

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

Managing Short Term and Long Term Disability with FMLA



Seamless Transitions, Simplified Systems, Focus on Compliance

Two of the greatest challenges facing HR professionals today are the effective integration of short term and long term disability coverage, and the compliant administration of Family and Medical Leave Act (FMLA) / leaves of absence (LOA) programs.

Through our Absence Solutions Program, Reliance Standard helps you do both. We seamlessly integrate FMLA and other leave benefits with short term and long term disability management, while helping your employees return-to-work safely, productively, and in a timely manner.

Keys to our success

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

More experience in FMLA — From its inception, no other company has had more continuous success helping companies manage FMLA. No other company even comes close.

A best practices claims organization — Reliance Standard leverages claims processes, procedures and/or technology to demonstrate measurable improvement in employee satisfaction, productivity or both.

A true extension of the customer's Benefits Department — No two clients are alike. We have the unique flexibility to tailor each client's program to their own distinct needs.

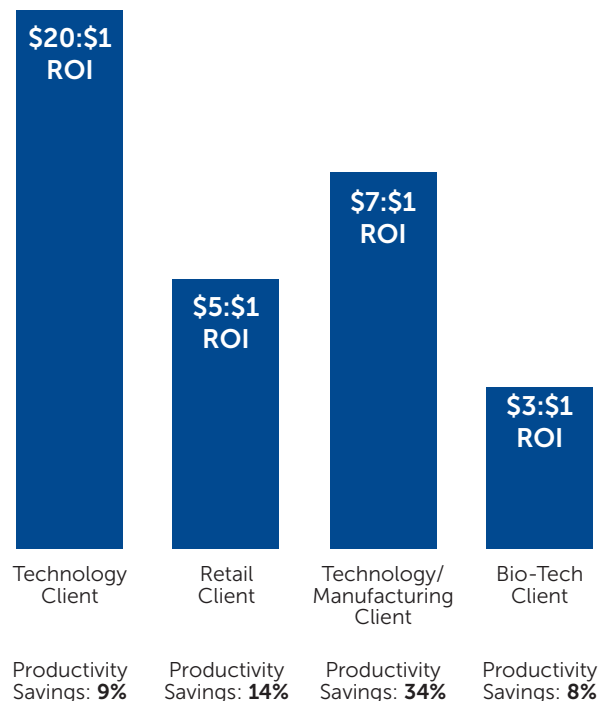
Single, integrated data management source — Secure, web-based access to a single data source for virtually all time away from work claims.

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

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

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

A single, paperless claim application for all leaves — STD, LTD, FMLA and other mandatory LOAs: statutory and corporate, paid and unpaid.

Customized intake scripting specific by client, using legally compliant language.

One proactive medical certification process for all leaves. We make initial and ongoing contact with medical provider(s) to certify the time away from work.

Customized leave packets — Customer-specific language and materials are immediately distributed to each employee filing a claim. Each leave packet is specific to the leave(s) the employee is eligible for and delivered within the statutory time limit. Compliant language covers FMLA, COBRA, HIPAA and/or other mandatory state and/or federal requirements.

Client-dedicated team of claims and clinical resources

— Clinical case managers, claim examiners, and leave specialists are located in the same office, and work together to manage client-specific programs.

Seamless integration of STD, LTD and/or FMLA

- ▶ One claim
- ▶ One case manager assigned
- ▶ One database for all time away from work incidence reported

We apply the right resources at the right time — 100% utilization of our automated triage system, based on industry standards and guidelines, allows us to immediately identify potentially complex claims.

Return-to-work focused claims management — 100% review of both initial and ongoing claims for RTW opportunities. Proactive outreach to medical certification and re-certification. Active intervention means the case manager sets expectations early and reinforces them often.

Medical case management — Nurse case managers manage complex claims from inception of claim with provider. 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.

Fully integrated leave database — eServices, our proprietary, web-based financial management and reporting tool, provides robust data mining and reporting in real time.

- ▶ Flexible, powerful claims reporting capabilities, both scheduled and ad hoc.
- ▶ Real time notification at each step of process to supervisor/manager, HR, payroll, health and safety and security.

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

Absence Solutions® is delivered seamlessly through the member companies of Tokio Marine Group. The availability of the described products, benefits and features may vary by state.

Group Short Term Disability and Group Long Term Disability coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-6564, LRS-6451, LRS-9334 and LRS-9228 et al. Reliance Standard Life Insurance Company is licensed in all states, (except New York), and the District of Columbia, Puerto Rico, the US Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

Immediate Triage Identifies Complex Cases Early

- ▶ Fully automated process between intake and claims
- ▶ 100% review of claims both initially and ongoing
- ▶ Red and yellow claims automatically go to client's dedicated RN
- ▶ Customized to client's disability management culture and program

Non-Complex
Management

Claim Examiner
Management

Timely & Good
Customer
Service

Disability
Management

Claim Examiner
Management

RN Role
"Tactical"

Complex Claim
Management

Claim Examiner
Management

RN "Strategic
Management"

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