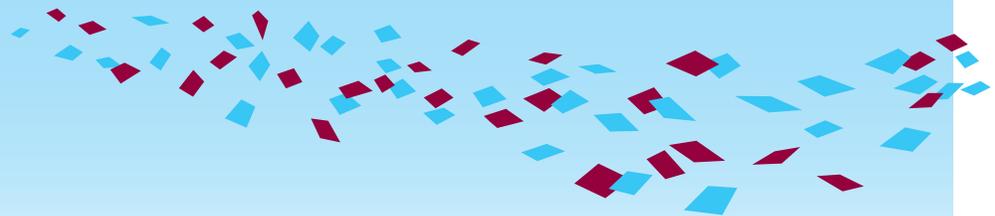




The Hartford Productivity Advantage

PRODUCTIVITY CAN SUFFER WHEN YOUR EMPLOYEES ARE ABSENT.

An integrated absence management solution designed
to help increase productivity and reduce costs.



WHAT'S EMPLOYEE ABSENCE COSTING YOUR BUSINESS?

Daily employee absence for all reasons, can equal **25-30%** of an employer's workforce.¹

It's a simple calculation. When employees are absent from work, productivity can take a hit. So, what is an empty chair costing your business?

Managing absence is a challenging and complex issue that impacts everyone in an organization—from work teams that are missing key employees, to front-line supervisors to senior management responsible for risk management and employee benefits.

Employers who have already integrated programs report that they have been able to achieve savings in lost time, direct costs and return-to-work rates totaling 11 percent or more.²

MAKING UP FOR LOST TIME.

Integrating group disability, Workers' Compensation, and leave management into an absence management program can help produce significant results.

"In tough economic times, more employers are integrating Workers' Compensation with other benefits to help reduce their burden and save costs."

– Karen English
Spring Consulting Group, LLC



Top goals for employers in implementing an integrated program (in order of importance)²

Increase return-to-work rates.

Reduce direct costs of disability or Workers' Compensation.

Increase employee satisfaction.

Decrease overall absenteeism.

Reduce lost time for disability or Workers' Compensation.

Improve employee productivity.

OUR INTEGRATED SOLUTION: THE HARTFORD PRODUCTIVITY ADVANTAGE.

The Hartford Productivity Advantage is an integrated solution for administering and tracking absence events — both work- and non-work-related.

It integrates four products and services to provide a common solution for administration:

- Short-term Disability (STD).
- Long-term Disability (LTD).
- Workers' Compensation.
- Leave Management (Federal, state, and employer-specific leaves).

More employers are taking a holistic approach to managing absence by integrating their benefit programs.² Integration of these benefits provides employers with a broad view of the impact of absence on their organization.

56% of U.S. companies plan to incorporate leave management within three to five years.³

The Hartford Productivity Advantage



- Administration of a variety of complex leaves, many of which can run concurrently.
- Consultative support.
- Comprehensive view of absence.
- One solution for administrative efficiency.
- Consolidated reporting and analytics to help monitor the impact of absences.

Your company has the flexibility to add products and services that make up The Hartford Productivity Advantage over time as your needs evolve.

ACCURACY AND EFFICIENCY IN AN INTEGRATED MODEL.

A few features of our integrated solution include:

- **Single intake** process provides one phone number to report a Workers' Compensation claim, a disability claim, or to request a leave of absence.
- **Our system-supported leave management process** automatically identifies certain corresponding federal, state or employer-specific leaves that might apply to an absence.
- **Automatic initiation of the STD process** when a Workers' Compensation claim is being denied.
- **Transition of Workers' Compensation** lost time claims to LTD when applicable.
- **Comprehensive tracking and reporting.**

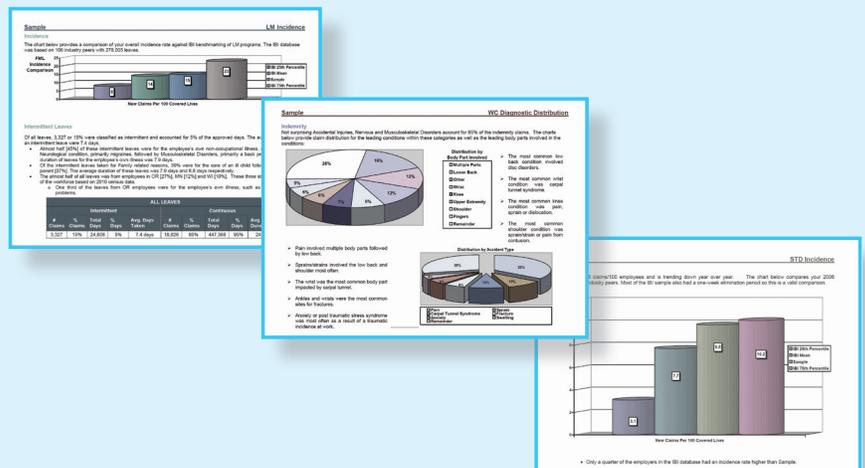
REPORTING WITH INSIGHTS IN BLACK AND WHITE.

The more you know about your company's record of absences and associated costs, the better you can manage them—and use this knowledge to make educated decisions to improve benefit programs. The Hartford Productivity Advantage can keep you informed with our reports we call "Powerful Returns Reporting."

