



Amalgamated **ADVISOR**

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Message from the President A Customer-Service Focus

By David J. Walsh, President & CEO



Within the insurance industry, there are many high quality organizations that emphasize high standards of service. Some companies, however, do a better job of providing customer service than others. At Amalgamated Life, we place a very high emphasis on our service metrics, and—it has paid off in many ways—strong customer loyalty, industry recognition and a pipeline of

referrals from our valued business partners.

So, what does good customer service mean to us? On the most fundamental level, customer service stems from building and maintaining a positive relationship with our customers. How do we do that? It is a matter of being responsive to their questions; providing timely, accurate information tailored to a customer's specific needs and, above all, being professional and trustworthy. On a more strategic level, it means that our regular benchmarking of our customer service and call center performance is vital.

To some extent, Amalgamated Life's size as a smaller carrier also advances our customer service. It enables us to be flexible,

nimble and able to really offer our customers meaningful solutions designed to best address their employees' needs. Our executives and our sales team can work very closely with our underwriters, claims department and other members of our staff to facilitate the very best offerings—insurance solutions that reflect today's market trends and consumer demands.

Over the years, our customer-centric culture has earned our company many industry awards and distinctions. It has helped us achieve our 40th consecutive "A" (Excellent) ratings from A.M. Best. Additionally, it has resulted in our: 4th consecutive "Ward's 50" honor, placing us among the nation's top performing insurance companies; consecutive "Excellent" ratings from Weiss Ratings, the nation's leading independent provider of ratings and analyses of financial service companies, mutual funds and stocks; and back-to-back placements among BenchmarkPortal's list of Top 50 Call Centers in North America (2013 and 2014), and Top 25 Call Centers in 2015.

While industry honors provide important validation that our policies and processes are working, what really demonstrates the strength of our customer service focus is how it has fueled our growth such that Amalgamated Life is now providing its expanded portfolio of insurance products to customers—many longstanding—in all 50 states and the District of Columbia and relied upon by a nationwide network of brokers to meet their client needs.

Broker's Corner—Worksite Critical Illness Insurance

Amalgamated Life continues to expand its worksite/voluntary product solutions. The latest addition to our line-up is Critical Illness Insurance. Our solution is highly competitive in its features starting with the ability for policy holders to use this insurance to cover medical expenses that may not be covered by other policies. For example, Amalgamated Life's Worksite Critical Illness Insurance *will* cover: deductibles, co-pays, non-covered prescription drugs, alternative treatments, and non-medical expenses such as mortgage or rent payments, utility bills, car payments and insurance premiums. Additionally, it provides a health screening benefit for the insured and his/her spouse. We have truly designed this product to help our policy holders withstand the dire financial pressures that result from a critical illness.

Other Features Making Amalgamated Life's Critical Illness Insurance a Standout

- **Face Amount**—Up to \$50,000 for the insured (50% of face amount for insured's spouse and 25% of face amount for insured's dependent child).
- **Cash Benefits**—Paid directly to the insured or his/her family to use as he/she chooses.
- **Guaranteed Issue**—Underwriting subject to minimum participation, no health questions asked.
- **Guaranteed Renewable**—Coverage remains in force for life as long as premiums are paid.

- **Portability**—Insured can keep benefits even with a change of jobs or retirement.
- **Recurrence Benefit***—If you or a family member has a recurrence of the same critical illness separated by 12 months, the lump sum benefit is payable again.
- **Additional Occurrence Benefit***—If you or a family member is diagnosed with a different covered critical illness separated by six months, the appropriate lump sum benefit is payable again.
- **Level Premium**—Rates do not increase with age.
- **Health Screening Benefit**—Up to \$50 per calendar year. Benefit is not applicable to dependent children.
- **Service**—Timely and responsive claims service.

Amalgamated Life's Worksite Critical Illness Insurance provides coverage for the insured and his/her spouse for many critical illnesses. They include: cancer, heart attack, stroke, major organ failure, end stage renal disease and coronary artery disease.

Our policy also covers certain critical illnesses of the insured's children (in all states but New York), including: Cancer, Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, Sickle Cell Anemia, traumatic brain injury and Type 1 Diabetes.

For more information, contact marketing@amalgamatedlife.com.

*Not available in NY.

