

Simply Unum®

Why Simply Unum

Simply Unum is an innovative approach to benefits that will help your customers meet some of today's toughest HR challenges. Simply Unum offers:

- attractive benefits and funding options that meet diverse needs while keeping benefit costs predictable and stable
- administration that makes it easy to manage multiple choice plans
- effective communication and enrollment that helps employees understand the value of their benefits

Product advantages

- Simply Unum effectively merges group and voluntary plans all on one platform.
- Enhancements for STD and LTD:
 - Increased flexibility in plan design allowing for product solutions tailored to an employer's unique needs.
 - A broad range of funding options – employer-paid, employee-paid, or Benefit CreditsSM
 - Robust enrollment and communication strategy and support.
 - Employee choice of coverage amount to meet individual needs.
 - Participation requirements as low as 15% with guaranteed issue on initial and future coverage amounts up to plan maximums.
 - Expanded plan design options such as portability for STD and LTD.

Implementation

- Plan administrator confirms their sale and plan design online in approximately 10 minutes.
- Group contracts and employee certificate booklets for non-enrolled products are typically available online within two business days of completing the case implementation.

Administration

- Employer-paid and employee-paid products are on *one* bill and can be paid with one check.
 - New tools to make billing fast and easy.
 - Up-to-date payroll deduction information.
 - Billing in arrears – payment is due at the end of the month, giving more time to make updates and adjustments.
- Superior services available through a single 800 number, staffed by experienced professionals with access to state-of-the-art service technology and a focus on first call resolution.

Enrollment

- Unum Enroll has a local enrollment manager to help you plan the event, and non-commissioned benefit counselors.
- Enrollment via Web, face-to-face or telephonic.
- Perpetual enrollment process
 - Enrollments conducted via Telephonic Benefit Education Services with voice stamping as signature or online web self-service.
 - Can enroll online using Unum's enrollment system – provides access 24/7.
 - Printed employee education package available.

Claims

- Web and telephonic claim submission available for all coverages.
- Employers are automatically notified by email when an employee has submitted a disability claim; once the notification is received they can complete the employer statement online.
- Employers can submit a life claim online, on behalf of the beneficiary.
- Easy for both employee and plan administrator to keep track of their claims online.