



## HELP CLIENTS OFFER MORE WHILE PRESERVING THEIR BOTTOM LINE.

**THE WORKPLACE IS EVOLVING QUICKLY AND THE CHALLENGES THAT BENEFITS PROFESSIONALS FACE ARE MORE COMPLEX THAN EVER BEFORE.**

**For over 60 years,** The Hartford has partnered with you on this journey and we're developing voluntary benefit solutions for today that engage and empower employees while delivering value to help support your bottom line. Solutions that free you to focus on the business of being in business. Solutions that free you to focus on providing the best solutions to your clients.



# WHY THE HARTFORD?

## **GUIDANCE AND SUPPORT.**

The benefits landscape has changed. We make choosing, implementing and administering the right benefits easier; offer transparent solutions, efficient technology and personalized support.

## **BUILDING TRUST WITH ALL OF OUR CUSTOMERS.**

We are committed to providing the most satisfying employer and employee experience in the industry. We work hard to understand and respond to your clients' needs at every life stage and in every step of the process – from initial education to fulfilling our claims process.

## **SUPERIOR EXECUTION.**

Our advanced enrollment systems, experience and service model allow us to deliver seamless end-to-end solutions. The Hartford solutions help minimize administrative burden and maximize participation.

## **THERE ARE MANY REASONS TO PARTNER WITH THE HARTFORD IN YOUR VOLUNTARY MARKETING EFFORT.**



### **A PROVEN EMPLOYER- AND EMPLOYEE-PAID PRODUCT OFFERING**

Benefits can be funded by the employee or employer, or costs can be shared to accommodate customers' needs.



### **A PORTFOLIO OF VALUABLE PRODUCTS**

Our insurance portfolio includes Short-term Disability, Long-term Disability, Life and Accidental Death and Dismemberment, Critical Illness and Accident.



### **CAPABILITIES DESIGNED TO SELL**

The Hartford is fully committed to helping enrollment efforts through compelling analytical and consumer education tools. And, we continue to invest in our voluntary capabilities with people, process and technology.



### **ENHANCED SERVICE AND ADMINISTRATION**

Depend on dedicated staff and robust capabilities to help reduce employer/employee burden.



### **TRUSTWORTHY KNOW-HOW**

Trusted by many of America's top companies to protect the lives and incomes of their employees in an evolving Voluntary Benefits landscape.



### **CONSISTENT MARKET LEADERSHIP**

We weave our experience into solutions that honor our relationships and make good on our promises. That's why we're a market leader in the group life and disability business.<sup>1</sup>



## ASSESS - EDUCATE - ENROLL:

Our methodology utilizes sophisticated targeting techniques and education tools to help drive enrollment results.

# POINTS OF DISTINCTION



## DETERMINED TO HELP YOU WIN.

The Hartford will set a clear Voluntary strategy to leverage the strength of our existing relationships by delivering consultative support to producers, customers and their employees. By focusing on benefits education and delivering online enrollment options, we will also help streamline administration for employers and employees.

The Hartford has developed keys to success that involve hassle-free enrollment and service experience, consumer-focused education and communication, and simple products with affordable choices.

## HELPING TO BOOST PARTICIPATION THROUGH STRATEGY.

We partner with producers to help improve plan participation by setting a clear Voluntary strategy for every unique client. Our **Assess – Educate – Enroll** methodology utilizes sophisticated targeting techniques and consumer education tools to help drive enrollment results.

## HOW DO WE ASSESS? WE LISTEN.

We believe that the best results come when we listen to our producers and customers. Count on us to understand your business objectives and goals.

## OUR VOLUNTARY ENROLLMENT ANALYSIS TOOL

*(for clients with 1000+ lives)*

Developed to showcase varying plan participation by demographics, our Voluntary Enrollment Analysis tool allows the enrollment strategy to reach a specific targeted audience. An important first step in developing a strategy for achieving adequate and sustainable levels of benefit-program participation is to understand:

- Basic workforce demographics
- Current program participation levels
- How participation levels may (or may not) vary by key demographic factors

## THE HARTFORD'S ENROLLMENT OPTIMIZER<sup>SM</sup> - LEVERAGE THE POWER OF PERSONAS

*(for clients with 1000+ lives)*

By combining census-driven data from our Voluntary Enrollment Analysis with our proprietary research on Voluntary consumer purchase patterns, we help reveal the unique enrollment and benefits-buying behaviors of your employee base – we call them personas. With the power of personas, employees can be understood in more depth than just age, income level and participation data alone. The Enrollment Optimizer provides a custom report with added insights on the preferred ways your employees want learn about and enroll in benefits.