It features:

- **Consolidated reporting** – All customers, regardless of size, will receive consolidated claim and leave management reporting.
- **Transactional reports** – Includes data on new leaves, open leave inventory, estimated returns-to-work, closed leaves, leave status and time used.
- **Productivity analysis and outcomes** – For larger accounts, this provides a detailed analysis of your claim and leave trends. It illustrates your experience against industry benchmarks and information on opportunities for improving your results.

Consolidated Reports



The Hartford Productivity Advantage helps to overcome many of the disadvantages of using multiple vendors or self-administration.

Disability claimant satisfaction ratings have exceeded **90%** for more than seven years.⁵

HELPING TO MANAGE ABSENCES WITH EFFICIENCY AND ACCURACY.

Managing absences can help your company minimize loss and reduce exposure. At the same time, you need to handle absences in a timely, accurate and consistent manner. **The Hartford Productivity Advantage** is designed to help you accomplish both goals.

Better employee experience.

- Simple and streamlined process that eliminates duplication and extensive paperwork for the employee.
- Easy access to information, regardless of the type of absence, with a single phone number to call and simple on-line tools.
- Clear and concise communications.
- Excellent customer service.

Better employer experience.

- Designed to deliver administrative efficiencies, decreased absence durations and improved productivity.
- Provides coordinated administration of leave practices, regardless of the reasons for an absence event.
- Management of work and non-work claims.
- Consultative support.

Compassionate, customer-focused disability professionals.

- Our return-to-work approach for disability has helped employees return to work nearly 12 days sooner than initially estimated by their physicians.⁴
- Disability claimant satisfaction ratings have exceeded 90 percent for more than seven years.⁵
- Ninety-eight percent of employers surveyed report being satisfied with the overall experience from The Hartford.⁶
- Ninety-eight percent of employers responded that The Hartford is a good value for the money.⁶

ONE SOLUTION. ONE CHOICE. THE HARTFORD.

For more than **200 years**,
businesses have turned to
The Hartford for their
insurance solutions.

A trusted leader.

- No. 1 in new fully insured group disability sales.⁷
- Fourth largest Workers' Compensation carrier.⁸
- The only top five Group Disability and Workers' Compensation carrier to offer an integrated absence management solution.⁹
- One of the World's Most Ethical Companies for three consecutive years.¹⁰
- Protecting more than one million U.S. businesses through our Commercial Markets group.¹¹



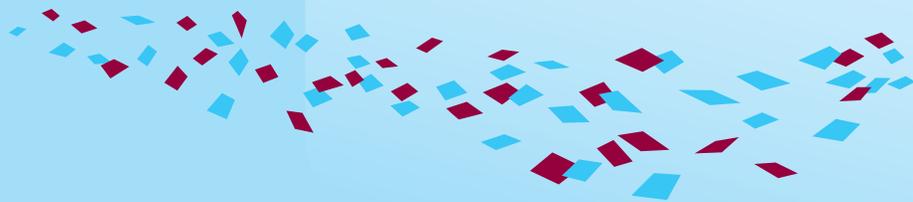
Find out how **The Hartford Productivity Advantage** can help your company.

Contact your representative or visit our Productivity Lab at www.thehartford.com/productivity. There, you can hear from third-party industry professionals and schedule a complimentary Productivity Assessment.

IS THE HARTFORD PRODUCTIVITY ADVANTAGE RIGHT FOR YOUR COMPANY?

These questions can help
your business assess
whether an integrated
absence program is your
best option:

- ✓ Do you know how many employees are absent on any given day and why?
- ✓ Do you know how much absence costs your business?
- ✓ Are risk management and benefits programs viewed comprehensively for administrative efficiency?
- ✓ Does your company have an integrated view of absence across Workers' Compensation, group benefits and leave management programs?
- ✓ Are you looking for ways to better manage federal, state and employer-specific leaves?
- ✓ Are you currently able to track these leaves with their associated Workers' Compensation and Group Disability claims?





THE HARTFORD IS THE OFFICIAL DISABILITY INSURANCE SPONSOR OF U.S. PARALYMPICS.

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This document outlines in general terms certain benefits and services that may be afforded under a Hartford policy or service contract. In the event of a conflict, the terms and conditions of the policies and contracts prevail. All Hartford policies and services described in this document may be offered by one or more subsidiaries of The Hartford Financial Services Group, Inc.

¹ www.dorlandhealth.com, Taming Disability, by Deborah Dibenedetto, February 1, 2009.

² Spring Consulting Group, LLC, 2009/2010 Employer Survey of Integrated Disability, Absence & Health Management Survey, 8/10/2010.

³ Hewitt's Health Trends Survey, Hewitt Associates, March, 2010.

⁴ Statistics based on internal data and research by The Hartford as of 12/31/09.

⁵ Bourget Research Group, Claimant Satisfaction Surveys, 2003-2009. Percentage represents unweighted combination of LTD and STD claimant responses of "completely" or "mostly" satisfied.

⁶ 2009 Group Benefits Employer Customer Assessment (Source: GfK Research North America, 2009 Employer, Customer Experience Survey).

⁷ LIMRA's U.S. Group Disability and Life Sales Report: Summary of full-year 2009 Results.

⁸ A.M. Best, 2009.

⁹ Based on #1 seller of fully insured group disability coverage (LIMRA's U.S. Group Disability and Life Sales Report: Summary of full-year 2009 Results) and 4th largest workers' compensation carrier (A.M. Best, 2009).

¹⁰ Ethisphere Institute, 2008-2010.

¹¹ Based on internal commercial markets account inforce data from our sales and underwriting systems as of year end 2010.