

Why National Insurance Services (NIS)?

As a specialist in school district benefits since 1969, NIS (National Insurance Services of Wisconsin, Inc.) is trusted by over 1,500 organizations and over 550,000 insured individuals in 20 states - one of the largest blocks of school district business in the country.

We can help you save money...and so can our competitors. But you want more than just a low bid, don't you? Our policies and solutions are specifically designed for school districts. In fact, everything we do – our visits with you, our questions, our free contract gap-analysis – all is the result of 42+ years of specialization with schools exactly like yours.

We “get it”. We understand the increasing political and economic pressure you face. And we'll stand by your side, as your trusted advocate, delivering solutions that help bridge the gap between you, your board and your bargaining units; as well as help you prevent liability and grievances.

NIS Options: higher coverage levels than competing plans, often at lower rates

NIS Options has the same basic structure of competing plans sponsored by unions and associations. In most cases, we have added more flexible levels of coverage at better rates.

(over)



Life Insurance Options			
Plan	Covers	Minimum Coverage	Maximum Coverage
Mandatory Life Insurance Coverage Basic Life and AD&D Insurance	Employee only	\$5,000 Employer cost \$1.90 per employee per month.	\$10,000 Employer cost \$3.50 per employee per month.
Basic-Plus Life Insurance Plan Dependent Life Insurance (Family Unit Plan)	Spouse/Dependent only	\$2,000	\$5,000
Optimum Life Insurance Plan Optional Life and AD&D Insurance for Employee and Optional Life Insurance for Dependents	Employee (Life and AD&D Insurance), Spouse and Dependent (Life Insurance only)	Employee: \$5,000 Spouse: \$0 Child/ren: \$0	Employee: \$300,000 or five times salary Spouse: \$150,000 Child/ren: \$20,000

Disability Insurance Options			
Plan	Benefit Duration	Minimum Coverage	Maximum Coverage
Short-Term Income Insurance Protection Plan A Short-Term Disability Insurance	52 weeks ¹	\$20 per week	\$1,200, or a percentage of your salary, per week
Short-Term Income Insurance Protection Plan B Coordinated Short-Term Disability Insurance	Coordinated to end when your employer-paid Long-Term Disability benefits begin	66.67% of salary	\$1,200 per week
Long-Term Income Insurance Protection Plan Long-Term Disability Insurance	Choice of 5 years ² or until age 70	\$100	60% of salary

¹Plus an additional 52 weeks at half the elected benefit amount if employee is confined to a hospital and not covered under any Long-Term Disability plan.

²May be less than five years depending upon the employee's age at the onset of a covered disability.

The insurance plans described above include limitations, exclusions and benefit reductions. The coverage may be continued or discontinued based on the terms of the master policy. For complete details, contact your NIS representative.

Underwritten by:



Madison National Life Insurance Company
Independence Holding Group
PO Box 5008, Madison, WI 53705

Administered by:



NATIONAL INSURANCE SERVICES
Corporate Headquarters
250 South Executive Drive, Suite 300, Brookfield, WI 53005
Offices Nationwide
800.627.3660

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 composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see independenceholding.com.