

GROUP BENEFITS




# BENEFITS INSPIRED BY A TRADITION OF COMMITMENT.



Expertise without equal.  
Benefits without burden.

# A LEGACY OF COMMITMENT.

Believing that group benefits can transform lives during challenging times, we honor all of our relationships with integrity, commitment and respect. Our benefits are designed for real-life situations. Tailored to specific needs. And supported by compassionate, personalized service.



*We'll be there when you need us  
with expertise and tailored solutions to maximize  
your benefit and minimize your burden.*

## A TRUSTED INDUSTRY LEADER FOR GENERATIONS.

As group benefits experts, we're distinguished by trusted leadership, flexible solutions, personal claims approach and superior customer experience.

The Hartford has been delivering superior group life and disability benefits to employers of virtually all sizes for 65 years. That history is part of a tradition dating back 200 years to our founding.

Our top performance in sales coincides with a stellar reputation for honest, compassionate practices:

- No. 1 in group disability sales.<sup>1</sup>
- No. 2 in group life sales.<sup>2</sup>
- One of the World's Most Ethical Companies two years in a row (2008-2009).<sup>3</sup>

Taking extraordinary measures on behalf of others sets the standard for helping individuals reclaim their lives in the face of disability or personal crisis. At the same time, we work tirelessly to ensure that benefits administration is easy for employers. Guided by a belief in the power of ability, we see possibility where others see limitations. And we work passionately to help individuals achieve their personal best.

That level of commitment has led to The Hartford's reputation as a leader in group benefits. By weaving high ethics with expertise, we create solutions that honor our relationships and make good on our promises.



# ABILITIES IN ACTION.

We focus on abilities—what a person can do—rather than on perceived limitations.

**A**t The Hartford, we have a unique view of the world. We see ability where others see limitations. We believe in empowering individuals to reach their full potential by offering opportunities for achievement and excellence. That outlook has shaped our holistic, integrated approach to people, services and products.

We're encouraged by the recognition we've received as a result:

- Winner of the 2009 Paralympics Amazing Investor Award from U.S. Paralympics.
- Recipient of 2009 Disability Matters Award from Springboard Consulting, LLC and *WorkLife Matters* magazine.

- Named Top 50 Employer by *Careers & The Disabled* magazine.

Through our Ability Management strategies, we make your workplace productivity a top priority, reducing your burden while adding value to your benefit program. We help employees reclaim their lives and return to work safely and sooner after illness or injury. When appropriate, we help transition them to new jobs within your company.

Our focus is on empowerment. Our goal is to reduce your burden by doing whatever it takes to satisfy your expectations, while addressing the critical needs of your employees.

Believing in the power of the human spirit to overcome adversity, we have supported athletes with disabilities since 1994.



## BRINGING OUR ABILITY PHILOSOPHY TO LIFE.



Believing in the power of the human spirit to overcome adversity, we reach beyond insurance to provide support, opportunities and recognition. Since 1994, The Hartford has sponsored athletes and events that showcase the achievements of people with disabilities.

In 2004, we became the founding partner of the U.S. Paralympics, dedicated to recruiting, training and providing a world-class competition for Olympic-level athletes with physical disabilities.

*The Hartford Ski Spectacular* in Breckenridge, Colo. is another shining example of abilities in action. It's a week-long event attracting more than 800 disabled men, women and children from around the world, including soldiers who have been wounded in war. Outfitted with the latest adaptive ski equipment and paired with certified instructors, attendees learn that even with a catastrophic injury, anything is possible.

**John** is a wind-in-your-face kind of guy. If it's sports, if it's fast, if it's competitive, it's his kind of experience. At 19, this California native was surfing at daybreak, attending college in the afternoon. His life had a rhythm that suited his personality. Until the car accident.

Paralyzed from the waist down, all John heard were the no's - you'll never walk, you can't surf, forget about skiing. And then, finally, a yes. He pioneered off-road wheelchair racing and discovered adaptive skiing. Events like *The Hartford Ski Spectacular* and the U.S. Paralympics inspired him toward excellence.

