



Choose a specialist for your group benefits

Physician groups are unique. Your structure, your financials and your specialties are unlike any others. And meeting your uncommon needs takes much more than a common group benefits offering. It takes a consultative approach to designing the most flexible, cost-effective solutions available. It takes the expertise to implement a program that's simple, clear and easy to administer. And it takes the kind of focus and dedication to your profession that The Hartford¹ can deliver.

When you choose The Hartford, you're choosing a benefits program that's backed by one of the nation's largest, most trusted financial services and insurance companies. But that's just the beginning. You can also feel confident that you'll benefit from:

- **Solutions tailored for physicians** — A better fit for your practice, your specialty and your individual needs.
- **Unmatched value** — Competitive rates and value-added services that help deliver the greatest return on every dollar you spend on your benefits program.
- **Industry-leading expertise** — Consultative solutions fueled by The Hartford's 15-year continuous commitment to serving physician groups.
- **Reduced administrative burden** — Streamlined processes, less up-front paperwork and easy-to-maintain programs.
- **Industry leading service and support** — Dedicated and experienced service, claims and underwriting teams whose sole focus is responding to the needs of physician practices. A dedicated and assigned account representative serves as your single point of contact for all your service needs.

Group benefits for physicians

Our enhanced options for Long-Term and Short-Term Disability, Life, and AD&D protection are designed specifically to meet the needs of physician groups.

Long-Term Disability (LTD) Insurance

One of the most specialized in the industry, our Physician Group LTD plan includes:

- **Greater protection with an own-specialty and sub-specialty definition of disability for physicians** — You're considered disabled for purposes of meeting your Elimination Period (EP) if you're unable to perform one or more of the essential duties of your specialty or sub-specialty. And board certification is not required to determine "specialty."
- **Greatest possible benefit determination using "greater of" formula** — Your income from all sources while working and earning more than 20% of your Pre-Disability Earnings (PDE), for the first 12 months after the Elimination Period, is up to 100% of PDE between all sources. After that, the benefit calculation shifts to the "greater of" two different formulas, each advantageous in different situations. And each time earnings change, the formulas are recalculated to ensure the greatest possible benefit continues to be paid, regardless of salary level, return to work situation, or length of benefit payment.
- **Liberal benefit maximums and Guaranteed Issue** — High-income physicians and key management staff can receive benefit maximums up to \$15,000 per month.

Solutions

*designed exclusively for
physician groups*

- Long-Term Disability
- Short-Term Disability
- Life
- Accidental Death and Dismemberment

Additional protection from physician-oriented benefit options*

You have an array of options providing protection for special risks medical professionals may face, including:

- Infectious and contagious diseases
- Progressive illnesses
- Continuing to suffer an income loss after returning to work full time
- Loss of income to the practice, and more

*All options may not be available in all states.

Short-Term Disability (STD) Insurance

Flexible income protection from an STD plan that provides you with options in your plan design and features:

- **Your choice of waiting periods and benefit durations** — Plan design options reflect customer preferences.
- **Recurrent disability protection** — STD and LTD contracts work together to allow claimants to return to work for up to one-half of the LTD elimination period, so if their disability reoccurs within that period they will not need to satisfy a new STD elimination period.
- **The ability to determine treatment of other income benefits** — Sick Leave or Salary Continuation benefits received from the employer can reduce STD benefits. If you are providing both STD and LTD coverage from The Hartford, you may choose to set up your plan so that STD benefits are not offset for Sick Leave or Salary Continuation benefits.

Group Life and Accidental Death and Dismemberment (AD&D) Insurance

High benefit levels, liberal guaranteed issue amounts and a generous accelerated benefit payment are all standard for Basic Term Life and Supplemental Life programs.

We also offer two additional voluntary programs that feature:

- **Maximum coverage available at minimum participation levels** — Benefit maximums up to \$500,000 are available with our Voluntary Life and Voluntary AD&D programs, with a minimum participation requirement as low as a single participant.²
- **High Guaranteed Issue amounts** — Up to \$150,000 for physicians and senior staff and \$100,000 for other health care personnel are available on Voluntary Life plans. All Voluntary AD&D coverage is Guaranteed Issue.

Resources organized around your profession

Just as you offer specialized services to your patients, so we offer specialized resources for you:

- **A specialized physician group underwriting team** that understands the complexities of physician groups, business/practice ownership issues, unique business relationships and risks by medical specialty.
- **Your dedicated LTD claim team** has in-depth experience and expertise with physicians and other medical professionals and understands their unique job duties, needs and income streams.
- **Personal physician group service** gives you one efficient, centralized customer service organization with a single dedicated account representative assigned to your group to respond to all of your service needs.

Technology support and value-added services are standard

Additional support services are provided at no extra cost:

- **Employer View® and The Hartford At Work Web sites** — Easy 24-hour access to customized benefit information for you and your employees.
- **Federal Insurance Contribution Act (FICA) Match Service** — reduces your administrative burden by eliminating the employer's need to track FICA taxes and complete a 941 statement for disability benefits, and by paying the employer's portion of the Social Security and Medicare tax. Available as standard for all LTD customers who elect The Hartford's W-2 Services, and as an option on STD plans.
- **Ability Assist®** — Confidential support for eligible employees, LTD claimants and their families to help with emotional, legal and financial issues.³
- **Beneficiary Assist®** — Grief, financial and legal counseling for Life and AD&D plan beneficiaries.³
- **Travel Assistance Program** — Pre-trip information, as well as emergency medical, legal and financial help.⁴

Choose a specialist Choose The Hartford

To learn more, talk to your professional benefits consultant. Or contact your sales representative at The Hartford or our physician group specialists at **1-800-693-8567**.

Expertise without equal. Benefits without burden.

¹The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Policies issued on group form series GBD-1100 A.1, et al., GBD-1200 A.1, et al. and GBD-1300 A.1., et al. The policies or their provisions may vary or be unavailable in some states.

² Available for groups with three or more eligible employees. State exceptions may apply.

³ Services are provided by ComPsych® Corporation.

⁴ Services are provided by Worldwide Assistance Services, Inc.