

LIFE INSURANCE DIFFERENTIATORS

The Hartford can help you meet diverse employee needs with Employee and Dependent Group Life and Accidental Death & Dismemberment insurance. We've highlighted the features and value-added services of our plans. You'll see why The Hartford stands out.

LIFE INSURANCE DIFFERENTIATORS	
Enhanced Continuity of Coverage	<ul style="list-style-type: none"> • No coverage waiting period if an employee or dependent is covered by a prior policy regardless of their health • No lapse if coverage is effective the day before our plan becomes effective*
Premium Waiver Options	<ul style="list-style-type: none"> • For employees with no income • Coverage will still begin on effective date of the policy • Your employee will be covered even if he or she is unable to be at work • The employee and their dependents are still covered for the same amount they had under your prior policy, as long as they were eligible for benefits under that previous policy
Portability	Gives employees the flexibility to take all or a portion of their coverage with them if they leave their company, or under other qualifying conditions
State-of-the-Art Technology	<ul style="list-style-type: none"> • SSO (Single Sign On) EOI (Evidence of Insurability) streamlines processes <ul style="list-style-type: none"> » Nationally recognized TPAs » Instant adjudication (85% adjudicated in 2019) » EOI and claims reporting » Document uploading
Living Benefit Option	Terminally ill employees or dependents can receive up to 80% of their death benefit**

Ability Assist EAP¹ (for under 5,000 employees)	Face-to-face and telephonic sessions with master's level professionals to assist employees and eligible dependents with emotional, work/life, financial, legal or healthcare matters
Beneficiary Assist^{*1,2}	<ul style="list-style-type: none"> Compassionate expertise helps employees or their loved ones cope with emotional, financial and legal issues that arise after loss Includes unlimited phone contact and five consultations with a professional HealthChampion^{SM1} is available to the terminally ill
Estate Guidance^{*1}	<ul style="list-style-type: none"> Online, custom and legally binding will creation Online support available from licensed attorneys
Funeral Concierge¹	<ul style="list-style-type: none"> 24/7 funeral planning assistance, including pre-planning; online and telephone PriceFinderSM price comparisons Negotiation assistance Hartford Express Pay – payment within 48 hours³
The Hartford Financial Essentials^{SM1}	WellthSource ^{SM1} offers extensive tools and resources to strengthen employees' financial foundations
Travel Assistance and Identity Theft Services¹	<ul style="list-style-type: none"> Offers protection when traveling 100+ miles from home for up to 90 days Pre-trip planning services and medical professionals worldwide 24/7 protection at home or while traveling
Beneficiary Checklist	Provided to all claimants. Comprehensive, easy-to-use checklist provides resources for most common tasks associated with loss of a loved one. A customized version is available for The Hartford Life Essentials SM Select customers ^{***}
Photocopy of Death Certificate Accepted	Saves beneficiaries the cost of obtaining the original death certificate; allows for an expedited Life claim ^{****}
Simplified Claims Process	<ul style="list-style-type: none"> Telephonic intake Online intake via The Hartford's Ability AdvantageSM portal for Life plus Disability customers, Employer View[®] for Life only customers Paper submission via secure email or fax Safe Haven Account[®] option expedites payment LTD to Life Premium Waiver seamless integration 97.25% of claims approved or denied within 5 business days of receipt of complete information (2019 data)
A Culture of Caring	Compassionate approach embedded throughout our Caring Continuum, from actively at work, through illness and beneficiary stages with The Hartford's Care Advocacy. <ul style="list-style-type: none"> Condolence call and card⁴ <i>The Healing Book</i> helps affected children cope⁵

Visit us at [TheHartford.com/groupbenefits](https://www.TheHartford.com/groupbenefits)



Business Insurance
Employee Benefits
Auto
Home

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2020 The Hartford.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Visit <https://www.TheHartford.com/employee-benefits/value-added-services> for more information.

* Coverage under this provision continues until employee returns to work, on the date coverage would have terminated under the prior plan, or in 12 months, whichever comes first.

** Up to a \$500,000 maximum.

***Essentials Select is available to certain customers for an additional fee.

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

¹ 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 <https://www.TheHartford.com/employee-benefits/value-added-services> for more information.

² California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

³ If Funeral Concierge is used. All Select beneficiaries receive condolence cards.

⁴ The Hartford Life Essentials Core beneficiaries receive condolence cards at the discretion of the Life Care Advocate.

⁵ Sent to beneficiary as Life Care Advocate deems appropriate.