

Reliance Standard Voluntary Plans

Our proven expertise delivers on the promise of your benefits program, and exceeds your service expectations



In a digital age, there's still no substitute for human capital

If you think more is better, think about your last visit to a warehouse store! Sometimes more is just overwhelming and you need someone to understand your needs and make it all make sense.

That's the root of our best practice enrollment services model at Reliance Standard. We employ full-time, licensed, certified benefits specialists — called Voluntary Market Coordinators or VMCs — and locate them in our field offices nationwide so they are close to you, where they belong. They can help from the planning and strategy stage all the way through completed applications.

How can we call it best practice?

Easy: On average, employee participation is 26% higher in enrollments managed by our VMCs than those where they are not involved.

Reliance Standard delivers the expertise to design and execute superior voluntary benefit solutions utilizing a broad slate of affordable, easy to understand products, along with tools and technology customized to our customers' needs.

A Proven Service Model

Working with our comprehensive product portfolio, national resources and broad array of tools, our Voluntary Market Coordinators deliver:

- ▶ Proven strategies, customized to your group
- ▶ A full complement of tools and technology to support your enrollment
- ▶ Meetings staffed by our own full-time, licensed specialists
- ▶ Nationwide, multisite enrollment events
- ▶ Enrollment forms and kits personalized to the degree you decide
- ▶ Bilingual support when needed
- ▶ 100% accountability and stewardship of your enrollment program
- ▶ No participation requirements (if eligible for Enrollment Advantage)

Planning and Strategy

The first step in designing an effective enrollment campaign is assessing the needs of your company. We take a 360-degree view of your culture and operating environment. By taking time to understand your enrollment goals, your Reliance Standard specialist will help create a blueprint for a successful enrollment campaign. Questions we may ask during this initial discovery process include:

- ▶ Do most of your employees have computers/company e-mail addresses?
- ▶ What is the most effective method of communication with your employees?
- ▶ Where are your employees located?
- ▶ What shifts do your employees work?
- ▶ What communication challenges do you face in your benefits programs?

After understanding your organization's unique culture, we will recommend a strategy for educating your employees and providing the appropriate level and type of support.

Meetings and Enrollment Support

We seldom see a one-size-fits-all enrollment strategy that works. Even if you choose an online enrollment platform, your employees may benefit from staffed meetings, archived decision support tools or even a staffed toll-free helpline to find answers when they aren't even sure what questions to ask. The key to successful participation isn't a menu of options, it's an orchestrated approach unique to your group — and all the subgroups that make up your group.

▶ Online

In most cases, you can enroll employees on our proprietary platform, or we can integrate with your chosen platform, delivering seamless evidence of insurability (EOI). This

optimizes the employee experience along with participation. To prepare for your enrollment, we can provide fully customized online meetings, information sessions and "train the trainer" presentations, and archive these to view at a later date.

▶ Group Meetings

For most locations we will staff employee meetings with our own full-time, licensed Voluntary Market Coordinators (VMCs) — not "guns for hire." They are salaried, they are specialists and they are the most qualified people to describe our benefits within your company's unique context. Bilingual meeting support is also available.

▶ Personalized Kits and custom Materials

It makes sense: the easier it is for your employee to see himself or herself in the enrollment picture, the easier it is to make and execute important benefits decisions. So we have the ability to personalize enrollment forms to the level of employee detail available and enrollment kits to your company's specific plan designs. If you are making changes to your medical plan, we can design communications that demonstrate how different voluntary coverages can complement or compensate for the new health care options.

Closing the Service Loop

Once the enrollment is complete, our service mandate continues with your full time Reliance Standard account management team. You will have a primary service contact who will ensure your plan is implemented and administered to your complete satisfaction. He or she will also introduce you to resources and online tools to help you and your employees get important information fast — like an online customer care center where you can securely check claim payment status or medical underwriting/EOI application status for all lines of coverage, without creating a separate login and password! Or our EasyAdmin™ tool, which helps clients who pay via self-administered bill manage employee level coverages, volumes and premiums due, making each monthly invoice a snap.

About Reliance Standard

Reliance Standard Life Insurance Company specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Recently upgraded to an A+ AM Best and Standard & Poors rating*, we celebrated our centennial year in 2006.

Reliance Standard is a member of the Tokio Marine Group. The Tokio Marine Group operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan.

**AM Best rating was upgraded on August 20, 2013;
S&P Rating was upgraded on July 24, 2013*

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Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. 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. Product availability and features may vary by state.

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