ASSURANT
Employee
Benefits

What to do when an employee becomes disabled

This brochure is designed to assist you with filing a Long-Term Disability (LTD) claim and to offer suggestions on dealing with employees whose illnesses and injuries prevent them from working. The effects of a disability can be devastating, both physically and emotionally. At Assurant Employee Benefits, our goal is to provide financial assistance via our benefit checks as well as support and assistance to your employees in improving their quality of life and overcoming obstacles in returning to productive employment.

Maintain Contact

Employment is defined in part as "Use, Purpose." When employees become disabled, they may not only lose their income, but also their sense of purpose. After a period of time, employees who cease work due to disability often perceive themselves as distanced from the company they've worked for. The bond they had with their employers may be weakened or severed.

To avoid a feeling of separation, and as a means of aiding their recovery, it is important to keep sick or injured workers connected to the work place. We encourage you to maintain contact with disabled employees throughout their period of recovery.

Examples of some ways that companies have maintained a bond with disabled employees are:

- inquiring about the employee's medical status and letting the person know they are thought about via a phone call from the supervisor or manager;
- updating the employee on the latest company or departmental developments by sending company newsletters and other similar materials;
- sending "get well" and "missing you" cards to sick or injured employees;
- having your company physician or nurse communicate with the employee's primary care physician to assure a return to work at the earliest appropriate time;
- providing transportation services to employees who have difficulty getting to their doctor's office or medical center for therapy; and
- inviting the disabled employee to occasionally visit fellow employees during scheduled break times to counteract feelings of separation and to build a desire to return to work.

Your Involvement in the Process

The optimum outcome for any disabled worker is to return to work at his or her own job. In many cases, however, this will not be immediately possible.

No two individuals are alike, so you will need to work with your employees on a case by case basis to get them back to work.

In some instances, this means creating modified-duty jobs that will allow your employees to undertake only those tasks that are within their physical capabilities. In other cases, it means offering reduced hours to start, with the goal of eventually resuming full-time hours.

Your LTD policy is designed to support your transitional return-to-work program by requiring a disabled employee to return to work when a job becomes available that the individual is functionally capable of performing.* In other words, the employee does not have the option of remaining off work and collecting disability benefits when you extend him or her a job offer for limited or light duty work.

A disability can have many costs to you as an employer:

- higher long-term disability insurance premiums
- sick pay/short-term disability benefits
- lost productivity in the work force
- hiring replacement workers
- training costs

We encourage you to retain, retrain and rehire disabled workers, and make this a part of your corporate culture, as there are several benefits:

- lost work time will decrease
- improved LTD claims experience
- your work force will be more productive with experienced workers
- goodwill is established with employees

In addition, the Americans with Disabilities Act (ADA) guarantees equal rights to people with disabilities with respect to employment. This legislation applies to employers with 15 or more employees. Under the ADA, when an individual's disability creates a barrier to employment, employers are required to consider whether reasonable accommodations could eradicate the barrier.

Notification of Claim

The process of submitting an LTD claim is to complete the three-part Group Long-Term Disability Claim Statement, form KC3283. To avoid unnecessary delays, the entire claim statement should be completed in full and submitted to the benefit center administering the claim.

It is essential that this initial submission take place as soon as possible following the onset of a disability, when it is likely that the individual will remain out of work long enough to satisfy the qualifying period.

When you are not sure that your employee will be out long enough to satisfy the qualifying period, the initial submission should take place at least one month prior to the end of the qualifying period.

Groups that have Short-Term Disability coverage through Assurant Employee Benefits should submit the Short-Term Disability Claim Statement immediately following the onset of a disability.

We also accept phone calls in advance of the initial claim submission in order to quickly and actively intervene. Early submission and notification allows us to offer our assistance at an early stage of disability while employees feel connected to their employer, haven't become depressed and haven't lost their motivation to resume work due to inactivity and loss of function.

Assurant Employee Benefits' Involvement/ Activities

An initial claim submission is thoroughly evaluated by an Assurant Employee Benefits claim professional. Our goal is to identify the most appropriate way to be of service to an individual.

In some cases, the individual needs assistance in returning to the prior position. We will intervene and work as partners with the employer in returning an employee to productive work.

We take action following receipt of a claim submission by:

- gathering information from all treating physicians and hospitals;
- calling the disabled individual and employer;
- writing to various parties for financial and vocational information; and
- conducting medical review and intervention through company nurses.

We call disabled individuals to discuss their current medical status, treatment, daily activities and limitations. Further, we discuss returning to work and our contractual incentives for resuming work.

We will also call you to discuss bringing your disabled employee back to work, whether by making a job accommodation, modifying duties or creating limited or transitional jobs that the individual can perform.

In the event an individual's impairment is so severe as to preclude re-employment, we alter our discussion and instead focus on the advantages of obtaining Social Security Disability Benefits and the impact on our LTD benefits.

After making our disability determination and identifying a proper course of action, we actively pursue that direction, whether it be resuming productive employment or obtaining Social Security Disability or other benefits.

We recognize that most disabled employees would rather be working. Our plans are designed to encourage employees to attempt to resume work activities by building the following protections into the contract:

- An individual will not jeopardize his or her benefits and coverage by attempting a trial period of return to work.
- During the first year of a return to work on a trial basis, we do not reduce our benefit by the disabled person's earnings unless the combination of our benefit, new earnings and other sources of income exceed the individual's pre-disability salary.
- After the first year of partial or limited duty work, only a portion of new earnings are taken into account when calculating our benefit.

Rehabilitation program

We can assist disabled workers with a rehabilitation benefit that supplements medical and vocational assistance with significant financial incentives. The basis for this effort is a rehabilitation plan which consists of a written statement developed by us describing the claimant's rehabilitation goals and responsibilities, along with the responsibilities of Assurant Employee Benefits and any other party to the plan.

As part of a rehabilitation plan, we will:

- increase an individual's benefit by 10% of monthly pay, up to $1,000;
- pay an employer up to 100% of an individual's salary for the first month of a return to limited work; and
- provide job search assistance and up to three months of additional benefits if an individual recovers while unemployed.

Where appropriate, we may pay for other services, such as:

- accommodation expenses
- education expenses
- family care expenses
- medical expenses
- moving expenses

Our Managed Rehabilitation policy requires participation by the disabled employee in a rehabilitation plan that would enable him or her to resume gainful employment. If the claimant fails to participate with full cooperation in the plan without good cause, disability benefits will either be reduced or end along with disability coverage. "Good cause" means a medical reason preventing implementation of the plan.

Final Comments

We also stand willing to provide assistance to your employees in pursuing Social Security disability benefits. In certain instances, we engage outside organizations to represent your employees before the Social Security Administration. The cost for this assistance is borne entirely by Assurant Employee Benefits.

We hope this information is useful to your organization. While we have attempted to touch on some common topics in this brochure, we are unable to cover all questions you might have. We encourage you to call the benefit center managing your disability claims if you have any questions.

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