



unum<sup>®</sup>

HR CONNECT<sup>®</sup>

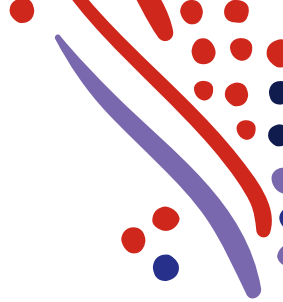
Integrated with  
**ADP Workforce Now**

A faster, simpler and more accurate way to administer  
employee benefits

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- Marketplace Landscape
- About ADP
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- The Benefits Experience of the Past
- Introducing HR Connect
- Specific Capabilities
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- Value to Employer/Employees

# Shifting Landscape



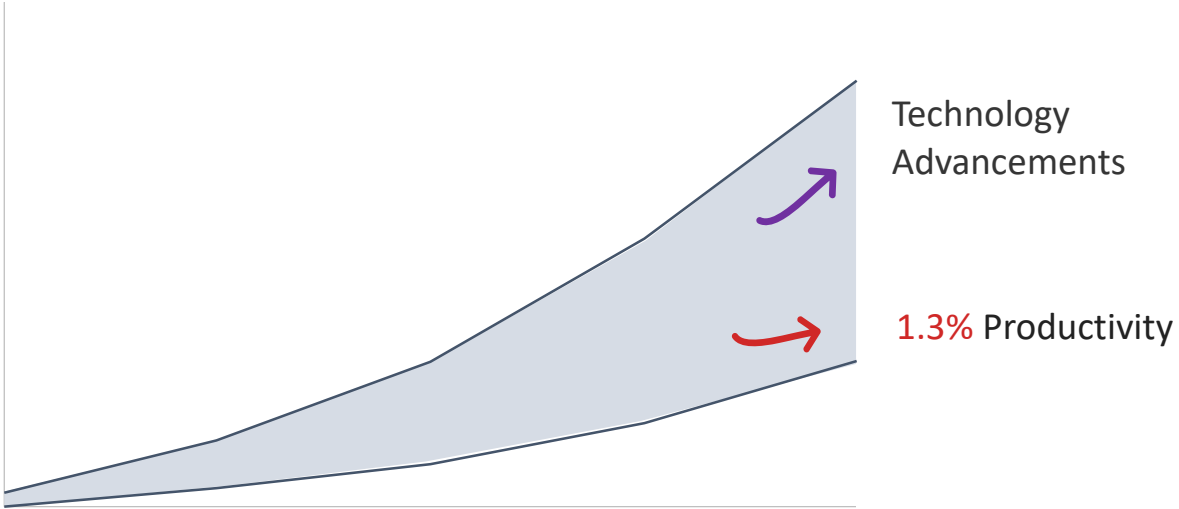
## Broker Landscape



- Driving revenue and retention through insight based plan designs and beyond benefit deliverables
- Commission compression is fueling voluntary benefits
- Firms are trying to leverage data to shape plan design
- Clients are requiring HCM aptitude outside of Benefit wheelhouse

## Productivity Gap

51% Companies increasing HCM tech investments yet 63% Expected better results



Why aren't organizations achieving transformational results?

