

Claims Experience & Process

Our experienced team ensures your employees receive compassionate care while you remain focused on running your business.



It Starts With A Nurse



Your employees' first point of contact is with a clinical claim intake nurse who will:

- Better understand how an employee's illness or injury affects their ability to work
- Increase accuracy during claim initiation
- Facilitate timely claims decisions
- Average 20+ years experience
- Manages intake of concurrent STD/Leave claims
- Gathers necessary claim information with accuracy and professionalism

STD Claim Segmentation

After the nurse intake, Short Term Disability claims are triaged to one of three pathways.

Path 1



Ability Express

High severity or low medical complexity

Path 2



Ability Support

Expected return to work in own occupation

Path 3



Ability Specialty

Complex medical condition

Comprehensive Claim Management

Ability Analyst

Confirm Receipt

Capture all necessary information to make initial STD decision

Make Determination

Review all information to make an accurate, timely claim decision and formulate management plan

Proactively Call

Connect with employee regarding disability approvals and duration

Intervening To Improve Outcomes

STD Return-to-Work Coordination and Consulting Services

- Rehabilitation specialists dedicated to STD
- Review claims with RTW potential at specific intervals
- Coordinate with employee, physician, and employer to facilitate faster, smoother return-to-work
- Referrals to outside services (ex. Job Accommodation network and support services)



Clinical Resources Beyond Nurse Claim Intake

Medical (MCM)/Behavioral Health Case Managers (BHCM)

- 63 Clinical Nurses on staff with an average of 20 years' clinical experience
- Clinical experts in nursing and behavioral health
- Provides specialized clinical case management and ability assessment

Vocational Case Manager

- 22 Vocational Rehabilitation Specialists
- Masters-level, Certified Vocational Rehabilitation Counselors with an average of 20 years' experience
- Coordinates with employee, his/her physician and employer to facilitate a safe and early/transitional return to work
- Assists Realogy with workplace modifications or helping employees find new jobs that better match their abilities

Claim Services – Customer Loyalty Program

The Hartford's **patented** approach for listening and responding to customers' feedback throughout the claims process:

- Customers with specific types of claims are surveyed early in the claim process by phone, and by e-mail at end of claim
- Our interim phone call survey allows questions or issues to be escalated to a claim team leader via a “service alert” within about an hour, in most cases
 - *Innovative Technology*: System allows team leaders to hear recorded customer comments
 - *Same-day Response*: Questions/issues are addressed within 24 hours
- **Continuous Improvements** using today's customer loyalty feedback to improve tomorrow's claim processes
- **Accountability** through dedicated analysts with specific customer loyalty objectives

Customer Claim Ratings¹











¹ Rating of Short-term and Long-term Disability, and Group Life products as of 3/28/2018. Star ratings are provided by claimants insured by one or more Hartford products. Star ratings do not imply any financial rating by a rating agency. Star ratings are not representative of any single employer plan or policy and are subject to change. For detailed reviews and current ratings, visit: <http://thehartford.com/employee-coverage/short-term-disability-testimonials>; <http://thehartford.com/employee-coverage/long-term-disability-reviews>; and <http://thehartford.com/employee-group-benefits/group-life-reviews>.

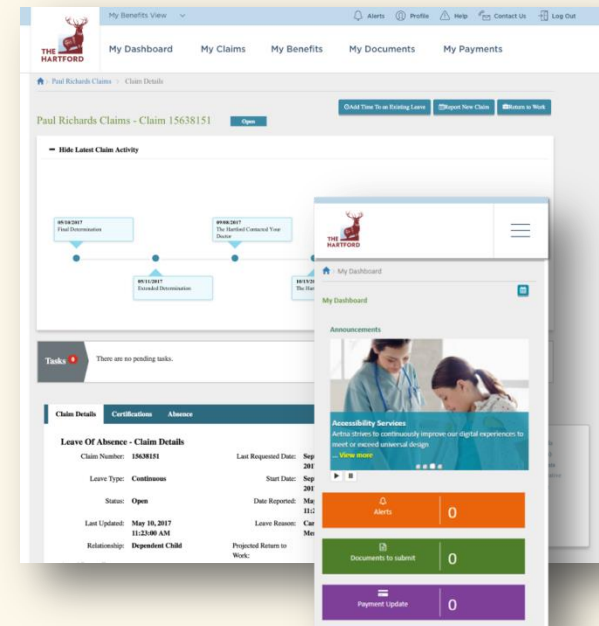
The Hartford's Ability Advantage Employee Claim Portal – Capabilities



