



# We bring clarity to complexity.

No one plans to become disabled. But when disability occurs, Assurant Employee Benefits is trained and committed to providing expert LTD claim management as well as superior customer service. We seek to help claimants by doing the right thing at the right time.

### Our Promises:

- **No Surprises!** Our staff is trained to build relationships with claimants and keep them informed of everything that is going on.
- **Ten days!** That is all it will take for a claimant to receive an initial status regarding determination. Sometimes benefits are approved within this time frame.
- **One Contact!** The same claims analyst handles a claim from beginning to decision; there is no getting passed around or not knowing who to call.
- **A Solid Contract!** Our straightforward language supports an efficient and consistent claims process.

### Our Professionals:

- Experienced and well trained - average experience level of 10 years.
- Receive ongoing education through our College of Claims.
- Earn and maintain the Disability Claims Professional (DCP™) designation exclusive to Assurant Employee Benefits.
- Staff includes registered nurses, certified vocational rehabilitation counselors, job accommodation experts, return to work specialists, psychologists and physicians.
- Three fully-staffed benefit centers allow us to manage workflow to get claims analyzed and make sure benefits are administered efficiently.

### Our Process:



Assurant Employee Benefits' 3-step process is thorough, yet straightforward. We strive to maintain honest, open and frequent communication with our claimants.

1. The process begins when we receive the completed claim form.
2. Once we receive the completed claim form, our triage begins. This process gathers all the relevant parties together to determine our decision regarding the claim.
3. If there are no outstanding issues the claimant will be notified in writing after the triage of our decision. Nearly 90% of our benefit decisions are made within 60 days.<sup>1</sup>

Products and services marketed by Assurant Employee Benefits are underwritten by Union Security Insurance Company or an affiliated prepaid dental company. In New York, products and services are marketed by Union Security Life Insurance Company of New York, which is licensed in New York and has its principal place of business in Syracuse, New York. Plans contain limitations and exclusions. Benefits provided and premium amounts depend on the plan selected. Some plan benefits may not be available in all states.

**Assurant Employee Benefits is committed to the integrity of its disability claims process.**

- In 2006, Assurant Employee Benefits managed approximately 22,560 new disability claims, over \$252 million in benefits.<sup>2</sup>
- Of all long-term disability (LTD) claims closed in 2006, only about 5.2% of claimants elected to appeal the decision.<sup>3</sup>
- 95.8% of disability claims were approved and paid in 2007.<sup>2</sup>

**Our highly trained specialists have had great success in helping claimants return to work when possible or in assisting claimants to qualify for Social Security disability benefits.**

- Among those that are eligible, 90.5% of our LTD claimants that have been disabled more than 36 months have been awarded Social Security disability benefits.<sup>4</sup>
- By the end of 2006, our Vocational Services team had accepted over 10,000 disability claimants into its rehabilitation program.<sup>5</sup>

At Assurant Employee Benefits we aren't only concerned with providing industry-leading contract provisions, but we also understand an equally necessary component is the claims team and their process. Our people are our best resource and they honor the commitment of our contract on a daily basis.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.



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<sup>1</sup> Union Security Insurance Company and Union Security Life Insurance Company of New York internal data, January 1 through March 31, 2007.

<sup>2</sup> Union Security Insurance Company and Union Security Life Insurance Company of New York internal data, January 1 through December 31, 2006. Based on STD and LTD fully-insured claims.

<sup>3</sup> Union Security Insurance Company and Union Security Life Insurance Company of New York internal data, January 1 through December 31, 2007.

<sup>4</sup> Union Security Insurance Company and Union Security Life Insurance Company of New York internal data, January 2007.

<sup>5</sup> Union Security Insurance Company and Union Security Life Insurance Company of New York internal data.