



Wespath

BENEFITS | INVESTMENTS

OCTOBER 2017

Disability Panel Discussion

AUMCPBO

Agenda

- Status of Comprehensive Protection Plan (CPP)
- Disability Process Overview and Claim Information
- Conference Best Practices
- Wespath's Response
- CPP Premium Holiday

Panel Participants

Wespath	Liberty Mutual	Conferences
<ul style="list-style-type: none">• Carrie Persivale Welfare Plans Manager	<ul style="list-style-type: none">• Kate Zitterkopf National Account Executive• Jolene Knight-Ballou Manager I Lead• Terri Turgeon Disability Case Manager (DCM)	<ul style="list-style-type: none">• David Stotts Treasurer/Director— Finance and Administration, Mississippi Conference• Joni Mardesen Director of HR/CBO, Iowa Conference

Status of CPP

Open claims: **611**

Adjudication time: **60 days**

Claim approval: **81%**

Top Dx for new claims: **Neoplasms**

New claims: **75**

Claim closures YTD: **128**

A Mutual Company

OUR CUSTOMERS AND
POLICYHOLDERS ARE OUR
#1 PRIORITY

#75
FORTUNE 500¹

\$39B
IN REVENUE

\$124B
IN ASSETS

95%
RETENTION IN 2016²

4M+
LIVES COVERED²

\$1.6B
IN EMPLOYEE BENEFITS
REVENUE²

2M
COVERED LIVES FOR
LEAVE MANAGEMENT

99.4%
OF LIFE CLAIMS
PROCESSED WITHIN
THREE DAYS IN 2016²

93%
OF CLAIMANTS
ARE WILLING TO
RECOMMEND LIBERTY
MUTUAL³

92%
CLAIMANT
SATISFACTION⁴

1. Financial Strength Ratings for Liberty Mutual Insurance entities are current as of the publication date
2. Liberty Mutual internal data
3. Liberty Mutual Claimant Satisfaction Survey, Q3 2016
4. Liberty Mutual Claimant Satisfaction Survey, Q4 2016

Our Industry-Leading Clinical Model

An ethically and scientifically based approach to disability management, treatment, and RTW across all stakeholders:

- The employee
- The employer
- The treating physician
- Liberty Mutual case managers and consulting physicians



APPLYING THE
**RIGHT
RESOURCE**

AT THE
**RIGHT
TIME**



TO THE
**RIGHT
CLAIM**

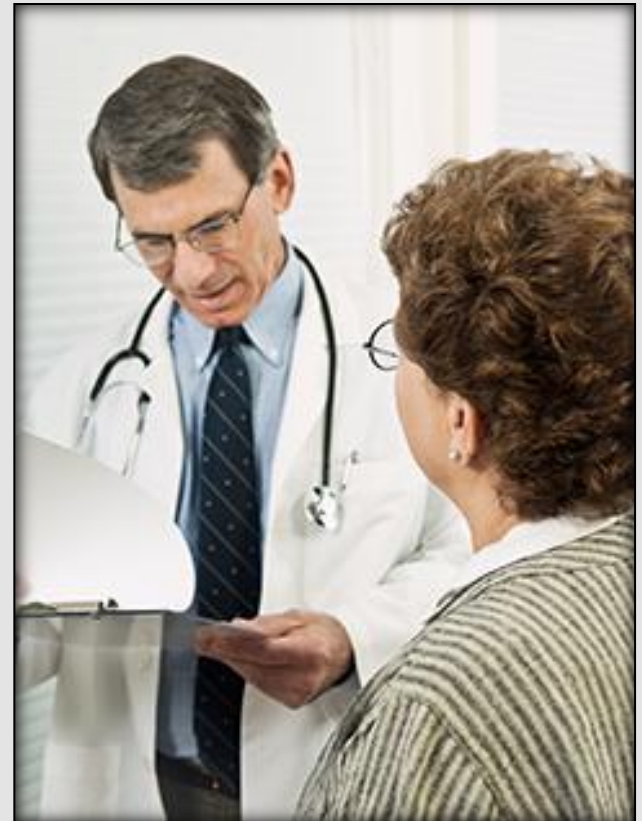
CLINICAL REFERRALS

We have four full-time medical directors, more than 100 on-site consulting physicians, and 50 nurse case managers.