Amalgamated Agency—EPLI Insurance— The Need Has Never Been Greater

By Bob Shanley, Amalgamated Agency



If employers thought their workplaces were a landmine of potential risks before, they should arm themselves even more as liabilities relating to their employment practices are greater than ever.

From employees' misuse of social media and improper illegal immigrant background checks to age discrimination and pregnancy and health-related discrimination cases,

employers are being targeted. Defending against an employment practice liability can be very costly with estimates in the several hundred thousand dollars range per claim. If your business is based in New York, California, Texas or Florida, the odds are even higher that your organization may be a target for litigation which, in some instances, could escalate to a class-action lawsuit.

While instituting, communicating and enforcing lawful workplace policies, along with diligent documentation of all incidences involving employees, is vital, it may not be enough. That is why having the proper Employment Practices Liability Insurance (EPLI) is essential. The right EPLI policy will cover an organization for

costs associated with lawsuits involving a wide range of exposures. Among them are: sexual harassment, wrongful discipline and/or termination, discrimination (age, gender, race, disability and non-compliance with the Americans with Disabilities Act), and violations of the family medical leave act are some examples. For some organizations, it is also important to consider liabilities posed by third-parties such as independent contractors who are doing work on the business' premises.

When purchasing EPLI, among the factors which should be discussed with a reputable broker are: the number of employees and nature of your workforce (i.e., full-time, part-time, interns, seasonal workers, independent contractors), the frequency and presence of third-parties on the worksite, the industry and type of business and the inherent risks relating to these factors, your organization's past history relating to employee disputes and/or litigation, whether or not your company has a risk manager and risk management plan in place, and whether the company receives regular counsel from an experienced employment law firm.

Guided by a reputable broker, your organization can secure the proper EPLI coverage. In addition, the broker will be a resource to you relating to the deployment of sound workplace policies and ongoing education of management and staff as to what constitutes lawful employment related practices and what activities could place the organization at risk for a lawsuit.

In the News

Amalgamated Life's New Worksite Division

Amalgamated Life announced the creation of a dedicated business unit to market its full line of worksite insurance products. The announcement comes at a time when demand is way up for its worksite insurance products which include, Term Life, Whole Life, Individual Short-Term Disability, Critical Illness, Accident, Dental, Vision, AD&D and Legal. Amalgamated Life is marketing its worksite insurance products both through its nationwide broker network and direct to employers and unions.

The Worksite Division is led by Melanie S. Cannon, Assistant Vice President. Melanie, along with Enrollment Director Matthew Ordille, and her team of Sales Executives including Dawn Maahs, James Bryant, Earl Camp, Account Manager Roseann Frankl and Service Representative Diane Farrugia, will leverage their combined experience to help drive new business opportunities.

Julie O'Brien Named President of NAIRO

AliCare Medical Management (www.alicaremed.com, AMM), a leading provider of high quality, clinically-based care management programs, and a member of the Amalgamated Family of Companies, has announced that AMM President Julie O'Brien has been named President of the National Association

of Independent Review Organizations (NAIRO, Portland, OR, <http://nairo.org>). NAIRO is a collaborative group of leading companies that provide independent medical reviews which help payers and medical managers to improve quality of care, medical utilization and patient safety.

Community Involvement

The members of the Charity Committee, Kem Bochicchio, Jude Charles, Peter Domin, Shelley Dyke-Leach, Rey Lago, Anne McCarthy, Junior Pierre, Tanya Tucker and Debbie Vital, have been busy holding fund raising events for the various charities. Skip Lunch Fight Hunger raised \$1,100. This is a 96% increase over 2014. The 4th Annual Book Fair raised \$210 and the St. Patrick's Day 50/50 Raffle raised \$1,214.

Proceeds from the above events will be divided among the following charities: Amalgamated Family of Companies Scholarship Fund, Skip Lunch Fight Hunger campaign for City Harvest, Operation Backpack of Volunteers of America and the Holiday Gift Drive.

Online Member and Provider Portals

Check Claims Status and EOBs

<http://members.aligroups.com>

<http://providers.aligroups.com>

Customer Service Hours

Monday–Thursday 8:00 a.m. to 8:00 p.m.

Friday 8:00 a.m. to 6:00 p.m.

Saturday 9:00 a.m. to 2:00 p.m.

Visit Our Websites

amalgamatedlife.com

amalgamatedagency.com

alicare.com

alicmp.com

alicaremed.com

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