



Specialized Partnership Offering



The Benefits of ONE: Offering integrated Benefits from Unum

- ONE** Partner you can trust – Exceptional Service and Unrivalled Expertise (ADA, FMLA & RTW)
- ONE** Complete Benefit Package – STD, LTD, Life, IDI, Dental, Vision & Supplemental Health
- ONE** Implementation and Administration – Collaborative partnership approach start to finish
- ONE** Education and Enrollment Plan – Expert advise , decision support & flexible enrollment options
- ONE** Seamless Claims Experience – Coordinate claims administration

Customer Satisfaction

- As reported by the National Association of Insurance Commissioners, Unum’s 2016 complaint ratio of 0.37 for group accident and health products is below the industry average and one of the lowest among our key competitors*
- 98% of our clients are likely to renew with Unum**
- 93% give Unum positive marks for overall value**

Education & Training

- Broad catalogue of in person and online CE offerings at little or no cost
- Customized training programs for both PIA and customers
- Specialized schools hosted on Unum’s campus with flexible topics

Self-Accounting

- Clear transition process training and team to implement self-accounting for the first time
- Ability to make immediate changes with adds and terms/salary changes instead of credits on the bill
- Can reference customer’s personal system for records instead of having to use Unum’s system
- Billing team support for questions and assistance throughout process

Product Enhancements

- ID Theft Service available on all new employer-paid Life and LTD business - free of charge
- Paychex specific Underwriting program
- Revenue opportunity strategy with LTD and IDI assessments

Service Level Agreement

As part of our commitment to Paychex Insurance Agency, we guarantee satisfaction with our Service Level Agreement:

- ✓ If the concern is not satisfactorily addressed, Unum will pay 1% of the customer’s annual premium for each service incident (or \$1,000 per incident, whichever is less), to PIA
- ✓ Up to 2 service incidents per year per customer
- ✓ A maximum of \$2,000 per year per customer and an overall maximum of \$50,000 for the specified period for all customers
- ✓ *In addition, Starmount provides a similar guarantee for dental & vision business that provides business guarantees and standards*

*National Association of Insurance Commissioners – Consumer Information Source <https://eapps.naic.org/cis/>. 2016 complaints for Unum Life Insurance Company of America as reported by state insurance departments to NAIC. Not all states report their complaints to the NAIC for use in their database. Information accessed on March 15, 2017.

**Nielsen, “2016 Employer Loyalty Study” (2017), based on Classic Group customers.