LTD CLAIMS REVIEWED BY PHYSICIANS

Consulting Physicians

- Board-certified
 - No malpractice issues
- 95% are in active practice
 - Allows them to keep on top of new and emerging treatments
- Required to spend 8+ hours per week on-site at Liberty Mutual



Consulting Physicians



30 SPECIALTIES

BEHAVIORAL

- Addiction Psychiatry
- Clinical Psychology
- Cognitive Assessment
- Cognitive Rehabilitation
- Forensic Psychiatry
- Forensic Psychology
- General Psychiatry
- Neuropsychology
- Psychopharmacology

MUSCULOSKELETAL

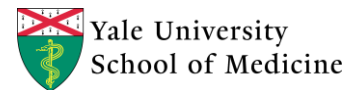
- Acupuncture
- Chiropractic
- Musculoskeletal Oncology
- Neurorehabilitation
- Orthopedic Surgery
- Pain Management
- Rheumatology
- Physical Medicine and Rehabilitation

MEDICAL/SURGICAL

- Cardiology/Interventional
- Cardiology/Noninvasive
- Critical Care
- Endocrinology
- Family Practice
- Gastroenterology
- Internal Medicine
- Neurology
- Occupational & Environmental Medicine
- Ophthalmology
- Pulmonary Medicine
- Sleep Medicine
- Urology



