



CLAIMS SERVICES
OUR **PEOPLE** MAKE
THE **DIFFERENCE**



CUSTOM DISABILITY SOLUTIONS

A Division of Reliance Standard Life Insurance Company

Our Commitment

Custom Disability Solutions' (CDS) approach to claims management is recognized throughout the industry for its focus on claimants. Our claims teams are committed to delivering outcomes that improve claimants' lives and assist with their efforts to return to work.

We provide exceptional customer service with sincerity and integrity to all claimants. In short, our approach to claims management is built on trust between our claims team and claimants.

Claims Mission

Our mission is to provide thorough, fair and accurate evaluations on all claims in a timely manner in compliance with The Employee Retirement Income Security Act of 1974 (ERISA) and any applicable state laws and regulations.

▶ Quality

▶ Integrity

▶ Teamwork

▶ Excellence



Claims Administration

- Assess claims systems and organizations
- Develop and implement policy and procedural manuals
- Review claims practices and procedures
- Conduct initial telephone contact within 10 calendar days of receipt of claim
- Follow-up with claimants every 4 months
- Offer telephonic short-term disability (STD) claims intake
- Provide 3-point contact: employer, employee and physician
- Communicate claims decisions to employees with an explanation of benefits

Claims Management

- Conduct comprehensive claims processing and adjudication
- Coordinate early-intervention on potential long-term disability (LTD) claims
- Evaluate prognosis and medical restrictions and limitations
- Utilize online clinical guidelines with claimants' diagnosis
- Monitor claimants' compliance with treatment plans
- Recommend additional assessment services such as Independent Medical Exams, Functional Capacity Evaluations and onsite rehab/clinical consultation

Claims Reporting Services

- STD and LTD quarterly activity summaries
- Sick pay reports
- Tax reporting
- Monthly claim reporting on all claims
- Tax withholding reporting, employee portion, LTD employer FICA match

Claims Financial Services

- Advice to Pay or Check Writing
- Banking services (i.e. direct deposit)
- Issuing benefit checks, with the appropriate state and federal tax withholding

Our Claims Teams

- Claims Service Representatives
- Claims Examiners
- Claims Supervisors
- Claims Managers
- Clinical Consultants
- Vocational Rehabilitation Counselors
- Social Security Advocate

Claims Examiners

Our Claims Examiners are highly knowledgeable and thoroughly trained in disability claims management. They are self-starters who excel at providing quality customer service. They provide support to claimants and employers throughout the entire disability process.

We have a Bi-Lingual Team that works directly with Spanish-speaking claimants. This team communicates all disability and claims related information in Spanish. Our Bi-Lingual Team allows us to communicate effectively with all claimants, and helps us to provide the best customer service possible.

Claims Examiners receive ongoing training in all aspects of managing disability claims including the latest medical and vocational information. Our training and professional development programs ensure that our claims team is prepared to tackle any claims management challenge they face.



SUCCESS STORY

A 59 year-old male bus driver had a stroke. He wanted to return to his bus driving job, but needed to pass a driving evaluation test, and needed assistance arranging return-to-work activities with his medical providers and employer.

A CDS Vocational Rehabilitation Counselor arranged and paid for the Driving Evaluation. The claimant passed the driving exam and he was approved to return to driving his bus! The claimant returned to work full-time at his same pre-disability salary!

Clinical Consultation

Working with our Claims Examiners to help facilitate medical disability cases, CDS' Clinical Consultants review and provide referrals related to an individual's current medical status. The clinical reviews and consultations are delivered by occupational health and registered professional nurses. Our clinical team works with vendors and occupational physician consultants, and serves as a critical communication link between the various parties involved in any medical disability case.

CDS' approach suggests that utilizing guidelines, informing physicians of our standards, and providing consistent follow-up in a non-adversarial fashion will positively impact physician and patient expectations. This can result in shorter durations and better outcomes.

Vocational Rehabilitation

CDS' Vocational Rehabilitation Services take a 'total person' approach. Our masters level counselors help claimants uncover their unique strengths and capabilities. They look at all issues that affect a person's employability, and collaborate with medical providers, support service providers and claimants.

We'll help claimants assess their interests, target the type of job that's right, and creatively work with them toward their goal. We've helped countless people by advising them about retraining, home-based employment, and part and full-time work. We supply tips on resume writing, help with interviewing and other job-hunting skills. Additionally, our Vocational Rehabilitation Counselor has access to information on adaptive equipment, workplace modification techniques, and other ways to overcome barriers in the workplace.