Today, John is a two-time Paralympics gold medalist who gives motivational talks. And he's surfing again. "At the end of the day, I don't want to leave anything on the table." "We're all accountable for what we do. I don't want any regrets."

“We're all accountable for what we do. I don't want any regrets.”

- John Davis, Newport Beach, California

# FLEXIBLE SOLUTIONS FOR LIFE'S MAJOR TURNING POINTS.

## MAXIMIZING YOUR BENEFITS.



As an employer, you know the challenges of attracting and retaining talented employees. You also know that remaining competitive means managing productivity, minimizing absences and helping employees return to work quickly after a disability or personal crisis. Studies show that quality benefits play a major role in workplace satisfaction.

In assessing benefit plans, consider the cost of not having the right one. Personal and family issues account for a large percentage of unscheduled absences, gravely affecting productivity. And the cost of turnover - hiring and training new employees - can be staggering. Working with The Hartford, you'll have the flexible solutions necessary to help mitigate these issues. Providing employees with support and resources, alongside a financial safety net during disability, allows them to focus on solving problems, getting well and returning to work.

*open*

# PLANS THAT WORK OVERTIME

Our products are centered on your needs, providing choices in plan designs, services and funding options. As a customer of The Hartford, you receive a unique array of value-added services that includes:

- **Life Conversations.** A benefit that automatically accompanies our Life and Life + AD&D offering, designed to assist employees with difficult end-of-life planning. Its many resources include:

- **EstateGuidance®.**<sup>4</sup> Online will preparation service.
- **Beneficiary Assist®.**<sup>5</sup> Grief, legal and financial counseling after a loss.
- **Travel Assistance.**<sup>6</sup> Support for emergency needs while traveling.
- **Everest Funeral Planning Services.**<sup>7</sup> Funeral concierge services.

- **Ability Assist®.**<sup>8</sup> Offers employees and their families confidential help with emotional, financial, or legal issues surrounding a disability.

- **GuidanceResources®.**<sup>9</sup> An optional program, available for a fee, that helps employees and managers handle difficulties arising at home or work.

- **Identity Theft Protection.**<sup>10</sup> Puts protection, a hotline and help at the fingertips of employees in the event of a stolen identity.

- **Beneficiary Designation Management.**<sup>11</sup> Tracks employees' specified beneficiaries through a secure central data bank.

From the following core offerings, we'll work with you to tailor a plan that addresses your specific concerns, finding solutions that meet your current and emerging needs.

## Group Disability

Maximizes productivity through a combination of superior products, services and claims management.

### Short-term Disability (STD)

Covers employees unable to work because of disabling illnesses or accidental injuries occurring on or off the job.

We're a leading provider of statutory disability coverage.

### Long-term Disability (LTD)

Covers employees unable to work because of long-term disabling illnesses or accidental injuries. Through Ability Assist®, employees receive help with emotional, financial and legal issues. For more comprehensive employee assistance services, GuidanceResources can be incorporated into various plans.

### STD & LTD features include:

- Flexible funding and plan design options.
- Integrated claims management emphasizing ability, not limitations.
- Convenient electronic benefit payment options.
- Seamless transitioning from STD to LTD.
- Multi-faceted return-to-work program with incentives.



## Total Absence Management

We offer total, integrated disability and leave management solutions that help you maximize employee productivity. We concurrently track and administer disability, federal, state and company-sponsored leaves, while keeping you informed every step of the way. An established team with legal expertise provides consultative support that eases an employer's administrative burden and maximizes employee productivity.

### Features include:

- Experienced absence professionals and clinical resources that offer a seamless intake process.
- Integrated leave and disability claims system to provide insightful absence reports.
- Round-the-clock online tools for important information on employee absences.

There are no surprises when you work with The Hartford. We promise transparent solutions, clear language and honest answers.

