

Managing Workers' Compensation, Short Term and Long Term Disability and FMLA

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

Integrated disability management controls costs, increases productivity and reduces litigation potential.

Seamless Integration Reduces Costs and Increases Productivity

It doesn't matter why an employee is out, the disruption to the workplace is the same for illness, on or off-the-job injury, and all other leave issues.

Through our Absence Solutions program, Reliance Standard can integrate the management of workers' compensation, short and long term disability, FMLA, and other statutory paid and unpaid leaves. Our focus is on compassionate customer service, strict legal compliance and a safe, timely and effective return-to-work for your employees.

Bottom-line benefits from the industry leader

- Reduced administrative time and costs for Human Resources/Benefits
- Fewer overpayments; caused by lack of coordination
- Fewer duplicate costs, because all expensed items (like IMEs) are coordinated
- Reduced possibility of future fines or legal actions
- Overall reduction in claim duration across benefit lines
- Improved overall satisfaction from employees and management alike

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.

Tangible Benefits: An Absence Solutions Case Study

Short-term Disability

Cost reduction in average claim cost: **34%**

Workers' Comp Litigation

Several factors improved employee satisfaction, which reduced litigation: **83%**

Transitional Work Assignment

Total disability days in the pilot population after launching the return-to-work program:

Reduction: **32%**

Source: Integrated Benefits Institute



MANAGING ABSENCES CONSISTENT WITH YOUR CULTURE

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Keys to our success

Scope of experience — We are an early adapter, and industry leader of Integrated Disability Management (IDM) services. We have been providing integrated occupational and non-occupational coverages seamlessly for our clients since 1995, and have an extensive portfolio of long-term clients.

A commitment to integration — Reliance Standard and our sister companies Matrix Absence Management and Safety National, are wholly owned by Delphi Financial Group. Delphi is committed to Total Absence Management. Our organizational structure allows us to deliver our clients IDM capabilities today, or to partner over time for a long-term integration strategy.

We “integrate” benefits; we do not “coordinate” — Matrix, as our administrator, seamlessly integrates all coverage's including short and long-term disability, statutory disability programs, workers' compensation, California Voluntary (including Paid Family Leave), FMLA and other state LOA programs.

A best practices claims organization — We leverage claims processes, procedures and/or technology that demonstrate measurable improvements in employee satisfaction, productivity or both.

Best-in-class technology — Includes real-time notification to supervisor/manager, HR, payroll, health and safety and security throughout the process.

Strict adherence to state statute and/or benefit provision — Each claim receives a detailed claims investigation, with all the necessary parties, to determine eligibility and whether the claim arose in or out of the course and scope of employment.

Coordination of benefits — Initial payments are made timely to employee on cases where benefit type is unclear. Reimbursement managed once eligibility/compensability has been clarified.

Consistent, return-to-work focused claims management regardless of cause — An account dedicated team of claim professionals apply the same return-to-work protocols for employees, and the management team, regardless of whether the injury or illness is work related or not.

Fully integrated reporting database — eServices, our proprietary, web-based financial management and reporting tool is a customers “single source” for all time away from work claims regardless of cause. The system provides robust data mining and real time reporting.

Proven results — Ability to report quantitative and qualitative impact of program. Fully integrated programs reduce administrative time and costs, overpayments and eliminate duplicate payments caused by lack of coordination. Result — increased employee satisfaction and increased productivity.

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

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>

Immediate Triage Identifies Complex Cases Early

- Fully automated process between intake and claims
- 100% review of claims both initially and ongoing
- Customized to client's disability management culture and program
- Cases identified as red, yellow and green
- Red and yellow claims automatically go to client's dedicated Nurse Case Manager for tactical or strategic intervention

Resource Allocation

Non-Complex Management	Disability Management	Complex Claim Management
Claim Examiner Management	Claim Examiner Management	Claim Examiner Management
Timely & good customer service	RN role “tactical”	RN “strategic management”