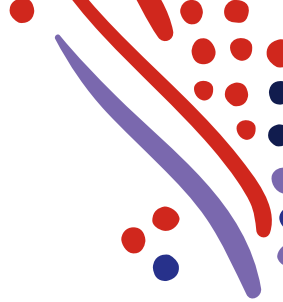
Lack of insight into data

Tools for HR alone

Technology that isn't flexible

# Allow us to Introduce, ADP

- The World-Wide Leader in HR and Payroll Solutions



**\$750M**  
Annual R&D  
Investment

**70YRS**  
in business

**60,000+**  
Midmarket Clients

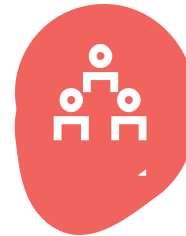
## Time & Labor

For over  
**50,000**  
clients



## Payroll

For over  
**700,000**  
clients



## HR Services

For over  
**120,000**  
clients



## Benefit Admin

For over  
**15 million**  
people



## ADP Awards and Accolades :



# ABOUT UNUM

## WORK WITH AN INDUSTRY LEADER



We protect over  
**36 million** employees  
and their families<sup>1</sup>



We paid  
**\$6 billion** in benefits  
in 2018<sup>2</sup>



**98%** of our  
clients are likely to  
renew with us<sup>3</sup>



We serve over  
**1 in 2** Fortune 100  
companies<sup>4</sup>

### Broad portfolio of benefits compatible with HR Connect for ADP Workforce Now

- Employer-paid LTD & STD
- Employer-paid Life & AD&D
- STD Administrative Services Only
- Attained Age Critical Illness
- Employee-paid Life & AD&D
- FMLA/ADA
- Select Group Voluntary Disability (single option % plans only)
- Dental
- Vision
- Issue Age Critical Illness

<sup>1</sup> Unum internal data, 2018.

<sup>2</sup> Unum internal claims data, as of year end 2018.

<sup>3</sup> Harris Insights & Analytics, 2017 Employer Loyalty Study, 2018. Based on Classic Group customers.

<sup>4</sup> Fortune, Fortune 100, 2018.

Our sights are set on  
transforming our benefits  
from the inside out

**\$80  
million**

invested to transform  
our customer experience  
and  
benefits technology<sup>1</sup>



# THE BENEFITS EXPERIENCE OF THE PAST



## Time-consuming

Clients spend **too much time** interpreting benefit plan setups or entering Unum rates into ADP Workforce Now.

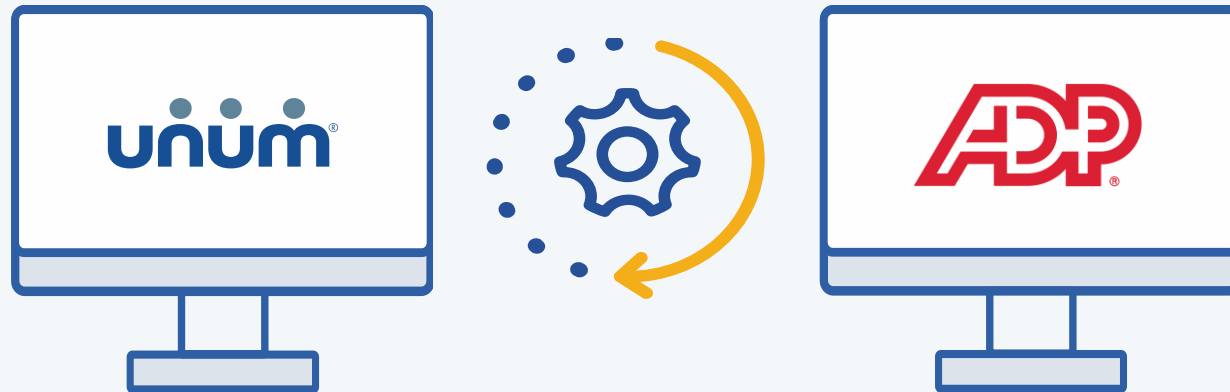
## Inefficient

Keeping Unum and Workforce Now data in alignment takes **manual effort**, especially during the billing process.

## Tedious

Tasks like manually validating employee eligibility during the claims process are **tedious and annoying**.

# INTRODUCING HR CONNECT<sup>®</sup>



A secure connection between Unum and ADP that automates some of your most time-consuming HR activities

## NO NEED TO CHOOSE — YOU GET IT ALL!

Our complete package of solutions:



PLAN SETUP



ENROLLMENT



ONLINE EOI



BILLING

## Plan Setup Solution

Automates the creation of Unum benefits in ADP Workforce Now



### THE OLD WAY...

- ⊗ You **spend hours** in informational onboarding meetings.
- ⊗ Benefits plan setup information **needs interpretation**.
- ⊗ You **spend time** with a Workforce Now Consultant to create and confirm benefit plans in the system.

### WITH HR CONNECT...

- ✓ We build out your benefits plan for you — all you have to do is **finalize and confirm**.
- ✓ Automation during plan setup **saves time and improves accuracy** throughout the benefits administration process.



