

- ▶ **FMLA/Leave of Absence**
- ▶ **Managed Disability**
- ▶ **Workers' Compensation**



# Integrating Short Term and Long Term Disability Management

Our triage system makes sure we apply the right resources at the right time.

## One Solution from first call to return-to-work

Employees don't think of their disabilities as short term or long term. That's why it doesn't make sense to manage them separately. No matter how long the disability lasts, no matter who is paying the benefits, Reliance Standard provides a seamless process aimed at helping the employee return-to-work in a safe, timely and productive manner.

### Keys to our success

**We own the process** — From intake to financial reporting, all components of the claims management process are owned and operated by us.

**A best practices claims organization** — Reliance Standard leverages claims processes, procedures, and/or technology which are proven to demonstrate measurable improvements in productivity.

**A true extension of the customer's Benefits Department** — We have the unique flexibility to tailor each client's program to their own distinct needs.

**Return-to-work focused claims and clinical management** — 100% of claims are reviewed initially and ongoing to facilitate a safe and effective return to light, modified, or full duty.

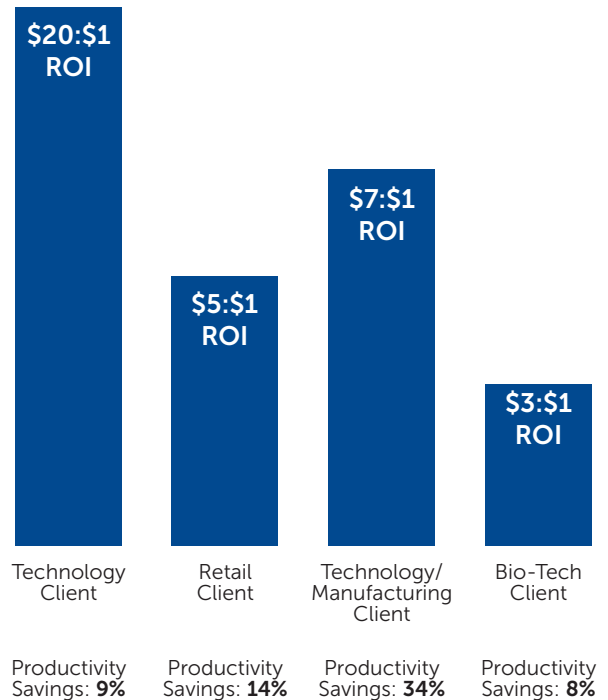
**Flexible, powerful claims reporting capabilities** — Our eServices web-based reporting application provides scheduled and ad hoc capabilities.

**Complete funding flexibility** — We offer the same comprehensive services both for insured and self-insured programs.

**Proven results** — Ability to report the quantitative and qualitative impact of the program by client.

Reliance Standard is a top-ranked group benefits carrier with a legacy of providing service and value to employers of all sizes for more than 100 years. Core products include group disability, life, dental, critical illness and accident insurance. With sister company Matrix Absence Management, Reliance Standard delivers comprehensive absence management and integrated health and productivity management services.

## Sample Client RTW Savings Results



Source: Absence Solutions

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY

Members of the Tokio Marine Group

**MATRIX**  
ABSENCE MANAGEMENT

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## Comprehensive services offered

**Single, paperless claim application** — Employees file online or by phone.

**Customized intake scripting specific by client** — Using legally compliant language.

**One proactive medical certification process** — For both STD and LTD.

**Customized leave packets** — Client-specific language and materials are customized to the type of claim(s) the employee is filing, with language compliant with COBRA, HIPAA, FMLA and other mandatory state and/or federal requirements.

**Client-dedicated team of resources** — Clinical case managers and claim examiners in the same office, trained on the uniqueness of each client, and working together to manage client-specific programs.

**The right resources at the right time** — 100% utilization of our automated triage system, based on industry guidelines and standards, allows us to immediately identify potentially complex claims and engage the experience and expertise necessary.

**Return-to-work focused claims management** — 100% review of both initial and ongoing claims for RTW opportunities. The case manager sets expectations early and reinforces them often.

**Seamless integration of STD and LTD** — System and claim management protocols to identify and ensure a timely and effective transition from STD to LTD for the appropriate claims.

**Medical case management** — Nurse case managers managing complex claims from inception. Our in-house medical director, as well as local, specialty-specific panel physicians, assist in medical qualification, management and return-to-work.

**Best-in-class technology** — Single, fully integrated technology platform for claim management provides seamless transitions, leveraging best-in-class capabilities.

**Flexible, powerful claims reporting capabilities** — eServices, our proprietary, web-based financial management and reporting tool, provides robust data mining and reporting in real time. Both scheduled and ad hoc capabilities available.

## 100% Claims Review Means the Right Resources Are Applied at the Right Time

### Resource Allocation



## 100% Claimants Surveyed — 95% employee satisfaction for 12 months

Absence Solutions® is delivered seamlessly through the member companies of Tokio Marine Group.

Group disability, group life and other benefits coverages are underwritten by Reliance Standard Life Insurance Company, Schaumburg, IL (In New York by First Reliance Standard Life Insurance Company, New York, NY).

Case management, claims administration and return to work services are provided by Matrix Absence Management, Inc, San Jose, CA.

Workers' compensation insurance coverage, where appropriate, is underwritten by Safety National Casualty Corporation, St. Louis, MO.

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