



## Medical Premium Expense Benefit (MPEB)

The Medical Premium Expense Benefit (MPEB) provides employees with funds for Medical Insurance premiums during a period of Disability. National Insurance Services offers the MPEB on an employer-paid or voluntary basis as an additional benefit on your Group Long Term Disability (LTD) Insurance policy.

### About MPEB

- Benefits are paid after an employee has been disabled for the greater of 90 calendar days, or the applicable Elimination Period with payment retroactive to the 31st day of disability.
- The monthly premium amount is calculated at the rate that was charged the last month prior to the disability.
- The MPEB benefit is paid while you are disabled and receiving an LTD benefit, and otherwise covered under the Group LTD Policy, for a maximum of 17 or 24 months depending on the option chosen.
- Eligible employees are those who are covered by your group's Medical Insurance and LTD Insurance (offered through NIS) on the date the employee becomes disabled.

### MPEB Coverage Amounts

The MPEB benefit amount is equal to the lesser of the applicable single or family medical insurance premium for the last full month of coverage under the employer's group medical plan prior to the date you became disabled or the amount of medical premium you are currently paying, not to exceed the MPEB maximum per month. MPEB plan maximums are available from \$500 to \$1,500 per month dependent upon the option chosen.

*This benefit is subject to the terms of the certificate of insurance issued by your employer. The certificate of insurance has exclusions, limitations, reductions, and terms under which the insurance may be continued in force or discontinued. For costs and complete details of this benefit, please refer to the certificate of insurance, call, or write your insurance agent or the company.*

*Please consult your tax advisor to determine what impact this may have on your tax situation.*

Administered by:



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