# FOR YOU AND YOUR EMPLOYEES.

## Group Life & Accident

Meets diverse workplace needs through basic, supplemental and voluntary programs.

### Life

Financial protection for employees, spouses, dependent children and retirees, featuring generous, flexible benefits. We believe our plans are among the least restrictive in the marketplace. All of our group life plans include our comprehensive Life Conversations program, featuring funeral planning services. Specialized Beneficiary Designation Management services help larger employers reduce administrative burden.

#### Features include:

- Living Benefits Option with no charges or interest deductions.
- Flexible waiting period to match employer's administrative practices.
- Enhanced continuity of coverage, ensuring protection if change of carrier occurs.

## Accidental Death and Dismemberment (AD&D)

Twenty-four-hour accident coverage. Can be combined with group life or purchased as a stand-alone product.

#### Features include:

- Generous rider or options package beyond industry standards.
- Numerous optional benefits to customize employee coverage.

## Business Travel Accident

Covers employees traveling on business.

#### Features include:

- Flexible business-only or 24-hour business and pleasure protection.
- Options include comprehensive coverage for employees and their families.
- Identify Theft protection.

## Large Business Solutions

Specialized, dedicated resources for large, complex, multi-site employers. Highly experienced account managers ensure superior, accessible service.

#### Features include:

- Flexible, collaborative partnership to manage all details of complicated plan implementation.
- End-to-end claims process with clinical resources at each phase, including return-to-work experts.
- Reporting and data analysis focused on tracking plan performance and improving productivity.
- Quality-driven metrics backed by performance guarantees.

## Small Business Plans

Designed specifically for companies with four to nine employees. Quick, simple and affordable.

#### Features include:

- Standardized programs with employer-paid and voluntary (employee-paid) options.

- Streamlined enrollment, administration and claims processing.

## Public & Education Coverage

Specialized benefit plans for public employees, educators and staff.

#### Features include:

- Accommodation for specialized needs, including collective bargaining agreements, matching plan designs, pay cycles and definitions of earnings.
- Commitment to diversity, inclusion and "going green."
- Optional Occupational Death Benefit provides extra protection for police and firefighters.

## Physician Benefit Program

Created exclusively for physician groups. Dedicated resources, enhanced options and liberal benefit maximums.

#### Features include:

- Focused expertise in services, underwriting and claims, including a specialty-based definition of disability for greater protection.
- Long-term Disability benefits up to \$15,000 monthly for high-income physicians and key management staff.
- Reduced administrative burdens; easy-to-maintain programs.

## Voluntary Benefit Solutions

Manage rising costs while offering quality benefits that attract and retain talented employees.

#### Features include:

- Personalized enrollment strategies supported by a team of over 25 enrollment consultants and over 70 enrollers.
- Real-time decision rate of nearly 70 percent through our online Evidence of Insurability.
- Flexible rate options and participation requirements.

## Retiree Health Coverage

Protects retirees while addressing employer concerns about rising costs and challenges of self-funding plans.

#### Features include:

- Flexible group plans integrated with Medicare, designed and rated specifically for retirees.
- Referral-free; freedom to choose health care providers.
- Opportunities to lower costs on active employee health plans.

## EXPECT EXCEPTIONAL CUSTOMER SERVICE.



For more than 30 years, **Dick** safely lived out his passion for biking. Then, on a day like any other, his bicycle flipped over, placing him in a coma with little chance for recovery. Remarkably, Dick awoke, knowing his name, but unable to identify even simple household items. He was released from the hospital and eager to return to work. His company's benefit team worked closely with The Hartford, designing rehabilitation strategies to help realize his goals. Dick's benefit plan provided the financial safety net he needed to concentrate on reclaiming his life, while The Hartford's claims coordinator focused on his abilities rather than on his limitations. Soon afterwards Dick returned to work part-time, offering this advice: "Take advantage of benefits, especially disability insurance to protect your salary."