## WE ANALYZE THIS DATA AND PROVIDE RECOMMENDATIONS THAT MAY INCLUDE:

- **Employee Information/Education** – customized enrollment campaigns can be developed and supported by employee education and decision support tools – including new digital education tools.
- **Targeted Outreach** – information can be targeted to specific demographic groups, locations; even the mode of outreach (digital, paper) can be targeted to specific audiences to reach them in the most effective manner.

# HOW DO WE EDUCATE?

## WE ENGAGE AND WE INCENT.

The first step for employees is educating them about their benefit options so they can be informed and make the best decisions. We have a variety of resources that help guide employees in selecting coverage that works for them. Then we work to make benefit material accessible and incent employees to take action.

We partner with producers and employers to develop the most comprehensive communication campaign to help

showcase why benefits matter for different life stages, delivered in a variety of mediums that can work for any generation including:

- Employee newsletter articles
- Envelope stuffers
- Worksite posters
- Intranet banner ads
- Product and value-added services flyers

The communications timeline below describes the standard campaign provided at no additional cost for customers. A four to six-week implementation time is recommended for the pre-enrollment communications.

### 4-6 WEEKS PRIOR



The Hartford At Work consumer website



Benefits administrator training

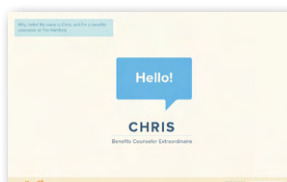


Notification e-card

### 2-4 WEEKS PRIOR



Welcome kit



E-learning tool



Enrollment promotional materials

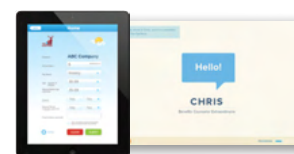
### ENROLLMENT PERIOD



Employee meetings/  
benefit fairs



Reminder materials



Digital educational tools

### ONGOING



The Hartford At Work consumer website



Targeted email



Employee newsletter article



Planning for annual re-enrollment event





## WE ENGAGE

### EMPLOYEES WANT CLEAR COMMUNICATIONS. CUSTOMERS WANT ENGAGED, HAPPY EMPLOYEES.

Empower your employees to learn more about the importance of Voluntary benefits with this customizable, online decision-support tool. **MyTomorrow®** offers interactive conversations by product to help employees better understand their benefits through a unique experience. Conversations are personalized, helping to identify income protection needs based on life stages, validate coverage choices and prompting employees to take action.

Employees can view plan details, access peer-to-peer reviews on purchased coverages, and watch our latest humor videos. All available at the click of a button.

#### Using the interactive tool, employees can:

- Clarify the types of benefits available and learn about common misconceptions
- View ratings and reviews from customers who share stories about how these products helped protect their assets
- Understand the affordability of these products, using retail comparisons such as coffee, magazines, etc.

### COST CALCULATOR.

By customizing this mobile tool with your plan information prior to your benefits fair, our Benefit Counselors can quickly do the math for your employees onsite. With a few simple demographic facts, the counselor can calculate estimated coverage costs within the app. We can even compare these costs to other items (such as a cup of coffee) to help illustrate the affordability of our products.



## HOW DO WE ENROLL?

WE EXECUTE AND WE INTEGRATE.

## WE INCENT

Sometimes a little incentive is needed to get employees engaged and prompt them to take action. That's where our incentive campaigns can help.

We can help maximize the impact of our online benefits education portal (MyTomorrow), our paper communication and in-person interaction with employees by using traffic drivers such as email blasts and postcards, which are part of our standard offering.

## WE EXECUTE

Our dedicated account management and implementation teams work with customers throughout the process to help ensure their enrollment goals are met by providing a variety of customer-specific tools:

- **Online email enrollment campaign.**
- **Paper enrollment kits.** Include customizable product education flyers, benefit highlights sheets, enrollment forms, if applicable, and value-added service flyers to help give employees a solid understanding of the benefits available to them.
- **Benefits counselor support and on-site programs.** The Hartford provides a diverse group of licensed, non-commissioned enrollment professionals at no additional charge to assist with in-person enrollment, benefit fairs, group enrollment meetings and webinars. They're committed to excellent service and prompt answers, and keeping the focus on employee benefit education. Depend on their insight and experience to help smooth and simplify your next enrollment period.