KEY FEATURES:

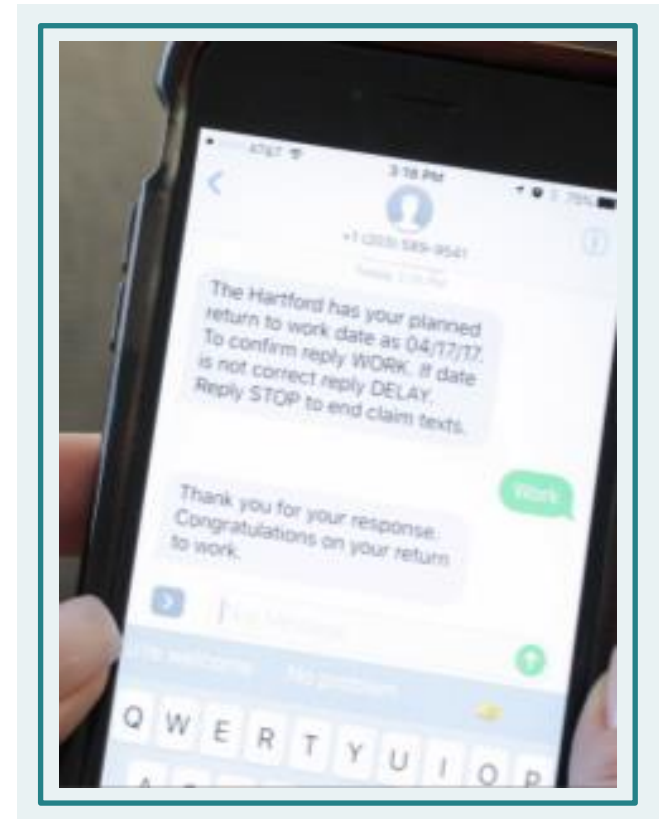
-  Submit claims – *Disability, Leave*
-  Check claims status, notes, details and payment history
-  Visual claim timeline
-  Upload and view documents
-  Alerts and notifications for key claim events – *choose text or email*
-  Schedule a call with a Claim Rep
-  Report intermittent time
-  Manage direct deposit or request a pre-paid debit card

Secure, mobile responsive site that adapts to your device – desktop, mobile, tablet



Claimants have the option to receive real-time alerts and notifications through an interactive **TEXT OR EMAIL**

