



Corporate Marketing Materials



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- [BHAG Presentation](#)
- [NIS Core Values \(07\)](#)
- [NIS Products and Services \(01\)](#)
- [NIS Trust \(08\)](#)
- [NIS Noble Purpose \(09\)](#)
- [NIS Corporate Commitment to Charity \(12\)](#)
- [Who is KCL \(21\)](#)
- [Who is MNL \(22\)](#)
- [Who is NIS and MNL Partnership \(413\)](#)

NIS Customers Miscellaneous

- [Fact Sheet: Why NIS Needs a Census ER \(a69\)](#)
- [Federal Labor Law Posting Requirements \(a51\)](#)

IRS Contribution Limits

- [2024 IRS Contribution Limits \(a01\)](#)
- [2025 IRS Contribution Limits \(a01\)](#)

HR Tools

- [BenefitBridge ER \(54\)](#)
- [MyWave Connect and HR Hotline \(16\)](#)
- [NIS Employer/Employee Communication Catalog \(170\)](#)
- [Video: MyWave Connect – How Are You Staying Up to Date?](#)

Online Capabilities / EOI

- [Evidence of Insurability Helpful Hints \(301\)](#)
- [MNL Online Capabilities EE \(39\)](#)
- [MNL Online Capabilities ER \(38\)](#)
- [Online Capabilities ER Generic \(38b\)](#)
- [NIS Online EOI Instructions EE \(57\)](#)
- [NIS Online EOI Checklist EE \(59\)](#)
- [NIS Online EOI ER \(MNL\) \(58\)](#)
- [NIS Client Website Security Form \(24\)](#)

Worksite Benefits

- [Worksite Benefits \(75\)](#)

Property and Casualty (P&C)

- [Property and Casualty Insurance \(303\)](#)

Cyber Liability

- [Cyber Liability Insurance \(422\)](#)

Active Assailant

Benefit is only eligible to K-12 school districts who have 100% employer-paid LTD plans with MNL
Currently approved in these states: IA, IN, MN, NE, PA, and WI

- [Active Assailant \(74\)](#)

Life Insurance

Internal Document

- [Quoting Checklist: Life Insurance \(192\)](#)
- [Trustmark – Hybrid Voluntary Life and LTC Benefits Implementation \(70\)](#)

Employee Materials

- [Do I Need Life Insurance? EE \(a44\)](#)
- [Qualifying Life Event EE \(a45\)](#)
- [Conversion Reminder EE \(KCL\) \(45\)](#)
- [Conversion Reminder EE \(MNL\) \(45\)](#)
- [Conversion Reminder EE \(No Carrier Listed\) \(45\)](#)
- [Life Insurance Portability and Conversion EE PDF \(60\)](#)
- [Life Insurance Portability and Conversion EE – Publisher Version \(60\)](#)
- [Life Insurance, Employer Paid EE \(47\)](#)
- [Supplemental Life and AD&D Insurance EE \(50\)](#)
- [Supplemental Life Insurance EE \(49\)](#)
- [Voluntary Life Insurance EE \(48\)](#)
- [Accelerated Death Benefit \(Living Benefit\) \(194\)](#)
- [Video: Life Insurance](#)
- [Video: Voluntary Life Insurance](#)

Employer Materials

- [Life Insurance Glossary \(a42\)](#)
- [Life Insurance Waiver Services ER \(05\)](#)
- [Life AD&D WOP Claim KCL \(18\)](#)
- [Group Term Life Insurance Claim Guide – MNL Clients Only \(a43\)](#)
- [Taxability of Employer-Provided Group Term Life Insurance Benefits ER \(a58\)](#)
- [Group Term Life Insurance, ER and Voluntary/Supplemental \(KCL\) \(84\)](#)
- [Group Term Life Insurance, ER and Voluntary/Supplemental \(MNL\) \(84\)](#)
- [Group Term Life Insurance ER Paid and Voluntary/Supplemental \(MNL\) ASBAIT \(84\)](#)

Life and Disability Insurance

- [Life and Disability Insurance Options ER \(42\)](#)
- [Life and Disability Insurance Glossary \(a42\)](#)
- [Why Work with a Public Sector Specialist for Your Life and Disability Insurance? ER \(a70\)](#)

Case Study

- [Hamilton Southeastern Schools, IN - Why Selecting the Right Carrier Matters: Good Service, Low Rates, Less Hassle, and More Hands-On Support](#)

Disability

Internal Documents

- [Quoting Checklist: Disability Insurance \(192\)](#)

Employee Materials

- [EE Paid Disability Insurance \(KCL\) \(83\)](#)
- [EE Paid Disability Insurance \(MNL\) \(83\)](#)
- [Employee Beneficiary Reminder EE \(55\)](#)
- [Long Term Disability Insurance Provides Income Should You Become Disabled EE \(MNL\) \(46\)](#)
- [Supplemental Group Long Term Disability Insurance \(MNL\) EE \(44\)](#)
- [Voluntary Long Term Disability Insurance EE \(51\)](#)
- [What Is Disability Insurance? \(a41\)](#)
- [Video: Long Term Disability Insurance \(No Logo\)](#)
- [Video: Long Term Disability Insurance \(NIS Version\)](#)
- [Video: Voluntary Long Term Disability Insurance](#)

