

Out of Sight, Not Out of Mind.

Returning disabled employees to work.

Early intervention and frequent contact with disabled employees could mean the difference between a healthy return to productivity and a costly extended disability leave.

The challenge of coping with pain, discomfort, and possible loss of mobility can discourage a disabled worker, especially if s/he feels isolated from friends, family, and colleagues. The longer a disability lasts, the more acute these feelings of isolation, even depression, can become.

Therefore, communication with employees provides support and reassurance that they aren't alone in their recovery. Frequent outreach engages them, helps them feel connected to the workplace and to their employer, and enables them to focus on getting better, so they can return to health and productivity.

Such a partnership is essential to improving recovery rates and shortening disability duration. When the employer, treating physician and disability insurance provider work in concert to bring an employee back to health from an injury or illness, synergy is created, around which the shift from disability to ability can begin to take hold

Employees turn to their employers first.

Employers represent for their workforce the primary influence on benefits information, particularly disability insurance, according to findings from The Hartford's 2009 Benefit Landscape Study.

The study found that 25 percent of employees considered their employer to be the single best source of information on disability coverage, compared to 12 percent for insurance carriers and 13 percent for spouses and immediate family members. For this reason, when a worker becomes disabled, s/he looks to her/his employer for resources and support.

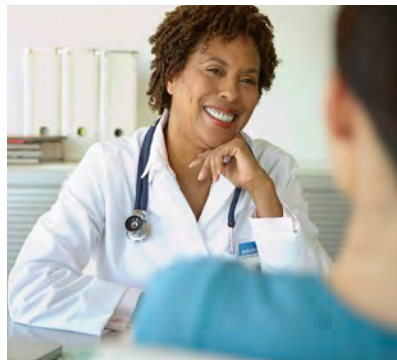
In this role as advisor, the employer has an obligation to ensure the smoothest transition possible for the disabled employee. Contact with the employee soon after the onset of disability can have the most powerful effect. Cooperation

between employer and employee creates a sense of trust. Workers are more willing to become active participants in their recovery when assured that their employer is working on their behalf.

The goal: A seamless transition back to productivity.

The Hartford's clinical claims management model provides an example of this synergistic partnership, one that is built on trust and compassion. The heart of the model is the nurse, the disabled individual's first point of contact when reporting a claim. The Hartford's nurses have, on average, 20 years of clinical experience. Through this initial dialogue between the nurse and the disabled worker, the nurse is able to quickly and accurately ascertain detailed information on the individual's condition.

The information is immediately validated, as necessary, with the treating physician. The exchange of data between clinical professionals greatly reduces the risk of misinformation, which improves the accuracy of the disabled worker's treatment plan.



Collectively with The Hartford's protocols, the nurse case manager acts as a knowledge liaison, referring claims, when necessary, to other clinical experts, such as medical and behavioral health case managers for further review. This includes engaging return-to-work coordinators, rehabilitation experts dedicated to short-term disability, to reach out to the employee, employer, and physician to establish the safest, most effective and prompt return-to-work program possible.

The Hartford's clinical model creates a knowledge network connecting the employee to the employer, treating physician, and other clinical resources, with the single goal of returning disabled employees to productivity and financial independence safely and as soon as is medically appropriate.

This dedication to improving an employee's claims experience, beginning with the initial call, creates residual benefits throughout the person's short-term disability leave, which could result in better outcomes and more satisfied employees.

Simple steps toward a successful comeback.

Become an advocate for the disabled worker.

Employees look first to their employers for help and guidance, particularly during a traumatic time such as a disability. As their employer, you are in an excellent position to educate your employees and help them understand the disability process.

Ensure that all employees understand the importance of disability insurance.

Make sure your employees understand how it can enable them to weather disability and can help with their recovery and return to work. Research from The Hartford's 2005 Disability Literacy Study showed that 61 percent of disabled workers with disability coverage returned to work in less than six months, compared to 48 percent of disabled workers without coverage.

Clarify the purpose of workers' compensation, and explain to your employees how it differs from disability insurance — an important distinction, which employees may not know.

Provide access to the resources disabled employees need,

such as contact names and phone numbers within your organization (human resources, benefits managers, etc.) as well as contact information for the insurance provider, forms, and educational material on disability insurance. Additionally, directing the employee to your Employee Assistance Program (EAP), if available, would provide them with another source of support.

Use technology, such as email, social networking, or blogs

to help keep employees connected to the workplace. By staying connected, the employee is less likely to feel isolated or forgotten by his or her employer. Connecting with colleagues through email or a company-owned blog or social network will help keep the disabled employee engaged and informed on what's going on within the company. Doing this engages employees, keeping them abreast of the latest company news when they do return to the job.

All information described within this document was derived from studies conducted by The Hartford.

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