Duravant
2023 Effective Date
FMLA Specific Questions

General	UNUM (Insurance)	The Hartford	Mutual of Omaha
How many clients do you currently have?	900	As of January 1, 2023, our administer Leave Management programs for 504 clients with 5,082,776 enrolled lives.	Mutual of Omaha has been outsourcing FMLA administration to FMLA Events, Inc. a EverPath Corporation company, since 2008. iSolutionPro provides FMLA administration to over 5,000 customers, covering over 5.75 million employees.
What is the average size of your clients?	Unum serves a range of clients whose size varies from 50 to 100,000 lives and higher.	As of 2022, the average FMLA Leave Management case size was 2,597 lives.	FMLA Events's average size of clients is 1,150 employees. We have over 5,000 customers, covering over 5.75 million employees. Mutual / iSolutionPro Bldr: We have approximately 750 customers, covering over 500,000 employees.
Can big is your largest client?	110000	As of 01/01/2023, the largest active FMLA / Leave Mangement case had 229,134 lives.	40,000 employees.
Do you have a centralized leave portal? Explain.	Yes. We work point principles employers with the following digital experience: • Self-guided planning tool allows employees to see which benefits are available, along with their different options for paid and unpaid leave • Digital interface gathers basic information, answers questions, updates leave status • Provides education support to ensure understanding of leave benefits and helps sensitively navigate return to work • Integrated with administrative systems to ensure compliance with regulations in their jurisdictions • Flexible multi-channel communication across computer, mobile, text, and email • Connects employees to live support where needed • Sent and stored messages and notifications to and from our leave representatives • Take a photo/ phone to upload and send documentation supporting the claim or request • Get benefit payments with integrated electronic payment or by check at direct deposit • View remaining leave entitlements, and add additional intermittent absences • Use text and email notifications to stay up to date, based on preference.	Employee Portal - The Hartford's "Ability Advantage" A secure, password-protected website that delivers industry-leading plan, claim and absence administration with state of the art technology. We continually seek to enhance the site's capabilities, making it more responsive to our needs. Currently, our self-service employee portal provides these services: •Electronic Billing •Access invoices online without receiving paper bills •Manage Claims •Access previous billing statements •Pay premiums online via ACH transfer with your company's financial institution (optional) •Set up automatic recurring payments (available to the billing group) •Subscribe to billing email alerts •Reports •Custom on-demand reporting using integrated claim and absence data •Get reports in Excel or PDF formats on premiums, coverage, policy numbers/lives, costs and claim ranges •Get results in Excel or PDF formats Note: For Critical Illness, Accident and Hospital indemnity coverages, a PDF only format is available •Select from a wide range of integrated Absence Management and Leave Management reports •View program dashboards on the landing page that include executive summaries of program trends (for our Absence Management customers) •Request indemnity •Find real time information on employee's underwriting status by name or Social Security Number •Obtain medical underwriting status reports •Claims •Start a file online •View educational claim videos on how to file an STD claim, LTD claim or Leave	Yes. Employees can access our staff of FMLA specialists—including HR professionals and health care providers—via the iSolutionPro dedicated toll free phone and email. They can also use our 24 hour interactive voice response telephone system to report time and check claim status. Just like, our access leave information at absenceopo.absenceopo.com, our portal of FMLA leave information for employees and their supervisors. Leave balances are available to employees and employers on the web portal and app. Leave balances are also available in our standard reporting sent to program managers.
Does your portal integrate with other lines (i.e. STD, LTD, Life)?	Unum Total Leave offering brings all of an employer's absence management programs and short-term disability benefits together in one place while providing a digital first experience to employees to understand and access their leave benefits.	Yes. Our Leave Based Leave Management system captures, tracks and reports individual leave data applicable to leaves taken under the federal FMLA, state leave laws, and company-specific leave policies. Our Disability Claim system is integrated with our Leave Management system. Information related to the STD claim status is automatically fed to the Leave Management system which ensures that the absence associated with the Disability claim can be initiated. If the employee is eligible for federal or state FMLA leave, the leave is approved based on the STD claim approval.	Yes, FMLA/Inter leave and STD information is included in the iSolutionPro portal. We also offer integrated leave/STD reporting
Do you have a limit on how many company leaves can you administer?	Through our Leave Management program, we provide consultation with and administration of federal and state leave laws, including but not limited to, state family, medical and military leaves and leaves for the following reasons: organ donation, bone marrow donation, blood donation, school visits, victim of domestic violence, bone marrow donation, pregnancy leaves, family military, adoption. This includes leave administration for a of unpaid state leave laws which represents more than 125 different state leave laws. Administration of paid leaves or corporate/ personal leave may be available for an additional fee.	Our Leave Management programs that interface with our Disability program. Our Leave Management services provide consultation, personalized supportive case leave management assistance for both the client and its employees. We administer a wide range of federal, state and employer-specific leaves. Common leaves we administer include: •Federal FMLA, including military leave provisions •State leave laws (i.e., domestic violence, military, school activities leaves and more) •Concurrent tracking of FMLA with STD and Workers' Compensation claims •Company-sponsored leaves (we administer) i.e. parental leave and medical leave) or inactive/ on discretionary (i.e., personal leaves, jury duty, sabbaticals and more Depending on the over-ride, we can assign to and a limited number of discretionary employer-specific leaves. Prior to agreeing, we ask to review your company-sponsored leave policies in order to determine if we can administer as within.	No
How many company leaves are included in the current proposed pricing ?	FMLA - There are over 120 State, federal and municipal leaves that are being managed under Unum's Leave program.	Yes. We currently manage the following leaves: •Federal FMLA •State leaves •Military leaves •Jury duty •Personal leave •Medical leave •Bonding leave •Military leave •Military exigency leave •Military caregiver leave •Military qualifying leave •Military family leave •Military leave •Military leave •Military