

ABSENCE
MANAGEMENT SOLUTIONS





STRUGGLING WITH THE COMPLEXITY OF LEAVE

Our Future of Benefits Study⁶ found:

81% of employers increased the types of paid time away from work they provide beyond state or federal requirements

60% say there's no easy way to track and manage all the different types of leave

82% of employers are interested in a service that tracks all leaves in one place

As the leave landscape continues to change, employers need to have a holistic Absence Management strategy to simplify administration, support their workforce and improve productivity.

PARTNER WITH A TRUSTED LEADER

Leverage The Hartford's deep experience and insight and our more than 20 years of administering Leave with Disability in-house. We manage over 175 federal, state and municipal Leaves as well as custom company Leaves for over 600 customers and their 3.4 million employees. Our Disability plans provide compassionate support and services to more than 13 million people.¹

#1 Fully Insured Disability Inforce²

#2 Leave Management⁴

#1 Statutory Disability Carrier³

#2 Workers' Compensation⁵



THE HARTFORD'S ABSENCE MANAGEMENT EXPERIENCE

We offer a compassionate and holistic approach to Absence Management that helps simplify administration, enhance the employee experience and manage your program, demonstrating our expertise in a way that is easy and empathetic across every interaction.



HOLISTIC ABSENCE MANAGEMENT ADMINISTRATION

Our proprietary technology and integrated approach streamline administration and help assure compliance of workplace Absence. Our Leave administration offering integrates with The Hartford's Disability products and can be customized with optional enhancements to develop a program that works best for you and your employees.

MANAGE WORKPLACE ABSENCE WITH OUR INTEGRATED SOLUTIONS

FOUNDATIONAL ABSENCE MANAGEMENT SERVICES

Leave Management	Our Leave administration offering is cost-effective for smaller companies and is able to be customized for larger businesses.	• Administration of FMLA and over 175 state and municipal Leaves • Administration of company Leave plans⁷ • Leave history and takeover services⁷ • Claim data integration with payroll/HRIS/HCM systems • Leave law monitoring, system updates and resources to help stay in compliance
Integration with Disability	Our Leave Management program integrates with our Disability program.	• Clinical intake for ill or injured employees with concurrent Short-term Disability and Leave claims • Single advocate manages STD and Leave, coordinates return-to-work support • Proprietary rules-based Absence system with advanced data analytics and automated workflow • Integrated communications, decision-tracking and payments • Online access to robust claims information, integrated dashboards and reports

OPTIONAL ENHANCEMENTS

The Hartford's ADA Workplace Solutions[®]	Our ADA Workplace Solutions offers two levels of optional support to complement your internal resources and process. ⁸	• Foundational ADA Services: Simplify the ADA accommodations process with administrative support, tracking assistance, an ADA Coach and educational resources. • Enhanced ADA Services: Builds upon the Foundational Services to help employers facilitate the interactive process and assist them with program compliance, including with the availability of third-party legal support and vocational expertise.
Statutory Paid Family and Medical Leave	As the #1 Statutory Disability and Paid Family Leave carrier ³ , we have been providing statutory coverage for 50 years and closely monitor emerging legislation.	• Fully insured coverage in CT, HI, MA, NJ, NY • Administrative services for self-insured plans in CA, CT, HI, MA, NJ, NY, WA • Multiple funding options and enriched coverage available • PFML law monitoring, system updates and resources to stay in compliance • Streamline the employee experience with a single source for administration
The Hartford Productivity AdvantageSM (THPA)	Integrates The Hartford's Workers' Compensation, Disability and Leave Management.	• Seamless coordination of absence through a connected claims experience and integrated reporting and analytics



THE ADVANTAGE OF OUR PROPRIETARY ABSENCE SYSTEM

Our powerful proprietary platform – The Hartford’s Ability Advantage® (THAA) – gives you access to real-time information and a comprehensive view of leave status, payments, job protection eligibility, return-to-work dates and more. It can connect with your payroll and other HR systems and provides an integrated experience for absence managed within your program.

