Pennsylvania Municipal League | PEDAL Public Employer Disability and Life | Madison National Life a Horace Mann company | NIS National Insurance Services



League Members Save Up to 20% off your Current Premiums with the PEDAL Plan on Group Term Life, Group Short, and Group Long Term Disability Insurance

The Pennsylvania Municipal League (The League) is proud to partner with National Insurance Services (NIS) and Madison National Life Insurance Company, Inc. (MNL) to offer Pennsylvania municipalities a valuable new option for life, short term disability, and long term disability insurance. This exclusive program, known as the Public Employer Disability and Life (PEDAL) plan, is designed to provide quality coverage, competitive rates, and exceptional service for municipal employers and their employees.

If you're already a League member, you're eligible to take advantage of these savings right away. Not a League Member? No worries, PEDAL can still discount your current premiums. Or join The League today to gain access to this exclusive program and all member benefits.

NIS and MNL — Partners for 40 Years

With 92% of their business coming from local governmental organizations, NIS knows the intricacies of employee benefits in the public sector. And with MNL providing fully insured group insurance and managing claims, you can trust their teams to help keep your plan running smoothly

Benefits of the PEDAL Plan

- Save up to 20% on your life and disability insurance plans
- Rate guarantee to January of 2031
- Outstanding customer service, including:
  - One primary point of contact
  - A dedicated billing staff member assigned to your account
- Quick claims resolution
- Seamless transition
- Complimentary Identity Theft Assistance Protection*
- Complimentary Employee Assistance Program**

This offer is only available to Pennsylvania municipalities who do NOT currently offer this coverage through Madison National Life Insurance Company, Inc.

Founded in 1961, Madison National Life Insurance Company, Inc is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America·s educators and school employees with insurance and retirement solutions. Madison National Life holds an AM Best Financial Strength Rating of A (Excellent), affirmed September 25, 2026.

Ready to Get Started?

Whether you're joining The League or expanding your benefits offerings as a current member, contact Chris or Mark today to learn more about the PEDAL plan.

For More Information, Contact:



Chris Lucco
Director of Member Engagement
clucco@pml.org
717.236.9469 Ext. 238



Mark Williams - NIS
Vice President Associations and Partnerships
mwilliams@NISBenefits.com
269.370.0648

The Pennsylvania Municipal League's endorsement of the PEDAL program is a paid endorsement. The League does not provide, sell, advise, evaluate, or procure disability or life insurance coverage for any member or other party. Interested parties are recommended to contact NIS representatives regarding the insurance coverages offered by NIS. Members are advised to consult with their insurance broker for any questions regarding insurance coverage for their membership.

*Identity theft assistance services are provided by IDX, which is not affiliated with Madison National Life Insurance Company, Inc. Services provided by IDX are not part of Madison National Life's insurance products, and Madison National Life is not responsible for any acts or omissions of IDX in connection with or arising under identity theft assistance services. Access to IDX program is conditioned upon your employer remaining a Madison National Life customer and the program terms and conditions. This program does not provide credit repair services or any form of legal advice.

**The Employee Assistance Program is provided by National Insurance Services (NIS). NIS is not affiliated with Madison National Life Insurance Company, Inc. and is not a provider of insurance services. None of the services provided by NIS, as a part of the Employee Assistance Program, are insurance.

Administered By:
NIS National Insurance Services
300 North Corporate Drive, Suite 300
Brookfield, WI 53045

Underwritten By:
Madison National Life a Horace Mann company
PO Box 5008, Madison, WI 53705

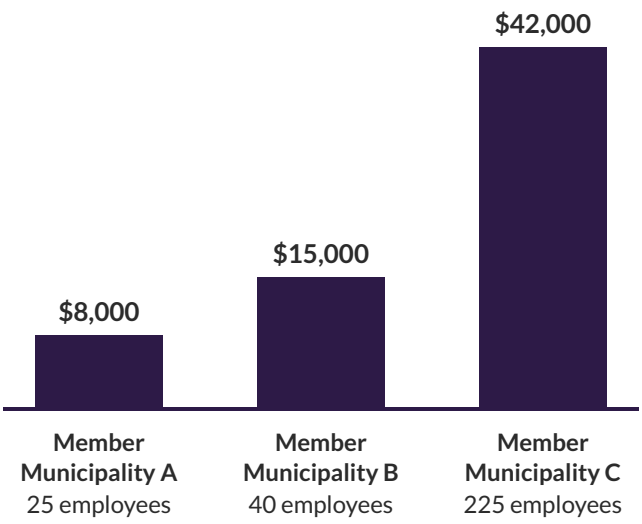
©National Insurance Services

ESTIMATED SAVINGS BY NUMBER OF COVERED EMPLOYEES

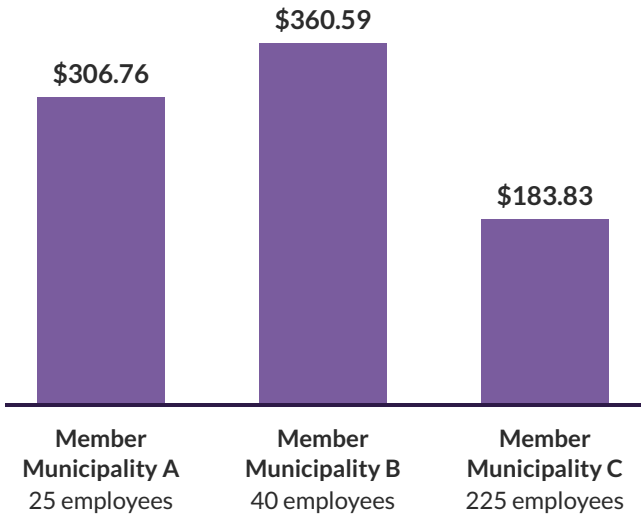
Estimated savings by size

The same three municipalities, shown by size. Savings follow each employer's coverage, salaries and rates, so size alone does not set the number.

Estimated annual savings



Estimated annual savings per covered employee



Estimated cumulative savings over four years

Each year adds one year of estimated savings. Current premiums are assumed to stay flat. Rate guarantee to January of 2031.

Municipality	After 1 year	After 2 years	After 3 years	After 4 years
Member Municipality A, 25 employees	$8,000	$17,000	$25,000	**$33,000**
Member Municipality B, 40 employees	$15,000	$30,000	$45,000	**$61,000**
Member Municipality C, 225 employees	$42,000	$83,000	$125,000	**$167,000**

Ready to see what PEDAL could mean for your municipality?

Chris Lucco
Director of Member Engagement
clucco@pml.org
717.236.9469 Ext. 238

Mark Williams, NIS
Vice President Associations and Partnerships
mwilliams@NISBenefits.com
269.370.0648

Estimates apply PEDAL's 20% discount to group life, short-term disability and long-term disability premiums, excluding AD&D. They are not quotes. Dollar figures are rounded to the nearest $1,000 and employee counts to the nearest 5. Actual PEDAL rates, plan design and eligibility are determined by NIS underwriting.

The Pennsylvania Municipal League's endorsement of the PEDAL program is a paid endorsement. The League does not provide, sell, advise, evaluate, or procure disability or life insurance coverage for any member or other party. Interested parties are recommended to contact NIS representatives regarding the insurance coverages offered by NIS. Members are advised to consult with their insurance broker for any questions regarding insurance coverage for their membership.