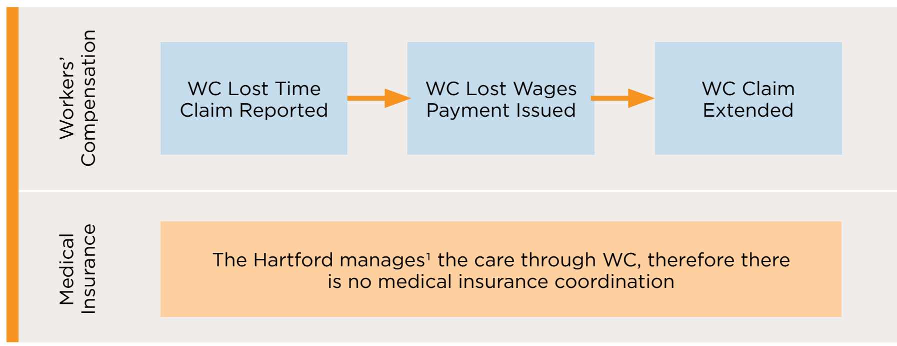
WHAT'S THE CONNECTION?

WORKERS' COMPENSATION | EMPLOYEE BENEFITS | MEDICAL INSURANCE

The links between employee medical insurance and other benefits can be complex, considering different state regulations and plan designs. These four scenarios show when workers' compensation, employee benefits and medical insurance interact and when they don't.

SCENARIO 1: WORKERS' COMPENSATION

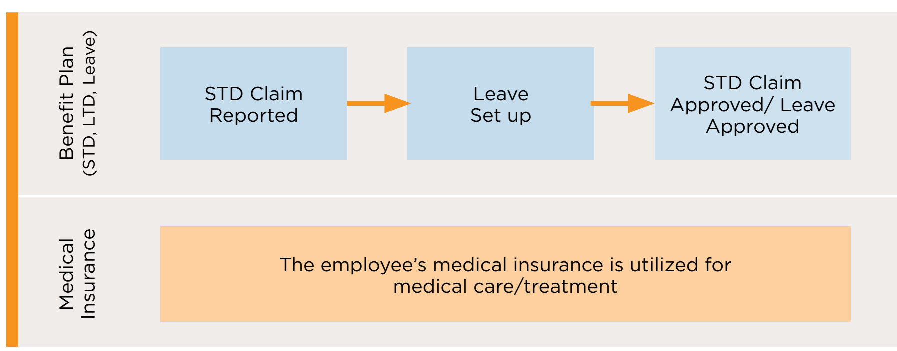
Workers' Compensation (WC) provides benefits to employees who get injured or sick from a work-related cause. Workers' Compensation benefits can help cover medical expenses to treat an injury and replace most of the lost wages if an employee takes time off from work to recover.



KEY TAKEAWAY: Medical care for a WC claim is managed[1] through Workers' Compensation and not the employee's medical insurance.

SCENARIO 2: SHORT-TERM DISABILITY (STD) AND LEAVE MANAGEMENT (FMLA)

Short-term Disability (STD) is a partial income replacement benefit for employees who require time off for illnesses or injuries, which is usually required to be non-work related.

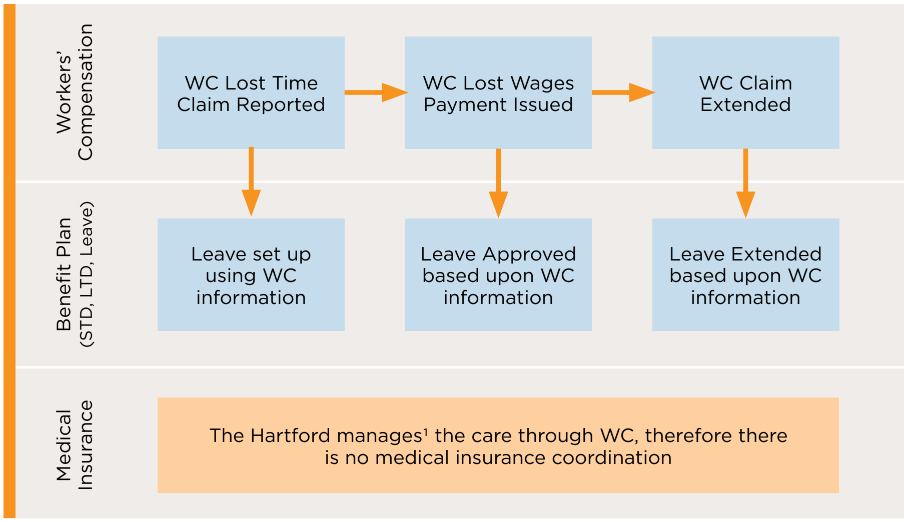


Family and Medical Leave Act (FMLA) is a federal law that allows many employees nationwide who work for a company with 50 or more employees, up to 12 weeks off to bond with a new child, or care for themselves or a family member with a serious health condition. FMLA is not a Paid Leave, but it does provide job protection.

KEY TAKEAWAY: Medical care for a STD claim and/or Leave that are not work related is handled through the employee's medical insurance.

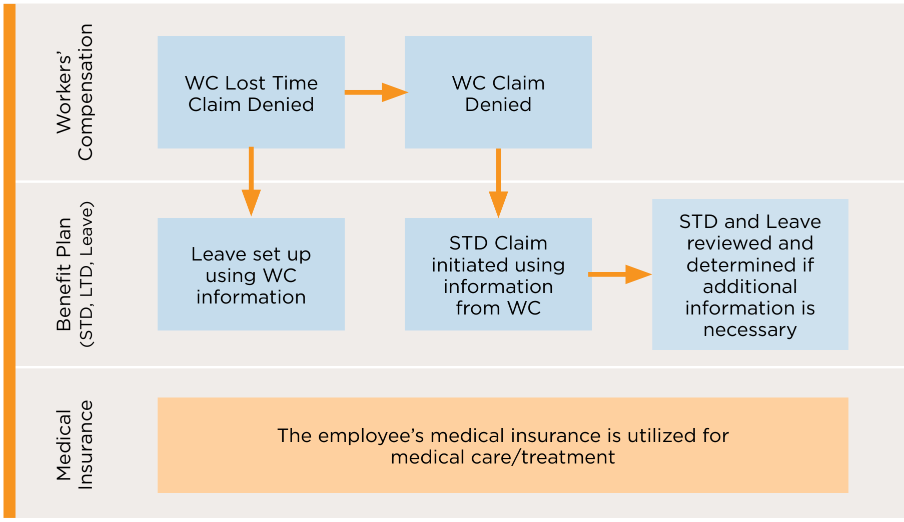
SCENARIO 3: WORKERS' COMPENSATION (WC) AND LEAVE MANAGEMENT (FMLA)

KEY TAKEAWAY: Workers' Compensation and Leave Management run in parallel, and there is no coordination with the employee's medical insurance.



SCENARIO 4: DENIED WORKERS' COMPENSATION, SHORT-TERM DISABILITY (STD) AND LEAVE MANAGEMENT

KEY TAKEAWAY: When Workers' Compensation is denied, STD (under the benefit plan) is initiated, and the medical care is handled through the employee's medical insurance.



The Hartford Productivity Advantage℠ (THPA)[2] coordinates claims services and combines absence reporting across Workers' Comp, Leave Management and Disability to make the claim process easier and faster.

For more information, visit **TheHartford.com/thpa** or email us at **thpa@thehartford.com**.

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Business Insurance
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[1] Managed care as permitted based upon state regulations.
[2] All claims must be administered by The Hartford. The Hartford Productivity Advantage services may not be available to all customers in every state.