

Voluntary Benefits Tailored to the Needs of Your Business



Voluntary Benefits

The Hartford¹ works with you and your benefits consultant or producer to create a tailored benefits plan that helps to protect the income of your employees and their families and minimizes the administrative burden for your business.

Our Products

All of The Hartford's Voluntary products include a number of value-added services that further meet your and your employees' needs.

Each of our income-protection solutions offers the option of guaranteed-issue amounts, which means all of your employees can purchase some level of coverage regardless of their age, gender, or medical history.

Disability Insurance

Many of your employees will face a life-changing event—from the birth of a child to serious injury outside the workplace—that prevents them from going to work for some time. Short-term Disability (STD) and Long-term Disability (LTD) insurance from The Hartford help to protect your employees' financial stability if covered life events force them to stop working.

Life Insurance

Life insurance provides affordable financial security for your employees' loved ones. In addition, Life insurance plans can include will preparation and counseling services provided by professionals referred by The Hartford.

Accidental Death & Dismemberment Insurance

With Accidental Death & Dismemberment (AD&D) insurance from The Hartford, your employees and their loved ones are shielded from the effects of income loss resulting from an accident. Plans provide customized solutions with almost 30 options.

Value-added Services

All of The Hartford's Voluntary products include a number of value-added services that further meet your and your employees' needs. Value-added services enable even employees who never submit a claim to gain real value from the plans they purchase. Depending on the plan type and the needs of your business, value-added services may include Beneficiary Assist[®], Travel Assistance and confidential 24-hour support with GuidanceResources[®].

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We recognize the challenges unique to large and small employers and offer solutions to match.

Our Services

To develop the right service approach, our experienced staff helps you tailor processes and services to fit the needs of your business.

Implementation

Your implementation manager works with you to set mutual goals from enrollment to the first bill. With these objectives in place, we then establish a timeline and determine the enrollment strategy that's right for you.

Streamlined Evidence-of-Insurability Process

The Hartford takes responsibility for making the evidence-of-insurability process quick and convenient for you and your employees. If the application is completed online, we can provide a decision in real time.

Our risk guidelines are such that paramedical exams are ordered only when truly necessary, a small percentage of the time – roughly 10 percent.

Responsive, Ongoing Administration

Our processes flex to fit your preferred methods for handling billing changes, new hires and employee life events. By dedicating a skilled account manager or service representative to your business, we ensure that the bulk of the administrative burden is ours—not yours and not your employees'.

Online Services

Your team from The Hartford trains your staff how to use Employer View® which provides online access to everything from case information and new-employee enrollment to electronic billing tools, plan brochures and plan specifics. Your employees have access to **TheHartfordAtWork.com** for updates on claim status and other useful information.

Efficient Claims Processing and Payment

The Hartford ensures that your employees get their claims information and payments quickly. Between January and December of 2007, The Hartford handled over 94 percent of initial STD claims and 93 percent of Group Life insurance claims within five business days after receipt of required claim information.²

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

With nearly 200 years of experience as a financial services provider, The Hartford understands that no two businesses are the same. We learn your business and your culture to help you create the benefits package that serves you and your employees best. And no matter what benefits you offer, we deliver an optimal experience, from pre-enrollment through claims and ongoing administration.

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



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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 The Hartford, Internal Claims Performance Metrics, 2007.

Expertise without equal.
Benefits without burden.SM