Our enrollment professionals are available across the country. With an average of 15+ years of insurance experience, they have all successfully completed extensive training with The Hartford and since they are not commissioned, they don't employ hard-sell tactics.

## WE INTEGRATE

We can work with your system, our system or a combination. Stand-alone services are available or we will provide fully integrated benefit administration.

### Reducing burden for customers with benefits administration services.

The Hartford understands that each client is unique. That's why we keep our Voluntary process flexible and support it with reliable technology and people.



- **Online (BenSelect) and/or paper enrollment** (personalized forms available). Our online enrollment tool can support The Hartford products only or the tool can combine Hartford products and other employer benefits including medical, dental and vision, etc. - for one-stop, convenient enrollment for employees. When enrolling non-Hartford products, employers can choose the option to include four additional BenSelect reports designed to help them avoid tax penalties and to comply with ACA requirements.



- **Online Evidence of Insurability (EOI)** submission for initial, annual and ongoing events that:
  - Provides real-time decisions.
  - Leverages single-sign-on technology to integrate platforms and help create a seamless employee experience.
  - Provides the capability for an applicant to print a personalized and pre-populated Personal Health Application (PHA) for manual completion and mailing if that is their preference.
- **Eligibility data management** that powers multiple capabilities from a single feed from most HRIS or TPA systems in your existing file format.
  - Telephonic life claim first notice of loss
  - Disability claim eligibility files
  - *Both offerings minimize burden on employers while reducing time in the claim process*
- **Online beneficiary data management** to maintain employees' beneficiary designations and make them readily available for faster claims processing.
- **Flexible billing options** to help meet numerous customer needs. Our relationships with payroll vendors and experience in this area help to ensure customers' billing is accurate and efficient.
- **Final census processing** - post enrollment tabulation report that includes newly elected amounts, new in-force amounts, pended amounts, new payroll deduction and an overall participation summary; recommended for smaller groups with limited HR or Benefits Administrative Support.
- **A Customer Service Center** to handle consumer benefit questions over the phone.

# VOLUNTARY SERVICE MODEL

## SERVICE IS OUR #1 PRIORITY.

Our team of specialists is here to assist every customer at every step of the process.  
Below is a list of roles and responsibilities:



### VOLUNTARY SALES MANAGER

- Responsible for growth of our Voluntary portfolio, inclusive of product and capability adoption
- Works across The Hartford's organization to drive behavior and consult at the case level to impact participation, premium and customer experience results
- Collaborates with dedicated Voluntary Business Solutions resources to drive adoption of The Hartford's voluntary capabilities with producers and clients



### ACCOUNT MANAGER (above 500 lives) or SERVICE CONSULTANT (below 500 lives)

- Owns the customer relationship for on-going service and enrollments
- Owns implementation of new services for existing customers, including the online enrollment platform
- Engages appropriate internal partners for future enrollment strategies
- Serves as point of contact for in-force customers



### ACCOUNT EXECUTIVE

- Serves as single point of contact during the RFP process
- Coordinates with internal resources to provide the most effective Voluntary solutions
- Available to attend customer meetings including implementation kick-off and onsite enrollments



### SERVICE OPERATIONS

- Consists of functional teams trained for excellence in delivery for enrollment, administration, booklet creation and billing



### CLAIMS

- Owns overall implementation (plan and timeline) for products and services with new customers
- Serves as point of contact with customers during implementation



### IMPLEMENTATION MANAGER

- Owns overall implementation (plan and timeline) for products and services with new customers
- Serves as point of contact with customers during implementation



### BENEFIT COUNSELORS

- Available for cases with over 50 lives for DisabilityFLEX® product; 100 lives for all other products
- Licensed and non-commissioned
- Hartford-trained and certified
- Bilingual counselors available



# IMPLEMENTATION TIMELINE

## NOTIFICATION OF SALE

1

### **ASSESS: CONDUCT KICK-OFF MEETING/ INITIATE REGULAR CALLS 30 TO 60 DAYS PRIOR TO THE ENROLLMENT EVENT**

- Implementation team is engaged
- Identify customer-specific administration needs for enrollment and timing of enrollment period
- Discuss communication needs
  - Support the employer's benefits communication and fill in gaps with our communication tools
- Discuss enrollment needs



