

Group Disability Insurance

Short-Term | Long-Term | Statutory



Your employees are your most valuable resources. They are critical to the success of your business. At Liberty Mutual Insurance, we understand this and recognize that an employee's absence due to disability can affect workplace morale, service quality, and productivity.

Suffering a disability can be financially devastating for an employee. Disability insurance can help cover daily living expenses and provide resources for recovery and return to work when one of your employees suffers an injury or illness that is not work-related.

Comprehensive Solutions Through an Integrated Approach

Liberty Mutual Insurance delivers a single-source solution — fully integrated group short-term disability (STD), statutory disability, and long-term disability (LTD) with group life, leave administration, and workers compensation.

Flexible plan designs provide options tailored to your company's needs, including fully insured, administrative services only, advice to pay, participating and flex-funded, and captives. We offer seamless integration with most HR and payroll systems, disease management, behavioral health, and EAP programs and providers.

68%

of Americans would have a difficult time meeting financial obligations if their paycheck was delayed for one week.*

Expert Service

- Vocational rehabilitation specialists develop return to work (RTW) plans, identify transferable skills, and assist with work site modifications
- Social Security advocacy professionals help eligible employees with longer-term disabilities receive Social Security benefits as quickly as possible
- Accommodation Services, our tracking and vocational support product, helps employers with Americans with Disabilities Act (ADA) compliance obligations related to return to work and stay at work accommodations
- Your supervisors, human resources managers, and benefits managers can call our return to work hotline to get answers to general questions on nonoccupational return to work

Designated Case Managers

- Highly credentialed case managers understand the issues involved in administering and accessing disability, life, and leave benefits
- Account services teams are available, responsive, and deliver a client-focused, consultative experience
- Low caseloads ensure that the team is familiar with employers' specific plans and policies
- Regional claim centers provide local support

Premier Clinical Model

Our clinical model ensures a coordinated approach to disability management, treatment, and return to work for all parties: the employee, employer, treating physician, and our case managers and clinicians. This approach focuses on timely review, appropriate treatment, and return to work.

Broad Clinical Resources

- Four dedicated, full-time medical directors
- 80 on-site consulting physicians
- 50 nurse case managers

* Disability Statistics, Council for Disability Awareness, July 2013

Services

- **MyLibertyAssist^{®1} EAP:** helps eligible employees and their immediate family members address emotional well-being, family life, healthy living, leadership skills, and legal and financial resources.
- **Accommodation Services:** provides expert consultation, tracking, and documentation assistance; meaningful reporting; and educational resources to help employers with ADA compliance obligations related to return to work and stay at work accommodations.

Liberty Mutual Research Institute for Safety

Founded more than 60 years ago, the Liberty Mutual Research Institute for Safety (LMRIS) is a world-class research facility located in Hopkinton, Massachusetts. LMRIS employs more than 45 dedicated research staff and operates 12 state-of-the-art research laboratories. The mission of LMRIS is to conduct innovative scientific research to help reduce injuries and disability at home, at work, in the community, and on the roadways. The institute shares its research results in open literature to help improve safety and health among people throughout the world.

Highly Credentialed Physicians

- Affiliated with elite universities
- Board certified with no malpractice issues, 95 percent in active practice
- Represent 30+ fields of medicine

Peer-to-Peer Consultative Approach

- Build consensus among professionals to improve treatment plans
- Share knowledge with internal teams and external partners
- Collaborate to understand the entire clinical picture

Advanced Technology Connects Employers and Employees

MyLibertyConnection[®], Liberty Mutual's secure portal, is available via desktop, tablet, or phone. It provides easy access to critical plan information and reports for employers and convenient benefits management for employees.

Tools for Employers

MyLibertyConnection simplifies day-to-day program administration by allowing human resources and benefits personnel to:

- View all program information through an at-a-glance dashboard
- Report a disability claim or an absence on an employee's behalf
- View and download important program documents, including contracts, forms, and analytics reports
- Communicate sensitive information with case managers and service teams via secure email

Tools for Employees

Employees have secure access to online resources and tools to help them better understand and manage their benefits. An employee can:

- Report an absence
- Track the status of a claim or leave, including dates and payment information
- Submit necessary information related to evidence of insurability
- Access case manager or leave specialist contact information
- Download a medical authorization form, how-to guides, and educational FAQs

To learn more about group life, disability, and absence management products and services from Liberty Mutual, contact your employee benefits advisor or visit libertymutualgroup.com/employeebenefits.

1. Employee Assistance Program ("Services") available under MyLibertyAssist are available to employees covered under insured group long-term disability programs underwritten by Liberty Life Assurance Company of Boston. Employee Assistance Program ("Services") available under MyLibertyAssist are provided by Bensinger, DuPont & Associates. Liberty Life Assurance Company of Boston does not insure or administer these Services.

Helping employees is your passion. Helping you is ours. Liberty Mutual Insurance is ranked on the Fortune 100 list of largest corporations in the United States (based on 2014 revenue). As of December 31, 2014, we had \$124.3 billion in consolidated assets, \$104.0 billion in consolidated liabilities, and \$39.6 billion in annual consolidated revenue. To meet our group employee benefits customers' needs, Liberty Mutual Insurance offers a wide range of coverages, including life, leave, and disability management. Find out how we can help the employees in your business. Visit www.libertymutualgroup.com/employeebenefits, or contact your benefits consultant for more information.



PROUD PARTNER

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Employers and employees have access to tenured professionals, products, and tools that provide expertise and support to deliver results.

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