



## ABSENCE MANAGEMENT SOLUTIONS

Integrated services to maximize your productivity.

Prepare. Protect. Prevail. With The Hartford.®

# THE HARTFORD DIFFERENCE

## MEETING YOUR NEEDS AND THOSE OF YOUR EMPLOYEES IS OUR FIRST PRIORITY

We were among the first carriers to recognize and respond to the growing need for absence management solutions. Our offerings cover everything from absence prevention consulting to core claim and leave management, with an employee advocacy service that provides clinical support to link your employees to appropriate health and wellness programs.

### ABSENCE MANAGEMENT SOLUTIONS

#### PREVENTION & INTERVENTION

- Absence & Productivity Assessment<sup>1</sup>
- Return-to-Work Program Development
- Safety & Productivity Consultation

#### Workforce Management Support

- HealthChampion<sup>SM,2</sup>
- Employee Advocacy Program

#### CLAIM & LEAVE MANAGEMENT

- Clinical Nurse Intake
- Integrated Leave, ADA and Disability Claim Process
- Single Point of Contact
- Return-to-Work Coordination
- Day 1 Absence Solution
- ADA Services<sup>3</sup>

#### REPORTING & INTERPRETATION

- Web Capabilities for Employers and Employees
- Analytic Consulting on Program Trends
- Outbound File Feeds
- Mobile Application

#### COORDINATION

- Referral to Health & Productivity Programs
- Integrated Approach to Managing Work & Non-Work Related Absences
- Social Security Advocacy
- EAP Services



INTEGRATED SERVICES TO MAXIMIZE PRODUCTIVITY

USE THE CHECKLIST ON THE LAST PAGE TO ASSESS YOUR CURRENT ABSENCE MANAGEMENT SOLUTIONS



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

## SERVICES AT-A-GLANCE

PREVENTION & INTERVENTION		
FEATURE	DESCRIPTION	BENEFIT
<b>Absence &amp; Productivity Assessment</b>	Provides you with a <b>“report card” indicating current state of absence management practices</b> for ADA & RTW activities, Ergonomics, Health and Wellness.	<ul style="list-style-type: none"> <li>• Helps you identify gaps or deficiencies to be used in effective business planning</li> </ul>
<b>Return to Work (RTW) Program Development</b>	Allows you to gain one-to-one access to a professional consultant to assist in <b>developing or refining RTW practices and processes.</b>	<ul style="list-style-type: none"> <li>• Helps facilitate RTW program development and prepares you to address RTW and ADA job accommodation situations</li> </ul>
<b>Safety &amp; Productivity Consultation</b>	<b>On-site consultative services</b> by Hartford Risk Engineering staff to help you address workplace and job safety, ergonomics, job description documentation and staff training.	<ul style="list-style-type: none"> <li>• Helps you prevent lost time, reduce costs and improve productivity</li> <li>• Supports stay-at-work and return-to-work efforts</li> <li>• Assists with ADA requests</li> </ul>
<b>HealthChampion<sup>SM</sup></b>	Gives your employees access to “concierge services” where administrative and clinical professionals provide assistance with concerns such as <b>explanations of health care options, benefits and cost estimates.</b>	<ul style="list-style-type: none"> <li>• Helps negotiate fees and payment plans</li> <li>• Helps improve absence and health outcomes</li> <li>• Provides access to valuable services for your covered employees at no additional cost</li> </ul>
<b>Employee Advocacy Program</b>	An Employee Advocate Coordinator <b>reaches out to your employees</b> based on diagnoses and/or leave patterns, discusses all available health and wellness programs, and <b>conducts follow-up conversations</b> to support participation.	<ul style="list-style-type: none"> <li>• Helps negotiate the complex healthcare system</li> <li>• Helps improve employees’ health and productivity</li> <li>• Helps reduce employees’ stress and the time spent on Disability and/or Leave</li> </ul>

