



Employer-Paid Disability Insurance

Long Term Disability (LTD) and Short Term Disability (STD) Insurance can be complicated. You need specialists not only in school districts and other local governmental employers but also in Disability Insurance. National Insurance Services (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
- Choice of 0, 12, or 24 month limitations on Mental Disorders and Substance Abuse Coverage
- “Own Occupation” periods longer than two years are available
- Benefit percentages up to 90% of salary*
- Seamless Waiver Service** (If both your Life and Disability Insurance coverage is through an NIS trust with the same insurance 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 insurance carriers, but have life insurance with a different insurance carrier, we will send you a reminder to file Waiver of Premium if an employee is out on Disability claim.)

Optional Plan Enhancements for Long Term Disability Insurance

- Medical Premium Expense Benefit (This add-on pays a portion of the employee’s medical insurance premium payments during a Disability.)
- Buy-Up Plans (Increase the percent of salary, decrease the Elimination Period.)
- Survivor Benefit (Allows a survivor to collect a benefit if an employee should die while receiving Disability payments.)
- Rehabilitation Benefit (A disabled employee may participate in an approved medically supervised Rehabilitative Program.)
- Reasonable Accommodation Expense Benefit (the employer may receive a benefit if they have made Reasonable Accommodations for an employee to return to work.)

- Child/Family Care Expense Adjustment (If an employee must pay child/family care expenses in order to work while disabled, this optional benefit may help pay for these expenses.)

This LTD insurance coverage includes exclusions, limitations, and terms under which the policy may be continued or discontinued. For complete details of the insurance coverage, contact National Insurance Services.

** Subject to Maximum Benefit, reduced by other income received during a Disability.*

*** This is a service provided by NIS.*

Administered by:



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Policy Underwritten by:



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 comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see www.ihcgroup.com.