

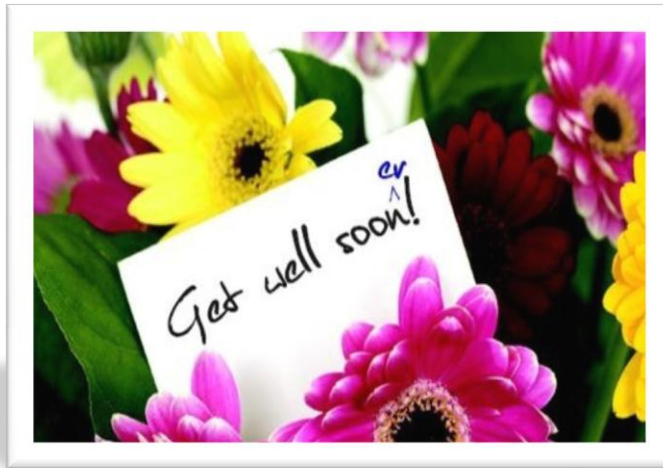
# Self-Insuring Short Term Disability

Let us help your organization explore the advantages and savings that result from self-insuring short-term disability income replacement programs. By self-insuring, you take complete control over the benefit and funding design as well as the processes.

We understand Short Term Disability. Our staff of Claims Analyst and Registered Nurses has achieved outstanding results partnering with the savvy employer who understands the impact of not managing non-occupational disabilities and desires a positive change!

**With Hewitt Coleman, plans are designed and administered to meet individual client needs. From initial concept through implementation and claims administration, we are the experts.**

**Non-Occupational Disabilities** are much more far reaching than just injuries. They include chronic conditions such as clinical depression, arthritis, heart disease, cancer, asthma, high blood pressure, kidney disease, completely resolve. Whether an accident, surgery or a vacation mishap lands one of your employees in a disability mode, strategic interventions can impact the bottom-line and can boost *morale and outcomes*



## flexible solutions for your business needs

- **Issue STD Check Only**  
Claims staff issues STD benefit check based on medical record.
- **Advice to Pay**  
Registered Nurse reviews submitted documentation and provides a recommendation regarding the existence of a disability to plan.
- **Full Disability Management**  
Registered Nurse assumes full case management from the initiation of the application for STD benefits. The nurse becomes a part of the medical team and works closely with the medical provider(s), the disabled individual and family as well as the employer in facilitating transitional return to work opportunities.

## integration is the key

- Define the plan to encourage participation in the recovery process.
- Cultivate a culture that embraces the plan as a benefit geared at paying the employee to get well.
- Educate supervisors and staff alike. Create a buy in.
- Understand and track production losses, embrace transitional return to work programs.

**When employees understand that you really care about them, they mend quicker.**



P.O. Box 5500  
Greenville, SC 29606

[www.hewittcoleman.com](http://www.hewittcoleman.com)  
800.421.9139, ext. 858