Employer Materials

- [Claims Management - Proactively at Work \(MNL\) \(02\)](#)
- [ER Paid Disability Insurance \(KCL\) \(82\)](#)
- [ER Paid Disability Insurance \(MNL\) \(82\)](#)
- [Lifestyle LTD Benefit ER MNL \(119\)](#)
- [Long Term Disability Insurance Claim Guide ER \(MNL Clients Only\) \(a38\)](#)
- [Simplified Administration LTD ER MNL \(33\)](#)
- [Supplemental Group Long Term Disability Insurance ER KCL \(34\)](#)
- [Supplemental Group Long Term Disability Insurance ER MNL \(34\)](#)
- [Work From Home Opportunities for Disabled Employees ER MNL \(40\)](#)
- [Disability Claims Checklist for Employers \(a39\)](#)
- [Disability Claims Flowchart \(a40\)](#)
- [Disability Insurance Terms Glossary \(a42\)](#)

Optional Plan Enhancements

- [Medical Premium Expense Benefit \(MPEB\) MNL ER \(13\) MI ONLY](#)
- [Medical Premium Expense Benefit \(MPEB\) MNL ER \(13\) All Other](#)
- [Step-Up to 85% Disability Insurance ER KCL \(14\)](#)
- [Step-Up to 85% Disability Insurance ER MNL \(14\)](#)

Disability Awareness

- [Lower Your Odds of Becoming Disabled \(a86\)](#)

Short Term Disability

Employee Materials

- [Telephone Claim Submission for STD Insurance EE \(53\)](#)
- [Voluntary Short Term Disability Insurance EE \(52\)](#)
- [Video: Short Term Disability Insurance](#)
- [Video: Voluntary Short Term Disability Insurance](#)

Employer Materials

- [Group Short Term Disability Insurance ER Paid \(MNL\) \(94\)](#)
- [Short Term Disability Insurance Claim Guide \(a38b\)](#)
- [Simplified Administration STD ER MNL \(33\)](#)

Medical

Internal Documents

- [Quoting Checklist: Medical Insurance \(192\)](#)

Employer Materials

- [Health Insurance ER \(81\)](#)
- [Health Insurance Rx: Curtail Your Health Insurance Cost \(a10\)](#)
- [Guide to Health Insurance Rx: 5 Remedies to Slow Escalating Costs Now ER \(a09\)](#)

Medical Clinics

- [A Guide to Employer-Managed Care: On-Site Clinics and Wellness Centers \(a11\)](#)

Dental Insurance

Internal Documents

- [Quoting Checklist: Dental Insurance \(192\)](#)

Employee Materials

- [Dental Resources](#)
- [Dental: Did You Know? EE \(a17\)](#)
- [Dental: Are You Using an In-Network Dentist? EE \(a18\)](#)
- [Dental: The 2-2-2 Rule for Healthy Teeth EE \(a19\)](#)
- [Dental: The Best and Worst Food for Your Teeth EE \(a20\)](#)
- [Dental: Hygiene and Your Overall Health \(a77\)](#)

Employer Materials

- [Dental ER \(36\)](#)

Vision Insurance

Internal Documents

- [Quoting Checklist: Vision Insurance \(192\)](#)

Employee Materials

- [Vision Insurance Resources](#)
- [Vision: 10 Good Eye Health Habits EE \(a21\)](#)
- [Vision: Best Foods for Healthy Eyes EE \(a22\)](#)
- [Vision: Combating Eye Strain from Remote Work EE \(a23\)](#)
- [Vision: Preserve Your Vision with UV Protection \(a47\)](#)

Employer Materials

- [Vision ER \(35\)](#)

Retirement Income

- [Retirement Income Products and Services Overview \(124\)](#)

Employee Materials

- [403\(b\)/457\(b\) FAQ EE \(a03\)](#)
- [Fact Sheet: Your FSA and HRA EE \(a05\)](#)
- [Fact Sheet: How Much You Should Contribute into Your FSA EE \(a04\)](#)
- [Retiree Solutions – Health Savings Accounts \(HSA\) \(302\)](#)
- [HRA Eligible Expenses \(a87\)](#)
- [2025 HSA and HDHP Limits Increased \(a88\)](#)
- [Video: HRAs What They Are, and How You Can Utilize Them to Save on Out-of-Pocket Costs](#)
- [Video: Integrated HRAs and FSAs What They Are and How to Use Them](#)

Employer Materials

- [Active EE Health Insurance Solutions / FSA ER \(125\)](#)
- [Active EE Health Insurance Solutions / Funded HRA ER \(126\)](#)
- [Funding Solutions - OPEB ER \(132\)](#)
- [Guide to Restructuring Retiree Benefits ER \(a06\)](#)
- [HRAs and COBRA: How to Calculate the Premium \(a71\)](#)
- [Medical Savings Accounts Comparison Chart- HRA.HSA.FSA \(a07\)](#)
- [Why Integrated HRAs May Work Better than HSAs \(a02\)](#)
- [Supplemental Early Retirement Plan \(SERP\) ER \(123\)](#)
- [Retiree Solutions - HRA vs. 403b Chart ER \(131\)](#)
- [Retiree Solutions – Defined Contribution Plan Using a Retiree-Only HRA or Employer Sponsored 403\(b\) \(127a\)](#)
- [Retiree Solutions – Defined Contribution Plan Using a Retiree-Only HRA \(127b\)](#)
- [Retiree Solutions - HRA in Lieu ER \(128\)](#)
- [Retiree Solutions - Sick Leave/Severance Buy-Outs ER \(129\)](#)
- [Retiree Solutions - Special Pay Plan \(SPP\) ER \(130\)](#)
- [Applications for Health Reimbursement Arrangements \(HRAs\) \(122\)](#)
- [Overcoming Budget Obstacles with Retirement Benefit Solutions \(305\)](#)
- [Video: Medical Savings Accounts – Which Ones Work Best for Public Sector Employees](#)
- [Video: Supplemental Early Retirement Plan \(SERP\)](#)

