

The value of innovation

Your guide to finding a benefits
carrier with tech you can trust

unum[®]



We know navigating HR technology can be confusing

In this guide, Unum helps business and people leaders confidently navigate the benefits landscape and choose the right partner, breaking down everything from evolving capabilities to deeper connections with leading HCM platforms.

We explore the value of continual innovation, unpack the advantages of a long-term HR technology strategy and track how market-leading integrations deliver a better HR and employee experience.

INSIDE:

How innovative benefits technology delivers long-term value



Key factors to consider when choosing the right benefits carrier for your business



Recommendations for employers actively seeking benefit data integration solutions



The right questions to ask prospective benefit carriers about their technology



Insights into the latest HR and benefits technology advancements and capabilities

INTRODUCTION

How trustworthy is your benefits technology?

The role of innovative partners and seamless benefit data integrations

Innovation at the level of benefit data integrations plays an increasingly crucial role in streamlining HR processes and enhancing organizational efficiency — but what good is innovation without the skill necessary to back up (and implement) these new solutions? For service you can trust, organizations need to prioritize partners that can speak to a long history of success and support.

The opportunity is clear: by connecting benefits administration, enrollment and leave management platforms, employers can ensure seamless data flow and real-time updates. One of the most significant advantages of trusted benefit data integrations is the time savings that accompanies error reduction. Manual data entry is prone to mistakes, which can lead to discrepancies in employee records and potential compliance issues. A carrier with trusted integrations will minimize these risks by automating this data transfer, ensuring accurate and up-to-date information, reducing the manual effort required to manage employee benefits and saving HR teams significant time.



The business impact of integrations can be profound

An integrated experience frees up valuable time for HR professionals to focus on strategy rather than administrative tasks, resulting in more initiatives to drive innovation, performance and efficiency.

Additionally, enhanced data accuracy and real-time visibility provide leaders with the data and insights necessary for more informed decision-making, delivering optimized benefit programs that align with both employee needs and organizational goals. This not only improves the reliability of HR processes, it also enhances the overall employee experience — allowing workers to access their benefits more easily, leading to higher satisfaction, engagement and productivity. And these experiences go a long way to boosting retention, so your organization can keep the top talent needed for success.

The ROI of benefits innovation

An innovative benefits experience has a serious impact on the bottom line and helps you get the most out of your HCM investment. An optimally configured system and integrated benefits journey streamlines multiple HR processes, delivering cost savings and worker satisfaction. With easier setup and enrollment, digital EOI and accurate billing without reconciliation tasks, integrated benefits data can improve accuracy and enhance experiences.

But crucially, **you must have the right integrations** to lock in these savings and efficiencies.



303

Annual cost savings (hours)

81

Absence management

18

Setup and enrollment

128

Evidence of insurability

48

Billing and reconciliation

28

Error reduction and streamlining

Example based on a 1,000 person company. All data shown in this scenario is fictional and does not portray a specific customer or any specific customer data. Estimated costs are based on average Unum HR Connect customer experience.

Future-forward organizations are already unlocking competitive advantages

Integrating benefits data across systems is a powerful strategy for today's HR departments. By leveraging trusted integrations, businesses can streamline their HR processes, leading to more efficient operations, freeing up time to focus on more critical issues rather than tedious tasks. These integrations make it easier for employees to benefit from their benefits and can create a smoother interaction — and an improved employee experience helps HR teams attract and retain top talent.

90% of employees say they value personalized digital experiences as they shop for, select and use their benefits.
LIMRA/EY Workplace Benefits Survey, 2023.

93% of employers agree on the importance of integrating HR and benefits data, and 87% plan to invest in integration.
Unum Market View Report, 2024.

72% of employers expect to be more reliant on carrier technology in the next five years.
LIMRA/EY Workplace Benefits Survey, 2023.





4 factors to consider when choosing the right benefits carrier for your business

How to simplify the benefits experience through proven innovation and trusted technology

01

Market-leading integration capabilities

Employers should look for end-to-end integrations that enable the entire benefits journey, from initial enrollment to ongoing administration. A more complete set of integrations demonstrates a carrier's technical aptitude and dedication to expanding their capability set and delivering a more seamless experience across the user journey. Frustrations and inefficiencies emerge when tasks are not automated, including billing reconciliation, data entry, wait time and lags between systems. Deeper integrations can streamline these processes for an optimized HR and employee experience.

