



Your Benefits. Now as Specialized as You Are.



Every patient expects to be treated as a unique individual with unique needs. You should expect no less.

Your medical group faces unique risks – so we’ve developed specialized Group Life and Disability products to help protect you. Our enhanced group contracts are specifically designed for Medical or Dental Groups like yours; with flexible coverage, they also can enhance your recruiting and retention efforts.

ENHANCED LONG-TERM DISABILITY (LTD) CONTRACT – Features and Benefits

<p>Definition of Physician Occupation</p>	<p>Own Specialty (including sub-specialty); provides protection for the specialty as the physician practices at the time of claim – no board certification/min. income or time test required; and not based on how the specialty is practiced in the national economy. Dentists are covered for practicing specialty as defined by the American Dental Association.</p>
<p>Comprehensive Definition of Disability</p>	<p>Elimination Period satisfied with just one essential duty loss; no income loss requirement during EP. Allows the distribution of receivables without delaying the satisfaction of the EP. One essential duty loss and a 20% income loss required to receive benefits.</p>
<p>Essential Duty</p>	<p>Includes the ability to work your normal work week, whether it is under or over 40 hours.</p>
<p>Multiple Return to Work (RTW) Incentives</p>	<p>No reduction to benefits if total earnings from any employer or for any work are less than 20% of indexed pre-disability earnings. First 12 months of RTW during which earnings are over 20% provides the full benefit unless the total exceeds 100% from all sources, then 100% All Sources integration. After this, greater of residual benefit formula or 50% offset formula. Automatic inflation protection can increase benefits as earnings increase.</p>

FEATURES AND BENEFITS con't.	
Favorable Definition of Current Monthly Earnings	Only earnings actually received and from any work performed during the period of disability are included in Current Monthly Earnings.
Generous Coverage	Continuation of coverage while on sabbatical (training leave) for up to 12 months; conversion privilege available for employees who work for your practice for at least 12 months.
Minimal Contract Limitations	<ul style="list-style-type: none"> • No limitations for: Prudent Person in Pre-ex; subjective self-reported or musculoskeletal conditions. • No reasonable accommodation requirement; mandatory rehabilitation or mandatory return to work; maximum capacity during the “own occ/specialty/sub-specialty” benefit duration or restrictions on living outside of the U.S. or Canada.

OPTIONAL LTD PROVISIONS - Added Protection for Special Risks	
Infectious and Contagious Disease Benefit	Payable when claimant is not disabled, but has an income loss due to the disclosure of the disease.
Extended Earnings Protection Benefit	Eases income transition back to work for claimant who is no longer disabled, but who continues to suffer an income loss.
Pension Contribution Benefit	Funds a future retirement following the end of disability.
Business Protection Benefit	Helps to protect the financial health of the practice when a key physician is out on disability.

ENHANCED SHORT-TERM DISABILITY (STD) CONTRACT - Features and Benefits	
Definition of Physician Occupation	Own Specialty (including sub-specialty); provides protection for the specialty the physician practices at the time of claim - no board certification/min. income or time test required; and not based on how the specialty is practiced in the national economy. Dentists are covered for practicing specialty as defined by the American Dental Association.
Waiting Periods/ Benefit Durations	Offering a range to provide a seamless transition to our LTD contract.
Multiple Return to Work (RTW) Incentives	Choice of three disabled and working benefit calculation methods support return to work efforts.
Salary Continuation or Sick Leave Plan	Choice of two benefit integration methods support integration with or supplement to any salary continuation or sick leave plan.

ENHANCED LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT – Plan Provisions

Voluntary Life	Voluntary Accidental Death & Dismemberment
Guaranteed issue coverage up to \$150,000 for physicians and other senior staff and \$100,000 for other health care employees. Conversion and Portability.	Guaranteed issue coverage up to \$500,000.
Accelerated Death Benefit - up to 80% of benefit.	Employee or Employee and Family coverage methods support return to work efforts.
Lifetime Premium Waiver if disabled before age 60.	Standard or Enhanced optional package.

With high benefit maximums, guaranteed issue amounts, and low participation requirements, we’ve designed the above two separate contracts exclusively for those of you with smaller practices. We’ve made installation and administration easy, and both programs require only three eligible lives with one enrolled life, with coverage amounts to \$500,000.

For larger medical practices, our other life and AD&D contracts can be customized to meet your needs, but they will always include:

BASIC, SUPPLEMENTAL LIFE AND AD&D STANDARD PROVISIONS

Seat Belt and Airbag Benefit	Pays an additional benefit of 100% of Basic AD&D principal sum up to \$50,000.
Coverage Continuation	For disabled claimants working for the group who earn between 20% - 80% of pre-disability earnings while receiving a LTD benefit from The Hartford. Original Life coverage amount continues without having to meet life plan’s eligibility requirements.
Conversion	Portability available.

MULTI-LINE COVERAGE INTEGRATION – Additional Advantages

Short-term and Long-term Disability	Seamless transition from STD to LTD, without additional claim forms.
Automatic Life Premium Waiver	Claim notice sent at the 6-month life premium waiver elimination period.

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.
Email us at MEDICALGROUPBENEFITS@THEHARTFORD.COM.

Prepare. Protect. Prevail. With The Hartford.®

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