

# Chubb Workplace Benefits

One Partner. One Platform. One Place.



# Chubb Workplace Benefits

Workplace benefits and absence management don't need to be a challenge for your business.

Choose Chubb to find a new way forward. With us, you can manage benefits, claims and absences at once (with integration for absences under self-insured workers compensation programs), by bringing them all into one place: The Chubb WorkInsight™ platform.

With the right coverage and support for your company, you'll be able to streamline your workflow, save time, and help your employees get back to work, sooner.





# What's at Stake?

We've identified four key risks that present everyday challenges for those in charge of administering workplace benefits and absences within large companies.

As your partner, we put our experience and technology behind you, to help you face up to each of these with confidence.

1

**PRODUCTIVITY RISK**

2

**FINANCIAL RISK**

3

**ADMINISTRATIVE RISK**

4

**COMMUNICATION RISK**



# Productivity Risk

## The Challenge

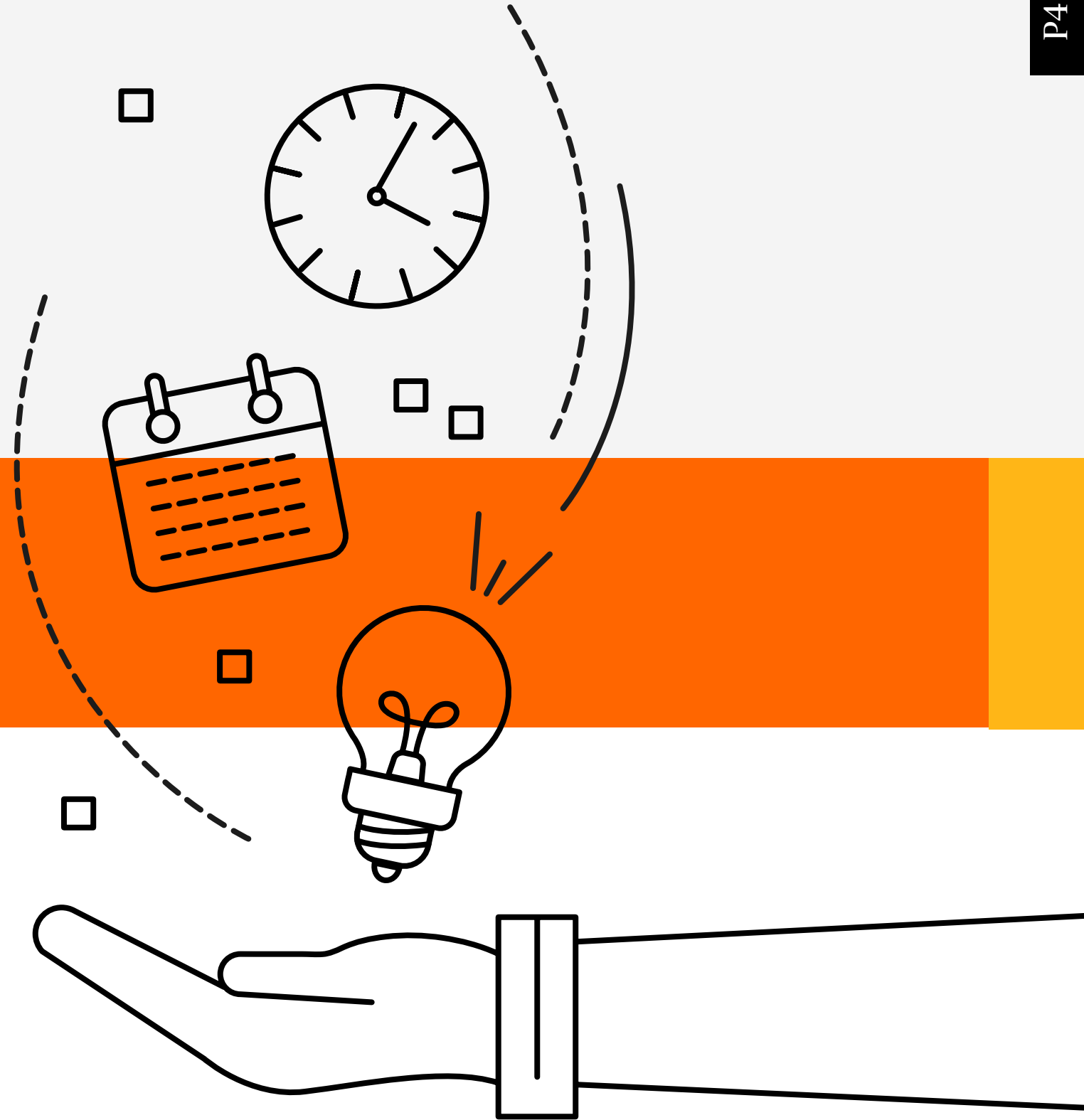
When staff are off work for a long period of time, business output suffers directly.

