

Employers in New York and
New Jersey have to have it...
Zurich makes it easier to get



Zurich

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Zurich Financial Services (www.zurich.com) is an insurance-based financial services provider with a global network that focuses its activities on its key markets in North America and Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. Through its offices in more than 50 countries, 57,000 Zurich employees serve customers in more than 120 countries. In North America, Zurich (www.zurichna.com) is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, small business (not offered in Canada), specialties and programs sectors.

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Look to a leader for statutory disability coverage



Even though statutory disability coverage is mandated, laws and regulations vary by state. Understanding this maze can be complicated and time consuming – not to mention costly. To navigate the realities of statutory disability, you require an insurance specialist that will make it easy for New York and New Jersey employers.

Zurich's commitment to the statutory disability market extends more than half a century. During that time, we have learned the intricacies of the regulations, enhanced our relationships with key regulatory bodies such as the New York Workers' Compensation Board and the New Jersey Department of Labor, and have continued to re-engineer our services to provide a superior experience for employers.

By working with a large volume of employers, Zurich has developed a thorough understanding of the details of this highly specialized market including the various benefit levels, regulations, contributions, policy issuance and so many other details. In fact, last year Zurich promptly and accurately paid more than \$41 million in New York Disability Benefits Law (NYDBL) and New Jersey Temporary Disability Benefits (NJTDB) claims to more than 33,000 New York and New Jersey claimants and saved thousands of employers from potential fines and penalties for non-compliance.

So when seeking superior service and knowledge it is critical to work with an insurer that knows this market. An insurer like Zurich.

Put Zurich's experience to work for you

Zurich handles the details of administration and service. Experience in the field and the sheer volume of employers we serve mean that Zurich is thoroughly knowledgeable in the many details that go into a successful statutory disability plan.

Learn how Zurich can create a statutory disability program, call 866-860-7292 today.

Statutory disability coverage for New York Employers (NYDBL)

New York employers want flawless service levels. They want the process to be effortless from application to plan set-up and ongoing administration. That means it's important to work with an insurer with the ability to handle the numerous administrative complexities that can crop up. For example Zurich, unlike many of its competitors, streamlines the process by submitting all of its applications, cancellations, reinstatements and policy amendments electronically to the New York State Workers' Compensation Board for all of its 70,000 NYDBL policyholders.

Making it easy every step of the way:

- Zurich's dedicated Web site for NYDBL (www.zurichna.com/nydbl)
 - Online quotes and applications for groups of one to 49 lives
 - Online premium payments
 - Online paperless claims intake
 - Claims tracking
 - 24-hour access to policy and claim information via Zurich's voice-activated attendant at 800-887-9111

Superior claim services, including:

- Claims management that helps reduce expenses and optimize employee outcomes.
- Claims processing available by telephone, email, website or fax for fast and efficient service
- Copies of all claims payments to employers
- One central point for claims reporting and handling, online claims payment and 24-hour access via the Web and telephone. Streamlined claims reporting, imaging and automated protocols enable us and our customers to monitor claims more efficiently, leading to timely, accurate claims payment and increased claimant satisfaction.

Our experienced staff is dedicated to prompt and professional claims service and Zurich consistently displays its leadership for having the fewest insurer complaints. This is illustrated by the New York State Insurance Department's Commercial Insurer Complaint List, where Zurich has consistently been rated at the top for fewest complaints.

Additional NYDBL benefits:

- Supplemental W-2 forms at no charge
- Quarterly FICA reports
- HIPAA compliance
- Enriched plans are available for groups of 50 or more employees, with choices of higher maximum benefits, longer durations or shorter elimination periods.
- Zurich's proprietary DBL ACCESS system was built specifically to handle DBL policies and claims. Applications, claim forms and correspondence are scanned into our imaging system to offer faster retrieval times and assure that files aren't "buried" in an anonymous pile. Complex claims can be reviewed simultaneously by supervisors, nurses and others working on the case—no matter where they are located—reducing processing time and eliminating the need for many meetings.

New York Disability Benefits Law (NYDBL)

At-a-glance

- NYDBL is not the same as workers' compensation, but pays benefits when an employee is unable to work due to an off-the-job illness or injury.
- Benefit level: 50 percent of an employee's average weekly salary
- Maximum benefit: up to \$170 per week
- Benefit duration: benefits payable for a maximum of 26 weeks during any consecutive 52-week period
- Waiting period: seven days



Customized service to meet unique needs

Case study one

A large New York hospital was having difficulty tracking DBL claims emanating from a number of separate departments and remote locations. Paper claims forms were often lost or misplaced as they routed between departments. Because the hospital utilized salary continuation to pay DBL benefits, employees' paychecks were frequently delayed as the payroll department awaited updated claim information.

