

## Managing FMLA and Other Leaves of Absence

FMLA/LEAVE OF ABSENCE ■ MANAGED DISABILITY ■ WORKERS' COMPENSATION

***No other company has more experience managing FMLA claims.***

### Fully Compliant Leave Management Protects Employer and Employee

One of the great HR challenges is effectively managing Family and Medical Leave Act benefits. FMLA is so complex; it's almost impossible to avoid mistakes. The challenges multiply when the employer must also comply with state-mandated plans. Reliance Standard's comprehensive leave management takes that burden off HR and places it with the experts.

#### Keys to our success

**The most experience in FMLA** — From the law's inception, no other company has had more continuous success helping employers manage FMLA.

**We own the process** — From claim intake to claim management and back-end financial reporting, all components of the FMLA management process are owned and operated by us.

**We manage all leave types, paid and unpaid** — FMLA, statutory programs, California Voluntary (including Paid Family Leave), MSLA, as well as client-specific leave programs, including bereavement, paternity leave, jury duty and other leaves.

**A true extension of the customers benefits department** — We offer the flexibility to allow clients to tailor each program to their own distinct needs.

**Protection now and later** — Our professional leave management processes can diminish the cost of administering leaves today while we reduce the future potential cost of fines, penalties and litigation defense.

**Not a tracking system** — a management system.

A dedicated leave specialist will personally intervene to encourage your employees to make a timely return-to-work. Our claim technology has the ability to identify potential abuse of FMLA leave.

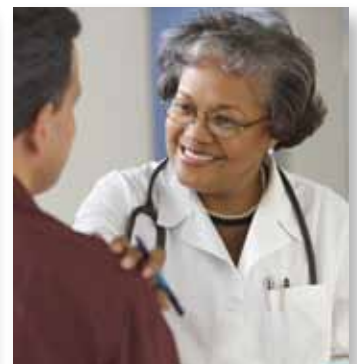
**Flexibility to provide FMLA/LOA** — Benefits on a stand-alone basis or integrated with disability benefits.

**Proven results** — We have the ability to report quantitative and qualitative impact of the program.

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.

### The Productivity Bonus of Consistent Leave Management (12 months' experience)

Employer	Eligible Employees	Productivity Hours Saved
Retail	5,000	20,032
Technology	4,437	5,648
Light Manufacturing	5,003	8,088
Auto Manufacturing	28,000	81,936



MANAGING ABSENCES CONSISTENT WITH YOUR CULTURE

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## Comprehensive services offered

**One paperless claim form for all leaves** — Employees file online or by phone.

**Compliant employee leave communication packets** — Delivered within the statutory time limit, using legally compliant language and including mandatory information specific to the leave, such as COBRA, FMLA and HIPAA.

**Dedicated leave specialist** — Both employer and employee have a single point of contact for all leave-related communications.

**Proactive medical certification** — We reach out to the medical provider on behalf of the employee to certify the initial and ongoing time away from work.

**50-state accuracy** — We monitor federal and 50 state legislative dockets and immediately update your leave program with every change.

**Timely claim communication** — We provide initial and ongoing communications, electronic and telephonic, with the supervisor/manager, HR, payroll, health and safety and security throughout the life of the claim.

**Integrated Data Management Tool** — eServices, our web-based data management tool provides a client real time data at both the individual claim level as well as offering true ad-hoc reporting flexibility.

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

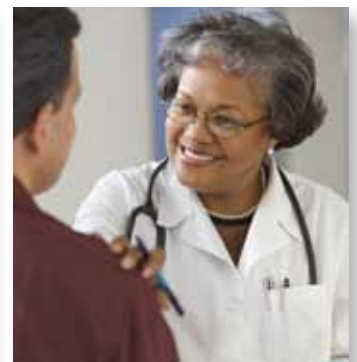
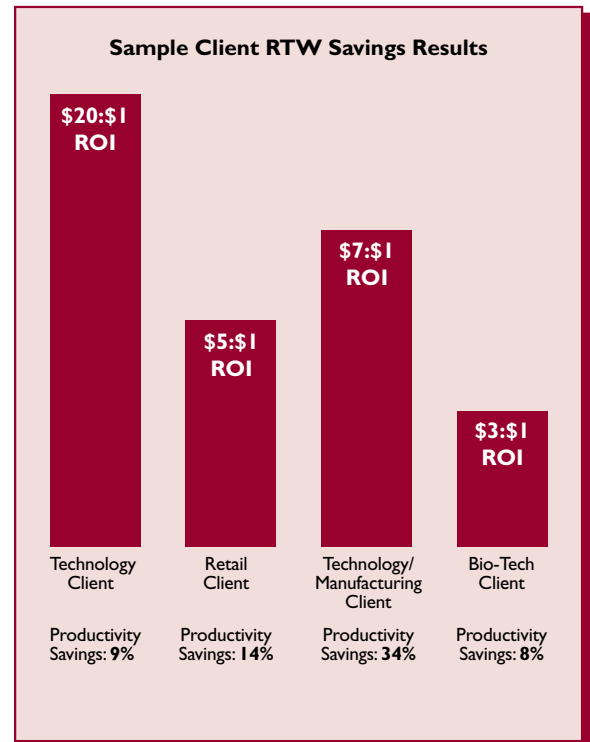
Absence Solutions® is delivered seamlessly through the member companies of Delphi Financial Group, Inc. (NYSE:DFG), an industry leader in helping progressive companies maximize productivity by managing employee absence.

Group disability, group life and other benefits coverages are underwritten by Reliance Standard Life Insurance Company, Philadelphia, Pennsylvania (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.

<http://www.reliancestandard.com/absencesolutions>



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