



Ideas: Assurant, StanCorp

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Assurant Employee Benefits is creating voluntary benefits packages designed for cash-strapped school districts that may be cutting back on employer-paid group benefits.

Assurant Employee Benefits, Kansas City, Mo., a unit of Assurant Inc., New York (NYSE:AIZ), says the new family of employee-paid products includes a voluntary dental insurance program, a voluntary vision insurance program, and a voluntary dental insurance program.

The dental program includes options for short-term disability coverage (STD), long-term disability (LTD) coverage, and a combination of STD and LTD coverage.

The product family also includes cancer insurance, life insurance, and “gap insurance” products, or supplemental health insurance products, that can fill in gaps in major medical coverage.

Assurant Employee Benefits is including an employee assistance program (EAP) in the school district package, to help teachers deal with the stress caused by increases in class sizes and other effects of budget cuts.

In other business idea news, Standard Insurance Company, a unit of **StanCorp Financial Group Inc.**, Portland, Ore. (NYSE:SFG), has started delivering individual disability insurance policies online.

Standard believes it may be the first U.S. disability insurer that can deliver individual disability policies online, the company says.

- *Allison Bell*