Employer Materials with Representative Information

- [Overcoming Budget Obstacles with Simple Solutions – Adam K version \(306\)](#)
- [Overcoming Budget Obstacles with Simple Solutions – Chris B version \(306\)](#)
- [Overcoming Budget Obstacles with Retirement Benefit Solutions - Chris B version \(305\)](#)

Individual Coverage Health Reimbursement Arrangement (ICHRA)

- [ICHRA Sell Sheet \(154\)](#)
- [ICHRA Sell Sheet with Chris Bauer \(154\)](#)
- [ICHRA The Problem Solving Plan \(153\)](#)
- [The Advantages and Disadvantages of ICHRA's \(155\)](#)
- [Integrated HRA vs. ICHRA Comparison \(156\)](#)

NIS Retiree Medical Assistance Program

NIS Retiree Medical Assistance Program

- [NIS Retiree Medical Assistance Program \(85s\)](#)
- [NIS Retiree Medical Assistance Program - Contact Form \(85f\)](#)
- [NIS Retiree Medical Assistance Program - Turning 65 Checklist \(85c\)](#)
- [Video: NIS Retiree Medical Assistance Program](#)
-

NIS Current-Retiree Medical Assistance Program

- [NIS Current Retiree Medical Assistance Program \(88s\)](#)
- [NIS Current Retiree Medical Assistance Program – Contact Form \(88f\)](#)
- [NIS Current Retiree Medical Assistance – Turning 65 Checklist \(88c\)](#) [Back to Table of Contents](#)
-

NIS Medical Assistance Program (MI Only)

- [Medical Assistance Program \(87s\)](#)
- [Medical Assistance Program – Contact Form \(87f\)](#)
- [Medical Assistance Program – Turning 65 Checklist \(87c\)](#)
-

NIS Medical Assistance Program (MI FBC Only)

- [Medical Assistance Program – Contact Form \(89f\)](#)
-

Retirement Income Videos

If you're interested in creating custom videos and landing pages like these, contact Valerie Ortiz in the Marketing Department.

How to Use Your Employer Sponsored 403(b) in Retirement

- [How to Use Your Employer Sponsored 403\(b\) in Retirement – Deborah Holewinski](#)
- [How to Use Your Employer Sponsored 403\(b\) in Retirement – Mike Strobl](#)
- [How to Use Your Employer Sponsored 403\(b\) in Retirement – Robbie Russell](#)

How to Use Your Special Pay Plan in Retirement

- [How to Use Your Special Pay Plan in Retirement – Deborah Holewinski](#)
- [How to Use Your Special Pay Plan in Retirement – Mike Strobl](#)
- [How to Use Your Special Pay Plan in Retirement – Robbie Russell](#)

HRA New Contract Journey

- [HRA New Contract Journey – Deborah Holewinski](#)
- [HRA New Contract Journey – Mike Strobl](#)
- [HRA New Contract Journey – Robbie Russell](#)

HRA New Contract Relius

- [HRA New Contract Relius – Deborah Holewinski](#)
- [HRA New Contract Relius – Mike Strobl](#)
- [HRA New Contract Relius – Robbie Russell](#)

PO-HRA New Contract Journey

- [PO-HRA New Contract Journey – Deborah Holewinski](#)
- [PO-HRA New Contract Journey – Mike Strobl](#)
- [PO-HRA New Contract Journey – Robbie Russell](#)
-

PO-HRA New Contract Relius

- [PO-HRA New Contract Relius – Deborah Holewinski](#)
- [PO-HRA New Contract Relius – Mike Strobl](#)
- [PO-HRA New Contract Relius – Robbie Russell](#)

Self-Funding

- [Self-Funding ER \(80\)](#)
- [The Four Advantages of Self-Funding ER \(a14\)](#)
- [Understanding Self-Funded Vs. Fully Insured Health Plans ER \(a13\)](#)
- [Video: Self-Funding 101 – What is Self-Funding?](#)
- [Video: Self-Funding 101 – Stop-Loss Overview](#)
- [Video: Self-Funding 101 – Advantages and Disadvantages](#)
- [Video: Self-Funding 101 – Is Self-Funding Right for Your Organization?](#)

Captive

- [Captive Sell Sheet \(25\)](#)
- [Captive PowerPoint \(in PDF, contact Marketing to create it\)](#)

FBC Sales Support

- [APLUS – 2 Page Sales Flyer 1a](#)
- [APLUS – Alpha Captive FAQs with TPA Requirement](#)
- [APLUS – Captive Solution Flyer with ICS and AssuredPartners](#)
- [HealthiestYou NIS Sell Sheet and FAQ](#)
- [HealthiestYou PowerPoint](#)
- [Springbuk Client Success Story – Anonymous - Mammogram](#)
- [Springbuk Report Builder Overview](#)
- [Springbuk Sample SD Financial Overview](#)
- [Springbuk Sample SD Forecast Change](#)

Value Add – EAP

Internal Documents

- [Telus Health Enhanced EAP Pricing Requirements \(241\)](#)

Employee Materials

- [EAP Stuffer EE \(English Version\) \(137\)](#)
- [EAP Stuffer EE \(Spanish Version\) \(137\)](#)
- [Telus Health \(formerly LifeWorks\) App EE \(238\) **NEW**](#)
- [EAP with QR Code \(242\)](#)
- [Video: Employee Assistance Program](#)

Employee Posters Size: 11x8.5

- [EAP – Overwhelmed?](#)
- [EAP – Stressed?](#)
- [EAP – Worried?](#)

