

Medical Premium Expense Benefit (MPEB)

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

About MPEB

- Benefits are paid after an employee has been totally disabled for the longer of 90 calendar days, or the applicable Elimination Period with payment retroactive to the 31st day of total disability. The benefit amount is equal to the actual applicable single or family medical insurance premium as of the beginning date of the disability.
- The monthly amount is calculated at the rate that was charged the last month prior to the disability.
- The premium is paid during the disability period, up to 17 months. Longer durations are available.
- The group disability contract designates whom the payment goes to, payment to employer or payment to employee.
- Eligible employees are those who are covered by your group's Medical Insurance and NIS Disability Insurance on the date the employee becomes disabled.

(over)



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.

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

Other Important Information Regarding MPEB

- Benefits payable are gross dollar amounts equal to the employee's total Medical Insurance premium, whether single or family, up to \$500 per month. Higher benefit amounts are available.
- The check will be paid directly to the employee or employer, not to the medical insurance provider, and may be used toward the continuation of medical benefits.

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:

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


National Insurance Company
of Wisconsin, Inc.
250 S. Executive Drive • Brookfield, WI 53005