



A claims process that respects your employees

WHY CHOOSE UNUM?

Leadership, focus and financial strength

Broker and customer relationships

Claims process

Product and funding choices

Employee connections

Value-added services

When they have claims, employees say we:¹

- Treat them with courtesy and respect
- Answer their questions promptly

A commitment to integrity and responsibility



At Unum, we are committed to making personal connections with your employees and understanding their individual needs.

Our innovative claims management process helps ensure that we:

- Thoroughly and fairly evaluate all claims
- Pay all valid claims in a timely manner
- Help disabled employees in their efforts to return to a productive lifestyle
- Use a holistic approach to evaluate all the conditions that may contribute to an illness or injury



Work with a leader

Unum is one of the nation's leading providers of employee benefits, with more than 165 years of experience in the employee benefits industry. You can count on us to take care of your employees during the claims process — **we'll be there every step of the way.**

A fair, thorough and personal process



When an employee calls Unum to initiate a claim, a Unum service professional will always answer. Each of our representatives has been thoroughly trained on our benefits and services, as well as the specifics of your plans and program.

Details about our disability claims practices:

- Our process is focused on quality and diligence — every claim decision, every time
- No single person can approve or deny any claim — second-level claim reviews ensure appropriate decisions
- We request all the information we need before making a claim decision, instead of requiring employees to obtain the information on their own
- Medical records are reviewed by a staff physician whose specialty is appropriate to the customer's claim
- We encourage physician-to-physician contact and specialty physician reviews, and use physicians who are actively practicing medicine
- We perform quality reviews on open and closed claims
- Our strong compliance and ethics program ensures accountability



For more information, contact your broker or Unum representative today.



1 Market Decisions, 2012 Unum STD, FMLA and LTD Claimant Satisfaction Research (2013).

Insurance products are underwritten by the subsidiaries of Unum Group.