

# SMALL BUSINESS, BIG BENEFITS

SELLING TO THE UNDER-50 EMPLOYER MARKET REQUIRES A SPECIALIZED APPROACH. AS A LEADER IN THIS CATEGORY WE CAN HELP YOU CAPITALIZE ON THE OPPORTUNITIES.

Our Small Business Benefits team is dedicated to helping you reap more of the rewards in this segment with:

- Experience We have over one million small business customers and have been providing group benefits for 60+ years.
- Service Our teams are dedicated exclusively to the needs of a small business owner and their employees.
- Trust The Hartford has been recognized as a World's Most Ethical Company® 12 times by The Ethisphere Institute.<sup>1</sup>



## POSITIONED TO HELP YOU SUCCEED

Our Small Business Benefits team is focused on delivering a simplified, consistent experience for your customers. We provide the value you expect to receive, while allowing you to focus on building your book. With a compelling suite of Voluntary products designed to complement most medical plans offered, we help you go beyond for your clients, giving them what they need to attract and retain top talent. Our Voluntary product portfolio is tailored to meet the unique needs of your small business clients – with competitive rates and product options that help set you apart. Insurance products include:

- Life & AD&D
- Short-term Disability
- Long-term Disability
- Voluntary Benefits
  - » Hospital Indemnity
  - » Accident insurance
  - » Critical Illness
  - » DisabilityFLEX® A customizable, Voluntary Disability insurance product
- Business Travel Accident
- Value-added Services each of our products comes backed by several services that can provide additional protection and support including Employee Assistance Programs (EAPs)





#### CONSULTATIVE SALES AND SERVICE

We want to work with you to find the right opportunities. Let us provide the tools and know-how to help you succeed.

- Our growing national team of sales representatives is committed to helping you build your book of business in the small business market.
- Our dedicated service team provides stability and support to assist with quoting, implementation, renewal, and ongoing service needs.

#### **PREMIER CAPABILITIES**

- Real-time Quoting and Implementation our stateof-the-art online platform provides you a secure, easy way to get a quote in less than ten minutes with:
  - » Monthly premium calculations to show clients the true month to month costs
  - » Plan comparisons, to help you determine which plan best fits your client's needs
  - » Streamlined information gathering no paper needed; completed with an online signature process
  - » Ongoing support for any questions that come up along the way

# BEGIN QUOTING TODAY

### Log on to **PRODUCER VIEW** and click Small Business Real-time Quoting

- Online Enrollment and Electronic Personal Health Application – enrollment administration is quick and easy for employers with Express Enrollment, our online enrollment solution through BenSelect. Also, our Electronic Personal Health Application (ePHA) makes the EOI submission process seamless and convenient for employees.
- Digital Employee Education and Enrollment
   Aids access to short, informative videos and to
   MyTomorrow<sup>®</sup>, The Hartford's interactive educational
   tool that helps employees understand their benefits
   and choose the combination that best fits their
   income, lifestyle and needs.
- Producer View<sup>®</sup> your access point to the Real-time Quoting platform and a broad array of tools and services, such as book of business information, forms, commission payment and the ability to sign up for electronic commissions payments.
- EmployerView<sup>®</sup> a self-service tool for your clients to help them manage their Hartford group benefits, obtain specific case information, inquire about claims, view medical underwriting status, and access reports and online forms instantly.

As your partner, we are committed to continuous improvement, and can work with you to develop customized solutions to meet the unique and everchanging needs of your clients.

For 24/7 access to information on our products and services, visit us at **TheHartford.com/gbsmallbusiness** 



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Accident Form Series includes GBD-1000, GBD-1300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Life Form Series includes GBD-2800, GBD-2900, or state equivalent.

<sup>1</sup> "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

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