Employee Posters Size: 17x11

- [EAP – Overwhelmed?](#)
- [EAP – Stressed?](#)
- [EAP – Worried?](#)

Employer Materials

- [NIS Embedded and Enhanced EAP \(135\)](#)
- [Employee Assistance Program \(EAP\) ER NIS \(136\)](#)
- [Telus Health \(formerly LifeWorks\) Fitness ER \(236\) **NEW**](#)
- [Telus Health Cognitive Behavioral Therapy \(CBT\) \(239\)](#)
- [Telus Health Wellbeing \(240\)](#)

Value Add – Identity Theft (ID Theft)

Internal Document

- [ID Theft Announcement](#)

Employee Materials

- [ID Theft EE \(MNL\) NIS \(72\)](#)
- [ID Theft EE \(MNL\) NIS with QR Code \(243\)](#)
- [Video: Identity Theft Protection](#)

Employer Materials

- [ID Theft ER \(MNL\) NIS \(73\)](#)

NIS Blueprint

All FBC Blueprints should be created by Marketing. We have two versions, the narrative version and the FBC service model version. A template for both is below. Please note that Marketing requires 10 business days to complete a Blueprint. Also below is a document that outlines the information that needs to be provided to Marketing for them to be able to create Blueprint.

Please send requests for Blueprint creation and all necessary information to CM@NISBenefits.com.

Blueprint Procedures

- [BluePrint Document Creation Procedures](#)

Blueprint Templates

- [Narrative \(PowerPoint\) format](#)
- [Service model format](#)

Common to Both Schools and Other Groups

- [Blueprint Cover Page \(501\)](#)
- [Blueprint Process \(503\)](#)
- [Blueprint Scorecard Discovery Session Questions \(Internal Use Only\) \(502\)](#)
- [Single Source Solution \(Blueprint\) \(152\)](#)

For Use with Schools

- [NIS Blueprint - FBCSM - Schools \(500\)](#)
- [NIS Employee Benefits Scorecard – Schools \(502\)](#)
- [NIS Employee Benefits Scorecard - Schools \(MN Only\) \(502\)](#)
- [NIS Blueprint Assembled Packet – School \(504\)](#)
- [NIS Blueprint Assembled Packet – School, MN Only \(504\)](#)

For Use with Other Groups

- [NIS Blueprint - FBCSM Other \(500\)](#)
- [NIS Employee Benefits Scorecard – Other \(502\)](#)
- [NIS Blueprint Assembled Packet – Other \(504\)](#)

For Use with Private Sector

- [NIS Blueprint - FBCSM Private Sector \(500\)](#)
-

Consumerism Campaign

Our employee consumerism campaign helps your clients' employees learn how to utilize in-network providers, get discounts on prescription medications, understand what level of care they need, the importance of mental health, and more.

This campaign offers many ways for employees to stay engaged with their consumer education by utilizing helpful articles, videos, and posters. The consumerism campaign is free to our customers. They will receive a consumerism email once a month.

Contact the Marketing Department at CM@NISBenefits.com to start a campaign for your clients.

Consumerism Flyer for Your Customer

- [Take Control of Your Group's Health Insurance Costs](#)

Consumerism Modules: Introduction and Module #1

Customer will receive the Consumerism introduction below

- [Consumer Introduction](#)

Depending on the group, they will receive one of the three emails below:

- Module #1 - [1A New Self-Funded Groups](#)
 - Email includes the below link:
 - [Video: Introducing Self-Funded Insurance](#)
- Module #1 - [1B Self-Funded Groups](#)
- Module #1 - [1C Fully Insured](#)

Consumerism Modules #2 through #4

- Module #2 - [Preventative Care: The Key to Lowering Healthcare Costs](#)
 - Email includes the following links:
 - [Infographic: 1 Minute Office Workout](#)
 - [Infographic: Embracing the Mediterranean Diet for a Healthy Lifestyle](#)
 - [Video: Preventative Care](#)
 - [Infographic: Prioritize Your Physical Well-Being](#)
 - [Video: Simple Employee Fitness Tips](#)
 - [Infographic: Dental Hygiene and Overall Health](#)
- Module #3 - [Stop Patienting. Start Consuming.](#)
 - Email includes the following links:
 - [PDF: Stretching Your Health Care Dollar](#)
 - [Video: In-Network vs. Out-of-Network](#)
 - [PDF: How to Spot Errors on Your Medical Bill](#)
 - [PDF: 25 Ways to Reduce Your Health Care Costs](#)
- Module #4 - [The Importance of Financial Wellness](#)
 - Email includes the following links:
 - [PDF: Managing for a Lifetime of Financial Growth](#)
 - [PDF: Coping with Financial Crises](#)
 - [Infographic: Savvy Tips to Avoid or Reduce Medical Debt](#)

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Consumerism Modules #5 through #8

- Module #5 - [Save Big on Your Prescriptions!](#)
 - Email includes the following links:
 - [PDF: 10 Ways to Reduce Your Prescription Cost](#)
 - [PDF: Curbing Medication Errors](#)
- Module #6 - [Fever, Heart Palpitations, and Allergy Attack, Oh My!](#)
 - Email includes the following links:
 - [PDF: Making Informed Choices: Emergency Room, Urgent Care, or Telemedicine](#)
 - [Infographic: Mental Health Crisis Hotline](#)
 - [PDF: Are You Using an In-Network Provider?](#)
- Module #7 - [Be a Smart Saver at Retirement](#)
 - Email includes the following links:
 - [PDF: Planning for Retirement Checklist](#)
 - [PDF: Planning for Retirement](#)
 - [PDF: 10 Ways to Save for Retirement](#)