Not only that, but a person's absence can affect their colleagues, who end up picking up extra work while they're recovering. This can put a strain on relationships and morale within the company, compounding the issue.

## The Solution

With the right package of voluntary benefits behind them, your employees can make a return to work, sooner.

And a good benefits package also helps to boost loyalty and attract the best talent, to support your ongoing success as a business.



# Financial Risk

## The Challenge

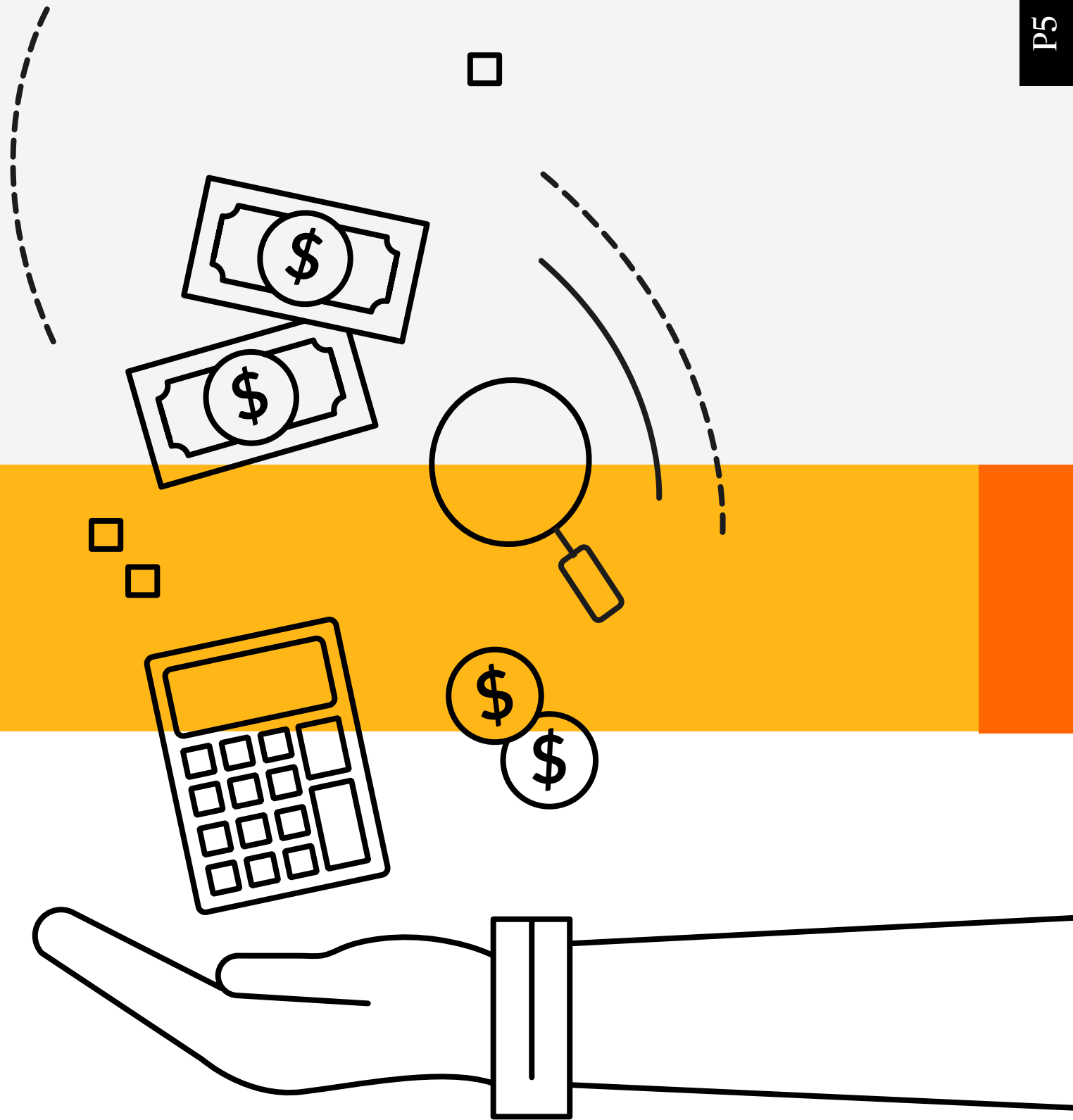
Claim overpayments, temporary staff hires and raised premiums all impact your business' overall performance.

