SUPPLEMENTAL HEALTH CLAIMS MADE EASY

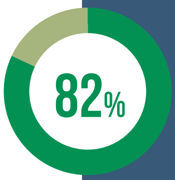
CONNECTING WORKERS' COMPENSATION WITH SUPPLEMENTAL HEALTH

HOW IT WORKS

After we receive a Workers' Compensation claim[1] for an employee with Supplemental Health[2] coverage (Accident, Critical Illness or Hospital Indemnity), our logical claim notification process sends an email to the employee informing them they may qualify for a supplemental health benefit.[3] This notification system helps provide a seamless claim experience for employees, so they can focus on what matters most – their recovery.

In addition, The Hartford's Claims Connections incorporates Absence Management, Disability, Life and Workers' Compensation insurance or medical claims data, creating a smooth and seamless experience for customers and their employees.

DID YOU KNOW?



Over 82% of injured workers/claimants surveyed during a Workers' Compensation claim are not familiar with Accident insurance.

Claims Connections coordinates with Workers' Compensation and Supplemental Health coverage to ensure employees are aware of the maximum benefits they're entitled to receive.

Workers' Compensation claim is submitted

Claim details are reviewed to evaluate if there's a qualifying Supp Health claim

Supp Health claims team checks to see if a Supp Health claim has been filed for the event

Logical Claims Notification:

Employee is notified of potential claims opportunities via email

For customers with our concierge support, your employees can choose to have our claims representative capture their claim info telephonically

Supp Health claim is reviewed and a determination is made, if approved a single payment is sent, all without any action or effort by you or your employee.

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CLAIMS CONNECTIONS IN ACTION[4]

The integration between Workers' Compensation and Supplemental Health benefits allows employees to receive all the benefits they're entitled to, helping to relieve the financial burden that can occur after an accident or illness.

SCENARIO #1: LONG-TERM EMPLOYEE ABSENCE

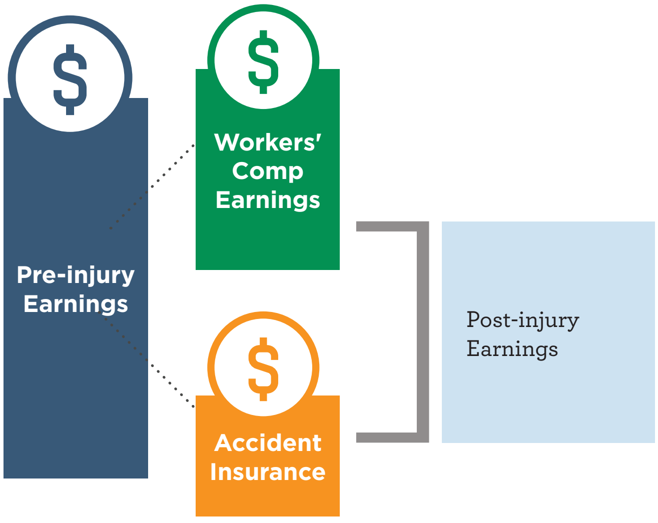
An employee who was carrying boxes fell down several steps at work and tore their meniscus. The employee was out of work for six months and over that time, made $2,500 less under Workers' Compensation compared with their pre-injury earnings.

With Accident insurance, the employee could close the gap of missed earnings through benefits payable for an ER visit, physician visits, MRI, surgery and physical therapy.[5] Accident insurance can also help cover additional expenses incurred following an accident such as hiring a dog walker or alternative transportation methods.

SCENARIO #2: SHORT-TERM EMPLOYEE ABSENCE

A restaurant worker accidentally cut their finger while preparing food and was out of work for a week. Their lost time from work was below the waiting period, which meant the employee was not compensated for lost wages under Workers' Compensation.

With Accident insurance, the employee could close the gap of missed earnings through benefits payable for an ER visit, X-rays, hand specialist visits and physical therapy.[5]



Accident insurance helps close the gap between pre-injury and post-injury earnings

SCENARIO #3: EMPLOYEE ILLNESS

An employee suffered a stroke while visiting a customer site and their employer reported it to The Hartford's Workers' Compensation team. With Critical Illness insurance, the employee could be entitled to a $20,000 benefit.[5]

THE HARTFORD COORDINATES THE CLAIM PROCESS SO YOU DON'T HAVE TO.

For additional information, email us at **THPA@thehartford.com**.

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Business Insurance
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Auto
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[1] Multinational claims are not eligible for connectivity with supplemental health products.

[2] Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

[3] 24-hour Accident and 24-hour Hospital Indemnity are needed to effectively coordinate with Workers' Compensation and on-job incidents.

[4] The scenarios depicted are based on actual claims. Compare pre-injury earnings after federal, state and local taxes + FICA and state insurance taxes to WC payment (2/3 of salary or max weekly wage); pre-injury earnings will vary based on state and local taxes.

[5] Benefit amounts will vary based on the selected plan.

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