Depending on the group, they will receive one of the five emails below:

- Module #8 – (HSA Only) - [How to Save on Healthcare with Your Health Savings Account \(HSA\)](#)
 - Email includes the following links:
 - [Video: Health Savings Account](#)
 - [PDF: 5 Tips for Maximizing Your HSA](#)
- Module #8 – (HRA Only) - [How to Maximize Your Healthcare Savings with a Health Reimbursement Arrangement \(HRA\)](#)
 - Email includes the following links:
 - [Video: Health Reimbursement Arrangements](#)
 - [Infographic: HRA Eligible Items](#)
- Module #8 – (FSA Only) - [How to Maximize Your Healthcare Savings with a Flexible Spending Account \(FSA\)](#)
 - Email includes the following links:
 - [Video: What is a Medical Flexible Spending Account?](#)
 - [Fact Sheet: How Much Should You Contribute into Your FSA?](#)
- Module #8 – (HSA and FSA) - [How to Maximize Your Healthcare Savings with a Health Savings Account \(HSA\) and Flexible Spending Account \(FSA\)](#)
 - Email includes the following links:
 - [Video: FSAs and HSAs](#)
 - [Fact Sheet: How Much Should You Contribute into Your FSA?](#)
 - [PDF: 5 Tips for Maximizing Your HSA](#)
- Module #8 – (HRA and FSA) - [How to Maximize Your Healthcare Savings with a Health Reimbursement Arrangement \(HRA\) and Flexible Spending Account \(FSA\)](#)
 - Email includes the following links:
 - [Video: Learn More About Your FSA and HRA](#)
 - [Infographic: HRA Eligible Items](#)
 - [Fact Sheet: How Much Should You Contribute into Your FSA?](#)

Full Benefits Consulting (FBC)

Internal Documents

- [FBC Team Roles \(149\)](#)
- [FBC Group Renewal Checklist \(191\)](#)
- [FBC Prospect Questionnaire \(147\)](#)
- [FBC Assured Excellence Marketing Materials through Implementation \(144\)](#)
- [FBC: Placing Regenexx in at a Self-Funded Account \(144\)](#)

FBC Education Piece (WI Only)

- [Real Cost of Medical Procedures \(a76\)](#)

Market Update

- [Market Update 2024 \(a83\)](#)

Employer Materials

- [Guide to Insurance Committees ER \(a52\)](#)
- [NIS Consultants Help Public Sector Organizations Find Savings \(a50\)](#)
- [Why Hire a Consultant? \(a68\)](#)

Sales Representative Flyers

- [Why Hire a Consultant? Steve Smith \(a68\)](#)
- [Why Hire a Consultant? Scott Fritz \(a68\)](#)
- [Why Hire a Consultant? Mari Wagner \(a68\)](#)
- [Four Ways Our FBC Practice is Different Aaron Casper \(162\)](#)
- [Four Ways Our FBC Practice is Different Mari Wagner \(162\)](#)

Case Studies

- [Case Study: How Anoka-Hennepin School District Introduced a Consumer-Driven Health Plan and Achieved a 35% Participation Rate ER \(a24\)](#)
- [Case Study: How Freeborn County Saved Their Health Plan Benefit From Extinction ER \(a25\)](#)
- [Case Study: How Integrated Services of Kalamazoo Received Significant Medical Cost Savings Plus a No-Cost Online Benefit Administration System ER \(a26\)](#)

Full Benefits Consulting (FBC) Client Service Tiers

FBC groups will be separated into 3 separate Tiers.

Tier 1: \$40,000 or more in medical revenue

Tier 2: \$20,000-\$39,999 in medical revenue

Tier 3: \$10,000-\$19,999 in medical revenue

Some FBC materials have been updated to reflect some service changes. Tiers 2 and 3 will not offer all FBC services. Tier 1 will be the same marketing piece as before with no changes, just with a tier number at the end.

FBC Agreement with Business Associate Agreement

Please note the agreement will need to be downloaded to enable the prompts. They will not work as intended with just opening the link.

- [FBC Agreement - Tier 1 and 2](#)
- [FBC Agreement - Tier 3](#)

FBC Tier 1

- [Guide to NIS Full Benefit Consulting Services - Tier 1 \(a48\)](#)
- [How NIS Consultants Work with Your Carrier - Tier 1 \(a49\)](#)
- [Video: First 90 Days of Being an NIS FBC Customer – Tier 1](#)
- [Munis FBC Fact Sheet - Tier 1 \(148\)](#)
- [Other FBC Fact Sheet - Tier 1 \(148\)](#)
- [Schools FBC Fact Sheet - Tier 1 \(148\)](#)

FBC Tier 2

- [Guide to NIS Full Benefit Consulting Services - Tier 2 \(a48\)](#)
- [How NIS Consultants Work with Your Carrier - Tier 2 \(a49\)](#)
- [Munis FBC Fact Sheet - Tier 2 \(148\)](#)
- [Other FBC Fact Sheet - Tier 2 \(148\)](#)
- [Schools FBC Fact Sheet - Tier 2 \(148\)](#)

FBC Tier 3

- [How NIS Consultants Work with Your Carrier - Tier 3 \(a49\)](#)

NIS Enroll

- [NIS Enroll \(79\)](#)
- [NIS Enroll Cheat Sheet \(a85\)](#)
- [Benefit Administration and Online Enrollment Systems ER \(a16\)](#)
- [Sample RFP Questions \(a16\)](#)
- [Pricing Tables \(a16\)](#)
- [Score Sheet \(a16\)](#)
- [NIS Enroll: Improve Employee Education and Streamline Your Human Resources \(a15\)](#)
- [Video: How NIS Enroll Can Streamline Your HR Process \(Generic\)](#)
- [Video: How NIS Enroll Can Streamline Your HR Process \(Megan Ware\)](#)