2

## EXECUTE ENROLLMENT STRATEGY

### **COMMUNICATE: DEVELOP COMMUNICATION SUPPORT 20 TO 40 DAYS PRIOR TO THE ENROLLMENT EVENT**

- Benefit highlights sheets and enrollment forms
- Online benefits education: MyTomorrow®
- Newsletters, postcards, intranet banner, etc.
- Email drip campaign
- Onsite benefit enroller support at benefit fairs
- HR training support



## ENROLL

- Online enrollment support – platform set-up, test and deployment; single-sign-on coordination to our online evidence of insurability application
- Paper enrollment support – personalized materials
- Call center support



## POST- ENROLLMENT

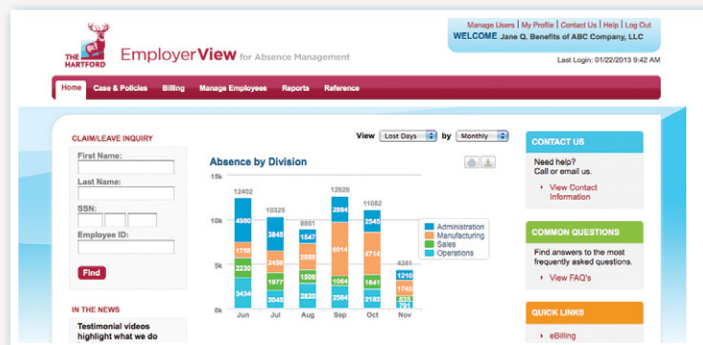
3

- Evidence of Insurability (EOI)
  - Personal health application merge, single-sign-on to The Hartford's medical underwriting system
  - Post Enrollment EOI Census Management via Online Evidence of Insurability tool, single-sign-on to The Hartford's medical underwriting system
- Establish eligibility file feed and transfer protocol if needed, for applicable post-enrollment administration services  
(The Hartford @ease Billing®, Portability & Conversion administration, eligibility management, beneficiary management)
- Reporting – enrollment, beneficiary designation, payroll deduction, evidence of insurability results
- New hire enrollment strategy
- Case effective date

# POST-ENROLLMENT SERVICES

SELF-SERVICE TOOLS	
<b>PRODUCER VIEW®</b>	Producer View is a website designed exclusively for The Hartford's producers, third party administrators and their staff. The site provides access to book of business and other information needed to effectively present our products and services to current and potential customers.
<b>EMPLOYER VIEW®</b>	The Hartford provides this self-service website that helps customers manage their Hartford group benefits, obtain specific case information, inquire about claims, view medical underwriting status, access reports and online forms instantly.
<b>THE HARTFORD AT WORK®</b>	An online resource designed to provide valuable information for employees. They can file a claim as well as check claim and evidence of insurability status.
<b>ONLINE ENROLLMENT REPORTING</b>	Our state-of-the-art online enrollment system can provide combinations of reports based upon information collected at time of enrollment or a variety of standard reports designed to help you manage enrollment data.
<b>ONLINE EOI REPORTING</b>	We are able to provide the employer and/or their third party administrator with information about the consumer-level transactions generated from the files sent to us to process.

**NEW Employer View for Absence Management online reporting**, providing customers with a holistic view on absences.



# BILLING

## THE HARTFORD OFFERS A VARIETY OF BILLING OPTIONS FOR CUSTOMERS.

Changes in employee census and payroll can be unwieldy, but the burden of keeping track of them all – plus making the requisite adjustments – doesn't have to be.

- **THE HARTFORD @EASE BILLING** – allows us to work with customers' payroll vendor or their own IT professional to set up a regular census feed. There is no need to allocate premium for employer-paid or voluntary bills. There is no need to calculate premium due or track and update employee changes in Employer View. Combine with our AutoPay option for a truly hands-off experience.
- **SELF-ADMINISTERED BILLING** – this is an estimate of premium due based upon the most recent payment received. Each client tracks the payroll/benefit changes and calculates the actual premium due.
- **LIST BILLING** – The Hartford bills the exact amount due based on employee census details that the Customer reports prior to the Invoice date. All changes in census are reported by the Customer on EmployerView.com, via phone call to the Customer Contact Center or via email.<sup>2</sup>
- **DIRECT BILLING** – when employees are actively working, off the payroll or retired but still receiving benefits, the burden of premium remittance does not have to fall on the customer's shoulders. The Hartford provides a great way to help reduce the paperwork related to premium billing that can add up fast in administrative hours.



