

# Innovative solutions to simplify life

We deliver industry-leading technology to large employers and their employees. We are consistently first to market with innovative group life technologies to minimize the workload for benefits staff and to enhance the service experience for employees and beneficiaries.

We have dedicated a team of associates to address web functionality and enhancement. Partnering with Usability Sciences, an industry leader, we analyze site usage and incorporate results into our continuous improvement process. We benchmark our sites against the best of the web and have received the Customer Respect Group’s highest rating two years in a row. Clients can always expect to be first in line when updates and technologies become available, and we work with them to personalize the implementation of each technology solution they select.

Solutions for benefits staff	Solutions for employees
<p><b>LifeBenefitsExtra (LBE) web site</b> Customized to each client’s plan, LBE provides benefits staff access to:</p> <ul style="list-style-type: none"> <li>• Evidence of Insurability (EOI) and claim status, updated daily</li> <li>• Information about coverage, premium and beneficiaries</li> <li>• Plan-specific forms</li> <li>• Report Builder, a dynamic tool which allows online creation of customized underwriting and claims reports</li> <li>• Weekly claims and underwriting activity reports (an e-mail notification is sent when reports are available to view)</li> <li>• Secure e-mail and attachments</li> <li>• Team member contact information</li> </ul> <p><b>eClaims</b></p> <ul style="list-style-type: none"> <li>• Electronic claims submission process</li> <li>• Online submission speeds up payments to beneficiaries</li> <li>• We accept a faxed copy of the certified death certificate</li> </ul> <p><b>Other services for benefits staff</b></p> <ul style="list-style-type: none"> <li>• We offer training for HR administrators and staff on how to use our technologies most effectively.</li> <li>• Our Information Systems team sits within the business area and understands our clients and their needs.</li> </ul>	<p><b>LifeBenefits (LB) web site</b> We make access easy and secure to:</p> <ul style="list-style-type: none"> <li>• View plan information, amounts and type of coverage, premium, personal profiles and beneficiary designations</li> <li>• View contribution amounts and loan balances in cash value plans</li> <li>• Change personal profile, beneficiary designations or cash value contributions; make loan or withdrawal requests — online with e-signature</li> <li>• Enroll online and complete EOI in real time with immediate response</li> </ul> <p><b>Other services for employees</b></p> <ul style="list-style-type: none"> <li>• Our “live” service representatives are available by phone, e-mail or online chat.</li> <li>• We personalize enrollment communications.</li> <li>• Plan documents, such as quarterly statements and prospectuses can be delivered electronically.</li> </ul>

## Technology at a glance

<b>Enrollment and management</b>	<ul style="list-style-type: none"> <li>• Allows employees of home-office administered clients to complete their initial enrollment and future changes online.</li> <li>• Web site calculates coverage available and guaranteed issue amounts for each employee.</li> <li>• Using e-signature, the entire process is paperless.</li> <li>• Coverage requiring underwriting will benefit from real time underwriting response solution described below.</li> </ul>
<b>Stand-alone EOI</b>	<ul style="list-style-type: none"> <li>• Allows employees of self-administered clients to submit Evidence of Insurability (EOI) online and ties in with our real time underwriting response.</li> <li>• Speeds processing of employee applications.</li> <li>• Increases accuracy and confidentiality.</li> <li>• Keeps employees' medical information private.</li> </ul>
<b>Real time underwriting response</b>	<ul style="list-style-type: none"> <li>• In less than 60 seconds applicants know if their application is approved. If a paramedical exam is needed, they are prompted to schedule it online.</li> <li>• No additional cost to employer if paired with online enrollment or stand-alone EOI.</li> </ul>
<b>Contact center</b>	<ul style="list-style-type: none"> <li>• Live service representatives, not an automated attendant, answer customer calls.</li> <li>• Contact center gives employees the choice of contact methods through computer-telephony integration.</li> <li>• Customer service representatives see plan-specific information when talking to employees.</li> <li>• Employees choose the way they want to communicate with us by phone, fax, e-mail or online chat.</li> </ul>
<b>Beneficiary management system</b>	<ul style="list-style-type: none"> <li>• Tracks beneficiaries for life insurance as well as other benefits programs.</li> <li>• Participants can change beneficiaries online or by paper.</li> <li>• Ensures changes comply with unique state laws and irrevocable beneficiary designations.</li> <li>• Online access may accelerate claim payment and lowers costs associated with paper forms.</li> </ul>
<b>Pre-populated EOI</b>	<ul style="list-style-type: none"> <li>• We will take over EOI management including follow-up with applicants who don't complete their EOI.</li> <li>• Pre-populated and highlighted forms will be mailed to each applicant.</li> <li>• Can be used with or in place of Stand-alone EOI.</li> </ul>
<b>Single sign-on technology</b>	<ul style="list-style-type: none"> <li>• Direct links on employers' secure internal benefits enrollment system to LifeBenefits.com, our benefits management web site.</li> <li>• Employees don't need to keep track of separate login information for their life insurance provider.</li> <li>• Reduces employees' questions or problems about account access.</li> <li>• Supports the industry standard SAML connection.</li> </ul>
<b>SmartMoney Rapid Publisher™</b>	<ul style="list-style-type: none"> <li>• Print-on-demand technology provides a personalized enrollment kit for each employee with current plan and employee information.</li> <li>• Employees who understand their life insurance benefits and can easily enroll, tend to increase their participation in the plan.</li> </ul>

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The Customer Respect Group (CRG), a global research and consulting firm, has developed a methodology to rate the online experience. For the past two years, our proprietary group life web site, LifeBenefits.com, has received an "Excellent" ranking from CRG, the highest available. Less than five percent of sites tested by CRG receive this ranking.