



Group Benefits

designed exclusively for
physician groups

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

Service that matches your standard of care

Dedication. Expertise. Openness. Caring. It's just what you provide to your patients. And it's just what you should expect from your group benefits carrier.

At The Hartford¹, we've been providing specialized Group Disability, Life, and Accidental Death and Dismemberment (AD&D) protection to physician groups continuously for 15 years. So we understand that physicians have their own unique needs and challenges. That's why our enhanced physician group service approach is industry leading — bringing together specialized and experienced underwriting, claims and customer service teams who work with you and with your benefits consultant to find tailored solutions that deliver industry leading support with far less administrative burden.

Dedicated claims service

When an illness, injury or loss occurs, The Hartford's claims service is as fast, smooth and caring as possible, with benefit payments issued quickly. Claims experts in our Long-Term Disability claims unit have an industry-leading 15 years of experience serving physician groups. No wonder that more than 90% of surveyed claimants have consistently given our service top marks.²

Long-Term Disability (LTD) claims

Our dedicated LTD claim specialists serve physician groups exclusively and have in-depth experience with unique income situations, including partnerships, draws, profit-sharing, bonuses and high-income physicians. They understand the essential duties of medical professionals, including physician specialties, sub-specialties and the on-call, emergency room and around-the-clock demands of physician groups. They adjudicate your claims quickly and accurately — on average, within five working days of receiving complete claim information.³

During the LTD claim process, should expert, impartial clinical evaluations be necessary, they will be provided through the use of an objective third-party network with practicing board-certified physicians.

As an additional service, LTD claimants, their families and your eligible employees have access to The Hartford's Ability Assist[®] services,⁴ which provide confidential support to help with emotional, legal and financial issues at no additional cost.

Short-Term Disability (STD) claims

Fast and accurate service is the hallmark of our experienced claims specialists. In fact, 94% of STD claims are adjudicated within five working days of receiving complete claim information.⁵ And if The Hartford administers both your STD and LTD programs, we provide seamless transition from STD to LTD to minimize interruption of benefits and additional claim filing requirements for you or your employees.

Life and AD&D claims

Beneficiaries and family members can rely on the consultative services of our Life and AD&D claims team to help assist in the process during the difficult time after a loss.

- 95% of complete claims are adjudicated in five working days or less.⁶ The 5% of claims that are not adjudicated within this time are complex claim situations for which more information is needed.
- If LTD coverage is provided by The Hartford, optional waiver of premium provisions allow group life coverage to continue without premium payment for employees who become disabled prior to a certain age (not applicable to AD&D).
- Our Beneficiary Assist[®] services⁷ offer grief, financial and legal counseling for plan beneficiaries.
- Our Estate Guidance service⁸ enables employees to create a simple legal will quickly and conveniently online with the support of licensed attorneys.

Dedicated customer service

To ensure you receive personal, responsive customer service whenever you need it, we employ a centralized service unit dedicated exclusively to physician groups. There's one number to call. One dedicated account representative to be your single source of contact at The Hartford to handle all your service needs. And one goal we strive to attain — your complete satisfaction.

Underwriting expertise

The complexities of physician groups, ownership issues, unique business needs and risks by medical specialty require specialized expertise. Our dedicated physician group underwriting team has detailed knowledge of your profession, helping to ensure appropriate coverage and fairness in pricing. A continuous, long-standing commitment to physician groups means you can be confident in receiving steadfast support.

Information when and how you want it

A powerful array of online resources gives you and your employees access to critical information and support services 24 hours a day, 7 days a week.

- **Employer View[®]** helps you manage your group benefits with minimal burden. You can obtain specific coverage information, make claim inquiries, check medical underwriting status, and access reports and online forms. The electronic billing and online payment feature allows you to view a current invoice, input data, make revisions and submit a payment.
- Through the **Center for Ability[®]** Web site, available through Employer View, you'll have access to a wealth of information and research tools.
- The **HartfordAtWork.com** Web site gives your employees access to important benefit information and personal data along with capabilities to calculate the coverage that might be right for them, start a claim, check medical underwriting or claim status, arrange direct deposit for LTD benefits and access forms.

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.

¹ The 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 Rated "highly satisfactory" or "satisfactory." Data from Bourget Research Group, Claimant Satisfaction Surveys, 2002-2005.

^{3,5,6} Based on internal data and research by The Hartford as of December 31, 2005.

^{4,7,8} Services provided by ComPsych[®] Corporation.