Meanwhile, your employees face financial risks of their own if they're exposed to high deductibles and co-pays.

## The Solution

Our automated processes ensure that claims are directed to the most appropriate lines, to avoid overpayments.

And with swift and accurate claim payments, your employees have less to worry about, so they can focus on their recovery.



# Administrative Risk

## The Challenge

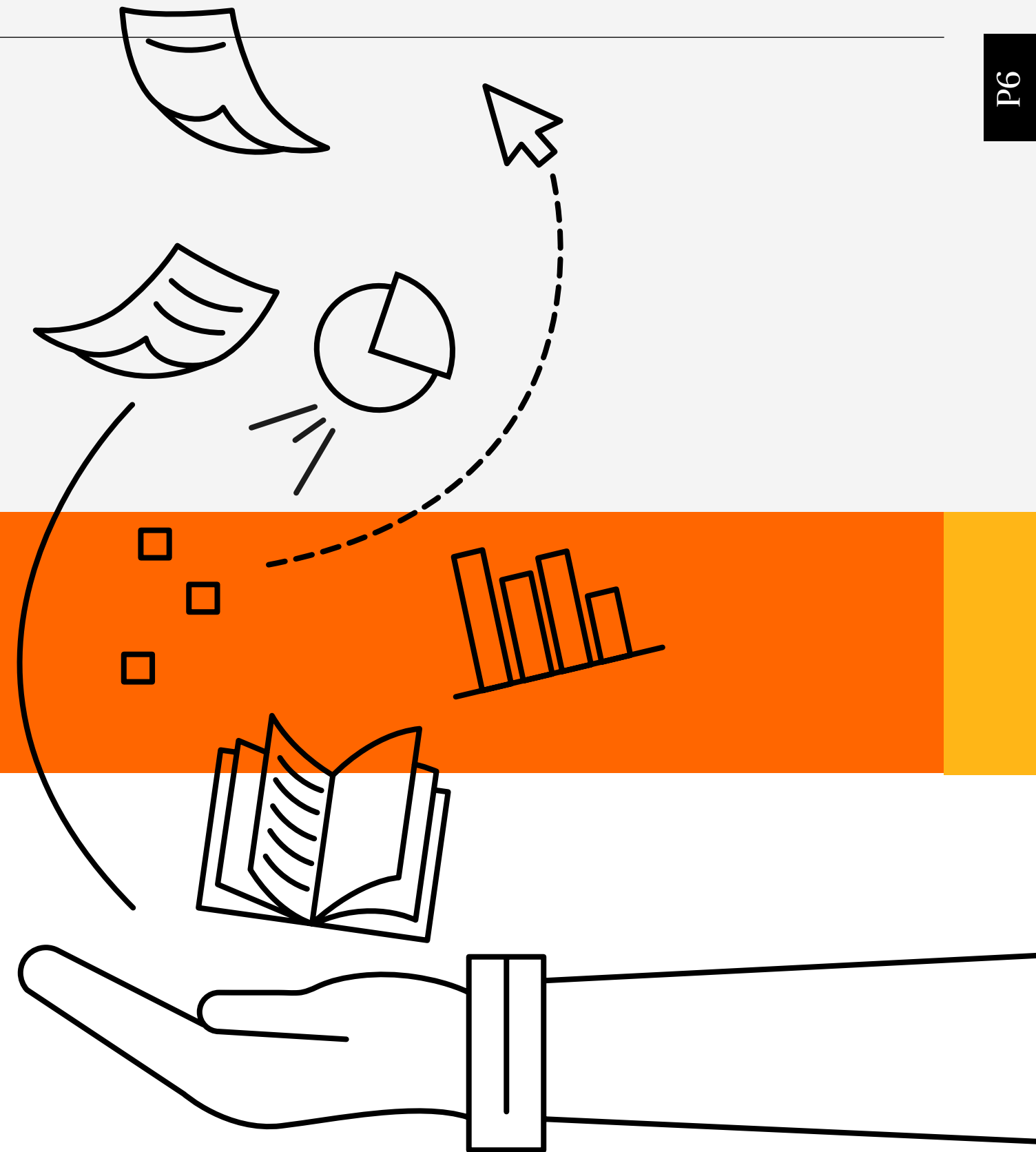
Regulatory fines for non-compliant claim and absence handling can set a six- or seven-figure sum against your bottom line.

