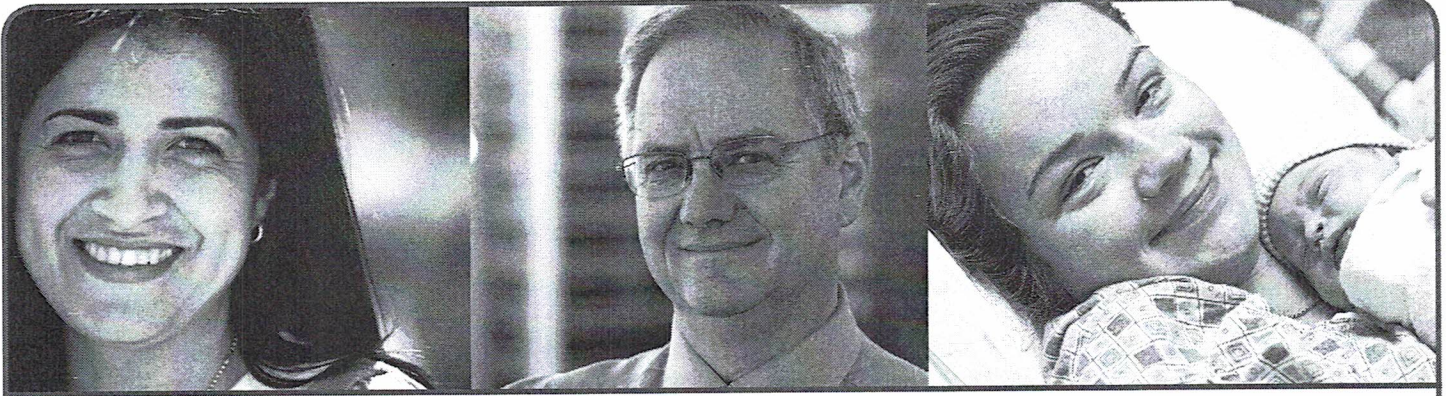


Telephone claim submission for Short-Term Disability



If you are out of work...

If you are out of work due to an injury, illness or pregnancy, or if you are planning a disability absence (such as surgery or childbirth) up to 2 weeks in advance, please follow the procedures outlined below:

- 1 Notify** your supervisor
- 2 Fill out** the attached authorization form and provide a copy to your physician. This authorizes your physician to share your information with the insurance company.
- 3 Gather** important information: your social security number, physician's name and telephone number, brief description of your medical condition, last day worked, first day out of work due to your condition and the date you expect to return to work.
- 4 Call** Madison National Life Insurance Company, Inc. 800-356-9601, ext. 2410. A claim representative will take your claim information over the telephone.

Claim and payment status...

You can call customer service at 800.356.9601, ext. 2410 Monday - Friday, 8 AM to 5 PM (CST). Or view your claim status online 24 hours a day at www.madisonlife.com/myclaims/myclaims.aspx.

Keep this sheet with your coverage. By submitting your claim by telephone, you acknowledge that you have read the following fraud warning: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Administered by:

NATIONAL INSURANCE
SERVICES

Corporate Office:

250 South Executive Drive, Suite 300
Brookfield, WI 53005 800.627.3660

Offices Nationwide www.NISBenefits.com

Underwritten by:

 **Madison National
Life Insurance Company**
Independence Holding Group

PO Box 2865 Clinton IA 52733

Madison National Life Insurance Company, Inc. is a Wisconsin insurance company and a Member of the IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see independenceholding.com.