



## Examining Carriers.



When you're considering carriers, you want to ensure the one you choose is the right one for you and your employees. We want to help make it easier to compare your options.

**To help make an informed and knowledgeable choice, ask the carriers you are considering the following questions:**

**Do you have a long term, continuous commitment to medical groups?**

- Have you developed and pioneered innovative provisions for physicians?
- Do you provide dedicated and experienced resources servicing only medical groups – from underwriting, to service to claims?
- Do you work with a lot of other medical practices like mine and can you help me resolve my issues?
- Are experienced, consultative sales resources available directly to me?

**How well do you understand my particular practice's needs in a health care environment?**

- Do you have provisions that support recruiting physicians and key employees to the practice?
- Do you have provisions that support keeping physicians and key employees at work?
- Do you provide easy to understand information for me to use in recruiting and retaining employees?

**Do you provide your best contract provisions to medical groups?**

- Do you understand the unique job duties and requirements of physicians?
- Does the contract support the unique income flow and financial protection needs of physicians and our practice?
- Can the basic and optional provisions be tailored specifically for my medical group's needs?

**How will you reduce my administrative burden?**

- Do you offer a choice of administrative capabilities that meet my needs?
- Can billing updates be accomplished monthly via a data feed, online, or other method convenient to my practice?

## Check for Flexibility - Examine the LTD Contract.

Long-term Disability (LTD) contracts can be complicated. One seemingly minor difference in a single provision can potentially impact receipt of benefits and the amount of benefits for many years.

Here are some key provisions and relevant questions to consider:

### Definition of Disability and Occupation.

- How does your contract define occupation? Is it based on the specialty or sub-specialty of the practicing physician, not the general labor market?
- Does your contract protect your specialty or sub-specialty without requiring board certification, minimum time in specialty, minimum income level or limitation to one specialty?
- Can the Elimination Period (EP) be satisfied with the loss of a single essential duty – without a loss of income – whether working or not?
- Is an employee’s ability to work his/her normal work week considered an essential duty?
- Does your contract protect the date of disability by allowing up to 12 months to have an earnings loss?

### Benefit Amounts.

- Are benefits paid without reduction for any individual disability policy or employer retirement benefits?
- Does your contract reduce benefits by Salary Continuation, Sick Pay, PTO and STD benefits only if the total from all sources exceed 100%?
- Does your contract encourage return to work through a “greater of” residual benefit formula? Does it index benefits to protect against inflation?
- Does your contract exclude earnings from work performed prior to the date of disability from your definition of current monthly earnings?
- Is your definition of disability indexed to protect eligibility for benefits? Is the indexing applied whether working or not?

### Exclusions and Limitations.

- Do you provide benefits without mandatory rehabilitation/reasonable accommodation requirements?
- Does your contract reduce/terminate benefits if an employee is not working at maximum capacity?
- Does your contract continue to provide benefits when a claimant moves outside the U.S. or Canada after becoming disabled?
- Does your pre-ex provision deny benefits if a prudent person would have sought treatment?
- Are claims paid for self-reported or musculoskeletal conditions the same as any other disability?

### Coverage Issues.

- Does your contract continue coverage for physicians on a sabbatical leave?
- Is conversion included as a standard feature?
- Does your contract have a provision that encourages employees to stay at work while protecting earnings from a slowly debilitating medical condition?
- If both Life and Disability coverage are with the same carrier, does your contract encourage return to work by continuing life coverage if the claimant is working while receiving a LTD benefit?

### Optional Provisions.

- Do you offer optional provisions designed specifically for medical groups?
- Do you offer an infectious disease benefit not restricted to HIV and that does not require a license restriction?
- Do you offer a benefit that recognizes production-based employees' income that has not recovered when they return to work?
- Do you offer provisions to increase the replacement ratio when a claimant is receiving other benefits, such as Social Security?
- Does your policy provide benefits to the practice when one of your key physicians is disabled?

### Want more information? Just ask us.

As a leader in the industry, The Hartford's experience and benefits solutions help meet the needs of medical groups and their employees. We have been continuously committed to the medical group market with specialized group life and disability products since 1992. Contact us today, and let's get started. It's how smart benefit decisions begin.

Contact your professional benefits consultant or your local Hartford representative. Visit our website at [THEHARTFORD.COM/MEDICALGROUPBENEFITS](http://THEHARTFORD.COM/MEDICALGROUPBENEFITS). Email us at [MEDICALGROUPBENEFITS@THEHARTFORD.COM](mailto:MEDICALGROUPBENEFITS@THEHARTFORD.COM).

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