## CUSTOMER SERVICE CENTER

Our skilled service representatives are available by phone or email **MONDAY THROUGH FRIDAY FROM 8 A.M. – 8 P.M. EST.**

We answer calls in 30 seconds or less, on average, and 90 percent of emails are addressed within 24 hours.

*(Based on The Hartford's Standard Service Level Goals)*

## ELIGIBILITY FILES.

The Hartford has the flexibility to accept data in a variety of formats to drive service automation, including a single file for multiple products as well as multiple feeds from different sources. The data received can be used to manage telephonic life and disability claim intake; portability, conversion and evidence of insurability processing as well as beneficiary designation management.

## CLAIMS.

When an illness, injury or a death occurs, you want someone in the employees' corner, helping them or their loved ones return to productive lives. With The Hartford's efficient and compassionate approach to claims management, employees can get the support they need in a timely manner. Thanks to an experienced team, a proven process that delivers and a collaborative work arrangement, The Hartford strives to drive every claim toward resolution as quickly as possible.

## LOCAL SERVICE.

When your needs can't be met online or through the phone line, get timely responses to questions and issues from our service professionals in your area. The Hartford has a long-standing history of not only building strong relationships with customers but expanding them; helping to keep them strong through personalized attention, innovative services and smart technology.

# CONTINUOUS IMPROVEMENT

At The Hartford, we are committed to providing the most satisfying employer and employee experience in the industry. We work hard to understand and respond to all of our customer's needs during every step of the process, and carefully review our performance to ensure we are following through on our best-in-class service.

## STANDARD EMPLOYER SURVEYS.

**Onsite support assessment** – At the conclusion of each Hartford-staffed onsite event, a support assessment is distributed to the employer to assess the professionalism of the enroller as well as onsite planning and employee satisfaction.



### LIFE CLAIMS

THE HARTFORD RECEIVES HIGH MARKS FOR OUR LIFE CLAIMS SERVICE.<sup>3</sup>

#### NATIONAL ACCOUNT CUSTOMERS

were 'satisfied' to 'extremely satisfied' with The Hartford:

99%

with our 'timeliness of decisions'

100%

with our 'responsiveness to claims questions'

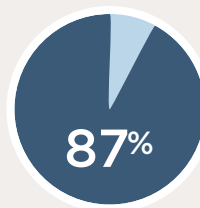
100%

with our 'accessibility of claim representatives'

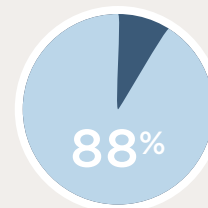
100%

with our 'ease of claims process'

#### OVERALL EXPERIENCE



**EMPLOYERS**  
who are  
"extremely/  
very satisfied"  
overall<sup>4</sup>



**PRODUCERS**  
who are  
"extremely/  
very satisfied"  
overall<sup>4</sup>

## EMPLOYEE SATISFACTION.

**Disability claims** – At The Hartford, we strive to provide claims service that helps put employees at ease – with sensitive assistance, straightforward answers and prompt response. As a result, claimants consistently rank The Hartford 90 percent or higher in many key drivers.<sup>4</sup>

96

**PERCENT OF CLAIMANTS**  
are satisfied with overall  
quality of service<sup>5</sup>



### Consumer/Employee TESTIMONIALS

Consumers/employees want to hear from their peers on products and experiences. That's why The Hartford offers stories and video testimonials from real customers who share their experiences, in their own words, on how these products helped protect their assets.





## NEED MORE FACTS?

Just call your local Hartford representative. And visit our website at **THEHARTFORD.COM/GROUPBENEFITS**. It's how smart benefit decisions begin.

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iPad® is a registered trademark of Apple Inc.

1 LIMRA's U.S. Group Disability and Life Sales Report: Summary of Results, full-year 2014.

2 May not be available for customers with 5,000+ lives.

3 The Hartford's Customer Claims Ratings as of January 2015.

4 The Hartford's 2013 Employer Customer Advocacy Survey, M/A/R/C Research

5 Full-year 2013 (combined STD and LTD) Disability Claimant Satisfaction Survey, GfK Custom Research North America (Satisfied = Completely/Mostly Satisfied)

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