



CÚRAM UNEMPLOYMENT INSURANCE SUITE™

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A strategic component of the Cúram Business Application Suite™ and underpinned by the industry recognized Cúram Enterprise Framework™, the Cúram Unemployment Insurance Suite™ is comprised of benefits, tax and appeals modules with additional capabilities to handle the unique requirements associated with re-employment services. These integrated solutions allow agencies to take advantage of overlapping common capabilities and business processes. The suite can be implemented independently to address a single program or as a fully integrated solution across multiple programs.

The Cúram Unemployment Insurance Suite is the first commercial off-the-shelf (COTS) solution for unemployment insurance agencies incorporating benefits, tax, re-employment services, and appeals. Based on a services oriented architecture (SOA), the Cúram solution allows agencies to implement a single program or a fully integrated solution across multiple program areas. Leveraging the Cúram Enterprise Framework, the Cúram Unemployment Insurance Suite provides the core processing and infrastructure components to enable a comprehensive, extendible solution to meet the unique needs of each agency.



For agencies that are considering modernizing their benefits, tax or appeals systems, the Cúram Unemployment Insurance Suite can lower the cost, risk and time needed to develop a solution. Cúram provides a platform for the future that delivers true business and technology flexibility, which significantly lowers the total cost of ownership (TCO).

Cúram Unemployment Insurance Benefits™ is uniquely designed to address the complex business and technology requirements of states' unemployment insurance agencies who administer benefits. Built using flexible, workflow-driven processes, the solution addresses the full range of business requirements, including:

- Claim Intake
- Weekly Certification
- Monetary and Non-Monetary Determination

- Benefit Calculation
- Employer Liability
- Overpayment Processing
- Change-in-circumstance processing

Cúram Unemployment Insurance Tax™ is designed to meet the end-to-end requirements for unemployment insurance tax agencies, including:

- Correspondence and Notices
- Company Relationship Management
- Employer Registration
- Liability Determination
- Employer Rating
- Wage and Tax Reporting
- Financial Management
- Delinquent Reports, Interests, and Penalties
- Transfer of Experience (Business) Management

Cúram Appeals™ provides comprehensive capabilities for managing the unemployment insurance appeals process from initial filing through to decision, addressing multiple levels of hearings and work allocation, such as:

- Appellant requests appeal
- Appeal case is created
- Hearing is scheduled for appeal case
- Hearing is held and completed
- Decision is rendered for appeal case
- Decision is implemented or further appealed and moved to next appeals level
- Case is re-assessed (this may be automatic or may be requested on demand)

Cúram for Employment Management™ provides the business processes and capabilities to define and manage the appropriate benefits and services needed for employees to achieve sustainable employment. This solution focusing on:

- Assessing the employees current status
- Creating and managing a service plan with the appropriate benefits and services (ie: job skill training, child care assistance during interviews, etc.)
- Identifying the KPIs to be used to measure success
- Evaluate and measure the effectiveness of the service plan for achieving the desired outcome of sustainable employment

The Cúram Unemployment Insurance Suite, leveraging the foundation of the Cúram Business Application Suite, addresses key factors for a successful modernization strategy.

KEY FACTORS OF A MODERNIZATION STRATEGY	THE CÚRAM APPROACH
Integrated Tax and Benefits System	The Cúram Unemployment Insurance Suite™ is a commercial off-the-shelf (COTS) solution, incorporating industry best practices, standard business processes, and technology built on a services oriented architecture (SOA) to meet the complex business requirements inherent to unemployment insurance agencies.
Modular Design to enable independent implementation	The Cúram Unemployment Insurance Suite can be implemented either as an integrated solution, or as a stand alone benefits, tax, or appeals solution interfacing with other systems.
Core Functionality	Cúram, in consultation with leading system integration partners, customers, and industry experts determined the core functionality to be included in each of the Cúram Unemployment Insurance Suite modules through a comprehensive analysis of federal and state legislation.
Common core vs. State specific requirements	Cúram delivers the common core federal and state specific requirements where there is commonality amongst states and developed to be configurable and extendable in order to minimize the need for customization.
Avoid single points of dependency	Cúram has partnerships with all of the leading systems integration firms, allowing each state to determine which vendor is best for them to work with for implementation services and ongoing support.
Flexibility and Control	Cúram provides the ability to enable business users to make many changes within the system without the need for development resources.

BENEFITS OF THE CÚRAM UNEMPLOYMENT INSURANCE SUITE

- Pre-built business processes that support the end-to-end unemployment insurance claim lifecycle
- Includes monetary and non-monetary eligibility rules that are easily adaptable to meet state specific requirements
- Flexible rules engine provides ability to easily adapt to organizational and policy changes
- Lower Total Cost of Ownership (TCO)
- Faster, low risk implementation methodology
- Provides holistic approach to managing the client needs from initial filing, continued certification, re-employment, and appeals and adjudication
- Provides the ability to create business workflows to improve efficiency, effectiveness, consistency and accuracy
- Supports multiple access channels enabling citizens and employers to work within a single system
- Automated support for change-in circumstance processing, overpayment processing and re-assessment
- Includes COTS quality documentation

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