



## Get Ready to Save 10% on Your Current Group Term Life, Group Short Term Disability, and Group Long Term Disability Insurance with a 4-Year Rate Guarantee

Hickok & Boardman and the Vermont League of Cities and Towns (VLCT) are excited to announce a new partnership with National Insurance Services (NIS) and Madison National Life Insurance Company, Inc. (MNL) to bring Vermont municipalities a better option for life, long, and short term disability insurance.

### NIS and MNL – Partners for More Than 30 Years

With more than 92% of their business coming from local governmental organizations, NIS knows the intricacies of employee benefits in the public sector. And with MNL assuming risk and managing claims, you can trust their team to keep your plan running smoothly.

### Group Term Life (GTL), Group Long Term Disability (GLTD), and Group Short Term Disability (GSTD) Benefits

- Current VLCT members with current coverage through Lincoln Financial will save 10% on your Base Life, Long Term Disability, and Short Term Disability plans (matching current in force voluntary rate structures)
- 4-year rate guarantee
- Outstanding service
  - » One point of contact for customer service
  - » You will have a dedicated Billing staff member assigned to your account
- Quick claims resolution
- Seamless transition
- No-cost Identity Theft Assistance Protection\*

### How It Works

1. NIS will be reaching out to you soon to gather required implementation information
2. Your group's coverages will transfer from your current carrier to MNL, effective July 1, 2021
3. Reach out to Sally or Teri at Hickok & Boardman if you have any questions

### For More Information, Contact:



**Sally McKenzie**  
Principal / Senior Vice  
President  
802.488.8733



**Teri Martineau**  
Senior Client Manager,  
Small Group  
802.488.8721

\* Identity Theft Services are provided through Identity Theft Guard Solutions, Inc. Identity Theft Guard Solutions, Inc. is not affiliated with Madison National Life Insurance Company, Inc. and is not a provider of insurance services. None of the services provided by Identity Theft Guard Solutions, Inc., as a part of the Identity Theft Services, are insurance.

## What Does NIS Need for Implementation?

- Confirmation of benefit provisions
  - » NIS will send an Implementation Checklist outlining high-level benefit provisions to review and confirm
- Census (in Excel format)
  - » NIS will provide a list of data points needed
  - » NIS will look for this in May/June in advance of the July effective date
- Binder Check
  - » Payment in the amount of the most recent payment to your current carrier
  - » NIS will apply this to the first month's premium
- Actively at Work Statement
  - » For groups with Life coverage
  - » NIS will look for this in May/June in advance of the July effective date
  - » NIS will provide the template to use
- Confirmation of Billing Method
  - » List or Self bill
- Confirmation of Billing Frequency (small groups)
  - » Quarterly or semi-annually
- Confirmation of when salary changes occur
  - » NIS will ask for an appropriate date to request your annual census
- Signed Joinder Agreement
  - » NIS will send the agreement for signature

**We're Looking Forward to Helping You Save for Years to Come. Thank You!**


Administered By:



**NIS**  
National Insurance Services

250 South Executive Drive, Suite 300, Brookfield, WI 53005-4273  
Offices Nationwide: 800.627.3660 [www.NISBenefits.com](http://www.NISBenefits.com)

Underwritten By:



**Madison National  
Life Insurance Company**  
A Member of The IHC Group

PO Box 5008, Madison, WI 53705

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 comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see [www.ihcgroup.com](http://www.ihcgroup.com).