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## ACCIDENT INSURANCE DIFFERENTIATORS

We make it easy for you to help your clients provide cost-effective **Accident insurance** for their employees. Below are features and value-added services available with The Hartford's accident product.

### FEATURES

<b>Flexible plan designs</b>	<ul style="list-style-type: none"><li>• We offer flexibility in amounts at the individual benefit level and plug-n-pay packages for easy customization.</li><li>• Clients are able to choose the plan options that will best suit the specific needs of their company. Employers can choose to offer multiple plans.</li></ul>
<b>Focus on follow-up care and recovery</b>	The Hartford offers 30+ benefit payments for follow-up physician visits, PT, chiropractic care and acupuncture.
<b>Modern benefits</b>	Employees can access benefits such as child care, joint replacement, acupuncture and home health care.
<b>Pays a flat amount for each service covered</b>	For example, if an employee were to first visit an urgent care facility and then transfer to an emergency room as the result of the same accident, both benefits would be payable. The accident plans offered by other carriers may limit benefits to only the higher of the two.
<b>Additional support</b>	Consultative enrollment support is offered along with service support such as a single point of contact for all lines of coverage.

### VALUE-ADDED SERVICES

<b>Ability Assist<sup>®1</sup></b>	Gives employees access to professional counseling for financial, legal and emotional issues.
<b>HealthChampion<sup>SM2</sup></b>	Provides employees with unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and claims concerns.

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

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Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.

<sup>1</sup> Ability Assist<sup>®</sup> is offered through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>2</sup> HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.