



PRODUCT
SPECIFICATIONS



Managing Family and Medical Leave Act (FMLA) administration can be a drain on any business—everything from federal and state regulations, to deadlines, follow-ups and status reports. That's why the smart move is to let key employees focus on their major job responsibilities and let an expert take on the accountability of managing the FMLA process.

With the FMLA Administration program, we can ease some of the burdens by helping you to better manage compliance as well as the other administrative challenges associated with employee leave programs. And, because you'll have one less thing to worry about, you and your employees are free to focus more closely on your jobs—meaning increased productivity for you and your business.

Best of all, the FMLA Administration program is brought to you by your one-stop source for exceptional products designed specifically for today's workforce: Employee Benefit Solutions.

Program Highlights

- In-house administration through our disability claims center—expertise all in one location.
- Single-source intake of absence notification.
- All state and federal regulations embedded in the system ensures you remain compliant with FMLA laws.
- Generation of all required documents and forms.
- Access to a designated account manager (200 lives and up).

Coverage from All Angles

When everything you need is in one place, life is just easier for you and your employees. Our integrated group disability offering—group short-term disability (STD), long-term disability (LTD) and FMLA Administration program—helps make running your business and benefiting your employees a bit easier. One in-house disability claims center makes all aspects of claims management—from intake to reporting—more convenient and more efficient.

We also help ease the burden of managing your disability benefits by utilizing a single claims form serving both STD and LTD, endorsing a paperless environment for accurate and effective claims management and operating a co-located call center for all claims-related customer service. Because our STD, LTD and FMLA offerings are fully integrated, you will save time, money and energy.

In addition, statutory disability plans are available in NY (DBL) and NJ (TDB).

For more information on the FMLA Administration program, contact your Agent, Broker or Employee Benefit Solutions Representative. Or visit www.americangeneral.com/employeebenefits.

FMLA Administration Program for 100-Plus Lives*

Claims Submissions	<ul style="list-style-type: none"> ▪ Fax ▪ Mail ▪ Phone (options vary by group) ▪ Web (options vary by group)
Benefit Administration	<ul style="list-style-type: none"> ▪ Concurrent with short-term disability (STD) from single-source intake with streamlined transition to long-term disability (LTD) ▪ Concurrent with approved workers' compensation leaves (as reported by the employer) ▪ Automated calculation and accurate tracking of time used and time remaining for all applicable benefits ▪ Eligibility determination
Implementation	<ul style="list-style-type: none"> ▪ Designated account manager (200 lives and up) ▪ Kick-off meeting via phone ▪ On-site meeting (additional cost)
2nd and 3rd Opinions	Recommendations and scheduling as appropriate (additional cost)
Communications	<ul style="list-style-type: none"> ▪ Toll-free telephone number ▪ Correspondence templates
Claims Management	<ul style="list-style-type: none"> ▪ Compliance with all state and federal regulations ▪ Close monitoring of intermittent absences ▪ Consistent application of benefits across all employees ▪ Clinical resources available to speak with providers for clarification
Eligibility Feeds	<ul style="list-style-type: none"> ▪ Accepted weekly, biweekly, semi-monthly or monthly ▪ Transmission method: File Transfer Protocol (FTP)
Reconsideration	Single opportunity to request claim reconsideration
Reporting	Self-service Web site

*FMLA Administration program available with the purchase of an insured disability or life product—not sold stand-alone.

Nearly 40 percent of human resource professionals report that confusion over implementation of the FMLA has led to illegitimate leave being granted.

LIMRA Group Benefits Industry News, October 2007

Group disability and life policies issued by:

AIG Life Insurance Company

Wilmington, Delaware

Policy Form Numbers G-LAD-40000 and G-DIS-41000

American International Life Assurance Company of New York

New York, New York

Policy Form Numbers G-LAD-30000, G-LAD-60000 and G-DIS-31000

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AIG Life Insurance Company and American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AIG Life Insurance Company and American International Life Assurance Company of New York are each insurer's own responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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