As a recognized leader in group life and disability coverage, we specialize in tailoring services and benefit plans to fit employers' needs. Whatever your industry, whatever size and special considerations you have, we'll work with you to develop a cost-effective program that meets your needs while providing exceptional service. Here are a few of the reasons.

- **Customer satisfaction:**  
Ninety-eight percent of employers rate The Hartford's overall quality as "good" to "excellent."<sup>12</sup>
- **Superior claims service:**  
Ninety-two percent of disability claimants reported they were "completely" or "mostly satisfied" with The Hartford's overall service quality.<sup>13</sup>

- **Critical support services:**  
Assistance available day and night, 365 days a year.
- **Ability management programs:**  
Integrated counseling and referral services help claimants and family members manage personal problems.
- **Easy benefits administration:**  
Innovative, easy technology coupled with local support and family medical leave (FML) services. There are no surprises when you work with The Hartford. We promise transparent solutions, clear language and honest answers. We make administration easy, and we stay with you every step of the way.

*“Take advantage of benefits, especially disability insurance to protect your salary.”*

- **Dick K.**, Boulder, Colorado

# DEDICATED PEOPLE WITH A PERSONALIZED CLAIMS APPROACH.

Independent research confirms our commitment to service beyond expectation — 93 percent of disability claimants reported they were “completely” or “mostly satisfied” with The Hartford’s overall service quality.<sup>14</sup>

**N**o matter how exceptional your benefit plan, it’s only as effective as the people and systems servicing you. That’s why we dedicate ourselves to creating powerful customer-oriented capabilities. With 32 sales and service offices and six claims centers, our national presence is complemented by deep local support. Every day, real people are available to respond to your needs. In addition, we offer instant online access to a wide range of information systems.

## Our promise to you is threefold:

- We will stay on top of emerging trends, using our experience and expertise to provide tailored, best-in-class solutions.
- We will consistently strive to exceed your expectations, providing compassionate, timely, solution-oriented service.
- We will help you set up your benefit plan, manage enrollment and make administration easy through personalized service and cutting-edge technology.

## HIGH TECH AND HIGH TOUCH IN EQUAL PARTNERSHIP.

### Disability claims.

Our goal is to help you and your employees through the challenges of injury or illness by providing efficient, compassionate claims management. Our people, processes and support systems work synergistically to provide timely, personalized assistance, designed to enhance recovery while keeping employer costs down.

Our Center for Ability®, the first of its kind in the industry, gives our claims management teams access to resources and services that help employees return to productive lives. Clinical and rehabilitation professionals provide assistance and incentives through our Return-to-Work program.

With 32 sales and service offices and six claims centers, our national presence is complemented by deep local support.



**Judy** works as a health coach helping others navigate the health care system. A strong, positive person, she never imagined she'd need support for her own well-being. Then it happened – stage III ovarian cancer. She left work on disability to pursue aggressive treatment. She and her employer had questions about the company's Short- and Long-term Disability plans, as well as the return-to-work incentive program. Judy called The Hartford directly, hoping to find "live help" and compassion at the other end of the line. She found all that and more. She found kindness, honest answers and authentic "cheerleading." She quickly learned no question was too small, no need too insignificant. Within months, Judy returned to work full-time, her cancer now in remission, telling The Hartford claims manager, "I'm very happy and very pleased, and you're a big part of it."

- Easy STD telephonic claims process eliminates paperwork and speeds up payments.
- Trained Ability Analysts gather information and communicate directly with employees, answering questions and explaining the claims process.
- Experienced professionals call out to physicians directly, eliminating the burden on employees.
- Claimant satisfaction ratings:
  - Ninety-three percent of claimants are "completely" or "mostly satisfied" with the quality of The Hartford's overall service quality.<sup>15</sup>

### Life insurance claims.

Our life claims team helps beneficiaries and family members after the death of a loved one.

- Dedicated analysts review claims, verify coverage and follow up compassionately if additional information is required.
- Funeral expenses can be paid out of the claim account.
- Safe Haven<sup>®16</sup> provides beneficiaries with a secure, interest-bearing account, giving them time to make financial decisions.