 CLAIM & LEAVE MANAGEMENT

FEATURE	DESCRIPTION	BENEFIT
<p><b>Clinical Nurse Intake</b></p>	<p>Nurses handle initial calls from your ill and injured employees and, when needed, from your employees' medical providers. They have the <b>knowledge and experience to understand your employees' conditions</b> and set the initial recommendations. They also have <b>the authority to make immediate referrals to a clinical case manager.</b></p>	<ul style="list-style-type: none"> <li>• Speeds claim process and decision-making by increasing the accuracy of information needed to initiate a claim</li> <li>• Helps create a better experience for your employees</li> <li>• High claimant satisfaction rating of 94 percent and above during the past 7 years<sup>4</sup></li> </ul>
<p><b>Integrated Leave, ADA and Disability Claim Process</b></p>	<p>The integrated process provides a <b>single/clinical intake and combined handler model for concurrent STD and Leave</b>, including unified follow-up correspondence.</p>	<ul style="list-style-type: none"> <li>• Highly integrated process provides an optimal experience for your employees</li> <li>• Helps eliminate potential confusion and stress</li> </ul>
<p><b>Return-to-Work Coordination</b></p>	<p>Return-to-Work Coordinators <b>identify options and offer resources to facilitate a safe and practical work transition</b> for your disabled workers. We collaborate with you, your employees and their medical providers to help ensure a successful outcome.</p>	<ul style="list-style-type: none"> <li>• U.S.-based staff with an average of 20 years of clinical experience</li> <li>• Helps your employees return to work on an average of 5 days sooner than initially estimated by the medical provider<sup>5</sup></li> </ul>
<p><b>Day 1 Absence Solution</b></p>	<p>Your employees use this automated process to <b>report all types of absence 24/7 on Day 1</b> – including paid time off, vacation and sick time – and all are integrated with Leave and Disability.</p>	<ul style="list-style-type: none"> <li>• Makes reporting all incidence types easy and simple for your employees</li> <li>• Real-time awareness of your employee absence data plus attendance support</li> <li>• Absence monitoring via real-time dashboard, reporting and analytics</li> <li>• Helps reduce costs and improve productivity</li> </ul>
<p><b>ADA Services</b></p>	<p>You receive <b>administrative assistance on requests for accommodation</b> through intake, tracking and gathering medical documentation.</p>	<ul style="list-style-type: none"> <li>• Supports the interactive process between you and your employees</li> <li>• Helps you determine if an accommodation is reasonable – providing opportunities for maximizing productivity and improving compliance</li> </ul>

 COORDINATION

FEATURE	DESCRIPTION	BENEFIT
<b>Referral to Health &amp; Productivity Programs</b>	We make referrals to EAP-like <b>employee support services</b> early in the claims process.	<ul style="list-style-type: none"> <li>• Provides coordination with a broad range of available health and wellness services</li> <li>• Helps your employees return safely and productively to work</li> </ul>
<b>Integrated Approach to Managing Work &amp; Non-Work Related Absences</b>	The Hartford Productivity Advantage <sup>6</sup> provides you with employee absence data and the <b>tools to help manage absence impact</b> .	<ul style="list-style-type: none"> <li>• Helps reduce the impact of absence, improve productivity and ensure compliance with mandated leaves</li> </ul>
<b>Social Security Advocacy</b>	Your employees who are candidates for Social Security benefits are identified early in the claims process; then we <b>coordinate with highly qualified, credentialed Social Security vendors</b> and communicate with your employees to help support them throughout the application process.	<ul style="list-style-type: none"> <li>• Trained analysts and advocates help facilitate quick approvals</li> <li>• Seamless call transfer and introduction to a vendor help to maintain your employees' comfort and confidence</li> <li>• 97% award rate from the Social Security Administration for five consecutive years (2010-2015)<sup>5</sup></li> </ul>

