

For Immediate Release

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Assurant Employee Benefits focuses on return to work during National Disability Employment Awareness Month

Kansas City, Mo., (October 1, 2009) – October is National Disability Employment Awareness Month and Assurant Employee Benefits, a national provider of group employee benefits including disability insurance, believes everyone benefits when individuals with disabilities are able to engage in productive work.

A pioneer in vocational rehabilitation with a formal program in place since 1978, the company has assisted thousands of disability claimants in returning to work through accommodations, retraining and the enhancement of job search skills. It demonstrates its commitment to claimants with a dedicated staff of claims professionals and disability policy provisions specifically created to help people with disabilities return to work whenever possible.

Assurant Employee Benefits' claimant return-to-work rate is a key business metric and claims analyst performance is judged by customer satisfaction and claimant rehabilitation rather than on the number of claims closed. In addition, the caseloads of claims analysts are kept low to ensure they have the capacity to manage claims toward a successful outcome.

Policy provisions in Assurant Employee Benefits' traditional disability plans that are designed to facilitate return to work include:

- Trial return to work, which allows a claimant to “test the waters” and be certain he or she is capable of working without jeopardizing the financial benefit of disability payments. Claimants can earn up to 100% of pre-disability pay from all sources of income for up to 12 months.

- Up to \$3,000 in accommodation expenses to help a person return to work. While needed accommodations frequently cost \$50 or less, Assurant Employee Benefits will consider accommodations in excess of \$3,000 if the investment will enable a claimant to successfully return to work.

As a result of Assurant Employee Benefits' focus on getting claimants back to work, a significant percentage of those who are able to return to work do so with their own employers in their own occupations, providing a winning outcome for all.

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About Assurant Employee Benefits

Assurant Employee Benefits specializes in quality employee benefits and services, including long-term and short-term disability, life and accidental death and dismemberment insurance, dental coverage, and disability reinsurance management services. Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company and for prepaid dental products provided by affiliated prepaid dental companies. In New York, insurance products are underwritten and prepaid products are provided 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, exclusions and restrictions. Please contact us for information.