



Step-Up to 85% Disability Insurance

Provide Peace of Mind

Step-Up to 85% Disability Insurance (Step-Up) provides peace of mind to your employees when they are out of work due to a disability and rely on their disability insurance benefit as income. As the cost of living increases, the Step-Up benefit can help their disability benefit increase. This is especially helpful when medical costs are not covered by Medicare.

Customization

National Insurance Services can customize the Step-Up benefit best suited for your group.

Eligibility

To be eligible for Step-Up, insured employees must be receiving payments from both Social Security and their State Retirement Plan. Other sources of income, as detailed in your policy, will reduce plan benefits.

How it Works

The following example shows how Step-Up may increase your Long Term Disability Insurance benefit by 5% per year, beginning after you have received benefits for 12 months. The maximum is five increases or 85% of pre-disability earnings, whichever comes first.

of years employee has been on disability following Step-Up implementation
(percentage of pre-disability earnings listed below)

1st	2nd	3rd	4th	5th+
66 ² / ₃	70	75	80	85

Administered by:



Corporate Headquarters: 250 South Executive Drive, Suite 300
Brookfield, WI 53005-4273
Offices Nationwide: 800.627.3660 www.NISBenefits.com

Policies Underwritten by:



KANSAS CITY LIFE

Kansas City Life Insurance Company
3520 Broadway
Kansas City, MO 64111
816-753-7000
www.kclife.com

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