



Health Insurance

As specialists in school districts and other local governmental organizations since 1969, National Insurance Services (NIS) understands your unique employee benefit needs. Just like any broker, we can provide you with a low price, but as a public sector organization, you need more. When you place your trust in us for your group health insurance, our consultants and advisors provide an array of services as outlined below.

Health Insurance Evaluation and Plan Design

- Assure compliance with the Affordable Care Act
- Review existing plan and offer recommended changes
 - » Review suitability of self-insurance
 - » Evaluate existing HRA/HSA/VEBA administration, if any, and offer proposed changes
- Meet with the stakeholders to provide negotiation positions for bargaining sessions
- Meet with insurance or bargaining committees to educate and explain alternative strategies
- If needed, conduct RFP (Request For Proposal) on behalf of the district and perform a plan comparison analysis
 - » Our agents use state-of-the-art software that allows them to build multiple plan options in-person at meetings and instantly compare plan designs.

- Attend employee meetings for Health Insurance
- After initial review is completed and implemented:
 - » Quarterly service calls

Employment Contract Review

Employment contract review is performed by one of our benefit experts. Reviews often result in:

- Identification of tax savings opportunities
- Suggestions for benefit changes that maximize savings
- Suggestions for changes to maximize employee productivity/efficiency

Other-Post-Employment-Benefit (OPEB) Strategy Evaluation

- Review OPEB strategy
- Initiate and implement OPEB liability reduction plan (if necessary)
- Review and/or develop:
 - » A funding plan based upon the district's GASB 45 actuarial valuation and cash flow needs
 - » Appropriate Trust vehicle (fixed or variable)
 - » Asset management strategy