

Simplified administration for national accounts

Expanded services

- Ease the demands on your time with a suite of services
- Select the fee-based services you need now and add more over time

The growing complexity of benefits administration — coupled with increasing demand for effective employee communications — challenges today's benefits managers to find more efficient ways to manage employee transactions.

Portability and conversion

Today's competitive market can lead to significant fluctuations in your employee rosters. As an employee leaves your company, you are required to notify the employee of his or her right to continue insurance coverage. You can provide Unum with an employee termination file, and we will notify each employee of his or her insurance options on your behalf. Unum will mail a personalized application and explanation of the process to the employee's home.

Evidence of insurability

The evidence of insurability (EOI) process can be time consuming, requiring a determination of need, management of the application process and follow-through with the carrier. Unum's service professionals can manage this process for new enrollments and change requests. We will contact the employee, process the application, send final notification and give you access to a status report that confirms completion or outlines outstanding requirements.

Beneficiary management

Major life events — such as marriage or the birth or adoption of a child — often lead to changes in life insurance beneficiaries for employees. Keeping up with the changes and answering the questions from employees that can arise (Is there a default beneficiary? Can I assign benefits? How do I designate a contingent? Should I list my spouse or my children?), can be daunting for a benefits manager. Unum's service professionals can initiate a mailing — during annual enrollment or any other time — to all eligible employees to obtain the most current beneficiaries. Thereafter, just send us forms for new hires or change requests and we will make the updates.

Life claim intake

There is no more difficult time for a benefits manager than when you have an employee or beneficiary in need of life policy benefits. You often attend to emotional needs as well as initiate the claim. Unum's professionals, trained in bereavement counseling, will guide your employee or his or her beneficiary through the claims process.

LTD claim fulfillment

Our disability claim fulfillment services can expedite claim filing and requires minimal customer involvement. When your employee initiates the claim, a personalized claim form is automatically sent to him or her. A copy is forwarded to Unum's Benefits Center to start the claim monitoring process.