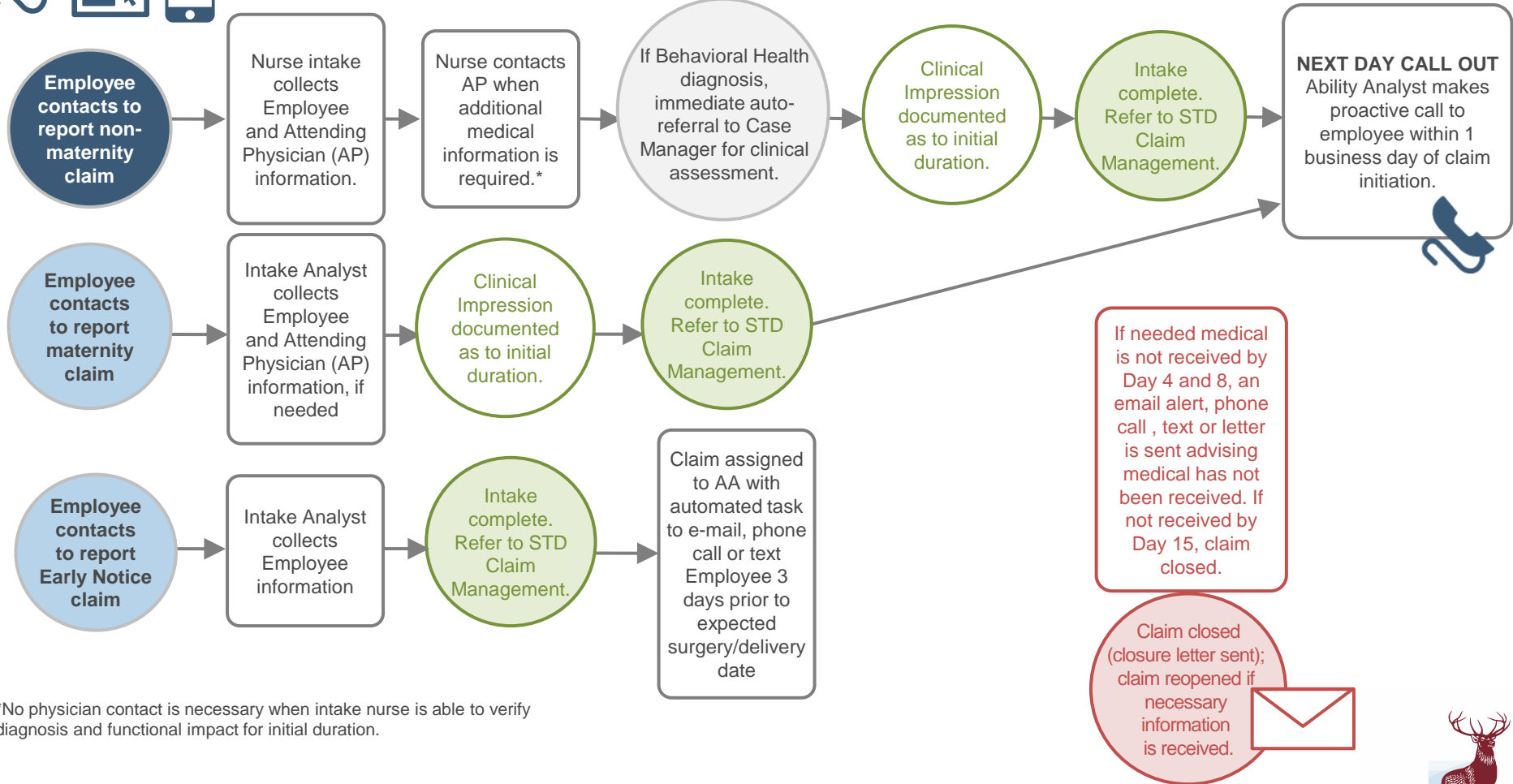
- Notification of received information on a claim
- Claim approval
- Claim extension
- Claim payment
- Return-to-work confirmation