Helping Keep Employers Compliant

The Absence regulatory landscape is ever evolving. Because we own and maintain the Ability Advantage platform in-house we are able to constantly update and enhance its capabilities.

We monitor Leave laws across the country, and program new state and municipal Leaves into our system. This enables us to quickly identify when someone is eligible for a specific Leave, calculate how much Leave is available based on the employee’s work schedule and when it’s exhausted. We also keep a complete electronic history of the documents the employee has received, capturing and tracking all information you need to stay in compliance.

Intuitive Tools for Employers

Managers can initiate an Absence claim on behalf of an employee and can access a comprehensive suite of tools and information including:

- ✓ Robust suite of integrated reports and dashboards
- ✓ Leave forecasting tool for return-to-work planning
- ✓ Automated communications
- ✓ Billing and policy access



“We provide people with the support they need to prevail through unexpected challenges.”

- The Hartford's Mission



Assistance with financial, legal and emotional work-life challenges are included with your Disability program. Our team is trained to proactively inform your employees of additional support services from 211 when needed, through our partnership with United Way.



BETTER SUPPORT FOR BETTER OUTCOMES

Our empathetic approach of blending clinical expertise, early interventions and self-service digital tools helps employees feel empowered and in control of their claims.

A Tailored and Efficient Approach to Claims Management

Whether it's a more straightforward Leave or a complex illness that requires more treatment, our approach helps support your employees' unique needs. Employees can choose to initiate their claim online or over the phone depending on their preference, and have access to our mobile-friendly experience and streamlined communications for both Disability claims and Leave events.

Our highly configurable system, rules engine and robust data set powers our ability to help ensure Leave accuracy and eligibility decisions and tracking.



Nurse Intake and Early Intervention for Complex Claims

Complex medical conditions are handled by a compassionate nurse who captures a clinical impression, noting any signs of potential issues that may impact claim duration and outcomes, like depression or opioid use. We also map millions of data points from our Disability and Workers' Comp claims to understand the influence of issues beyond an injury through predictive analytics. From the results, we create tools our analysts can use to make consistent, accurate claim decisions and identify claimants who need extra support, working with our in-house team of Medical, Behavioral and Vocational case managers and their physicians to improve outcomes.



Faster Approvals for Less Complex Claims

Less complex claims like simple surgeries and pregnancies can be approved quickly through the power of predictive analytics and intelligent automation to drive near real-time decisions and payments.



The Right Support at the Right Time

Matching the skills of our Analysts to key moments of the claim journey—initial decision and ongoing claim management—helps us provide a faster, smoother and more supported experience.



Streamlined Claim Handling

Disability claims with concurrent Leave events are managed together with streamlined decisions, communications and management.

COMPREHENSIVE SERVICES TO ENHANCE EMPLOYEE WELL-BEING

We know that employees can feel vulnerable after a disabling event. That's why we offer access to the following professional resources to holistically help support their recovery.

FOUNDATIONAL ABSENCE MANAGEMENT SERVICES

Ability Assist^{®9}	EAP that provides professional counseling for employees and their immediate family members for financial, legal and emotional work-life challenges.
HealthChampion^{SM9}	Assistance to help your employee navigate and understand health care options, benefits and costs.
Referrals to 211	Through our partnership with United Way, we proactively inform your employees of additional support services if needed.

OPTIONAL ENHANCEMENTS

Guidance Resources^{®9,10}	An expanded EAP program that offers employers additional resources including account management, custom communications, utilization reporting, referrals and training.
WellthSourceSM Financial Wellness^{9,11}	Interactive financial wellness product that helps employees and their family members create a well-planned, flexible and sustainable lifestyle of healthy financial choices and habits.
Travel Assistance & Identity Theft Protection^{9,12}	Pre-trip travel information, emergency medical assistance and identity theft education and victim solutions.

