



## ABSENCE MANAGEMENT SOLUTIONS

A comprehensive suite of services designed to maximize workforce productivity.



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# 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>
- Ergonomic Interventions
- Safety & Prevention Consultation
- Return-to-Work Consultation

### Workforce Management Support

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

### CLAIM & LEAVE MANAGEMENT

- Clinical Nurse Intake
- Integrated Leave, Disability and Workers' Compensation Claim Process
- Ongoing Medical Management
- Return-to-Work Coordination and Support
- Day 1 Absence Solution
- Paid Sick Leave
- ADA Workplace Solutions<sup>SM3</sup>

### REPORTING & INTERPRETATION

- Integrated Technology System
- Employee Online Capabilities - Call Scheduling, Texting, Document Upload
- Analytic Consulting Reports
- Outbound File Feeds

### COORDINATION

- Referral to Health & Wellness Programs
- Integrated Approach to Managing Work & Non-Work Related Absences
- The Hartford's Ability Advantage Self-Administration (Software as a Service)
- Social Security Advocacy



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



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## SERVICES AT-A-GLANCE

 PREVENTION & INTERVENTION		
FEATURE	DESCRIPTION	BENEFIT
<b>Absence &amp; Productivity Assessment</b>	Provides you with a <b>“report card” outlining your current state of absence management practices</b> for ADA, Stay at Work (SAW) and Return to Work (RTW) activities, Ergonomics, Health and Wellness.	<ul style="list-style-type: none"> <li>Helps you identify gaps or deficiencies which can be used to design new and effective business practices</li> </ul>
<b>Ergonomic Interventions</b>	Provide access to a Hartford consultant who will <b>visit your worksite and work with your team</b> to eliminate or reduce ergonomic issues and risks.	<ul style="list-style-type: none"> <li>Provides ergonomic best practices which can be used to make jobs safer, easier or less strenuous. Interventions focus on removing job factors which could aggravate your employees’ physical health.</li> </ul>
<b>Safety &amp; Prevention Consultation</b>	<b>On-site consultative services</b> by Hartford Risk Engineering staff to help you address workplace and job safety, ergonomics, job requirements, documentation and staff training.	<ul style="list-style-type: none"> <li>Helps you prevent lost time, reduce costs and improve productivity by addressing safety issues</li> <li>Supports stay-at-work and return-to-work efforts</li> </ul>
<b>Return-to-Work Consultation</b>	Rewarding Returns <sup>SM</sup> toolkit and consultative support to <b>help you build an effective and sustainable return-to-work and stay-at-work approach</b> for your disabled employees.	<ul style="list-style-type: none"> <li>Helps your organization build consistent methods for RTW and SAW efforts</li> <li>Creates an effective partnership between your organization and The Hartford’s Absence Management team</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 healthcare 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 Coordinator</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
<b>Clinical Nurse Intake</b>	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> .	<ul style="list-style-type: none"> <li>• With a compassionate, caring ear, the nurse collects data, explains the claim process, documents the customer interview and recommends initial durations to speed the initial claim decision</li> <li>• They provide honest answers and set realistic expectations which helps create a better experience for your employees</li> <li>• High claimant satisfaction rating of 94 percent and above during the past nine years<sup>4</sup></li> </ul>
<b>Integrated Leave, ADA and Disability Claim Process</b>	The integrated process provides a <b>single/clinical intake and combined handler model for concurrent STD and Leave</b> , including unified follow-up correspondence.	<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> <li>• Administration of federal, state, county and municipal leaves laws</li> </ul>
<b>Return-to-Work Coordination and Support</b>	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.	<ul style="list-style-type: none"> <li>• U.S.-based Vocational Rehabilitation professionals with an average of 20 years of clinical experience</li> <li>• Helps your employees return to work on an average of five days sooner than initially estimated by the medical provider<sup>5</sup></li> </ul>
<b>Day 1 Absence Solution</b>	This service <b>provides tracking and reporting services for absences</b> , including but not limited to, incidental absences and accrual banks of time including paid time off, vacation, etc.	<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>• Helps reduce costs and improve productivity</li> </ul>
<b>Paid Sick Leave</b>	Administration of <b>mandated state, county and municipal paid sick and safe leaves</b> of absence.	<ul style="list-style-type: none"> <li>• Easy portal access to request or extend an absence</li> <li>• Efficient administration of file feed data</li> <li>• Fast decision support on eligibility of employees paid for all time reported, including sick time</li> <li>• Standard reports to support compliance, including Advice to Pay</li> </ul>
<b>ADA Workplace Solutions<sup>SM</sup></b>	<b>Administrative assistance on requests for accommodation</b> from notification, through medical documentation, work capacity clarification and tracking to help you make appropriate accommodation decisions.	<ul style="list-style-type: none"> <li>• Provides a consistent approach to ADA events and your ability to respond to these requests</li> </ul>



