



Disability Reinsurance Products and Services



CUSTOM DISABILITY SOLUTIONS

A Division of Reliance Standard Life Insurance Company

Achieving Results *Together*

We understand that choosing the right reinsurer is one of the many important decisions an insurance executive makes. To make this decision easier, Custom Disability Solutions (CDS) offers a portfolio of reinsurance products. Our products are designed to help you profitably grow and enhance your business. We provide tools and resources that complement your current business, and allow you to expand the value of your organization. We are focused on diligently working with you not just as our customer, but as our partner.

Custom Solutions

Introducing new products to market is a time consuming and resource-draining task. CDS will be your outsource solution for bringing group short- and long-term disability insurance products to the marketplace. To help you sell group disability, CDS provides managed turnkey services that are customized to fit your business.

If you are currently providing group short- and long-term disability insurance, and not looking to outsource all of your group disability operations, CDS can create a customized service package to meet your needs.



Product Offerings:

- Traditional Group STD
- Traditional Group LTD
- Integrated Group STD and LTD
- Voluntary Group STD
- Voluntary Group LTD
- Core Buy-Up Plans: Choice Plans
- Small Group STD & LTD: 2-9 Lives
- EZ LTD Plan
- International LTD: Coverage for Expatriates 10+ Lives

Value Added Service Options:

- Employee Assistance Program (EAP)
- Leave Management Administrator II (FMLA)
- Conversion
- 24 Hour Travel Assistance

The Right Group Disability Product For Your Business Needs

Traditional Group STD and LTD

Our disability insurance products offer a variety of plan options and provide a benefit to eligible employees due to a covered injury or sickness. The employer may pay all of the cost of the plan, pay a portion of the cost, or the employee may pay the entire cost of the plan.

Integrated Group STD and LTD

Through our integrated approach to managed disability, we provide an early and seamless transition from STD to LTD. By integrating short- and long-term disability coverages under one contract, employers have the opportunity to streamline administration costs from STD to LTD. Reducing redundancies and duplication during the transition from STD to LTD helps control benefit and claims administrative costs.

Small Group STD and LTD (2-9 Lives)

Small employers need group disability income coverage like any other employer. Employers will benefit from providing coverage for their employees and experience improved recruiting, retention, employee morale and performance. We offer a Small Employer Income Protection Plan that is designed specifically for employer groups with 2-9 lives.

If you have any questions or would like additional information about our reinsurance products and value added services, please contact Roxanne Bergland, Director of Business Development at 507-685-2577 or rbergland@customdisability.com.



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G R O U P R E I N S U R A N C E

600 Sable Oaks Drive, Suite 200 • South Portland, ME 04106
1-877-448-1999 • www.customdisability.com