

Ready, Willing and Able: Helping Employees Return to Work



LTD Enhanced

When an employee faces a disability, they need positive, compassionate, timely support – and a plan that encourages their “can do” attitude. A plan that helps them to return to work as a productive member of the company, and helps you lessen the impact of disability on your workplace.

We support a
“can do” attitude
with your disabled
employees,
helping them
return to work.

The Hartford’s Enhanced Ability Long-Term Disability (LTD)[®] contract is built on The Hartford’s¹ Ability Philosophy, a belief in the desire and capacity of disabled employees to lead active, independent lives, backed by a commitment to maximize workforce productivity for you.

Protecting Your Company and Your Employees

Here are some of the ways our plan helps to protect your employees – and your business. Our policies detail specific terms regarding these benefits:²

- The “Treatment Free” period in our pre-existing condition limitation means claimants won’t be excluded for benefits if they received no treatment during this period.
- There are no limitations for subjective or self-reported symptoms, and no “prudent person” language in our contracts. We handle these claims, as we do all others, through effective claims management.

Staying on the Job

Our Enhanced Ability LTD plan doesn’t penalize employees who want to continue to work. Instead, it encourages them to stay on the job as long as they’re able and supports employers who help them do it.

- Our disability definition enables employees to satisfy the Elimination Period with a loss of duties only.
- The Elimination Period can be extended for up to 12 months from the date of disability if the claimant has not met the earnings loss, encouraging them to remain at work for as long as possible, while still protecting their eligibility for benefits.
- Under our contract, an employee doesn’t need to be totally disabled to receive benefits. We calculate benefits using one easy-to-understand monthly income loss formula that eliminates the need for “partial” or “residual” language.
- Our recurrent disability language allows claimants to return to work for a number of days equal to up to one-half the Elimination Period, without having to restart the Elimination Period if they find they are unable to sustain a return to work.



We support an inclusive work environment, and offer ways to maximize the ability in your employees with disabilities.

The Support to Return to Work

When your employees become disabled, the journey back to work can be challenging for you – and them. The Hartford's Enhanced Ability LTD contract offers an array of supportive benefits that can help to smooth the way.

- Our Return-to-Work Incentive allows claimants to receive up to 100 percent of their predisability income for the first 12 consecutive months following the date they first returned to work.
- A Family Care Credit can be used to help with expenses for their care of any dependent family member, not just children, if the claimant is participating in an approved rehabilitation program.
- The Workplace Modification Benefit assists employers with expenses for worksite adaptations that can help a disabled employee return to work.
- Our Vocational Rehabilitation Program offers comprehensive clinical, vocational and job placement services, as well as work-related news, research and continuing education.
- The Ability Assist® program provides confidential support for claimants and their families to help with emotional, legal and financial issues.

Your Plan, Your Way

Every business is different and some have special needs. Our plans include options to cover a wide range of risks and circumstances that may be relevant to your type of business.

- Our contract offers coverage for claimants who are able to return to work full-time but who are not earning at least 80 percent of their pre-disability income — a benefit valuable for employees who may lose client base during an extended disability.
- We offer a low-cost option that reduces benefits after a specified time for claimants who are not receiving Social Security Disability Income, or who are not receiving benefits under the Return-to-Work Incentive.
- Our contract offers an option that provides an additional benefit for employees who are unable to perform two or more activities of daily living.
- We can provide partial compensation for business losses if a proprietor or partner is absent due to a disability.³

Our goal is to help you help your employees return to work by focusing on their abilities – not their disabilities. Contact your local representative to learn more about the advantages of our LTD contract and The Hartford's full line of group benefits. Or call 1-866-FOR-HART (1-866-367-4278), or visit our Web site at <http://www.groupbenefits.thehartford.com>.



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² All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

³ For companies under 500 employees.

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