## COORDINATION

FEATURE	DESCRIPTION	BENEFIT
<b>Referral to Health &amp; Productivity Programs</b>	We make referrals to EAP <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>The Hartford's Ability Advantage Self-Administration</b> (Software as a Service)	This platform <b>supports employers who want to manage their leaves in-house</b> through our self-administration service. It offers a base leave offering with state and federal leave and our "Leave Plus" offering to support employer sponsored leaves and customization of communications.	<ul style="list-style-type: none"> <li>Ensures compliance to employers who want to maintain the leave administration in-house</li> <li>Allows employers to leverage disability provided information within the Leave process</li> <li>Includes a Disability module which can provide OSHA support through our Medical and Safety modules</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 percent award rate from the Social Security Administration for eight consecutive years (2010-2017)<sup>5</sup></li> </ul>



## REPORTING & INTERPRETATION

FEATURE	DESCRIPTION	BENEFIT
<b>Integrated Technology System</b>	Our latest systems and portals provides <b>real-time reporting and claim status information</b> for you 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>24/7 online access for your employees to report/request absence and check claim status in real-time</li> </ul>
<b>New Employee Online Capabilities</b>	Employees now have the option to: <b>schedule calls with a claims analyst, choose text or email alert preferences</b> for claims status, <b>upload documents</b> and forecast and plan for leave time.	<ul style="list-style-type: none"> <li>Improved employee experience for easier claims processing and faster communication</li> <li>Alerts include claim and payment status, missing information regarding the filed claim, approvals, etc.</li> <li>Claim status is accessible online from a laptop or mobile device 24/7</li> </ul>
<b>Analytic Consulting Reports (ACRs)</b>	ACRs provide consultative reviews on <b>absence trends with benchmark comparisons</b> to help employers understand how incidence, durations, demographics and diagnoses impact employee absence.	<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>

# 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 access for your employees to report/request absence and check claim status
- Employee capabilities including call scheduling, texting, document upload and forecasting/planning for leave time
- 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**  
The Hartford Productivity Advantage provides you with employee absence data and the tools to help manage absence impact
- Employee Advocacy Coordinator**  
This resource reaches out to your employees based on diagnoses and/or leave patterns, discusses all available health and wellness programs, and conducts follow-up conversations to support participation
- 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 Workplace Solutions<sup>SM</sup>**  
Administrative assistance on requests for accommodation from notification, through medical documentation, work capacity clarification and tracking to help you make appropriate accommodation decisions

Need more facts? Just call your local Hartford representative.  
Visit our website at [TheHartford.com/absence-management](http://TheHartford.com/absence-management)



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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> HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych®, ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. 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 and reserves the right to discontinue any of these services at any time. HealthChampion is a service mark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>3</sup> The Hartford administers ADA services based on the federal regulation, ADA Amendments Act of 2008 (42 USC § 12101). Employers may have obligations which need to be met under state and federal laws which fall outside the scope of our service program. The Hartford does not provide legal advice related to ADA compliance. The information contained herein is not to be construed as legal advice and is informational only. For legal advice, please contact the counsel of your choice.

<sup>4</sup> The Hartford Disability Claimant Satisfaction Tracking Study, GfK custom Research North America, 2009-2017.

<sup>5</sup> The Hartford Internal Claims Data as of 3/31/18.

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