



SIMPLIFYING ABSENCE AND DISABILITY FOR EMPLOYEES

**Transamerica Integrated Absence
Management and Disability Insurance**



Helping employees maintain work/life balance includes understanding and offering help when they can't be at work. When they need time to recover from injury or illness, welcome a baby to the family, or care for an aging parent, employers understand that absences are a part of life that affect us all.



A DEDICATED CASE SPECIALIST TO GUIDE THE WAY

Transamerica eases the stress and confusion that often come with figuring out how to transition from absences to a leave or short-term disability claim. After a single-intake process (available online or by phone), a knowledgeable Case Specialist will guide the employee each step of the way.

Their designated Case Specialist helps determine when the appropriate leave and disability benefit can help them, with resources for every situation, including in-house medical and vocational consultants, appropriate caseloads, supportive mentors/managers, system prompts, and more, to ensure they manage claims accurately and quickly to help the employee access benefits or return to work.



HEALTH CARE PROVIDER OUTREACH

We proactively assist your employees with any medical certification forms they must provide, by making a courtesy contact with their health care provider. We find that our courtesy outreach often speeds up the certification process and helps employees get a prompt decision on their leave request.



ABSENCE AND DISABILITY ADMINISTRATION WITH FEWER HASSLES FOR EMPLOYERS

Managing workplace absences can be a confusing, costly, and often frustrating process for employers. From knowing when an employee’s short-term disability (STD) should be applied to staying current with ever-changing government regulations surrounding leaves, HR managers often have their hands full keeping it all running smoothly while staying compliant.

Let Transamerica take the wheel and help ease the HR burden and company expenses by offering a single-intake process, supporting leaves and disability policies, and return-to-work assistance.

Once an employee has filed the claim, we help administer (if applicable):

- Short-term disability insurance
- Long-term disability insurance
- Federal FMLA administration
- PFML (Private Plan ASO admin only)
- ADA leave administration
- Company (paid or unpaid) leaves (jury duty, bereavement, parental leave)
- Unpaid state leave administration
- Ancillary leaves administration
- USERRA administration

ADMINISTRATION SERVICES TO LIGHTEN THE HUMAN RESOURCES LOAD

We also handle:



Takeover claims



Expenses of medical records



Physician review if necessary



Detailed fully integrated leave and STD reporting



Online portal access to real time claim updates

MAXIMIZING THE VALUE OF ABSENCE AND DISABILITY MANAGEMENT



CLIENT EXPERIENCE	TECHNOLOGY	TRANSAMERICA ADMINISTRATION
<p>Single claim intake — integrated leave and disability process identifies applicable leave types and disability policies, so employees do not need to predetermine their eligibility before filing a claim</p>	<p>Eligibility file feeds for automatic identification of leave types and automated eligibility decisions, letters, and workflow tasks which ensure we meet deadlines required</p>	<p>Guidance on best practices during implementation</p>
<p>Case specialist support from case opening through return-to-work planning with single point of contact</p>	<p>Real-time integrated reporting with Employer Portal and comprehensive standard push reports sent as often as desired (daily, weekly, etc.)</p>	<p>Compliant administration of leave claims leveraging in-house medical and vocational consultants to evaluate claims holistically and review for return-to-work opportunities</p>
<p>Easy-to-read integrated leave and disability letters</p>	<p>Tracking of intermittent days taken with our 24-hour Employee Portal</p>	<p>HR and manager training as needed on FMLA, ADA, and PFML to ensure managers understand best practices and their responsibilities</p>
<p>Assistance with care provider contacts and follow-up</p>	<p>Quarterly updates on changes to leave laws/legislation for leaves we manage and one-click access to leave regulations</p>	<p>Appropriate case specialist workloads to ensure timely, accurate, compliant decisions</p>





AN EXAMPLE OF HOW IT WORKS

Jerry tripped over a child's toy at the bottom of the porch steps and landed squarely on one wrist causing a severe fracture. After calling in sick because heavy lifting at work wouldn't be possible, Max, the HR manager, asks Jerry to call Transamerica. An intake specialist helps Jerry through the absence online claim application. From there, a Transamerica case specialist identifies that Jerry's eligible for short-term disability benefits, manages his FMLA leave, and assists with proactive follow-up with health care providers, and eventually return-to-work services.

For the HR manager, Max, the work is done. No need to worry about what policies or government regulations apply or the other associated paperwork, because the experienced professionals at Transamerica will manage Jerry's absence from day one.



CLAIMS MADE EASY

Employees have access to a 24-hour online portal where they can easily:

- File claims
- Check their claim status
- Send us a message
- Download forms
- Upload medical information





WE'LL TAKE IT FROM HERE

1

CLAIM REVIEW

Within two business days

The case specialist explains next steps, calls healthcare provider for info, and sends employee a leave packet

2

CLAIM DETERMINATION

Within three days

Gathers information, communicates with healthcare provider, and lets employer and employee know if the claim is approved, pending information, or denied

3

CLAIM MANAGEMENT

Ongoing

Assists with healthcare provider information requests, reviews medical information for continuing regulation compliance, and keeps employee informed

4

TRANSITION TO WORK OR TO LTD

Approximately three to four weeks prior to transition

Works with care providers to plan a return to work OR once a medical update is received, works with long-term disability (LTD) case manager to transition to LTD benefits



RELIABLE, MODERNIZED RESULTS FROM BEGINNING TO END

Transamerica has been a trusted employee benefits provider for 90 years. Our continued investment in technology and ability to customize integrated solutions that fit employers' needs, as well as our process development with an industry leader in the life, absence, and disability space, makes us a capable, natural choice for your absence and disability management needs.



TRANSAMERICA®

THE POWER OF VOLUNTARY BENEFITS

Help attract and retain top talent with supplemental products to complement and enhance your core benefits offering. Our full suite of products rounds out your broad range of options, including policies that pay to help in case of critical illness, accident, hospital stays, or cancer. When you're ready to offer more, we're ready to make adding products and employee enrollments a snap at every step.

Ready to learn more?

Contact your Transamerica sales representative today.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at: [tebcs.com](https://www.tebcs.com).

This is a brief summary of *Transamerica Short-Term Disability Insurance*SM DI10 and *Long-Term Disability Insurance*SM DI11 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMD110IC-1020 and ICC20 TMD111IC-1020 respectively. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Disability Reinsurance Management Services (DRMS) is a third-party administrator for Transamerica Life Insurance Company. DRMS and Transamerica are not affiliated in any way.