Building Blocks

- [Building Blocks \(MN for employers with 250 or less employees, all others 100 or less\)](#)
- [NIS Enroll Building Blocks ER \(77\)](#)
- [Worksite Product Enrollment – Building Blocks Group Expectations Sign Off Form \(f01\)](#)

PEC

- [PEC \(MN for employers with 250+ employees, all others over 100\)](#)
- [NIS Enroll PEC ER \(76\)](#)

WiseBenefits

- [WiseBenefits \(304\) Created by MNL](#)
- [Worksite Product Enrollment – WiseBenefits Group Expectations Sign Off Form \(f02\)](#)

NIS Enroll - Presentation

- [Streamline HR Functions with Benefit Administration Systems](#)

Student Loan Solutions (SLS)

A group can sign up to bring Horace Mann's Student Loan Solutions (SLS) program to their employees in three ways.

1. Sign Up

When the group signs up for Student Loan Solutions, Horace Mann will respond within 48 hours - [Sign Up for Student Loan Solutions](#)

2. Sell Sheet

The sell sheet has a link for the contact to sign up for Student Loan Solutions

- [Student Loan Solutions Sell Sheet ER \(133\)](#)

3. Email

Email Valerie Ortiz the group name, number and contact name.

When the district signs up, they will be emailed an Employee Launch Kit typically within two business days. This packet will have the materials they need to start promoting this program to their employees as quickly as possible. Valerie will forward the email to the rep so they can notify Policy Admin to add SLS to the group.

Marketing Materials

Sell Sheet

The sell sheet has a link for the contact to sign up for Student Loan Solutions

- [Student Loan Solutions Sell Sheet ER \(133\)](#)

Sign Up

When the group signs up for Student Loan Solutions, Horace Mann will respond within 48 hours

- [Sign Up for Student Loan Solutions](#)

Implementation Plan

This explains the next steps when a group signs up for Student Loan Solutions

- [Student Loan Solutions Implementation Plan \(200\)](#)

SLS Explanation for Employee

Use this sell sheet if the group has SLS and they need to explain to new employees or at renewals [Student Loan Solutions for Employees \(333\)](#)

Infographic

An example of how the Forgiveness Estimator tool within Horace Mann's Student Loan Solutions program can help educators determine their potential forgiveness amount under the Public Service Loan Forgiveness (PSLF) program and identify if they can lower their monthly student loan payments.

- [Student Loan Solutions Example \(201\)](#)

Video

This 2-minute video is a great introduction to Student Loan Solutions

- [VIDEO: Introduction to Student Loan Solutions](#)

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Survey – How to Sell Voluntary Products Using an Online Survey

Get Client Buy-In: When you meet with the client or prospect, ask them if they would like to survey their employees to see if the employees have any interest in a Voluntary Dental, Vision, Life, LTD Buy-Up, or whatever LOB you want to survey. This is a free service we provide.

Submit Request to Marketing: Just submit your request for a survey to A.J. Scalzo. It's best to give at least 2 weeks' notice, but sometimes shorter time frames can be accommodated. Send us the following information:

- Group name
- Line of business
- General details about the plan
- OPEN and CLOSE dates of the survey (recommend 1-2 weeks)

Proof: Marketing will create a survey for you and send it to you so that you can proof it and make sure it's all correct. Often the client would like to see it at this stage to approve it as well.

Final Survey: Marketing will provide you with the final survey link along with suggested email language the client may like to use when sending the survey to their employees. A reminder email sent halfway through the survey time is always a good idea to suggest to your client.

Client Responsibility: The client sends an email to all their employees or a specific group of employees with a link to the online survey. (Note: it's best for the client to send the email from their own email. If we send it for them, the chances it will get caught in spam filters is extremely high.)

Results: When the survey closes, Marketing will create a report that shows the results and send it to you. Then, you can then share it with your client.

Below are sample surveys.

- [Supplemental Life Survey](#)
- [Short Term Disability – 3 Question Survey](#)
- [Employee Benefits Survey](#)
- [Employee Health Plan Benefits Survey](#)
-

Partnerships

NACO

Employee Materials

- [NACO Supplemental Life Insurance EE \(404\)](#)
- [NACO-Sponsored Group Term Life Insurance Plans - EE \(403\)](#)
- [NACO-Sponsored Group Long Term Disability Plans EE \(401\)](#)

Employer Materials

- [NACO-Sponsored Group Insurance Benefits ER \(402\)](#)
- [NACO-Sponsored Dental Insurance \(400\)](#)
- [NACO-Sponsored Vision Insurance \(405\)](#)
- [Worksite Benefits Through NACO ER \(406\)](#)

HealthTrust

- [HealthTrust Life and LTD with Mark and Dave Salois \(414\)](#)
- [HealthTrust Life and LTD with Dave Salois \(414\)](#)

VLCT

- [VLCT SS N 2023 \(160\)](#)

Iowa Association of Municipal Utilities

- [IAMU Brochure \(506\)](#)
- [Supplemental Group Term Life and AD&D Insurance FAQ \(505\)](#)
- [MNL Supplemental Life Insurance through Alliant with Annual Open Enrollment \(509\)](#)
- [MNL Supplemental Life Insurance through Alliant with Open Enrollment \(508\)](#)