They turned to Zurich for help. Zurich installed telephone claims reporting to assure early notification of potential claims, and assigned a dedicated claim facilitator to provide fast, consistent and easy access to service. All correspondence is handled electronically to minimize lost or misplaced claim forms. Weekly status reports e-mailed to each department now enable managers to track employee absences accurately and quickly. Payroll also receives a weekly claim report to provide timely and accurate claimant status, helping assure that employees receive their paychecks on time.

Case study two

When one of the largest non-profit insurance and risk management organizations in the U.S. needed NYDBL insurance, they called Zurich. Zurich had both the experience and the flexible systems to handle more than 75 agencies with over 300 employment classes and more than 20,000 employees.

Policy issuance, billing and claim reporting processes were customized to match the organization's internal monitoring system, offering the customer the detail needed to increase claimant satisfaction.

It's easy to choose Zurich

Zurich makes it easy for New Jersey employers to change their current state plan to a private plan. Here's how:

- If an employer currently has coverage directly through the State of New Jersey plan, the employer may change to a private plan at the beginning of any calendar quarter (1/1, 4/1, 7/1 or 10/1). If the coverage is currently with a different private carrier, the employer may change to Zurich coverage at any time during the year.
- Zurich provides assistance in completing N.J. form DP-1.
- If employee contributions are to be continued, a simple majority of employees must agree to the private plan on a consent form.
- Zurich mails the original consent form and DP-1 to the State of New Jersey
- Zurich will mail a copy of the prepared TDB policy and Notice of Compliance to the State and the employer, and the employer posts the notice.
- Once the state reviews and approves the documents, a Certificate of Approval will be issued and a private plan number assigned.

It's that easy.

Statutory disability coverage for New Jersey Employers (NJTDB)

Upon registration to do business in New Jersey, employers are automatically placed into a state coverage plan to fulfill the statutory coverage requirement. Therefore, employers may be unaware of the advantages of a private plan or their ability to opt for one.

A private plan can provide highly competitive rates and help the employer enrich the bare-bones statutory benefits with increased benefit limits, lengthened benefit durations and/or shortened waiting period. A private plan can help New Jersey customers standardize their disability benefits by extending them to out-of-state employees.

Perhaps most importantly, a private plan can provide claims turnaround within two to three days, while the state plan can take closer to 10 days.

As attractive as the advantages of private plans might be to an employer, they can be outweighed by concerns over plan setup and administration. New Jersey has a number of specific requirements related to effective date, employee contributions and benefits levels, among others. Navigating these intricate requirements takes experience -- the type of experience Zurich offers.

Count on Zurich for TDB

Zurich's program makes it easier for New Jersey employers to choose a private plan:

- TDB programs for as few as 25 employees
- Enriched plans for groups of 50 or more employees, with choices of higher maximum benefits, longer durations or shorter elimination periods
- Competitive rates
- Zurich pays the annual Private Plan 4F Deficit and Private Plan Administrative Costs assessment fees charged by the state of New Jersey
- Quick and easy quotes and simplified administration
- Step-by-step guidance through the TDB implementation process



Zurich's superior TDB claim services include:

- Claims management that enables us to reduce expenses and return employees to work as quickly as possible
- Claims processing available by telephone, e-mail or fax for fast and efficient service
- Copies of all claims payments to employers
- Dedicated claim examiner

Additional benefits

- Supplemental W-2 forms at no charge
- Quarterly FICA claim reports
- HIPAA compliance

New Jersey Temporary Disability Benefits

At-a-glance

- NJTDB is not the same as workers' compensation, but pays benefits when an employee is unable to work due to an off-the-job illness or injury.
- Benefit level: 66-2/3 percent of an employee's average weekly salary
- Maximum weekly benefit determined annually by the N.J. Department of Labor.
- Waiting period: seven days for a non-occupational accident or illness
- Benefit duration: benefits payable up to 26 weeks or one-third of the employee's annual salary, whichever is less.
- Benefits period: benefits are payable from the first day of the accident or illness if the employee is disabled for three consecutive weeks after the initial seven-day waiting period.