

ReNew2 Contract

Your Group Disability Upgrade Awaits



CUSTOM DISABILITY SOLUTIONS

A Division of Reliance Standard Life Insurance Company

Your Group Disability Upgrade Awaits

Records. Cassettes. CDs. MP3s.

In today's world, technological upgrades are inevitable, and expected.

Push-button Phones. Cordless Phones. Cell Phones.

Improvements and enhancements are *everywhere*.

Why should it be any different for insurance products?

Gone are your rotary phone, record player and typewriter, so why are you still offering a Group Disability insurance product that was rolled out in the last millennium?

The face of the American worker and the landscape of the labor market are changing quickly, and you need a Group Disability product that is equipped for these changes. Custom Disability Solutions' (CDS) **ReNew2 STD/LTD Contract** is designed to meet the needs of today's and tomorrow's workers.

RETURN-TO-WORK

INCOME REPLACEMENT

BENEFITS FOR EMPLOYEES AND THEIR FAMILIES

Our ReNew2 Contract goes beyond partial income replacement and return-to-work services. These are the key features of any and all disability product offerings, but you need a product offering that differentiates you from competitors and helps you stand out in a highly competitive market.

ReNew2 is that product.

Our ReNew2 Contract is based firmly on an approach learned from decades of disability management:

- People want to be healthy and productive
- Work is valuable to the recovery process
- Limitations in work capabilities can be accommodated with special equipment and modifications
- Return-to-Work is the key to a higher standard of living and a better quality of life

The Features and Flexibility to Meet Your Business Needs

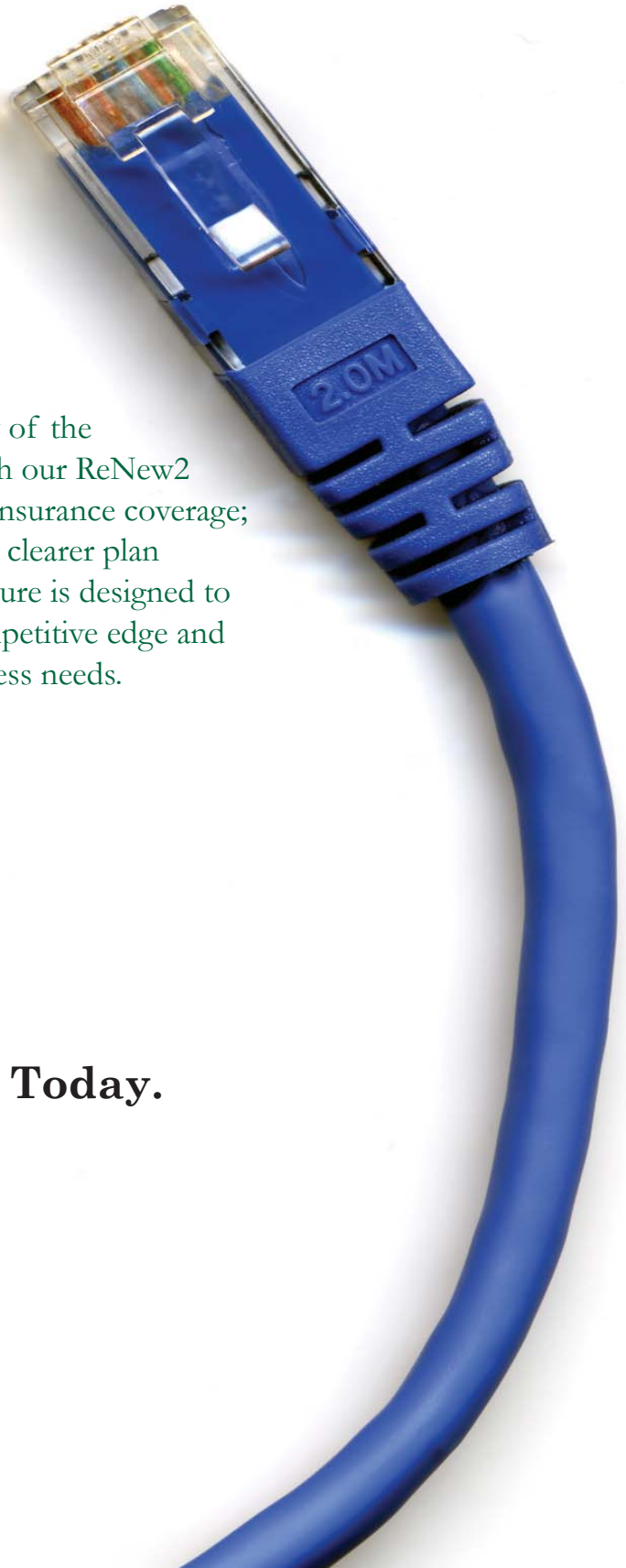
The Latest Options

The first things you look for in the latest version of your favorite personal devices are the new features. Do they enhance the experience? Make the product better? Do they provide you with the options you desire?

Remaining True at the Core

With each new version and feature the basic functionality of the device, remains unchanged. The same premise is true with our ReNew2 contract – Like its predecessor, it still provides disability insurance coverage; however, ReNew2 provides greater plan design flexibility, clearer plan definitions and more benefit options. Each upgraded feature is designed to enhance your group disability offering, sharpen your competitive edge and allow your customers to create a plan that fits their business needs.