Anoka's Sell Sheet Request

- [Who is MNL? \(22\) Anoka](#)
- [Simplified Administration LTD ER MNL \(33\) Anoka](#)
- [MNL Online Capabilities EE \(39\) Anoka](#)
- [ID Theft ER NIS \(MNL\) \(73\) Anoka](#)
- [Proposal Cover - MNL \(184\) Anoka](#)

State Specific

Florida

- [Video - Collier County Sheriff's Department Employee Benefit Learning Series](#)
- [Video - Collier County Sheriff's Department - LTD and STD Benefits](#)
- [Video - Collier County Sheriff's Department - Life and SLF Benefits](#)

Indiana

- [RESA: Group Term Supplemental Life Insurance \(425\)](#)

Minnesota

- [The Ultimate HITA Survival Guide \(a12\)](#)
- [Minnesota Cities and Counties \(10\)](#)

Wisconsin

- [“Grossing Up” Disability Plans - What it Means for Wisconsin School Districts ER \(a46\)](#)
- [How to Evaluate if “Grossing-Up” is Worthwhile ER \(a46\)](#)
- [WI Region Customizable STD A KCL \(300\)](#)
- [WI Region Customizable STD A KCL \(300\) – Editable Version](#)
- [WI Region Customizable STD A MNL \(300\)](#)
- [WI Region Customizable STD A MNL \(300\) – Editable Version](#)
- [WI Region Customizable STD B KCL \(300\)](#)
- [WI Region Customizable STD B KCL \(300\) – Editable Version](#)
- [WI Region Customizable STD B MNL \(300\)](#)
- [WI Region Customizable STD B MNL \(300\) – Editable Version](#)

Misc

- [Paid Up Life Insurance \(120\)](#)

Representative or Vertical Specific

NIS Checks Every Box

- [NIS Checks Every Box](#)
- [NIS Checks Every Box – Clyde Villa](#)
- [NIS Checks Every Box – Megan Ware](#)
- [NIS Checks Every Box – Mark Williams](#)
- [NIS Checks Every Box – Mari Wagner](#)
- [NIS Checks Every Box \(419\) – Stephanie Laudon](#)
- [NIS Checks Every Box – Brokers \(421\) - Stephanie Laudon](#)
- [NIS Checks Every Box – Brokers \(421\) - Megan Ware](#)
- [NIS Checks Every Box – Brokers \(421\) - Clyde Villa](#)

Value Add – EAP – Representatives

- [Employee Assistance Program \(EAP\) ER NIS \(136\) – Megan Ware](#)

NIS Corporate – Product and Services

- [Products and Services \(01\) – Megan Ware](#)
- [Products and Services \(01\) - IP](#)

Student Loan Solutions

- [Student Loan Solutions Sell Sheet ER \(133\) Megan Ware](#)

Retirement Income

- [Retiree Solutions - HRA vs. 403b Chart ER \(131\) Megan](#)
- [Retirement Income Products and Services Overview \(124\) Megan Ware](#)

COVID-19

- [COVID-19 Resources](#)

Consumerism

- [10 Ways to Reduce Your Prescription Drug Costs \(a84\)](#)
- [Embracing the Mediterranean Diet for a Healthy Lifestyle \(a90\)](#)
- [Making Informed Choices: Emergency Room, Urgent Care, or Telemedicine \(a91\)](#)
- [Are You Using an In-Network Provider? \(a92\)](#)
- [Planning for Retirement Checklist \(a93\)](#)

Disability Awareness

- [Lower Your Odds of Becoming Disabled \(a86\)](#)
- [Understanding the Importance of Disability Insurance \(a105\)](#)

Financial Wellness

- [Financial Wellness Resources](#)
- [Savvy Tips to Avoid or Reduce Medical Debt \(a74\)](#)

Mental Health

- [Mental Health Resources](#)
- [Mental Health: 5 Ways to Support Employee Mental Health \(a56\)](#)
- [Mental Health: 6 Signs of Employee Burnout \(a53\)](#)
- [Mental Health: Benefits of Exercise \(a54\)](#)
- [Mental Health: Prioritize Your Physical Well-Being \(a55\)](#)
- [Mental Health: Benefits of Exercise \(a82\)](#)

Wellness

- [Wellness: 25 Simple Ways for Self-Care \(a66\)](#)
- [Wellness: 5 Ways to Sleep Well \(a59\)](#)
- [Wellness: Improve Your Emotional Wellness: Be Mindful \(a62\)](#)
- [Wellness: Improve Your Long-Term Health: Reduce Stress \(a63\)](#)
- [Wellness: The Wellness Wheel \(a67\)](#)
- [Wellness: Boost Your Brain Health \(a73\)](#)
- [Wellness: 30 Ways to Spring into Well-Being \(a60\)](#)
- [Wellness: Tips for Healthy Summer Eating \(a57\)](#)
- [Wellness: Heat Exhaustion or Heatstroke \(a95\)](#)
- [Wellness: Battling Holiday Depression and Stress \(a61\)](#)
- [Wellness: Making Healthy Holiday Choices \(a64\)](#)
- [Wellness: 25 Simple Ways for Self-Care Over the Holidays \(a65\)](#)

Hillendale Materials

Value Add

- [ID Theft EE \(MNL\) Hillendale \(72\)](#)
- [Employee Assistance Program \(EAP\) EE \(137\)](#)
- [Employee Assistance Program \(EAP\) EE Spanish Version \(137\)](#)
- [ID Theft ER \(MNL\) Hillendale \(73\)](#)
- [Employee Assistance Program \(EAP\) ER Hillendale \(136\)](#)