CLAIMS WORKFLOWS



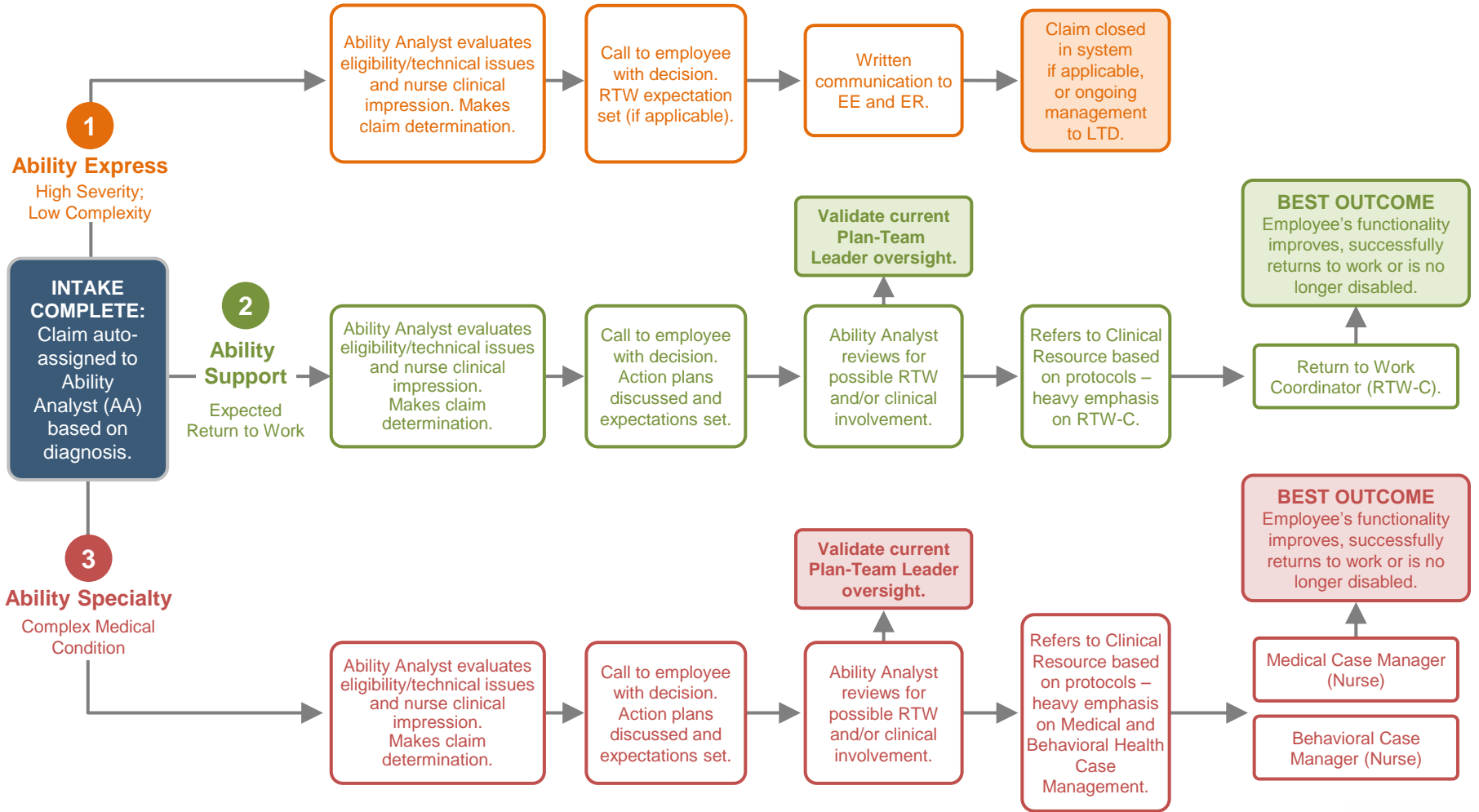
STD | Clinical Intake



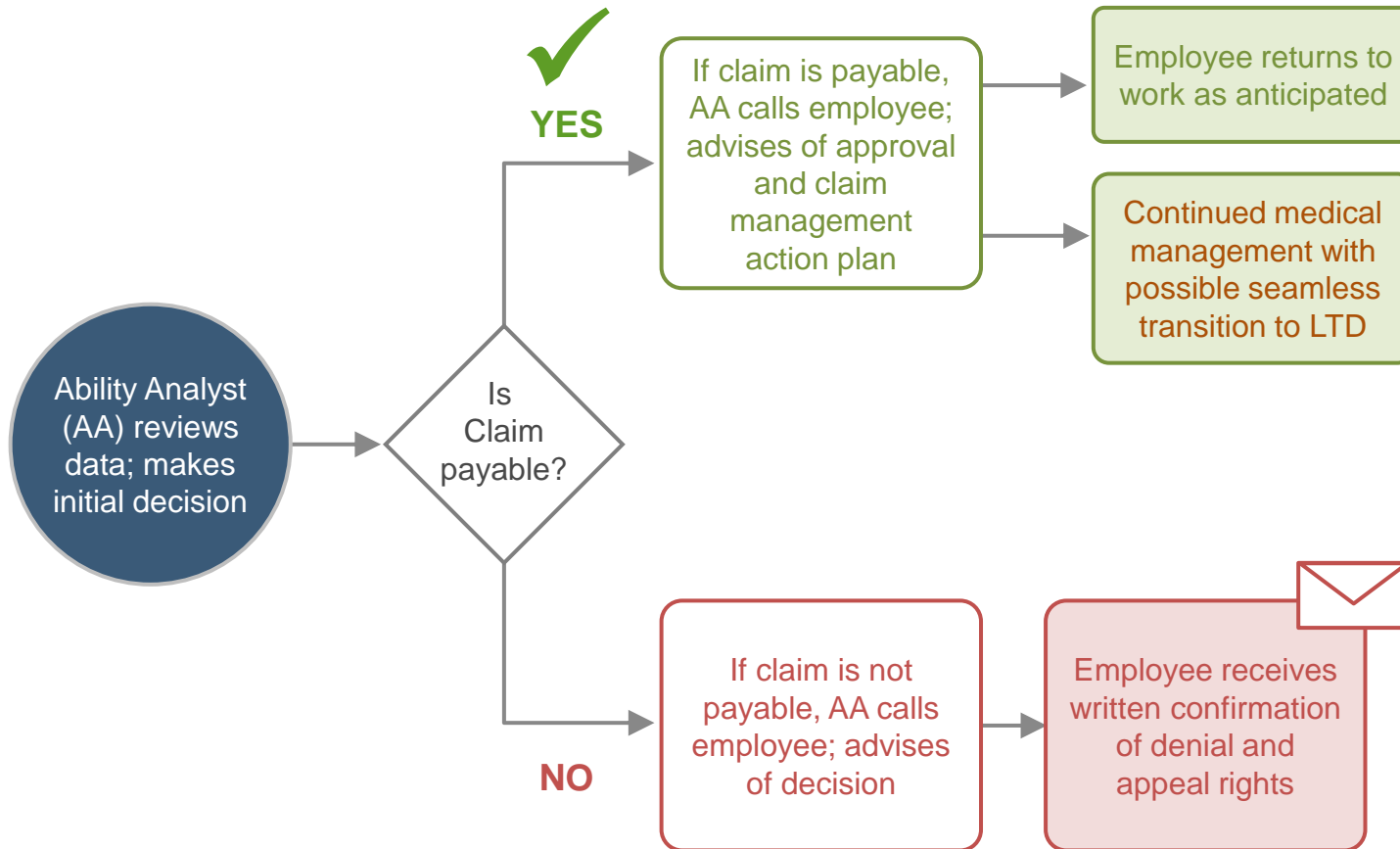
*No physician contact is necessary when intake nurse is able to verify diagnosis and functional impact for initial duration.