But without the right technology, or the right workflow, remaining compliant while handling complex cases can present difficulties.

## The Solution

The Chubb WorkInsight™ platform keeps claims and absences in line with all state and federal regulations, thanks to built-in safeguards.

You'll also be able to take advantage of triggered responses to maximize efficiency. And if there's anything else, you'll have a single point of contact within Chubb, ready to help.



# Communication Risk

## The Challenge

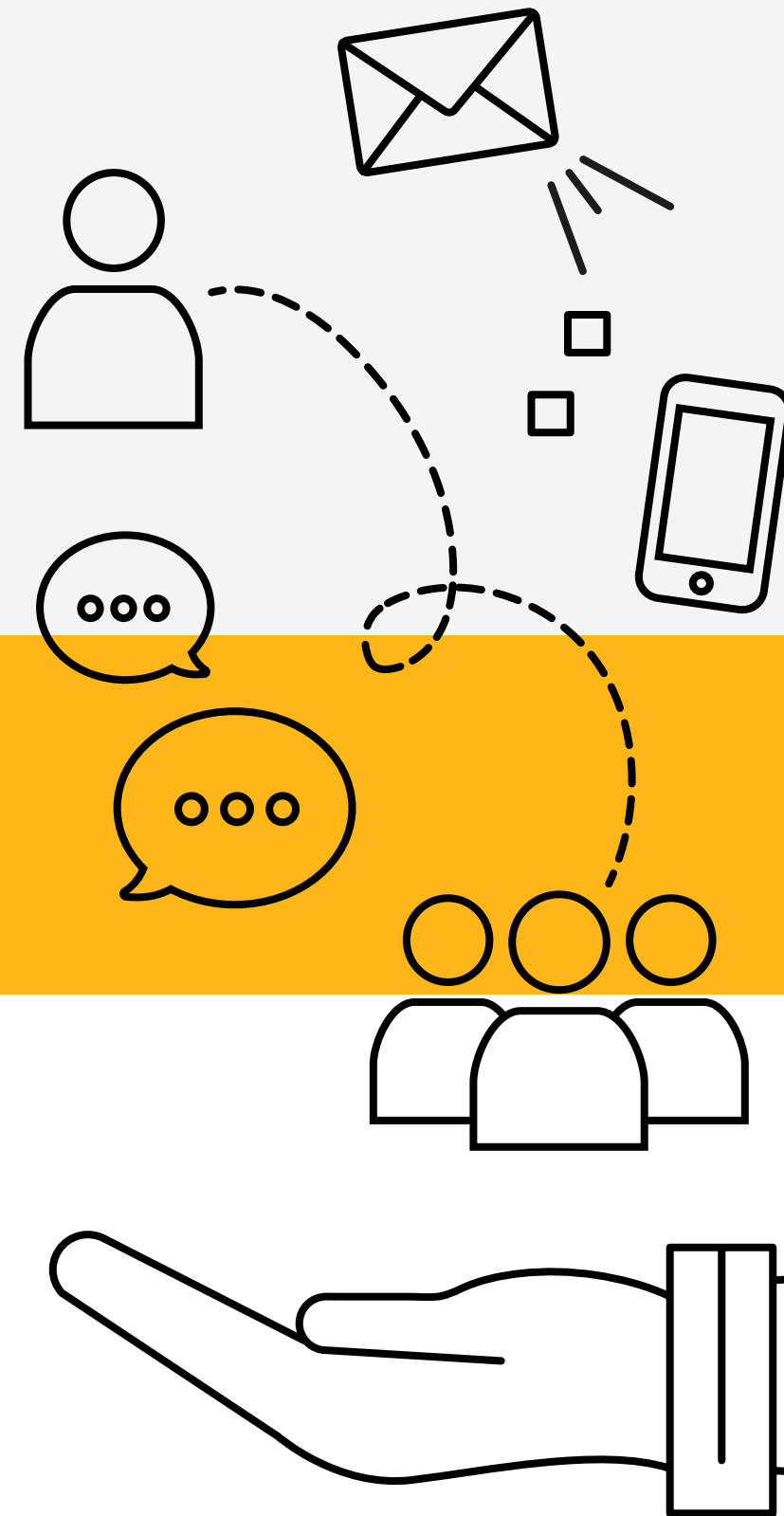
Human error happens. But there's a risk of it happening more often when you're dealing with multiple partners who don't talk to each other.