Life

Enrollment Packet

- [PA Voluntary Group Term Life and AD&D Insurance Plan 100-199 \(139\)](#)
- [PA Voluntary Group Term Life and AD&D Insurance Plan 200+ 18pp \(139\)](#)
- [PA Voluntary Group Term Life and AD&D Insurance Plan 200+ 24pp \(139\)](#)

Brochure

- [PA Group Term Life Insurance Plan \(100 to 199 Employees\) \(143\)](#)
- [PA Group Term Life Insurance Plan \(200+ Employees\) \(143\)](#)

LTD

Enrollment Packet – Cover Page and Document for 5 Options – Combine

- [PA Group Voluntary Disability Insurance Plan 5 Options – Cover Page \(140\)](#)
- [PA Group Voluntary Disability Insurance Plan 5 Options – Document \(140\)](#)

Enrollment Packet – Cover Page and Document for 6 Options

- [PA Group Voluntary Disability Insurance Plan 6 Options - Cover Page \(140\)](#)
- [PA Group Voluntary Disability Insurance Plan 6 Options - Document \(140\)](#)

Brochure

- [PA Group Voluntary Long Term Disability Plan 5 Options \(142\)](#)
- [PA Group Voluntary Long Term Disability Plan 6 Options \(142\)](#)

Voluntary Long Term Disability

- [Enrollment Kit](#)

Student Loan Solutions

Sell Sheet

The sell sheet has a link for the contact to sign up for Student Loan Solutions

- [Student Loan Solutions Sell Sheet ER \(133\)](#)

Sign Up

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- [Sign Up for Student Loan Solutions](#)

Implementation Plan

This explains the next steps when a group signs up for Student Loan Solutions

- [Student Loan Solutions Implementation Plan \(200\)](#)

Hillendale Materials (continued)

Infographic

An example of how the Forgiveness Estimator tool within Horace Mann's Student Loan Solutions program can help educators determine their potential forgiveness amount under the Public Service Loan Forgiveness (PSLF) program and identify if they can lower their monthly student loan payments.

- [Student Loan Solutions Example \(201\)](#)

Video

This 2-minute video is a great introduction to Student Loan Solutions

- [VIDEO: Introduction to Student Loan Solutions](#)

Ochs Materials

About MNL

- [Who is MNL \(Ochs Version\) \(22\)](#)
- [MNL Online Capabilities EE \(39\)](#)

LTD and STD Employee Materials

- [Ochs Voluntary Long Term Disability \(LTD\) Insurance EE \(116\)](#)
- [Ochs Voluntary Short Term Disability \(STD\) Insurance EE \(115\)](#)
- [Telephone Claim Submission for STD Insurance EE \(Ochs\) \(53\)](#)

LTD and STD Employer Materials

- [Ochs Group Long Term Disability \(LTD\) Insurance ER Paid \(111\)](#)
- [Ochs Group Short Term Disability \(STD\) Insurance ER Paid \(110\)](#)
- [Simplified Administration LTD ER MNL \(Ochs Version\) \(33\)](#)
- [Simplified Administration STD ER MNL \(Ochs Version\) \(33\)](#)

Online EOI

- [Ochs Online EOI Instructions EE \(57\)](#)
- [Ochs Online EOI Checklist EE \(59\)](#)
- [Ochs Online EOI ER \(MNL\) \(58\)](#)

Value Add

- [Ochs EAP – Employees \(137\)](#)
- [ID Theft EE \(MNL\) Ochs \(72\)](#)
- [Ochs EAP – Employers \(136\)](#)
- [ID Theft ER \(MNL\) Ochs \(73\)](#)

Student Loan Solutions

Sell Sheet

The sell sheet has a link for the contact to sign up for Student Loan Solutions

- [Student Loan Solutions Sell Sheet Ochs \(133\)](#)

Sign Up

When the group signs up for Student Loan Solutions, Horace Mann will respond within 48 hours

- [Sign Up for Student Loan Solutions Ochs](#)

Implementation Plan

This explains the next steps when a group signs up for Student Loan Solutions

- [Student Loan Solutions Implementation Plan Ochs \(200\)](#)

Infographic

- [Student Loan Solutions Infographic Ochs \(201\)](#)

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Corporate Videos - NIS Monthly Update presented by Hank Ehrsam

- [2024 Monthly Update](#)
- [2025 Monthly Update](#)

Quarterly ROCKS

- [2025 Q1 ROCKS](#)

Corporate PowerPoint Templates

- [PowerPoint Style Guidelines](#)
- [2023 Corporate PowerPoint Template](#)
- [Blueprint PowerPoint Template \(go to Blueprint page\)](#)

Speaker Opportunity PowerPoint

- [Exploring How Captives Work for Public Sector Employers](#)
- [Streamline HR Functions with Benefit Administration Systems](#)

Power Statements (Sales Simplified)

- [How to Use Power Statements](#)
- [IP Power Statement](#)
- [FBC Power Statement](#)
- [Broker Power Statement](#)

Digital Letterhead

- [NIS Digital Letterhead \(Word Document\)](#)
- [NIS GWN Digital Letterhead \(Word Document\)](#)

Internal Documents

- [Administration Kit Cover \(185\)](#)
- [Generic Cover - Non-Carrier \(186\)](#)
- [Proposal Cover - KCL \(184\)](#)
- [Proposal Cover - MNL \(184\)](#)
- [Proposal Cover - Non-Carrier \(184\)](#)
- [NIS Email Privacy Policy \(86\)](#)
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Mentorship

- [NIS Mentorship Flyer \(a96a\)](#)
- [NIS Mentorship Checklist \(a96b\)](#)