STD | Triage Process

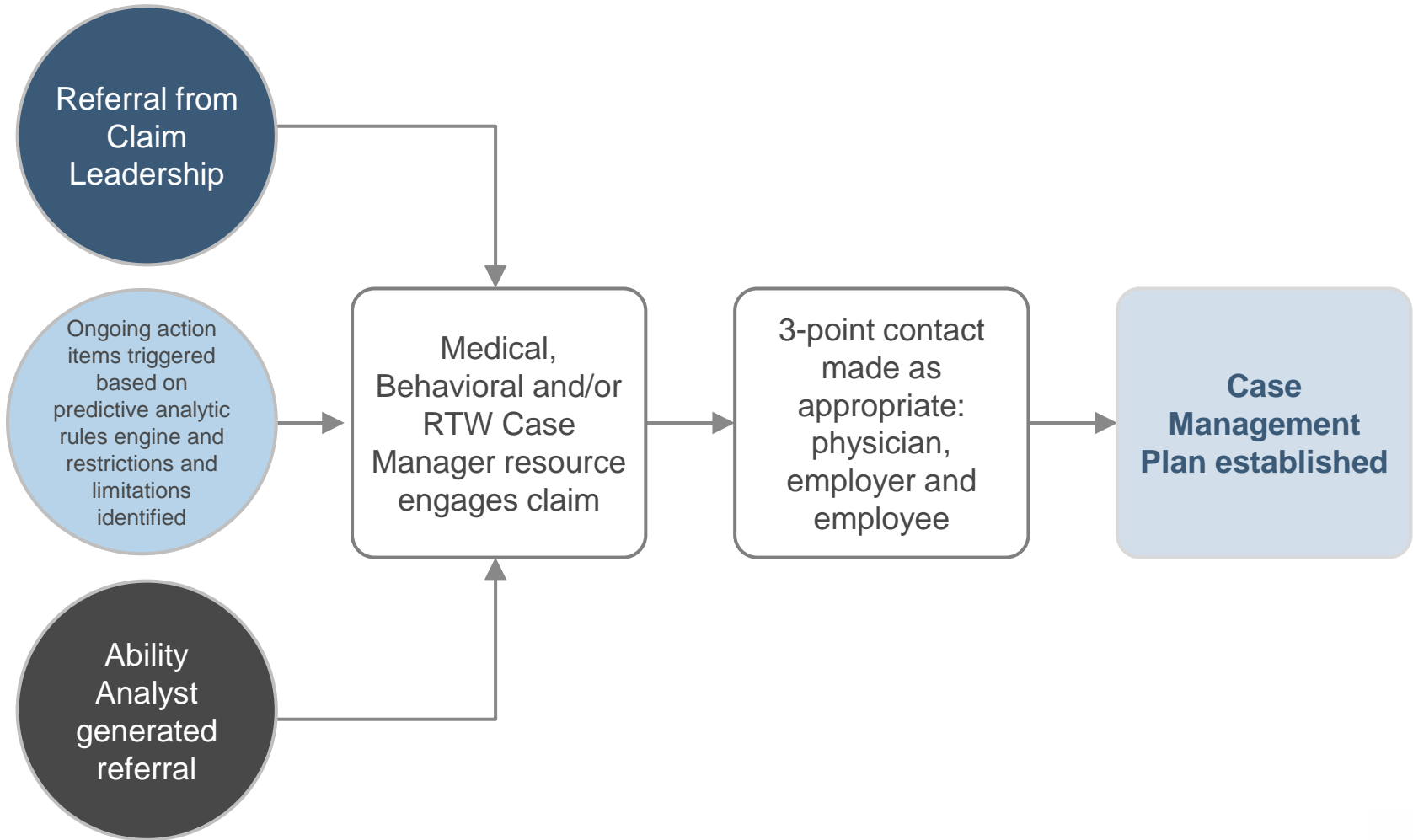


STD | Ongoing Claim Management



At approximately the midpoint of the STD maximum duration, The Hartford reviews for clinical involvement via an auto-generated reminder in the claim system. STD Analysts will continue to manage the STD claim until the LTD claim forms are returned. LTD claim is initiated and assigned to the LTD Analyst.

STD | Return-to-Work & Clinical Case Management





Important Information

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¹The 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

²Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

³Beneficiary Assist® is offered through The Hartford by ComPsych® Corporation. 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 and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

⁴EstateGuidance® is offered through The Hartford by ComPsych® Corporation. 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 and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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