**Don't Get Stuck in the Past.
Secure Your Upgrade Today.**



ReNew2 Benefit Provisions: Upgrades and Advantages

BENEFIT PROVISIONS	KEY UPGRADES	ADVANTAGES
Definition of Disability	Clarified the definition of disability by simplifying it and adding more options	<p>Provides access to a greater range of rehabilitation options and support services, earlier in the recovery process</p> <p>Encourages claimants to explore return-to-work options</p> <p>Includes language to protect the employer should a 'reasonable employment option' be offered and turned down by the employee</p>
Earnings Test	<p>Expanded the range of earnings test to 50% - 80%</p> <p>Made 80% standard during the Regular Occupation period</p> <p>Made 60% standard during the Any Occupation period</p>	<p>Provides more flexible plan designs</p> <p>In-line with industry standards</p> <p>Provides more opportunity for claim staff to get claimants in a rehab program in anticipation of job status change</p>
Limitations	<p>Limited benefits for mental illness and substance abuse disability to 12 - 24 months in lifetime (per occurrence is optional)</p> <p>Removed self-reported symptoms</p> <p>Made Special Conditions Limitation optional</p>	<p>More specific definitions</p> <p>Less subject to interpretation</p>
Exclusions	<p>Now includes:</p> <ul style="list-style-type: none"> • Regular care of a doctor • Military service • Intentional self-inflicted illness • Illegal occupation • Cosmetic surgery • Accident resulting from the operation of a motor vehicle while intoxicated • Influence of drugs or controlled substance 	<p>More specific definitions</p> <p>In-line with industry standards</p>

ReNew2 Benefit Provisions: Upgrades and Advantages

BENEFIT PROVISIONS	KEY UPGRADES	ADVANTAGES
Termination of Benefits	<p>Ceasing to be under the regular care of a doctor</p> <p>Refusing:</p> <ul style="list-style-type: none"> • An exam or testing • Vocational or rehabilitation testing • To work with assistance of modifications or adaptive equipment • Appropriate medical treatment • To follow a wellness program 	<p>Requires individuals to work if they are able to do so when provided access to services and treatment</p> <p>More clearly defined reasons for termination of benefits</p> <p>Encourages and motivates employees to participate in employer provided wellness programs</p> <p>Encourages employees to make choices that are in their best interests</p> <p>Helps employers manage disability costs</p>
Pre-existing Condition	<p>3/12 is standard for groups with more than 25 lives</p> <p>12/24 is standard for groups with less than 25 lives</p>	<p>Easy to understand</p> <p>Fair to the claimant and carrier</p> <p>In-line with industry standards</p>

This brochure provides brief descriptions of the group disability plans offered by CDS to be underwritten by your client companies. For complete details of coverage, including all exclusions, limitations, reductions and termination provisions, or for more information on CDS and what we can do for you, please contact Roxanne Bergland, Director of Business Development at 507-685-2577.



Rehabilitation & Return-to-Work Incentives

What good are the latest features if they aren't used or understood?

When upgrading our group disability contract, we knew that the Rehabilitation and Return-to-Work features had to be **accessible** and **easy to understand**. The purpose of these incentives are clear - **Make it easier for claimants to return-to-work.**

Workplace Modification Benefit

If the employee is receiving an LTD benefit and the employer makes a modification to the worksite so he or she can return-to-work, the employer is eligible for the Workplace Modification benefit. The standard maximum benefit is \$2,000.

Rehabilitative Services Benefit

This benefit requires an employee that is disabled to take advantage of vocational rehabilitation services and incentives that can help him or her return-to-work. Rehabilitation services may include:

- Vocational testing and training
- Job modifications
- Job placement
- Other services as recommended to help the employee return to active employment either full-time or part-time

Social Security Assistance Benefit

Advice and support is available to employees regarding filing a claim for Social Security Disability Income (SSDI) benefits or appealing a denial of an SSDI claim. We can assist the insured in obtaining SSDI benefits by:

- Helping obtain medical and vocational evidence
- Finding appropriate legal representation
- Reimbursing pre-approved case management expenses

Additional Provisions That Encourage Return-to-Work:

- Recurrent disability
- Accumulation of elimination period
- Pre-disability earnings indexation (optional)
- Partial and residual benefits

Optional Services & Benefits:

Providing Additional Peace of Mind to Employees and Their Families

The ReNew2 LTD contract includes a number of optional services and benefits, available to claimants that enhance the standard return-to-work and rehabilitation services offered in the contract. These optional services focus on the **health, well-being and care** needs of **claimants and their families**.

Education Benefit

Assists with post-secondary school expenses for a claimant's eligible children

Extended Care Benefit

Assists with expenses associated with claimant's confinement in an extended care facility

Dependent Care Benefit

Assists with expenses associated with care required for dependent family member(s) of a claimant participating in a rehabilitation plan



Personal Care Assistance Benefit

- Standard on plans with five years or greater maximum benefit durations
- Pays monthly benefit of up to 60 months after the end of the maximum benefit period
- Claimant must have a loss of two or more ADLs, be cognitively impaired or terminally ill and cannot perform any occupation

Employee Assistance Program Benefit

The ReNew2 contract also has the option for employers to provide an Employee Assistance Program (EAP) as part of their long-term disability offering. This basic EAP benefit focuses on providing employees and their families with access to employer sponsored preventive services.



CUSTOM DISABILITY SOLUTIONS

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