 REPORTING & INTERPRETATION

FEATURE	DESCRIPTION	BENEFIT
<b>Web Capabilities for Employers and Employees</b>	Exclusive, online web sites including EmployerView <sup>®</sup> and <b>THEHARTFORDATWORK.COM</b> provide <b>real-time reporting and claim status information</b> for your and your employees.	<ul style="list-style-type: none"> <li>• Gives you access to program dashboards that provide a wide variety of integrated absence and leave-specific reports, and reveal high-level trends</li> <li>• Claims status check for your employees, including access to the Click-to-Chat feature to instantly connect with customer service for real-time information</li> </ul>
<b>Analytic Consulting on Program Trends</b>	Annual review provides a <b>comprehensive analysis of absence trends</b> and includes: frequency, duration and drivers of absence or incidence, as well as comparisons to industry benchmarks.	<ul style="list-style-type: none"> <li>• Illustrations identify hidden costs of absence and target solutions to help improve productivity</li> <li>• Provides reporting and analysis of your absence data to help you understand the drivers and manage the impact of lost time</li> </ul>
<b>Outbound File Feeds</b>	We offer you a number of <b>data-feed solutions</b> to link absence data into your payroll, HR and time-keeping systems.	<ul style="list-style-type: none"> <li>• Automated feeds help remove your administrative burden and seamlessly link absence information into your key systems</li> </ul>
<b>Mobile Application</b>	Your employees can download the <b>"My Benefits at the Hartford" app</b> for free to check status or file a new claim, review payment history and more.	<ul style="list-style-type: none"> <li>• Offers 24/7 access using a smartphone or tablet</li> </ul>

# EVALUATE YOUR PROVIDER'S ABSENCE MANAGEMENT SERVICE OFFERING

Use this checklist to determine if you're getting "best practice" absence management services.

## CLAIM MANAGEMENT SERVICES:

- Single/Clinical intake for concurrent STD and Leave
- Single point of contact for concurrent STD and Claim Management
- Integrated correspondence for STD and Leave
- Exceptional customer service to support all absence-related questions
- RTW confirmation call to your employees

## TECHNOLOGY & REPORTING:

- Rules-based leave management system with automated real-time communications
- Dedicated suite of online Absence tools, including:
  - \_\_\_ Program dashboards that show you high-level trends and impacts of absence
  - \_\_\_ A wide variety of integrated absence and leave specific reports
  - \_\_\_ Simple employee look-up capabilities that show all associated claims and leaves
- 24/7 online and mobile app access for your employees to report/request absence and check claim status
- Online access to ASO STD claim notes to help support RTW efforts
- Outbound file feed capabilities to HR and payroll systems

## VALUE-ADD SERVICE OFFERINGS:

- Absence & Productivity Assessment** - A complimentary service that includes worksite visits by a professional Risk Engineering Consultant to help identify internal gaps and issues that could impact effectiveness in managing employee absence. Scope of evaluations can include:
  - \_\_\_ Absence prevention and management programs and policies
  - \_\_\_ Job descriptions
  - \_\_\_ ADA preparedness
  - \_\_\_ RTW/transitional duty programs
  - \_\_\_ Health and wellness programs
- Integrated Approach to Managing Work & Non-Work Related Absences**
- Employee Advocacy Program** - Clinical resources proactively reach out to your employees based on diagnoses and/or leave patterns to discuss all of the available health and wellness programs
- Day 1 Absence Solution** - An easy, simplified way for employees to report all incidence types, including: paid time off, vacation and sick time - all integrated with Leave and Disability
- ADA Assistance** - Help with requests for accommodation through intake, tracking and gathering medical documentation, to support interactive process between you and your employees

Need more facts? Just call your local Hartford representative.  
 Visit our website at [THEHARTFORD.COM/ABSENCE-MANAGEMENT](http://THEHARTFORD.COM/ABSENCE-MANAGEMENT).

## Prepare. Protect. Prevail. With The Hartford.®

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<sup>1</sup> This service is available to new customers who have both Leave Management services and Disability insurance coverage with The Hartford and have 1,000+ covered employees.

<sup>2</sup> This service is offered through ComPsych®. 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.

<sup>3</sup> This service does not assure compliance with requirements for "reasonable accommodations" under the ADA.

<sup>4</sup> The Hartford Disability Claimant Satisfaction Tracking Study, GfK custom Research North America, 2009-2015.

<sup>5</sup> The Hartford Internal Claims Data as of 12/31/15.

<sup>6</sup> Available only to Absence Management customers and for an additional fee.

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