeks after the applicable Elimination Period if you are unable to perform a majority of the Material Duties of Your Own Occupation due to an Injury or Physical Disease.
- **Partial Disability Benefit:** 50% of total disability benefit is payable if you are still working but unable to perform all Material Duties and are earning between 20% and 80% of Pre-disability Earnings.
- **Waiver Of Premium Benefit:** If you become Totally Disabled as a result of a covered Injury or Physical Disease for 90 or more consecutive days, your premiums are waived during the period of Total Disability.
- **Issue Age Rate Option:** Issue age is a convenient rate structure that maintains level premiums regardless of how long you need the coverage. Attained age rates are also available for greater flexibility.





## You decide how and when **benefits** are used.

Our benefits pay directly to you, or whomever you designate, allowing you to use the benefits to cover what your major medical doesn't, such as:



**Copays & other out of pocket medical costs**



**Home mortgage, rent, or utilities**



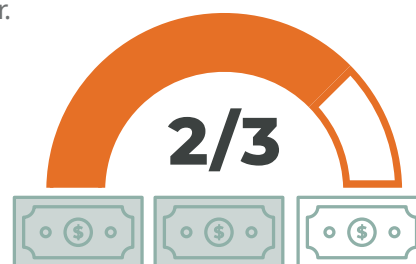
**Transportation & lodging**



**Childcare**

## Protect up to **two-thirds** of your **income** from unexpected disability.

Bills and expenses don't stop when you become disabled, WISE can help bridge the gap as you recover.



This document provides a very brief description of the features of insurance policies that are underwritten by Madison National Life Insurance Company, Inc. These policies have limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Benefits, features, and availability may vary by product and state, and each policy is subject to its own exclusions and limitations.

Additional exclusions and limitations may apply. The Group Policy is renewable at the option of the insurer and may be nonrenewed, terminated, or modified in accordance with the terms of the Group Policy. The insurer has the right to change premium rates. Premiums and benefits may vary by state and with the program selected. The insurer may change premium rates if changes occur to any factors material to the underwriting risk assumed or based upon information

provided by the Policyholder. For complete benefits, exclusions and other details, please refer to the following Certificate of Group Insurance Policy Series STD-C-0617 and state specific versions.

**Notice to Consumer:** If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed renewable policy. THIS INSURANCE PROVIDES LIMITED BENEFITS. THIS INSURANCE IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

<sup>1</sup> Bankrate's 2025 Emergency Savings Report | Bankrate, March 2025. <https://www.bankrate.com/banking/savings/emergency-savings-report/>