SUCCESS STORY

His job kept him on his feet for most of the day, but due to cervical pain and neck surgery, this 48 year-old male was unable to stay on the job.

He met with a CDS Vocational Rehabilitation Counselor, and realized he had the "entrepreneurial spirit." So, he joined a friend's start-up.

With funding and venture capital support, the new company is on a roll.

"I'm doing well and I would not have made it without you guys!"

Social Security Assistance

CDS partners with Allsup, Inc. for Social Security assistance. Allsup is considered one of the nation's leading providers of Social Security disability claims services.

They maintain an award rate of 97 percent and many of their claimant representatives are experienced former Social Security Administration or Disability Determination Services (state level) employees. Combined, Allsup has over 1,100 years of Social Security claims handling experience, and they have won over 100,000 Social Security benefit awards for claimants to date.

Allsup's experts know that beyond SSDI, claimants need an experienced guide who specializes in helping those with disabilities lead a life as financially secure and as healthy as possible. Claimants often have an urgent need for more affordable health care services, help sorting through confusing Medicare options, locating other sources of financial support just for those with disabilities, and guidance in making complicated financial decisions.

Allsup can help!



SUCCESS STORY

Claimant was in his late 50s when heart problems led to open-heart surgery, and leaving work.

A CDS Vocational Counselor contacted the claimant's employer and cardiac physician about gradually returning the claimant to work.

CDS paid for an Ergonomic Evaluation. An individualized electronic sit/stand workstation and other accommodations were provided.

The claimant is back at work full-time in his Special Projects position at the same rate of pay as before his disability!

Relationship Management

Our Relationship Management team is ready to provide customized solutions to help facilitate the management of your business. Our team delivers across-the-board support for all facets of your group disability business. With a dedication to superior customer service, our Relationship Management team is the foundation of your relationship with CDS.

Our Relationship Management Team: Your Guide

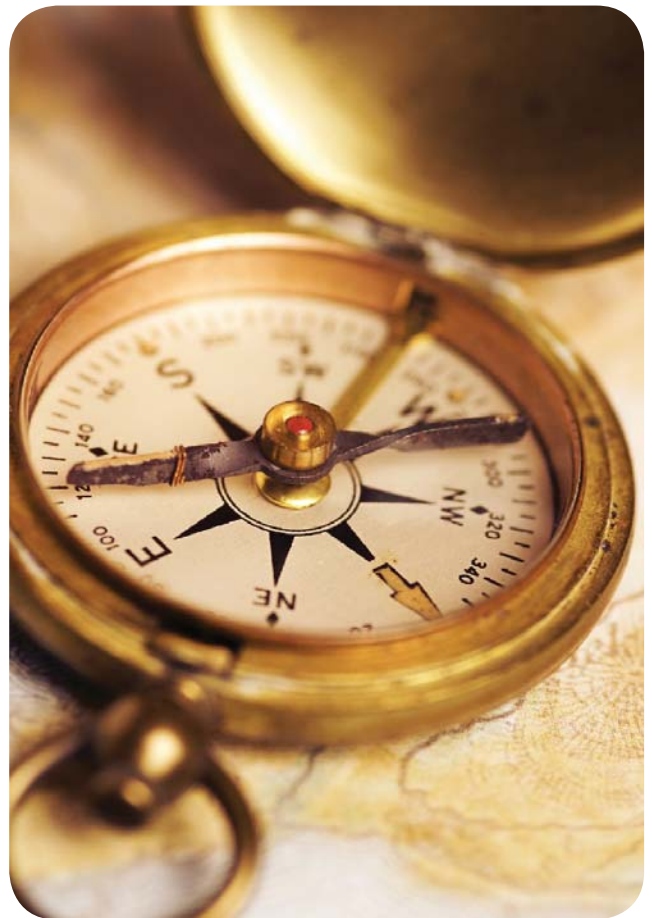
Throughout your relationship with us, you have access to your own seasoned relationship management professional. Your assigned professional is responsible for all aspects of the relationship including implementation of strategic business planning and ongoing assistance in managing your book of business. As your liaison, they coordinate activities and resources within CDS that help you to reach and surpass your business goals.

Your Relationship Manager

- Manages the day-to-day operational deliverables of your business
- Facilitates solutions to your business challenges
- Manages the strategic business plan for your disability business
- Coordinates meetings to review and update your business plans
- Provides administrative support for you and your policyholders
- Is always available and provides quality customer service in everything they do

Our Commitment: Successful Navigation

We are committed to building, growing and maintaining your group disability business. We understand your needs, deliver quality services, and help you achieve your group disability goals.





CUSTOM DISABILITY SOLUTIONS

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