

PMAA Life and Disability Insurance Trust

Choose Our Standard Plan or Customize Your Own
All at Great Rates!

The PMAA Insurance Trust has provided Life and Disability Insurance benefits to authority members for over 40 years. But with our endorsed plan with National Insurance Services (NIS), you can customize your coverage so it fits your authority's specific needs.

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

- A variety of benefit options
- Competitive pricing
- Long-Term Disability Insurance options
- Choice of customized plan or standard plan
- No-cost upgrades such as Employee Assistance Program (EAP) and Identity Theft Services

You can rest easy knowing that the PMAA has fully explored and endorsed these plans from a trusted provider.

FREE No-Cost Upgrades When You Sign Up!

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

- **EAP:** The EAP can provide relief for 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.
- **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.

Plus, we offer Claimant Assist, which provides special help for Disability claimants and Life Insurance beneficiaries. These are FREE services when you choose the PMAA Insurance Trust for your Life and/or Disability Insurance benefits.

(over)



Life and AD&D Insurance

PMAA member groups 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 | \$20,000 | \$50,000 | \$30,000 | \$50,000 | \$50,000 | \$50,000 |
| 60 to 69 | \$20,000 | \$50,000 | \$20,000 | \$50,000 | \$20,000 | \$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. Please note: participants over 65 may be subject to a reduced benefit.

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 accident? | 1st day | 1st day | 8th day | 8th day | 1st day | 8th day |
| When do benefits begin if a covered disability is caused by an illness? | 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 \$500 per week* | | | | | |

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

Hospital Confinement Insurance Plan

If you are hospital confined, this policy will pay a benefit of \$120 per week, starting the first day of hospitalization.

Long-Term Disability Insurance Plan

All Long-Term Disability plans are customized to your group.

* Not to exceed pre-disability earnings.

These insurance plans have limitations and exclusions. For complete details on the coverage, contact Clyde Villa at 800.627.3660. This brochure is not the insurance contract. It is a brief description of Life and Disability Insurance. Insurance plans are underwritten by Madison National Life Insurance Company, Inc., and marketed by National Insurance Services.

To find out more, call:
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