# Enrollment Solution

Automates the exchange of enrollment and eligibility data



## THE OLD WAY...

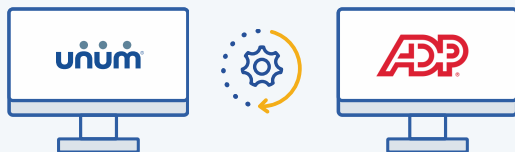
- ⊗ You **spend hours** ensuring Unum and ADP Workforce Now are in sync.
- ⊗ Enrollment and eligibility data must be **manually entered** into **multiple systems**.

## WITH HR CONNECT...

- ✓ **Changes/updates** made in ADP Workforce Now **are automatically sent to Unum in real time**.
- ✓ **File feeds** are eliminated.
- ✓ **Duplicate data** entry is a thing of the past.

## Evidence of Insurability (EOI) Solution

Shortens the EOI process from weeks to minutes — with no need for paper forms



COMING  
SOON

### THE OLD WAY...

- ⊗ The EOI process **can take weeks.**
- ⊗ “Snail mail” **slows communication.**
- ⊗ Employers must monitor EOI status and **manually enter data** into ADP Workforce Now.
- ⊗ Employees **wait weeks** for coverage decisions.

### WITH HR CONNECT...

- ✓ Majority of employees receive **instant coverage decisions.**
- ✓ Easy, digital process is **completely paperless.**
- ✓ EOI-related **claims issues are dramatically reduced.**

## Billing Solution

Calculates, summarizes and displays your Unum premium in an easy-to-use interface



### THE OLD WAY...

- ⊗ You **spend hours emailing, calling and filing changes** with Unum whenever you make updates to your system.
- ⊗ Inaccurate bills cause **frustration**, and reconciliation **takes time**.
- ⊗ Bills are **confusing**, and often **slow to arrive** via "snail mail."

### WITH HR CONNECT...

- ✓ **Changes/updates** made in ADP Workforce Now **are automatically sent to Unum in real time**.
- ✓ **Your bill is accurate**, month after month.
- ✓ You can drill down **to policy, product and employee detail**.
- ✓ **A click-to-pay** option is available.



**Industry:** Hospitality & Eating Places

**Company Size:** 500+ eligible lives

**Location (HQ):** Asheville, NC

## Benefits Administration Challenges

- ⊗ **Time consuming** benefit plan builds
- ⊗ **Manual maintenance** of employee data in multiple systems
- ⊗ **Painful** billing reconciliation
- ⊗ **Lengthy** EOI processes

## The HR Connect Difference

- ✓ Unum **builds and loads** the benefits plans
- ✓ Systems are **automatically synced**—No file feeds or manual intervention
- ✓ **Accurate bills**—using real-time enrollment data
- ✓ **Digital EOI** process—instant coverage decisions

### Kate Ogden, SHRM-CP, Benefits & HR System Specialist

"It was great that I didn't have to build all the plans myself because I'm used to doing all that... I was appreciative to have someone take that away from my to-do list...It was a heck yes! Yes, yes! 100% yes!"

"...when we were building those files to go over on a weekly basis – that is a very long process...it's like fitting a square peg into a round hole...That is already gone...I didn't have to check files or test anything on my end. That is really wonderful."

"I was eager to be partnered with an organization that is making those leaps and those strides and investing in real-time data transfer..."

# EMPLOYER VALUE



**1** Significant time saved during plan setup

**2** No file feeds

**3** Easy billing

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Eliminates up to **90%**

of common service errors that can occur without automation<sup>1</sup>

<sup>1</sup> Unum internal data, 2018.



# EMPLOYEE VALUE



**1** Real-time enrollment updates

**2** Digital EOI process

**3** Improved employee benefits experience

The material in this presentation is intended to outline our general product direction concerning HR Connect, and specific functionality may change at Unum's sole discretion in the future. Also, certain information may contain forward-looking statements, and may include words such as "expects," "anticipates," "intends," "plans," and similar expressions. Such forward-looking statements involve known and unknown risk and uncertainties that may cause our actual future functionality to differ from that projected or contemplated in those forward-looking statements. This material is intended for informational purposes only and is not a contract, nor may it be incorporated into any contract, and any purchasing decisions should be made on features and functions that are currently available.

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