



## Hospital Groups Are Our Specialty.



Customized benefit solutions to fit your unique risk profile.

Having physicians, executives and all other employees in your hospital group creates specific and varied coverage needs. By “carving out” physicians’ and executives’ coverage, service and claims from that of your other employees, you may be able to improve your hospital’s overall experience – and your bottom line.



Help recruit and retain key talent with these valuable benefits.

### How a multiple policy option can provide tailored pricing, more accurately reflecting your diverse risk profiles.

#### Single Policy Option



- Mixed risks:
  - Executives/physicians historically have higher reserves and lower incidence of claims. When an executive or physician claim occurs, volatility increases for the whole group.
  - Hospital staff employees have lower reserves and higher incidence of claims, providing a more predictable risk profile.
- Plan designs and policy provisions tend to be more generic and, therefore, may not provide the coverage expected for the different risks.



## WHY THE HARTFORD?

- **Outstanding track record.**  
A continuous, dedicated commitment to both health care and physician groups since 1992.
- **An experienced underwriting team.**  
Understands the inherent risks of your business to price it properly for the long term and consult with you on your group's needs.
- **An experienced claims team.** With an average of more than 15 years processing claims, they understand the essential duties of medical professionals, including physician specialties and sub-specialties, consistently delivering exceptional service.
- **Centralized service specialists.**  
Dedicated exclusively to groups like yours.

## Multiple Policy Option



- Divides risk into distinct groups: Executives/physicians are separated from all other employees, so that underwriting can take unique income protection needs and risk profiles into account.
- Plan designs and policy provisions are designed specifically to help attract/retain key talent, and to address complex earnings formulas/unique job requirements.

## Our flexibility offers focused benefits for hospital groups.

With 50+ years' experience in the health care industry, we offer tailored benefit solutions to help address the specific protection needs of key hospital staff.

## In addition, you can offer your physicians/executives greater flexibility and generous coverage with these enhanced benefits:

### Enhanced Definition of Own Occupation for Physicians

- Includes Own Specialty and Sub-Specialty.

### Definition of Disability

- Requires loss of one duty – but no loss of earnings – during elimination period.

### Indexing of Pre-disability Earnings

- Flat five percent compounded annually, rather than using CPI. More favorable to participants and encourages return to work.
  - Also, protects claimant's eligibility for benefits.
  - And, can increase benefits over time for claimants who return to work when earning greater than 20 percent of indexed pre-disability earnings.

### Return-to-Work Benefit Calculations

- The “greater of” return-to-work benefit calculation provides a better replacement ratio across the wide salary range found in physician and executive earnings.

### Definition of Current Monthly Earnings

- Does not include income from work performed prior to the claimant's date of disability.
- All of these provisions will work together to encourage disabled claimants to return to work by helping to increase the claimant's overall replacement ratio, when compared to a claimant that does not return to work.

### Optional Benefits

- Infectious and contagious disease, progressive illness and other options are designed specifically to address health care provider risks.

## 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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