

## Total Absence Management Solutions for Your Worksite



### Absence Management

When one of your employees faces a life event that leads to an absence, your whole organization feels the impact of his or her leave. Fellow employees must take on extra work. Managers have to find time to process each leave and recover lost productivity. The time and expertise required to maintain effective, compliant absence practices can place significant strain on your staff and distract you from important areas of your business.

The top reasons companies integrate their benefit programs are to reduce costs and increase employee satisfaction.<sup>2</sup>

An effective total absence management program can help you strike the most appropriate balance between your concern for your employees' well-being and your focus on your business's productivity. Employee absences are unavoidable, but the right solution from the right partner can help you keep productivity at its highest while giving your employees the support they need.

#### Effective absence management requires a total solution

Built on optimal service and deep expertise, Total Absence Management from The Hartford<sup>1</sup> makes leave management easier for you and your employees. Our offering provides customizable services that, together, create an end-to-end, integrated solution capable of managing a comprehensive range of leaves, including:

- Long-term Disability (LTD)
- Short-term Disability (STD)
- Federal Family Medical Leave and State leave programs
- Paid statutory coverages
- Workers' Compensation
- Company-sponsored leave programs

#### Focusing on the health, productivity and well-being of your employees

Your business's productivity and the well-being of your employees are the focus of our absence management solution. We guide employees through every step of their leave process – from leave initiation to helping them return back to work safely and as quickly as possible.

- Employees call a single toll-free number to report disability and other leaves of absence
- Dedicated absence professionals explain employees' rights and responsibilities under leave policies in simple, easy-to-understand terms
- Our strong focus on clinical case management often results in faster and more accurate claim decisions and improved outcomes
- A seamless STD to LTD transition helps ensure no disruption in benefit payments
- Our proactive return-to-work approach encourages employees to return to work as soon as medically appropriate



Improved absence management programs can average 11 percent in productivity gains to a corporation's bottom line.<sup>4</sup>

### Easing the administrative burden of absence management

The administrative work required to accurately and consistently manage each employee absence can be overwhelming. Working with The Hartford can help ease your burden, giving you less to worry about, and more time to focus on your business.

- We handle the initiation, evaluation and tracking of each leave, whether occupational or non-occupational
- Employees' disability claims and other leaves are handled concurrently, when appropriate
- You and your employees receive timely communications about leave status and changes
- We can often work with your health and wellness vendors to transfer employee calls and encourage program participation
- You have anytime access to our employer Web site for real-time reports, online absence tools and resources

### Reliable legal support helps reduce your risks

With the cost of defending an FMLA lawsuit averaging \$78,000<sup>3</sup> and total litigation fees and awards potentially reaching into the millions, there's little margin for error when managing employee absences. When you team up with The Hartford, you get absence management experts.

- Our skilled legal team ensures that the administration of your leave program complies with changing leave laws and requirements across all 50 states and U.S. territories.
- We keep you up-to-date on relevant changes to federal and state leave laws and regulations.
- We help protect your business from the costs and risks associated with an ineffective absence management program with ongoing communication and education.

### With The Hartford Your Business Gets the Right Benefits Without the Burden

The Hartford is committed to providing optimal total absence management solutions that help you keep employee productivity at its highest. Because we understand no two businesses are the exactly same, we work closely with you to create customized services that meet your unique needs, however sophisticated they may be. The strength of our offering is built on our decades of experience in managing leaves for businesses of all sizes. And, we're constantly making advancements to provide the best service and support to you and your employees. So talk to us about your absence management challenges. Together, we'll find the right solution for your business.

To learn more about The Hartford's Total Absence Management solutions, contact your local Hartford Representative today.



The Hartford's Group Benefits Division is proud to print on Forest Stewardship Council-certified paper. FSC certification ensures that the paper we print on contains fiber from well-managed and responsibly harvested forests that meet strict environmental and socioeconomic standards.

2716 (06/08) Printed in the U.S.A. ©2008 The Hartford, Hartford, CT 06115

1 The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. 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.

This brochure explains the general purpose of the insurance described but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

2 Spring Consulting Employer Survey of Integrated Disability, Absence and Health Management Trends, March 2008.

3 "The Hidden Costs of FMLA Administration," The Timberland Group, April 2007

4 The Integrated Benefits Institute, [www.integratedbenefitsinstitute.org](http://www.integratedbenefitsinstitute.org)

Expertise without equal.  
Benefits without burden.<sup>SM</sup>