The opportunity for seamless benefits administration

A carrier with the right integrations offers opportunities to solve critical pain points across the benefits journey, delivering improved efficiency and a better experience for employees and HR teams.

- **Integrate eligibility:** The right carrier will have solutions that simplify the onboarding process and drastically reduce set-up time for benefits and leave management services — all without file feeds or SFTP testing.
- **Simplify enrollment:** A simple enrollment experience alongside other benefits, with embedded education and support, will save HR time by eliminating manual data and configuration entry.



Questions to ask:

- How complete is the set of integrations a carrier can offer?
- What's the carrier's track record of rolling out new solutions?
- How invested is the carrier in their HR system partnership?

- **Automate billing:** Carriers with automated billing capabilities can eliminate time-consuming reconciliation tasks and ensure accurate invoices with real-time data sharing.
- **Speed up evidence of insurability (EOI):** While paper applications can take weeks, a carrier with an integrated EOI application can deliver decisions almost instantly.
- **Ease portability and conversion:** An integrated portability and conversion experience pulls the relevant information necessary and frees HR teams from paper forms, file feeds or requests.
- **Streamline absence management:** With integrated leave and intermittent time tracking, HR can save time and stress with automatically updated claims, requests, key dates and return-to-work.

By the numbers: What does integrated HR data deliver?

- Cost savings nearly equal to **one full-time HR specialist salary**¹
- Smooth evidence of insurability process, with **93% completion rate**²
- Seamless leave management, with **25 minutes saved per leave**²
- Streamlined billing, **saving four to six hours each month**²
- Integrated, embedded EOI applications lead to approximately **85% of employees** receiving instant coverage decisions²

¹ Based on a 2,500-life corporate firm example and industry average salary information.

² Unum internal data, 2023.



Where does Unum stand?

Unum is a leader in the employee benefits and leave management space, with comprehensive integration capabilities that offer end-to-end connections across the entire benefits and leave lifecycle. These integrations are designed to address a broad set of pain points and ensure a more efficient experience for everyone.

02

Consistent investment in technology

A strong annual investment in technology enables in-house expertise created by top talent and industry leaders, without the need to outsource development of solutions to third parties. This in turn empowers a better support experience. Investment fuels the ability to continually innovate and expand capabilities, so a carrier can offer complete sets of integrations. Long-term innovators are able to understand challenges that can arise with HR technology and solve them quickly, supporting customers from implementation to onboarding and ongoing support. An innovative partner will also demonstrate a strong grasp of current market needs and conditions and will often move the industry forward by publishing regular thought leadership. Early innovators in the HCM integration space will have a history of significant technical releases to deliver mature, complete solutions.

Other notable markers of consistent investment include:

- Strong product roadmaps
- Continual testing, piloting and shaping of expanded capabilities
- Documented ability to build custom solutions in-house without third parties



Questions to ask:

- How does the organization invest in technology?
- What's the carrier's track record in terms of new products and overall innovation?
- How invested is the carrier in creating new use cases and capabilities?



Where does Unum stand?

In 2023 alone, Unum invested over \$200 million in technology, demonstrating a dedication to continuous innovation. For growth-minded organizations, it is crucial to seek out carriers that prioritize technology, integration and the delivery of benefits as an enterprise-wide initiative. Unum's innovation mindset is not fleeting or a passing trend; it is backed by long-standing financial resources, top talent and cross-functional collaboration.

This technology is developed and supported entirely in-house without the use of third-party platforms or agencies. Our trailblazing mindset paired with our dedicated development team enables a continually expanding suite of capabilities, based on the needs of our customers, developed through test-and-learn pilots and programs where we build alongside our partners, ensuring a better experience.



Unum named one of
**America's
Most Innovative
Companies**
by **Fortune**

Source: America's Most Innovative Companies, 2023.