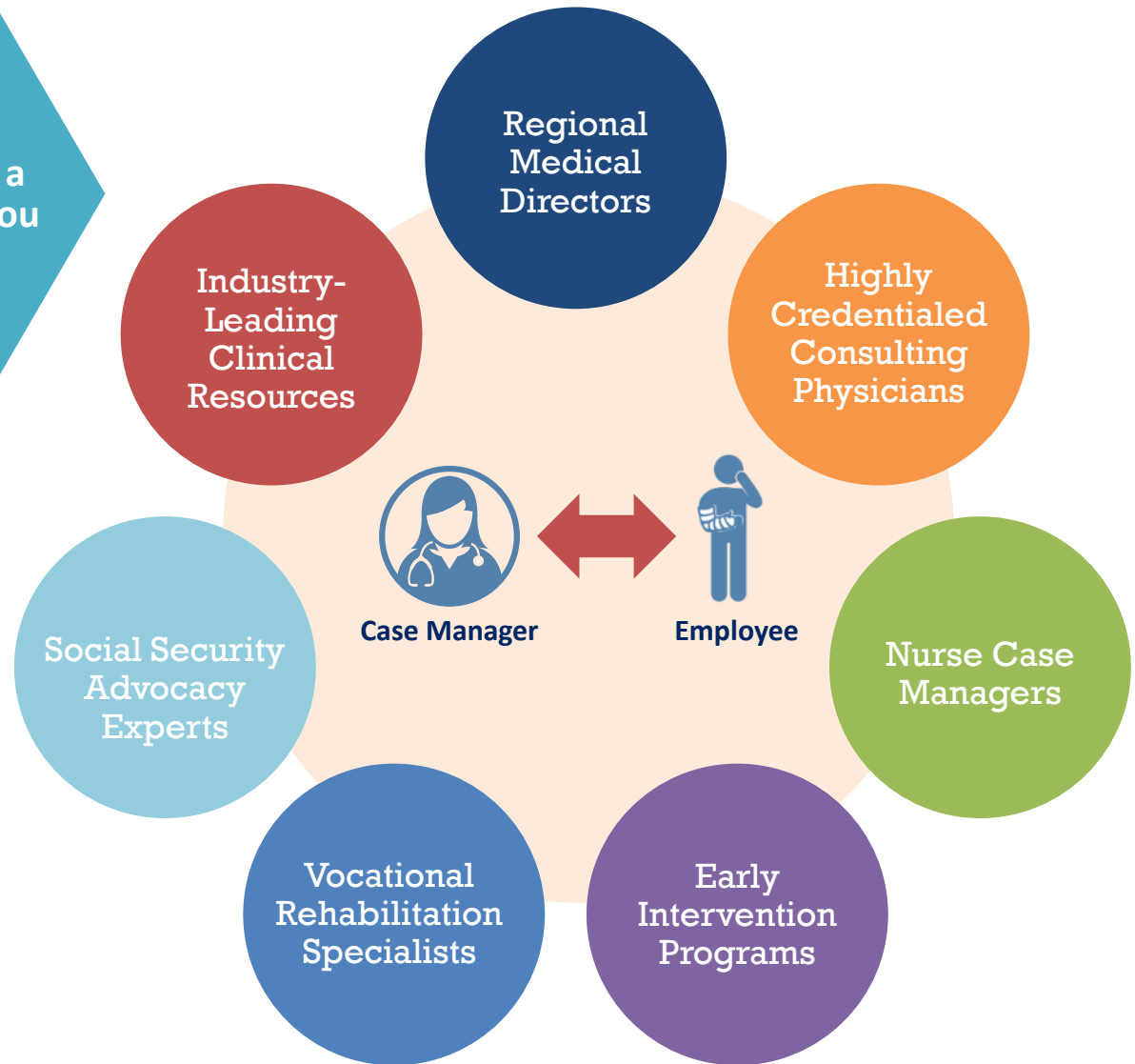
UNIVERSITIES



The Right Resource at the Right Time

The Liberty Mutual Claims Management Model

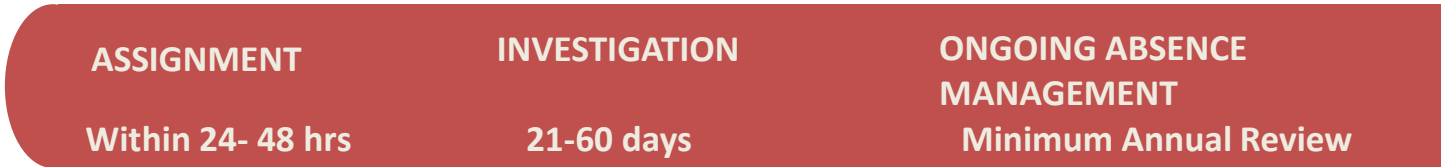
Combines capable and compassionate case managers, best-in-class expert resources, and a commitment to partnership with you and your employees



Absence Process: Stand-Alone LTD

LEAVE INITIATED

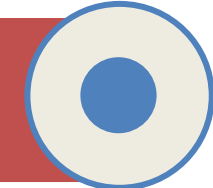
24/7/365
ONLINE



INTERVIEW COMPLETED
REQUIRED INFO DISTRIBUTED

MEDICAL INFO RECEIVED
DETERMINATION
SOCIAL SECURITY ADVOCACY
ACTION PLAN EST. FOR RTW OR TEST CHANGE

CLINICAL MANAGEMENT
REFERRAL TO CONSULTING PHYSICIAN
NURSE CASE MANAGER
VOCATIONAL SERVICES
SPECIAL INVESTIGATIONS
RECOVERIES



ABSENCE RESOLVES



Disability Case Manager (DCM) Resources

- Obtaining medical records
- Review of medical documentation
- Ongoing communication



Ongoing Claim Management

- Frequency of claim review
 - Request of medical records
- Long-term disability (LTD) claim management
 - Claim closure
 - Claim denial
 - Claim approval

Social Security Advocacy Group



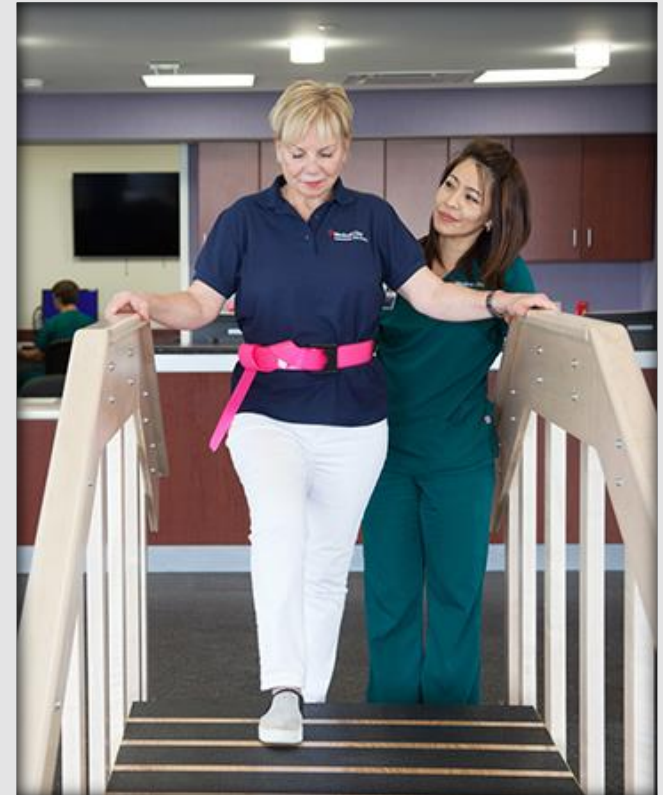
Successfully Navigating the Social Security Process

- Assists participants in applying for Social Security Disability (SSDI)
- Files claims and/or appeals on behalf of participant
- Assists with overpayment process
 - Quicker repayment through EFT
- No cost to participant

- ✓ **Doherty** has **95% approval rate** for submitted applications
- ✓ **Participants** have **46% approval rate** when applying on own

Vocational Rehabilitation Consultants

- 25+ years of experience
- Masters-level counselors
- Full array of services
 - Vocational assessments
 - Vocational counseling
 - Transferable skills analysis
 - Job skills training





What Are Participants Saying



**Best Practices
Mississippi Annual Conference**



**Best Practices
Iowa Annual Conference**

Wespath Response

Disability Toolkit for Plan Sponsors Checklist for communication with participants

Conduct calls to participants applying for disability

- Explain disability application and ongoing process
- Set expectations of what process entails
- Main point of contact for disabled participants

CPP Premium Holiday

Process/Procedures

- January 2018- December 2019
- Same process as 2010 holiday
 - See participants on contribution remittance report
 - Account is debited and credited CPP premiums
 - Happens simultaneously





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