

CAN WE HELP YOU AND YOUR COMPANY?

Assurant Employee Benefits has much to offer you, the employer, in the way of rehabilitation services. Our experienced staff would welcome the opportunity to discuss our services with you further.

Please call us anytime with questions. When you call, simply ask to speak to the benefit specialist assigned to your disabled employee(s) and express your interest in learning more about Transitional Return to Work and Assurant Employee Benefits' Rehabilitation Program. The benefit specialist will take your name and number and have a member of our Rehabilitation Staff contact you.

We look forward to hearing from you!



ASSURANT
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Transitional Return to Work

What You Need To Know



WHAT IS TRANSITIONAL RETURN TO WORK?

Transitional return to work is a temporary work opportunity offered by an employer to a disabled employee during his or her recovery time to help the individual ease back into the workforce. Such an opportunity can be very important to the recovery process of an individual who is released to go back to work with restrictions. While restrictions may not allow the worker to perform all of the tasks of his or her previous job, the employee may be able to perform other work. As the employer, you play a significant role in this transitional phase by offering a return-to-work opportunity to your employee. Transitional return-to-work may consist of an employee performing one or more duties of the original job, working reduced hours per day or per week, temporarily performing another job in a different department, or working in a position created or modified to meet the employer's restrictions.

HOW DO I KNOW IF MODIFICATIONS ARE NECESSARY?

Assurant Employee Benefits has rehabilitation staff who are experienced in evaluating work sites and interpreting restrictions. They can help you develop the right job and/or modifications for your employee. A Job Analysis may be performed at your work site by a qualified vocational professional and these findings may be shared with your disabled employee's physician to ensure that the best job match is made. The vocational professional can then facilitate communication between you, your employee and the physician to achieve a successful return to work.

WHAT IS THE BENEFIT OF HAVING A DISABLED EMPLOYEE COME BACK TO WORK EARLY?

There are actually several benefits to having an employee return to work when he or she obtains a release to work but cannot perform all of the duties of the former position.

- The transitional return to work serves to recondition or strengthen the employee who has deconditioned as a result of being off work.
- The employee once again becomes accustomed to a work schedule and to accepting his or her role back in the workplace.
- A valued employee is maintained. The experience and knowledge of such an employee can be used productively in other departments during recovery.
- Employees benefit financially and psychologically by returning to the workplace.
- Claim costs are better controlled, which can ultimately result in a savings to you, our policyholder.
- Accommodation expenses (to a maximum of \$3,000 for employees participating in an approved Rehabilitation Plan) may be paid by Assurant Employee Benefits to reasonably accommodate the disabled employee, as required by the Americans with Disabilities Act (ADA) or similar legislation. We may also consider funding for tools, equipment, furniture, computer software, or other items required for a return to work.

- Additional education or training expenses to enable the employee to return to work may be provided by Assurant Employee Benefits. Reasonable costs for tuition, books, travel, computers and other equipment may be included.
- Benefit costs are controlled when an appropriate transitional position is developed and offered, but refused by the employee for non-medical reasons. Benefits are not paid when an employer offers an insured the opportunity to return to limited work while disabled, the insured is capable of performing the work offered but does not return to work when and as scheduled.

ARE BENEFITS PAID TO THE EMPLOYEE DURING PARTIAL EMPLOYMENT?

Once transitional employment is secured, there is further financial assistance we may contractually provide. For the first year of a partial or limited return to work, your employee is eligible for our 100% Return-to-Work Benefit. The monthly benefit paid to the insured is not reduced by new earnings unless the combination of our benefit and other sources of income exceed 100% of pre-disability salary.

In addition to the immediate benefit of greater income for the disabled employee, successful employment can eliminate the fear of long-term dependency on a fixed income source.