03

In-house expertise and consulting services

What are the risks of leveraging third parties to implement your benefit data integrations? Many organizations take advantage of third parties to support the implementation and setup of their technology solutions. While third parties boast vast expertise in leading HCM platforms, most do not have a deep understanding of benefits. An in-house solution has the expertise and infrastructure internally to optimally support the technology and the customers who utilize it to ensure success.

With in-house expertise and dedicated consultants certified in leading HCM platforms, Unum delivers a long-standing tradition of innovation and success in the benefits data integration space. Employers can benefit from dedicated tech support for ongoing assistance and support. Certified consulting services, including implementation of integrations and optimization of HCM experiences, make the transition smoother and more efficient. These in-house experts can help optimally configure systems for maximum efficiency, with deep expertise in both benefits and technology.



Questions to ask:

- How are your tech solutions built?
- How is tech support delivered?
- Does the carrier offer dedicated consultants and/or platform experts?



Where does Unum stand?

Our in-house consultants are certified in leading platforms like **Workday**, **ADP Workforce Now**, **UKG Pro** and **UKG Pro Workforce Management**. These experts offer comprehensive support and assist in the implementation and optimal configuration of your system — saving significant time for your internal HR and IT resources.

Additional resources for an elevated experience

- **Dedicated technical support team**
Our experts are equipped to answer your technical questions and ready with custom-built solutions.
- **Dedicated onboarding team**
From onboarding onward, our experts help you build valuable momentum, setting you up for success.



04

Proven track record of scalability and strategic partnership

Leading HCM platforms will identify preferred, strategic partners through special designations, including certified integrations and approved solutions. These accreditations indicate technical expertise and a willingness to meet rigid standards and a commitment to in-house technology. Approved solutions are run through a full technical review by the partner platform, as well as the set-up guide and other resources. Another indicator of deep strategic partnership can include showing up in market together with featured opportunities at key events like Workday Rising, ADP Meeting of the Minds and UKG Aspire. Additionally, co-creation programs and serving as design partners are meaningful ways in which carriers can prove the depth of their relationships — and their integrations.



Questions to ask:

- Does the carrier have long-standing relationships with leading HR platforms?
- Does the carrier have any special designations from partner platforms?
- Does the carrier have “approved” solutions?



Where does Unum stand?

Unum is the **only benefits carrier with Workday Approved Solutions and Certified Integrations**. With Unum HR Connect, Unum became the first carrier providing ancillary benefits like disability, life and supplemental health insurance to earn the Approved Solution and Certified Integration badges from Workday. To date, no other carrier in the industry has met these standards.

Unum is proud of its deep strategic partnerships and partner designations, reflecting a long-standing commitment to excellence and innovation. We have a rich history of continued innovation and a proven track record of successful scalability. This power in numbers and history not only shapes the future but also drives the launch of new capabilities and feature releases. Our longstanding presence in the benefits data integration space demonstrates our ability to navigate and overcome the challenges that come with scaling operations. Employers can trust Unum to deliver reliable, cutting-edge solutions that meet their evolving needs and support their strategic goals.

Source: Workday internal data, 2024.

Our track record of trusted innovation

7⁺

years of partnership

4.8M

absence transactions
processed

1M⁺

benefit elections

1,500⁺

customers

3,800

implementations

Source: Unum internal data, 2024.

