# ESIS Spherical® Integrating Disability Management to Achieve Optimal Results **ESIS**® A Chubb Company

As an employer, you understand the value of decreasing absence occurrence and/or duration, increasing productivity, and ultimately improving your employees' experiences. Our approach is designed to help you promote a positive work environment and ensure the best care and service is provided for your employees.

# What is Integrated Disability Management?

Integrated Disability Management (IDM) is a process that benefits employers and employees by taking a comprehensive view of occupational and non-occupational absence in order to maximize productivity and employee health.

More employers have been outsourcing their claims administration in order to improve absence coordination, gain efficiencies, maximize productivity, and mitigate their overall costs. This is a result of the combined effect of absence stemming from paid benefit programs such as workers compensation, Short-Term Disability (STD), and Long-Term Disability (LTD), integrated with other state and federal leave programs including the Family and Medical Leave Act (FMLA) and the Americans with Disabilities Act/ADA Amendments Act of 2008 (ADA/ADAAA).

ESISSpherical® enhances our service capabilities by leveraging our long-standing expertise in handling workers compensation claims – along with our experience managing benefit cases – to incorporate a more streamlined approach and sophisticated technology platform. This helps to improve the overall case management process, increase efficiencies, and mitigate costs.



We take a comprehensive view of absence by combining the efforts of claims and case management to maximize productivity and employee health.

#### **Reasons to Integrate**

- Four generations in the workplace
- Avoid potential for overpayments/ underpayments of employee benefits
- Daily worker absence is 25 to 30 percent of an employer's workforce
- Absence leads to indirect costs to employers due to losses in productivity, as well as expenses attributed to overtime, recruiting, and replacing employees
- Exposure to penalties and fines due to improper administration of benefits
- Improve employer and employee experiences

#### **Benefits of Integration**

- Opportunity to be more efficient and effective
- Ability to trend root causes of absence
- Produce reports and metrics to understand outcomes and trends
- Reduce absence, decrease duration, and improve productivity
- Help reduce overall bottom line cost of absence in both workers compensation and benefits
- Promote employees' overall health and well-being

#### Why ESISSpherical®?

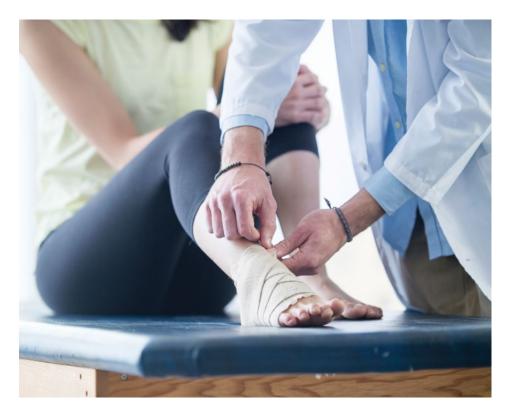
Our solution's core value proposition is based on the concept of integrating disability management to achieve optimal results. Key benefits of our customized approach include:

- A single-source solution that provides for a streamlined process and better results
- Efficient methodologies that help improve employee and employer experiences
- An integrated approach that helps drive optimal outcomes

#### **Solution Benefits**

- Limited number of vendors helps reduce costs, redundancies, duration, and levels of complexity, in order to achieve and efficiently align corporate objectives
  - A one-touch intake process enables employees to interact with one individual, limiting the amount of questions and parties involved
  - Provides for distinct and more efficient claim intake, available
    24 hours a day, 7 days a week via telephonic, web, and mobile device options, including employee access to report, check, and update Leave of Absence (LOA), as needed
- Coordination of occupational and non-occupational disability helps reduce employee confusion regarding where to seek assistance, and helps prevent redundancy and misguided attempts of inappropriate benefits utilization
- Offers a comprehensive view of total absence through integrated data and analysis to maximize individual and organizational productivity
- Collaborative approach delivers a customized solution based on specific business needs and program goals





#### **Employer and Employee Benefits**

- Helps decrease absence occurrence and/or duration by leveraging bestin-class approaches from both occupational and non-occupational disability management
- Customer advocacy
  - "Ask a Nurse" provides employees with comfort and guidance, as well as answers to medical, disability, or other process-related questions
  - Helps support morale, productivity, a positive work environment, and establishes trust among employees and employers

#### **Organizational Benefits**

- Helps decrease overall cost of absence for workers compensation claims and benefits
  - Promotes return-to-work and stay-at-work
  - Helps employers gain control over costs resulting from absenteeism
- Sophisticated compliance-related technology ensures adherence to government and state regulations
- Effective alignment of claim and medical case management to drive optimal outcomes for claims that run concurrently
- Enables a greater understanding of trends and results via useful report production and metric analysis
  - RMIS contains pertinent workers compensation and disability information
  - Ability to trend root causes of absence

# Product Features

## **Stand-Alone Disability Management Solutions**

- FMLA/LOA
- STD
- ADA/ADAAA administration and process tracking

## **Integrated Disability Management Solutions**

- Workers compensation
- FMLA/LOA
- STD
- ADA/ADAAA administration and process tracking
- Links to Employee Assistance Program (EAP) and Wellness

### **Self-Service Solutions**

- Access to intake tools, such as telephonic, web, mobile application
- Absence tracking
- Comprehensive reports
- ADA/ADAAA process tracking



ESIS®, Inc., a Chubb company, provides claim and risk management services to a wide variety of commercial clients. ESIS' innovative best-in-class approach to program design, integration, and achievement of results aligns with the needs and expectations of our clients' unique risk management needs. With more than 68 years of experience, and offerings in both the U.S. and globally, ESIS provides one of the industry's broadest selections of risk management solutions covering both pre- and post-loss services. For more information, visit us at www.esis.com and www.chubb.com.