



**Employer-Paid  
Group Life and  
Disability Insurance**

**Designed Exclusively  
for Public Sector  
Organizations**

## Group Term Life Insurance

### Peace of Mind Both You and Your Employees Can Count On

Adequate Life Insurance provides a strong foundation for your employee's financial plan. They want the security of knowing their loved ones are financially safe and you want the security of knowing that your negotiated promises are precisely matched in your insurance policy. Our public sector experts can match the benefits outlined in your bargained contract, or customize a plan.

### Flexible Plan Features

- Customized retiree coverage
- Optional age-reduction schedule (Benefits are not required to reduce based on age.)
- Lifetime Waiver of Premium Payments (Life Insurance coverage, at no cost, for the duration of a disabled employee's life.)
- Eligibility below 20 hours per week
- Seamless Waiver Service (If both your Life and Disability coverage through NIS is with the same trust carrier, we handle all the paperwork for the waiver of premium payment.)

### Optional Plan Enhancements

- Accidental Death & Dismemberment Insurance (Add-on benefit that pays additional benefits if loss of life or limbs are a result of a covered accident.)
- Accelerated Life Benefit (Within plan parameters, partial benefit is paid while living when diagnosed with a terminal illness.)
- Paid-Up Life (Life Insurance that doesn't retire when your employees retire. Retiring employees can retain a portion of their benefit. A vesting schedule helps you with employee retention.)
- Supplemental employee-paid plans
- Voluntary employee, spouse and dependent coverage

## Value-Added Upgrades at No Cost to the Employer!

### Long-Term Care Insurance

When you choose one of NIS' Trust Carriers for your Life and/or Disability Insurance, employees will receive a 90-day free look on a basic Long-Term Care Insurance policy upon retirement including coverage for skilled, intermediate and custodial care received in a person's home, adult day care center, assisted living residence or long-term care facility. NO MEDICAL QUESTIONS are required. Please check with your NIS Sales Representative to find out if LTC is available in your state.



## Group Long-Term Disability Insurance

### Match Your Bargained Contracts without Coverage Gaps

Long-Term Disability Insurance is a complicated product. You may have coverage gaps in your current insurance policy and not even be aware of it. Fortunately claims are sometimes paid by exception rather than by contract. However, carriers today are less likely to pay claims by exception than in the past. You need specialists not only in public sector insurance but also in Long-Term Disability Insurance. NIS has specialized in both since 1969.

### Flexible Plan Features

- Various definitions of disability: Total, Partial or Zero Residual
- Variety of elimination and waiting periods
- Unlimited mental health coverage
- "Own Occupation" periods longer than two years
- Benefit percentages up to 90% of salary
- Eligibility below 20 hours per week
- Seamless Waiver Service (If both your Life and Disability Insurance coverage through NIS is with the same trust carrier, we handle all the paperwork for the waiver of premium payment.)
- Waiver Reminder Service (If you have Disability Insurance with one of NIS' trust carriers, but have Life Insurance with a different carrier, we will send you a reminder if an employee is out on disability claim.)

### Optional Plan Enhancements

- Medical Premium Expense Benefit (Attractive and inexpensive, this add-on pays the employee's Medical Insurance payments during a disability. When communicated properly to employees, this is a valuable recruiting and retention tool.)
- Employer-paid Step-Up to 85% Plan
- Lifestyle LTD Insurance (A unique plan that helps employees maintain their lifestyle during a disability by increasing payments as the cost of living and medical expenses increase.)
- Employee-paid Buy-Up Plans (Increases the percent of salary, increases the maximum annual salary and/or decreases the elimination period.)

## Value-Added Upgrades at No Cost to the Employer!

### Employee Assistance Program (EAP)<sup>1</sup>

Everyday life can be stressful and can affect an employee's health, well-being and performance. When facing personal problems, an EAP offers a confidential place to find answers. Under this EAP, employees can receive no-cost, confidential help for a wide variety of needs and concerns including mental health issues, relationship problems, addictions, financial or legal concerns, childcare and eldercare.

### Provider Pathway: Reduced Rates for Long-Term Care Services<sup>1</sup>

Worries about child care or caring for an aging parent can distract employees from doing their best at work. The Provider Pathway is a free service that helps your employees and their families access quality Long-Term Care services at discounted rates up to 30%.



## WHY NATIONAL INSURANCE SERVICES?

### **Policies Customized to Meet Your Specific Needs**

Did you know that public sector insurance policies have little in common with the way commercial policies are written? What looks like a policy match may be a crisis waiting to happen. Since 1969, National Insurance Services' (NIS) exclusive focus has been public sector business and we've seen it all. We know how to customize a solution, prevent claim issues and respond to your needs while respecting your budget.

### **Benefits that Promote Recruitment and Retention**

In some states, baby boomer retirements are causing staffing issues. NIS can create one-of-a-kind plans using our add-on features and plan enhancements that may help with your recruitment, hiring and retention efforts. With our plans you can send a strong message that you protect your employees and you are there for them.

### **First-Class Support When and How You Need It**

When you become a customer, your needs are met by the NIS service team: Your Sales Rep, Inside Service Rep, Field Service Rep and Billing Rep. Annual measurement of our written customer standards show an average customer retention rate of 96%, placing NIS into a first-class category as compared with the industry benchmark of 84%<sup>2</sup>. In addition, third-party customer service surveys show that an average of 98.6% of NIS' clients would recommend us to other public sector organizations.

Administered by:

**NATIONAL**  **INSURANCE**  
S E R V I C E S  
**Corporate Headquarters**  
250 South Executive Drive, Suite 300, Brookfield, WI 53005  
**Offices Nationwide**  
800.627.3660  
[www.NISBenefits.com](http://www.NISBenefits.com)

Policies Underwritten by:

 **Madison National**  
**Life Insurance Company**  
Independence Holding Group  
PO Box 5008, Madison, WI 53705

  
**National Insurance Company**  
*of Wisconsin, Inc.*  
250 S. Executive Drive • Brookfield, WI 53005

1. The EAP and Provider Pathway programs are not insurance benefits and are not affiliated with Madison National Life Insurance Company, Inc. The programs vary by state and exclusions may apply.
2. Customer retention rates averaged over five years, 2002-06. Industry benchmark from "Customer Loyalty and Retention Primer," Rough Notes Co. Inc., publication, February 1998, by Lynn Thomas