CONCLUSION

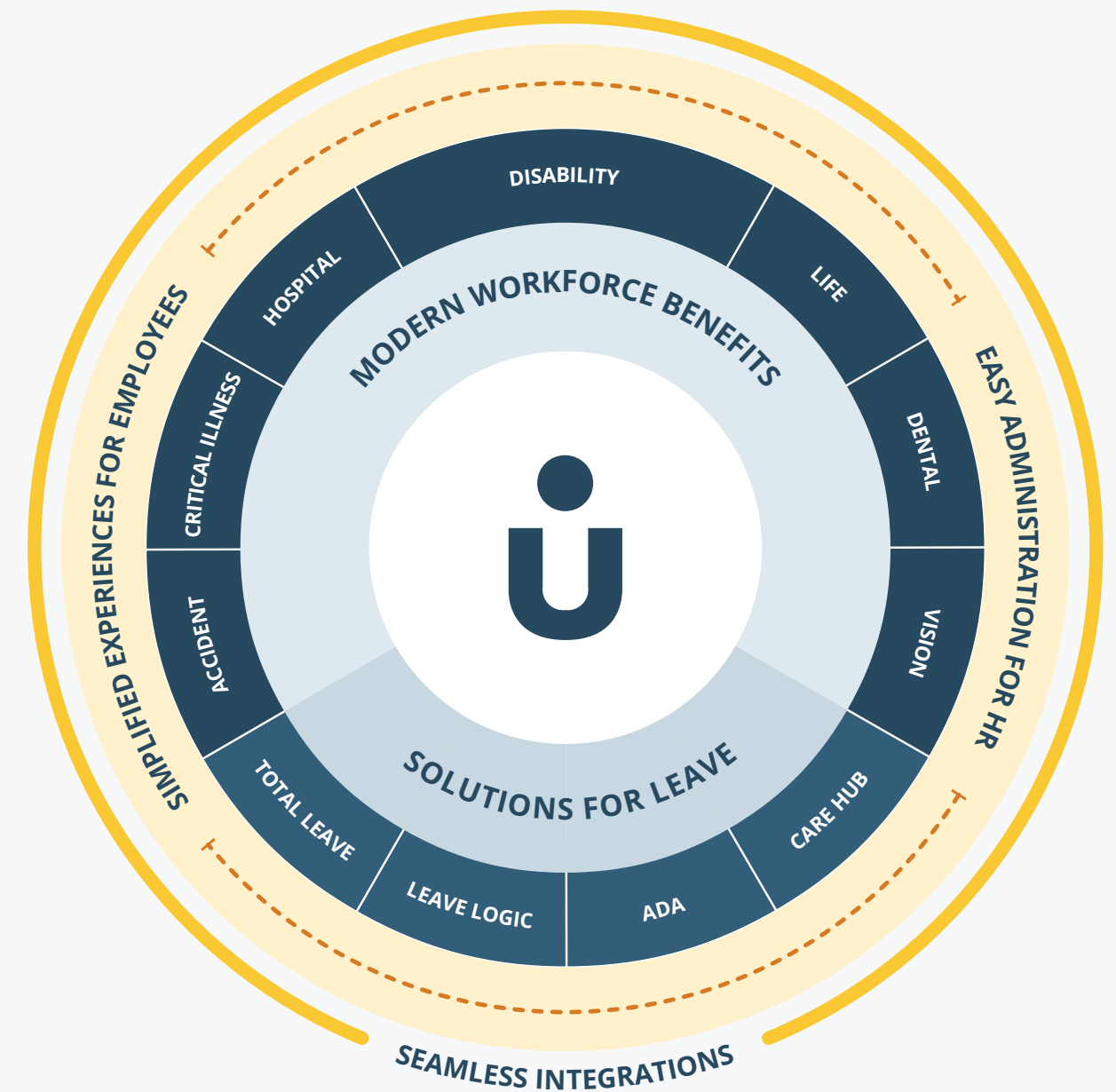
Win with an optimized benefits experience

When it comes to choosing the right benefits carrier, it's all about scalability. By following these four key factors when selecting a benefits carrier, leaders can have confidence in their technology partnerships, data flows and HR processes. This allows forward-looking organizations to keep up with rising employee expectations and increased competition.

Unum takes pride in our commitment to delivering trusted technology powered by market-leading API-enabled integrations, all designed to deliver a better experience for HR and employees. With a proven history of technological investment and innovation, Unum has the solutions and expertise necessary to build deeper integrations with leading platforms.

unum® | HR Connect

Unum HR Connect automates benefits administration and streamlines leave management with accurate, real-time data exchange across systems to help you get the most out of your HRIS investment and make benefits easier to manage.





Better benefits, delivered differently

Helping the working world thrive throughout life's moments™, with modern workplace benefits and innovative leave solutions powered by seamless integrations and simplified experiences.



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Better
benefits
at work.™

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