

Save Time and Money. We Have Solutions That Work.

Long-Term Disability Insurance, Life Insurance and AD&D Insurance come with administrative challenges. At National Insurance Services (NIS), we work to keep your reporting, billing and tracking to a minimum. Since 1969, our exclusive focus has been to help public sector organizations understand and develop innovative group insurance plans.

FICA Payment and Reporting for Disability Claimants

Your 941 and W2 Solution

Clients with Disability Insurance through NIS Trust Carriers receive the following services at no cost:

- Our Trust Carriers will pay the employer's portion of Social Security and Medicare taxes. You are not required to match your employees' FICA withholding.
- Our Trust Carriers will report Third Party Sick Pay payments on Form 941. You are not responsible for incorporating Third Party Sick Pay payments when reporting payroll taxes.
- Our Trust Carriers will prepare and submit W2 forms for covered employees showing the taxes withheld for Third Party Sick Pay and FICA.

Additionally, you will receive documentation on all paid claims. This documentation contains information that you might need to fulfill federal (FUTA) and state (SUTA) unemployment-tax reporting requirements, as well as any other state-reporting requirements.

These services are free of charge.

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Combined Billing

When you purchase any combination of Long-Term Disability Insurance, Short-Term Disability Insurance, Life Insurance and AD&D Insurance coverages from NIS through our Trust Carriers, you can opt for combined billing.

Advantages of Combined Billing:

- Summary sheet with premium totals for all your benefits.
- One payment by check or electronically through the Automated Clearing House (ACH).
- Never calculate a billing adjustment. When your changes affect your bill, NIS will take care of it. Your adjustments will appear on a subsequent statement.

As an alternative, you can choose to self-bill your account.

Seamless Waiver Service

Seamless Life Insurance Waiver of Premium Payment Service is for employees with both Long-Term Disability Insurance coverage and Group Life Insurance coverage through the same Trust Carrier and 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, the carrier will notify both the employee and employer that an application has automatically been established.

Administered by:

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