



Life Insurance Waiver of Premium Services



Fast Filing Services Save Money and Protect Benefits

The following services ensure that employees apply for Life Waiver of Premium as quickly as possible following a disability.

- Fast filing protects the employee's ability to retain all the coverage s/he is entitled to under your plan.
- Fast filing stops premium payments quickly, saving employee benefit dollars.

Seamless Waiver Service

For Employees with Both Life and Disability Insurance

Seamless Life Insurance Waiver of Payment Service is for employees with both Long Term Disability Insurance coverage and Group Term Life Insurance coverage through the same insurance carrier and National Insurance Services (NIS).

With this service, the employer does not have to file a Life Insurance Waiver of Premium application when an employee is out of work due to a disability. Instead, NIS will notify both the employee and employer that an application has automatically been established.

Waiver Reminder Service

For Employees with Disability Insurance Only

Waiver Reminder Service is for employers with Long Term Disability Insurance through NIS and Group Term Life Insurance through a different insurance carrier.

With this service, your group will receive a reminder notice from your NIS Customer Service Representative when an employee is out of work due to a disability. This notice reminds you to check your Life Insurance coverage to determine whether it has a Waiver of Premium provision and whether disabled employees are eligible for this benefit.