



Specialized Focus Achieves Results.



Disability, Life and Accident insurance specialist for medical groups.

Since 1992, we have specialized in medical group protection. We combine experienced underwriting, customer service and claims teams – dedicated exclusively to medical groups, of all sizes – to deliver specialized service and support for you and your employees.

Specialized Underwriting.

Our medical group underwriting team has the specialized knowledge and extensive experience required to handle the unique risks associated with medical groups.

Exceptional Customer Service.

We are committed to giving you the optimal customer experience, and we deliver. We are proud of the high level of service we provide, and of our consistent achievement of outstanding satisfaction ratings. We offer a two-tiered approach to ongoing service and support, including:

- On-demand online access through WWW.EMPLOYERVIEW.COM, and
- Dedicated resources through your Medical Group Account Manager.

The Employer View® website is your primary resource to 24/7 self-service support, including:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Online Bill and Payment | <input checked="" type="checkbox"/> Adjust Salary |
| <input checked="" type="checkbox"/> Billing Status Review | <input checked="" type="checkbox"/> Update Coverage Amounts |
| <input checked="" type="checkbox"/> Add New Employees to Billing & Premium Calculation | <input checked="" type="checkbox"/> Coverage Confirmation Sheet |

You can also obtain case-specific information here, including booklets and forms.

Additionally, our account-dedicated Medical Group Account Managers are your single point of accountability – your main resource. They are responsible for your overall account, and handle difficult questions regarding:

- Contract and claims
- Billing
- Tax services
- Reporting
- Enrollments

Comprehensive Claims Service.

- **Remove administrative burdens**, while increasing productivity.
 - **Telephonic STD Claim Intake Process:** Eliminates paperwork and stress for employees/HR staff. Nurses (with 20 years experience, on average) intake the claim and obtain required information from the attending physicians’ office.
- **Seamless Transition from STD to LTD:** Our claim system drives the transition process with automatic triggers, reducing administrative burdens for you and your employees. We also work with your health and wellness vendors to support employee participation.
- **Dedicated LTD Claims Processing:** Our two teams of dedicated claims examiners – who work solely on medical group employee claims – have been in place since 1992. Our team leaders average nearly 30 years’ experience; our examiners average more than 6 years. By understanding specialty/sub-specialties and how an impairment can impact the performance of the specialty/sub-specialty, as well as understanding the varying compensation methods and impact on earnings, we can help you achieve better outcomes – more than 30% of our claimants return to work in some capacity, while continuing on claim.
- **Faster Claim Decisions and Electronic Fund Transfers:** Electronic fund transfers for STD and LTD benefits eliminate postal delays, so bills can be paid sooner. STD: 91.59% adjudicated within 10 days of the first intake call. LTD: Over 94% within 30 days of the benefit effective date. LTD with STD: Over 95% within 20 days of the benefit effective date.¹
- **Disability Claimant Satisfaction Results:** We are committed to providing you with service that gets results, and your satisfaction is our goal. Our 2014 results show that we are averaging more than 90% overall satisfaction for 12 straight years.²
- **Compassionate Life Claim Service:** We offer your employees and their families peace of mind and compassionate claim service during bereavement. Our Life and AD&D claim staff receive detailed grief training to help ensure beneficiaries receive a positive customer experience.

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.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT.

¹ Based on The Hartford's internal data. Full year 2014.

² Bourget Research Group, Claimant Satisfaction Surveys, 2003-2008. Percentage represents unweighted combination of LTD and STD claimant responses of "completely" or "mostly" satisfied. GfK Claimant Satisfaction Study, 2009 - 2015.

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