

FOR IMMEDIATE RELEASE

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**Wellness as Health Care Reform: Two Pennsylvania Companies Partner
in Integrated Health and Productivity Services**
RelianceONE™ helps employers achieve fiscal fitness through better employee health

PHILADELPHIA and WILKES-BARRE, Pa., Oct. 13, 2009 – [Reliance Standard Life Insurance Company](#) (Reliance Standard), a leading insurance carrier specializing in flexible employee benefits, today announced business collaboration with [AllOne HealthSM](#), a leader in workforce health and productivity, to enhance and improve the value of those services to businesses' most important assets – their employees. Together, Reliance Standard and AllOne Health will provide a cutting edge model for health and productivity management (HPM) services called RelianceONE™.

RelianceONE integrates AllOne Health's expertise in wellness, disease management and employee assistance programs with Reliance Standard's disability and absence management services. This holistic approach to HPM improves both employee health and a business's bottom line. HPM is an investment in workforce productivity and corporate performance that views employees as valuable assets, not just a cost of doing business.

Although many large companies may already have elements of HPM strategy in place, RelianceONE can improve results by tailoring integrated tools and services to each individual and employer. Because RelianceONE is not limited to specific physicians or health plans, *all* employees – regardless of where they live, what health plan they use, or whether they are sick or well – can get and stay healthy. Under other such programs sponsored by health insurers, employees can be excluded if they do not participate in that carrier's health plan.

"Investing in a program like RelianceONE is a business imperative because absences and health management issues affect business performance and drive up benefit costs," said Lawrence Daurelle, president and CEO of Philadelphia-based Reliance Standard. "Regardless of whether you are at work or home, sick or well, RelianceONE is designed to help employees become and stay healthy, which has important business implications."

RelianceONE / P2

According to AllOne Health, improved health may correlate with increased employee productivity.

“Encouraging employees to get preventive care and better manage their health increases the chances that they will make lasting, positive lifestyle changes,” said William C. Reed, president of AllOne Health, based in Wilkes-Barre, Pa. “Employers benefit through reduced absences, increased productivity, slower growth in health care expenditures and a more engaged workforce.”

Employers will also receive comprehensive and streamlined information because all employees can participate. As a result of consolidated reporting, RelianceONE provides better and more complete information, including where employees fall in the health continuum, behaviors that could be influenced, and possible interventions. In the long term, such actionable data helps employers reduce the cost of employee benefits.

RelianceONE benefits to **employees** include:

- Less confusion through seamless delivery of benefits
- Fewer, more effective touch points
- Increased “teachable moments” and health education opportunities
- Earlier medical interventions, when meaningful change is possible
- Better continuity of care
- Improved health and well-being

RelianceONE benefits to **employers** include:

- Inclusive of all employees
- Lower incidence and duration of employee disability
- Mitigate and stabilize direct health care costs
- Decreased employee absences
- Increased employee productivity and engagement

- MORE -

RelianceONE / P3

RelianceONE will be piloted with employers beginning in March 2010 to test program implementation, determine success metrics and identify opportunities to make enhancements. The product is expected to be available to the broad employer market in July 2011. To learn more, email RelianceONE@rsl.com.

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About Reliance Standard Life Insurance Company

Reliance Standard Life Insurance Company is a leading insurance carrier specializing in innovative and flexible employee benefits solutions for employer groups of all sizes. A wholly-owned subsidiary of Delphi Financial Group, Inc. (NYSE:DFG), Reliance Standard offers coverages for group life, disability income, limited benefit medical, accident, dental and eye care. Reliance Standard delivers comprehensive absence management and integrated disability services in tandem with sister company Matrix Absence Management, an industry leader in managed disability, return-to-work services, and personal/family and medical leave of absence (FMLA) programs. Matrix delivers an overall customer satisfaction rate of more than 96%. Rated A (Excellent) by A.M. Best, Reliance Standard celebrated its centennial year in 2006. For more information, visit www.reliancestandard.com or call (800) 351-7500.

About AllOne Health

AllOne Health encourages individuals to take responsibility for their health and provides tools and services to employers and health plans to help support them. Results may include better health, improved productivity and mitigating health care cost increases. AllOne Health pursues an integrated and comprehensive approach to providing personal health management, secure mobile access to personal health information, extensive workplace services—including on-site health care, safety and compliance services—and health benefits. AllOne Health is headquartered in Wilkes-Barre, Pa., with affiliated company offices in: Alexandria, Va.; Atlanta; Boston; Columbus, Ohio; Houston; Lancaster, Pa.; Los Angeles; Philadelphia; Phoenix; and Seattle. AllOne Health has more than 1,000 customers throughout the U.S. and in 44 countries. For more information, visit www.allonehealth.com or call (877) 720-7770.

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