EMPOWERING EMPLOYEES WITH AN INTUITIVE DIGITAL EXPERIENCE

Anytime,
anywhere,
your
employees'
can:



Start a Leave &
Disability Claim



Upload & View
Documents



Receive Status
Updates &
Text Alerts



Click to Chat



Schedule a
Call with their
Analyst



Forecast Leave &
Check Balances



Report
Intermittent
Time Off



Manage
Payments



Report
Return-to-Work
Date



GUIDANCE AND EXPERTISE

Our consultants and educational resources help you stay informed and provide best practices and recommendations to improve productivity.



Nearly 1M

views on our PFML Resource Center in three years¹³

CONSULTATIVE SERVICES

Benchmarking and Analytics	Ongoing analysis of program trends benchmarked against The Hartford's book of business and IBI to uncover improvement recommendations.
RTW and SAW Program Consultation	Our consultants offer guidance on developing or updating your current program through assessments, policy and job description reviews and sample documents. ⁷
Workplace Safety and Productivity	Safety and risk professionals help improve your worksite safety through assessments, job analysis and ergonomic training. ⁷

COMPLIANCE SUPPORT

Leave Law Monitoring and Updates	We continually monitor federal, state and local Leave laws to ensure our proprietary system and administration are up to date. You'll receive regular newsletters and access to a robust Leave law library to keep you informed.
FMLA/ADA Training for Supervisors and Managers	Complimentary subscription to DMEC's Manager and Supervisor FMLA and ADA training program for on-demand education on laws, employee's rights and employer responsibilities.
Paid Family and Medical Leave Resource Center	Online educational support for employers and employees to understand state plans and administrative details. Visit TheHartford.com/pfml to explore our resources.
The Line on Leave Podcast	Sharing our expertise on managing workforce absence on our podcast. Listen and subscribe by searching, The Line on Leave, in your favorite podcast app or by visiting our PFML Resource Center.

THE HARTFORD'S DIFFERENTIATORS

Partner with a trusted leader to simplify administration, enhance the employee experience and advance your strategy.

Our Key Differentiators

-  A leader in Absence Management²
-  Powerful proprietary platform – The Hartford's Ability Advantage
-  Comprehensive services to simplify management of workplace Absence
-  Clinical Nurse Intake with ongoing support from Medical, Behavioral and Vocational resources and advanced technology to improve outcomes
-  Specialized support model to enhance the employee experience
-  Advanced analytics with program-level guidance and resources

To learn more about our Absence Management solutions, contact your representative at The Hartford or visit us at [TheHartford.com/absence-management](https://www.TheHartford.com/absence-management)



Business Insurance
Employee Benefits
Auto
Home

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. © 2023 The Hartford

¹ The Hartford's internal data, 2023.

² LIMRA Sales and Inforce Results, YE 2021 Summary.

³ LIMRA 4Q2021 US Workplace Disability Insurance Final Inforce Report.

⁴ LIMRA 4Q2021 Absence Management/Family Medical Leave Inforce Data Report (Sales in # Lives Covered).

⁵ A.M. Best, 2021.

⁶ The Hartford's Future of Benefits Study, April 2022.

⁷ For companies with over 500 lives.

⁸ The Hartford's ADA Workplace Solutions® provides Foundational or Enhanced ADA Services to Absence Management customers for an additional fee. We support employers' reasonable accommodation decisions under the Americans with Disabilities Act (ADA) by providing assistance with and gathering information for the interactive process, as well as offering reasonable accommodation options to employers. Employers may have obligations to accommodate disabled employees under other laws apart from the ADA. The Hartford does not make ADA accommodation decisions for its customers, but provides accessibility to outsourced legal resources under our Enhanced ADA Service. The information contained herein is not to be construed as legal advice and is informational only. Employers are recommended to consult with their legal counsel prior to outsourcing this service.

⁹ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

¹⁰ Available for employers with 5,000+ lives. Additional fees apply.

¹¹ Additional fees apply. Not available in NY.

¹² LTD coverage required for this service.

¹³ Google Analytics data, June 2019 - February 2023.