This can cause claim overpayments, incidents to be allocated to the wrong lines of business, or even result in regulatory errors.

## The Solution

By bringing all information around benefits and absences into a single platform, our technology ensures clear and effective communication.

And everyone who uses the platform will have the same uniform view – saving time and helping to create a more efficient workflow.



# Chubb Workplace Benefits Absence Management

The Chubb WorkInsight™ platform provides a real-time overview of benefits and absence, so you can see everything that's going on in your business.

It lets you manage all types of leave, including support for overlapping allowances, alongside any disability-related coverages (like short-term disability). Helping you deal with all cases and admin in line with all state and federal regulations, across all the leave types below – and more.

## Built to Fit

The platform is highly customizable, giving you the ability to create automated prompts and workflows to handle cases smoothly with a consistent approach each time.

Meanwhile, the Official Disability Guidelines are embedded within Chubb WorkInsight™, to help ensure workers get the support they're entitled to. And it integrates with all major payroll and HRIS systems, to keep things simple.



**FAMILY AND  
MEDICAL LEAVE  
ACT (FMLA)**



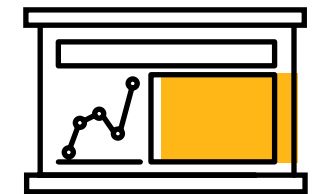
**AMERICANS WITH  
DISABILITIES  
ACT (ADA)**



**PAID FAMILY  
LEAVE (PFL)**



**SHORT TERM  
DISABILITY (STD)**



**PLUS RETURN  
TO WORK (RTW)  
STRATEGIES**



# Chubb Workplace Benefits Our Coverages

Behind the technology sits a series of insurance products backed by the experience and service you'd expect from a global industry leader.

You can choose the lines that fit your employees' needs, then tweak the finer details to create a tailored package of benefits, just for them.

## We Go Further

Our voluntary benefits evolve over time to make sure we're matching the needs of today.

Just as one example, there are now more than 30 million Americans living with diabetes<sup>1</sup>, so we introduced a new benefit to our critical illness coverage to reward positive behavior<sup>2</sup>. Which could help diabetics be happier and healthier — and take less time off work.

All our voluntary insurance products put employees first. Because by protecting them, we protect businesses.



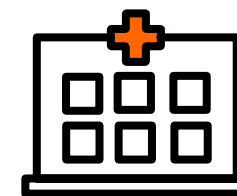
ACCIDENT



DISABILITY



LIFE INSURANCE



HOSPITAL INDEMNITY



CRITICAL ILLNESS

<sup>1</sup>"Diabetes Basics." Centers for Disease Control and Prevention, 6 Aug. 2019, [www.cdc.gov/diabetes/basics/diabetes.html](http://www.cdc.gov/diabetes/basics/diabetes.html).

