

THE HARTFORD'S CLAIMS DIFFERENTIATORS

Whether the claim is for Short-term Disability, Long-term Disability, Leave Management, Life insurance or Accidental Death & Dismemberment (AD&D), our people help to provide employees with answers, as well as caring support.

THE HARTFORD CLAIMS STORY	
Delivering Consistent Claimant Satisfaction	Claimants consistently rank us 92% or higher for the past 11 years on customer satisfaction (very satisfied/satisfied) in ease of submitting a claim, treating the claimant fairly and with respect, and for accuracy in payment. ¹
Customer Loyalty Program	<ul style="list-style-type: none"> • We pride ourselves on customer satisfaction by proactively responding to our claimants' and customers' needs. • Specific claims are surveyed via email early and at the end of the claims process, and we address any questions or concerns within 24 hours.
The Hartford Ability AdvantageSM	<p>Our industry-leading claims management system is an online portal accessible to employers and employees on a desktop or on their smartphones. The portal provides:</p> <ul style="list-style-type: none"> • Detailed view of claim with real-time updates and status • Leave Management dashboard to track absences with updates on state and federal regulations • Organized information for real-time reporting • Upload document, click-to-chat, text/email capabilities, and more.
A Single Point of Contact	<ul style="list-style-type: none"> • Having a single source for claims service results in exceptional customer service, efficiency, accuracy and cost effectiveness. • A Claims Customer Support Consultant can provide answers and help, without referring employers to other departments. They also offer proactive claimant-focused solutions and trend analysis, and have oversight of special handling instructions.
Integrated Leave and Claim Process	<ul style="list-style-type: none"> • Provides a single handler model that manages concurrent STD/Leave events including ongoing claim follow up. • By integrating claim handling and correspondence, we eliminate potential confusion and employee stress and improve the overall claim experience.



DISABILITY CLAIMS	
Clinical Intake	<ul style="list-style-type: none"> • The employees' first point of contact is a highly experienced Customer Care Nurse, with the knowledge to help provide honest answers, set realistic expectations, and expedite initial claims decisions. • Who has proactive provider outreach, Customer Care Nurses, with an average of 20 years' clinical experience,² will contact the employee's medical provider as needed to obtain necessary medical information.
Segmented Disability Model	<ul style="list-style-type: none"> • Applies to both STD and LTD claims where they are assigned a pathway based on the nature and severity of medical condition. It allows for a concentrated focus on claims with an analyst and clinical resources best suited for specific circumstances based on skill-set and experience. • There has been a 37% increase in recoveries on our most difficult claims.² • This model helps make disability claims analysis and determinations more accurate, efficient, and timely for our claimants.
Long-term Disability Triage	<ul style="list-style-type: none"> • Our patented triage tool assesses characteristics and provides oversight of LTD claim along with claim management plan. • Allows for consideration of factors such as co-morbid conditions, significant medications, or prolonged conservative treatment in review of likelihood of recovery. • The Hartford has created claim path options for LTD based on, but not limited to, the employee's medical, occupational or financial characteristics.
Predictive Analytics	<ul style="list-style-type: none"> • Our claims system is programmed to text mine structured and unstructured data on a daily basis. System-driven tasks ensure efficient claim management. • Positively impacts STD to LTD transition timing, third-party recovery, special investigations and mid-duration clinical intervention.
Day 1 Callout	<p>Our claimant-centric process includes our Absence Analyst proactively calling an employee within one business day after filing a non-expedited claim. They provide:</p> <ul style="list-style-type: none"> • Contact information and set expectations around leave and disability approvals and duration. • Coordination of future touch points for resource involvement (e.g., Vocational Case Manager, or Medical/Behavioral Health Case Manager).

DISABILITY CLAIMS

<p>Medical Case Management</p>	<p>Our team consists of clinical experts in nursing and behavioral health who provide assessments of medical conditions and impact of duration and recovery:</p> <ul style="list-style-type: none"> • Medical Case Managers, with an average of 23 years of nursing clinical experience² in direct patient care and insurance industry work, assist with ongoing medical management, communicate with medical providers to help assist with understanding claimant functionality. • Behavioral Health Case Managers, with an average of 18 years' field experience², are engaged at claim initiation for primary mental or behavioral health diagnoses and use their clinical expertise to ensure we obtain necessary clinical information to make an informed decision. Individuals in this role are licensed and hold master's degrees. • Vocational Case Managers hold master's degrees and national certifications in rehabilitation and disability with 14 years' average industry experience². They provide on-site ergonomic and risk assessments, and also work with the employer, employee and provider on individualized return-to-work and stay-at-work planning.
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LIFE AND AD&D CLAIMS

<p>Life Claims Excellence</p>	<p>We maintain a reputation of timely, accurate decisions where 98.10%³ of claims are approved or denied within 5 business days of receipt of complete information. We administer Life claims with 99.69% financial accuracy.³</p>
<p>Simplified Life Claims Process</p>	<ul style="list-style-type: none"> • Acceptance of photocopied death certificate saves beneficiaries the cost of obtaining the original and allows for an expedited life claim.⁴ • Seamless integration of LTD to Life Premium Waiver (Note: Employer must have The Hartford's Life business). • Expedited payment options with Safe Haven⁵ access.
<p>Choice of Filing Options</p>	<p>Claimants have the flexibility to file claims by paper, fax, telephone or online.</p>
<p>The Hartford Life EssentialsSM</p>	<p>Our value-add services include the following:</p> <ul style="list-style-type: none"> • Funeral Concierge⁶; The Hartford Express Pay • Beneficiary Assist^{®6} • Estate Guidance^{®6} • Travel Assistance & ID Theft Protection⁶ <p>(Note: These services are not available in New York.)</p>

LIFE AND AD&D CLAIMS *continued*

<p>Evidence of Insurability (EOI)</p>	<p>Single Sign-On Evidence of Insurability (EOI) with nationally recognized TPAs in place today:</p> <ul style="list-style-type: none"> • Streamlines the EOI process • Provides instant adjudication (95% were auto-adjudicated³) • Significantly improved member experience
<p>A Culture of Caring</p>	<ul style="list-style-type: none"> • The Hartford believes in delivering compassionate care to employees throughout all stages of life, and to their beneficiaries. • As part of our Culture of Caring, Life Care Advocates, bereavement-trained claims specialists and exceptional outreach services help employees, loved ones and beneficiaries cope with grief-related and often stressful situations.

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¹ GfK Claimant Satisfaction Survey, 2009-2019. Percentage represents unweighted combination of LTD and STD claimant responses of “completely” or “mostly” satisfied.

² The Hartford’s internal date for Disability Claims, 2019

³ The Hartford’s Life Claim Center Service Statistics, 2018.

⁴ We reserve the right to request an original death certificate, especially in a foreign death situation.

⁵ The money (beneficiary’s insurance proceeds) in the Safe Haven Program is not held in a bank account and is not insured by the Federal Deposit Insurance Corporation; nor is it backed or guaranteed by any federal or state government agency. The money is held in the general account of the applicable issuing company of The Hartford and the beneficiary’s ability to withdraw their money is based on the claims paying ability of the issuing company.

⁶ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.