*“I'm very happy and very pleased, and you're a big part of it.”*

- **Judy C.**, Manchester, New Hampshire

### Employee data management.

Our eligibility data management process provides virtually flawless, effortless employer reporting, as well as employee self-service functions throughout the benefits life cycle. Our data-sharing capability offers greater efficiency through:

- Online and/or paper enrollment and EOI submission for initial, annual and ongoing events.
- Online beneficiary management.
- Identification of employees eligible for portability and/or conversion services, as well as direct billing.
- Accelerated claims processing.
- A 24/7 call center for questions or to select benefits over the phone.
- Employee communications that deliver meaningful and personalized decision support tools.

### Employer data management.

Accurate, timely reporting is critical to your business. Our easy online tools allow access to the information you need, when you need it. Through our convenient Employer View<sup>®</sup> Web site, employers can:

- Access administration kits; monitor and manage ongoing benefit activity.
- Obtain real-time information about an employee's medical underwriting status.
- Manage billing and payments electronically.


## CARRYING FORWARD A TRADITION OF COMMITMENT.

Trusted since 1810 and named one of the world's most ethical companies,<sup>17</sup> The Hartford continues to serve your total business protection needs, offering flexible, solutions-oriented group benefit and retirement plans. Through forward-thinking group benefits, we focus on the ability

of individuals to achieve their greatest potential in the wake of illness or disability. We promise you our very best, dedicating our resources to empowerment and striving to exceed expectations by adding value to your benefits.

**For information on how we can help you achieve your benefit goals, contact your local Hartford representative or visit our Web site at [groupbenefits.thehartford.com](http://groupbenefits.thehartford.com)**





In keeping with our goals of integrity, empowerment and forward-thinking solutions, The Hartford is committed to responsible stewardship of our planet. Working toward a sustainable future, we invest in “green” products and solutions and are recognized as an EPA Climate Leader. Striving to reduce our carbon imprint on the environment, we commit to exacting efficiency standards in the construction of new buildings and reduced energy consumption in existing facilities. We use environmentally safe cleaning supplies and recycled paper products. Additionally, all Group Benefits Division marketing materials are printed on Forest Stewardship Council-certified paper. By choosing paper produced from well-managed forests, we protect against logging practices that destroy habitats, pollute water and displace indigenous peoples. We invite you to join in our commitment to a healthy, sustainable planet.

## GROUP BENEFITS



<sup>1,2</sup> LIMRA 2008 new fully insured group life and disability sales.

<sup>3,17</sup> *Ethisphere* Magazine.

<sup>4,5,8,9</sup> Offered through The Hartford by ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. For more information on ComPsych, visit [www.compsych.com](http://www.compsych.com). Source: Business Insurance, Largest EAP Provider 2008 Survey, January 2009 edition.

<sup>6</sup> Provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

<sup>7</sup> Offered by Everest Funeral Planning, the first nationwide funeral planning and concierge service. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

<sup>10</sup> Services and benefits are provided by Trilegiant Corporation in conjunction with Alliance Marketing Association. Any part of the IdentitySecure service may be modified or improved at any time and without prior notice. IdentitySecure is a service mark of Trilegiant Corporation and Credit Alert is a registered service mark of Affinion Publishing, LLC.

<sup>12,14</sup> Survey conducted by independent research organization, SRBI Abt Research, 2008 Customer Assessment Survey.

<sup>13,15</sup> Bourget Claimant Satisfaction Surveys, 2003-2008, GfK Claimant Satisfaction Q1 and Q2 2009.

<sup>16</sup> Safe Haven is not a bank account and, as such, Safe Haven assets are not insured by the Federal Deposit Insurance Corporation. Nor are they backed or guaranteed by any federal or state government agency. Safe Haven is part of the general account of the applicable issuing company of The Hartford and payments are based on the company's claims-paying ability.



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Expertise without equal.  
Benefits without burden.