

July 08, 2025

Rates for Life and Disability Insurance Holding Steady for 2-3 Years





VLCT received welcome news recently regarding our **group [Life and Disability Insurance](#) program**, which is with National Insurance Services (NIS) and Madison National Life (MNL). With this year's July 1 renewal, Madison National Life announced three great details.

- They are placing a two-year rate "hold" for all but one of the groups that currently obtain this coverage through VLCT. As a result, practically all participating groups can expect the same rates on their life and disability coverage with Madison through July 1, 2027.
- Any new groups joining this program after 6/10/2025 will automatically have their rates guaranteed for three years – until 7/1/2028.
- Madison has also dropped the Supplemental Life participation requirements, from the greater of 10 lives or 10% of employees to the greater of 10 lives or 5% of employees. Any new group exploring the Supplemental Life offering would benefit from this lower participation rate requirement.



NIS/MNL has now provided a rate hold for six consecutive years for VLCT and its members – ever since we began working with them on July 1, 2021. VLCT is very pleased to be able to provide our members with this rate stability.

Our partnership with NIS/MNL has proved to be very beneficial for members in terms of cost, service, and quality of coverage. If you're not already taking advantage of this program for your employees, please contact Kelley Avery at VLCT (kavery@vlct.org) at 802-262-1965 for a quote today!