<sup>2</sup>"Chubb Workplace Benefits Introduces Next Generation Critical Illness and Accident Products." Chubb, 4 Sep. 2019, [news.chubb.com/2019-09-04-Chubb-Workplace-Benefits-Introduces-Next-Generation-Critical-Illness-and-Accident-Products](http://news.chubb.com/2019-09-04-Chubb-Workplace-Benefits-Introduces-Next-Generation-Critical-Illness-and-Accident-Products)

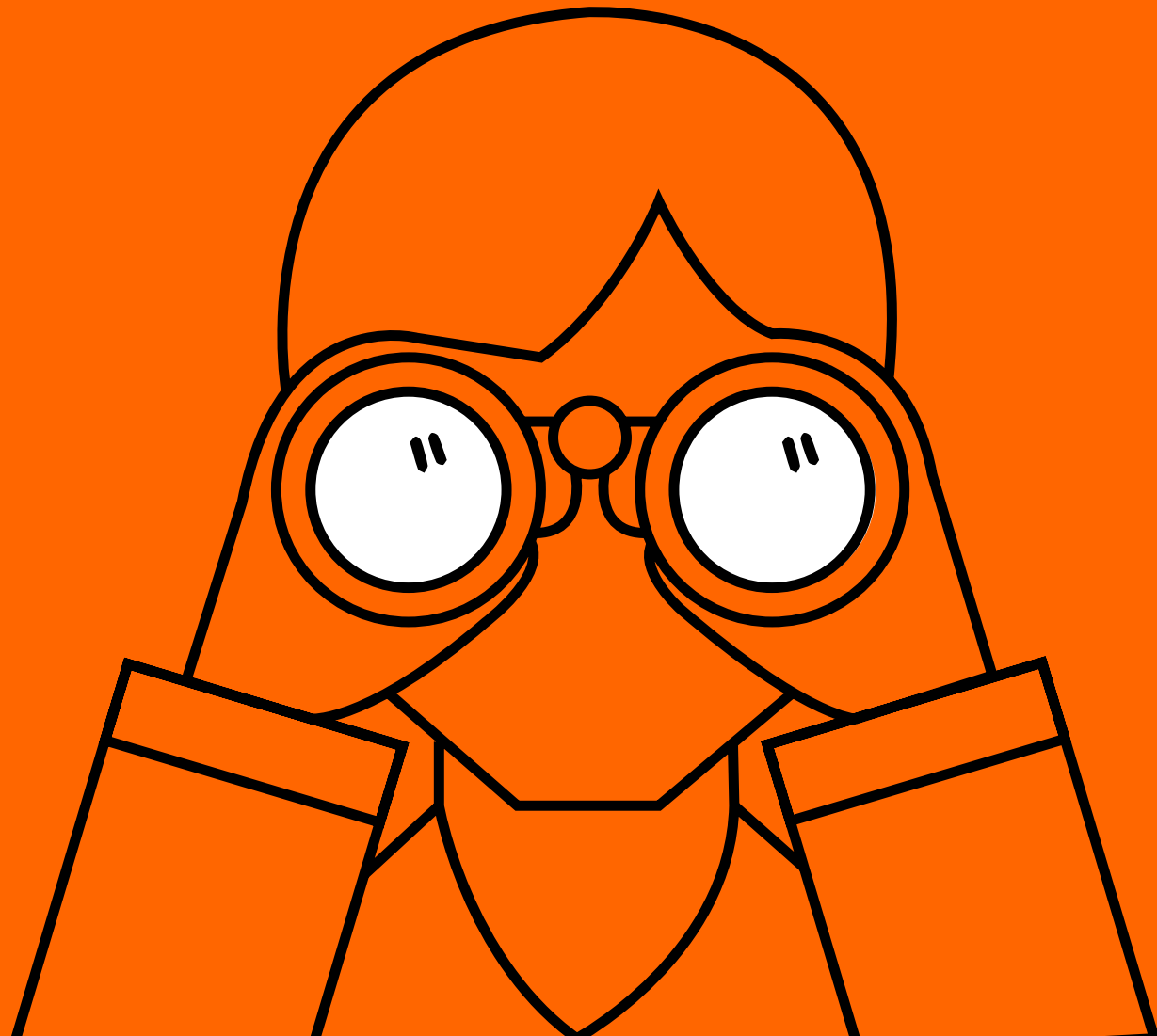
# Real Business Results



From helping people back to work and maximizing output, to taking care of the admin and regulatory needs, we cover off all the key risks, to support your employees – and your business.

It's all designed to help protect your bottom line.

CHUBB®



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