

Medical Premium Expense Benefit (MPEB)

Provides employees with funds for Medical Insurance premiums during a period of disability. National Insurance Services offers the MPEB on an employer-paid or voluntary basis as an additional benefit on your Group Long-Term Disability Insurance policy.

About MPEB

- Benefits are paid after an employee has been disabled for the longer of 90 calendar days, or the applicable Elimination Period with payment retroactive to the 31st day of disability.*
- The monthly amount is calculated at the rate that was charged the last month prior to the disability.*
- The MPEB benefit is paid while you are disabled, receiving an LTD benefit, and otherwise covered under the Group Long-Term Disability Policy, for a maximum of 17 months. Longer durations are available.
- Eligible employees are those who are covered by your group's Medical Insurance and Disability Insurance (offered through NIS) on the date the employee becomes disabled.

MPEB Taxation Issues**

- MPEB paid by the employer is taxable to the employee.
- MPEB paid by the employee is not taxable to the employee.
- This benefit is subject to FICA withholding as required by federal law.

(over)



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This benefit is subject to the terms of the insurance contract. The insurance contract has exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of the benefit, please refer to the certificate of coverage, call or write your insurance agent or the company.

**The MPEB benefit amount is equal to the applicable single or family medical insurance premium you paid for the last full month of coverage under the employer's group medical plan prior to the date you became disabled, not to exceed the MPEB maximum per month. MPEB plan maximums are available from \$500 to \$1,500 per month.*

***Please consult your tax advisor to determine what impact this may have on your tax situation.*

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Administered by:

NATIONAL  **INSURANCE**
S E R V I C E S

Corporate Headquarters

250 South Executive Drive, Suite 300, Brookfield, WI 53005

Offices Nationwide

800.627.3660

Policies Underwritten by:



KANSAS CITY LIFE

Kansas City Life Insurance Company

3520 Broadway

Kansas City, MO 64111

816-753-7000

www.kclife.com

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



National Insurance Company
of Wisconsin, Inc.

250 South Executive Drive, Brookfield, WI 53005