HELP CLIENTS UNLOCK MORE VALUE THROUGH INTEGRATION.

We've heard directly from risk managers that navigating the complexities surrounding workers' compensation, disability and leave management, among other benefits, can be a challenge.

One solution is integrating workers' compensation with employee benefits through The Hartford Productivity Advantage (THPA). When employers have overlapping workers' compensation and employee benefit claims, THPA synchronizes service, administration and reporting to simplify the entire experience.

Being a consultative resource for your clients and bringing them valuable solutions can help build trust and strengthen relationships. As a market leader for both workers' compensation and employee benefits, The Hartford is uniquely positioned to help you do both.

#1

Fully Insured Disability Inforce[1]
Fully Insured Disability Sales[1]
Absence Management Sales[2]

#2

Workers' Compensation Insurer[3]

BRINGING INTEGRATION TO YOUR CLIENTS ENABLES YOU TO:

Deliver a Consultative and Solution-based Approach

Risk managers have shared they may not have talked with their broker about the day-to-day challenges they experience across risk and human resources because they view it as an internal operational issue.

Build Stronger Relationships

Risk managers have shared they are unaware that their broker may have a solution to the challenges they experience across workers' compensation and benefits.

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THE BASICS OF EMPLOYEE BENEFITS

Today's benefits landscape is complex. Let's break down the interactions between workers' compensation and employee benefits so that you can better advise your clients on the benefits of integration.

LEAVE TYPE	DESCRIPTION	FEATURES		
		Wage Replacement	Job Protection	Overlaps Workers' Compensation*
Family & Medical Leave Act (FMLA)	Unpaid leave that allows employees who meet federal requirements to take up to 12 weeks of job-protected time away from work per year: • To care for a new child • To care for sick family members • To tend to their own health issues • For military family leave FMLA requires that group health benefits be maintained during the leave. This can run concurrently with workers' compensation.	✗	✓	✓
Paid Family & Medical Leave (PFML)	Paid leave that allows employees to receive part of their wages while taking extended time away from work to care for a family member or for their own serious health condition based on state criteria. Most states do not allow an employee to receive benefits under both workers' compensation and paid medical leave. *PFML benefits are not available in all states*	✓	State Dependent**	✗***
Short-term Income Protection Benefits (also known as Short-term Disability)	A workplace benefit that replaces part of an employee's income if they are unable to work for a short time due to pregnancy/childbirth, illness or injury. Absences are usually required to be non-work related.	✓	✗	✗****
Long-term Income Protection Benefits (also known as Long-term Disability)	A workplace benefit that replaces part of an employee's income if they are unable to work for an extended period due to an illness or injury. These absences may be a result of accidents, injuries or illnesses that happen on or off the job. This is generally offset by workers' compensation payments if the injury is work related.	✓	✗	✓

Information in this chart is subject to meeting eligibility.

**Potential for benefit to overlap with workers' compensation.*
***Consult your specific state guidelines at The Hartford's PFML info center.*
****Confirm if state allows PFML to run concurrently with workers' compensation.*
*****Unless employer plan permits.*

INTEGRATION STREAMLINES THE CLAIM PROCESS

THPA offers a solution that can provide employers and employees with a synchronized experience across workers' compensation and employee benefits.

WHAT INTEGRATION OFFERS	WHY IT MATTERS
Auto-creation of corresponding leaves	Only one claim (the workers' compensation claim) must be submitted. This makes the process more efficient for the employer and employee because there's no need to make a second call to set up the leave or the same absence. Auto-creation also improves compliance and tracking.
Coordination of information across workers' compensation and leave	The workers' compensations decisions are used to make the leave decisions, saving the employee time and often money because they don't need to submit medical information multiple times. In addition, this streamlined process helps to speed up approvals for the claimant.
Auto-initiation of disability (Short-term Income Protection Benefits and Long-term Income Protection Benefits)	• If the employer has 24-hour Short-term Income Protection Benefits, we will initiate a Short-term Income Protection Benefits claim in conjunction with the leave. • If the employer does not have 24-hour Short-term Income Protection Benefits, the denial of a workers' compensation claim will automatically trigger the creation of a Short-term Income Protection Benefits claim. • We will initiate outreach on Long-term Income Protection Benefits, and upon receipt of claimant authorization, use medical information on file from the workers' compensation claim to expedite review of the Long-term Income Protection Benefits claim. This makes it more efficient for the employee because they don't need to set up a new disability claim. It also provides accurate financial tracking for the employer.
Holistic absence reporting	THPA reports provide an all-in view of leave, disability and lost-time workers' compensation claims for easy analysis, reducing administration and improving productivity planning through The Hartford's Ability Advantage® Employer Dashboard. • Summary and trending views show absence by product. Detailed absence information is also available at the claim level for employers to do their own analysis. • A claim inquiry report with workers' compensation, leave and disability claim history is available for individual employees.

INTEGRATION IN ACTION

Employer reports a workers' compensation claim with lost time from work.

FMLA is initiated in coordination with the workers' compensation claim to track time missed from work.

If the workers' compensation claim is approved and lost wages are paid, this information will flow to approve the leave.

If the workers' compensation claim is denied, THPA initiates consideration of a Short-term Income Protection Benefits claim and uses any workers' compensation medical information on file, upon receipt of authorization from the employee.

INTEGRATION REDUCES RISK AND IMPROVES THE EXPERIENCE

Employers face many costly risks without integration.

71%

of workers' compensation claims with three or more days of approved absence do not have FMLA set up in coordination with the workers' compensation claim.[4]

34%

Workers who believed their claim would be denied, even if they later were paid, were 34% more likely to retain an attorney.[5]

$87K – $450K+

Range of damages awarded to employees who successfully sued for wrongful termination based on FMLA absence.[6]

THPA helps create a better experience for employers by automatically initiating leaves and providing holistic absence reporting.

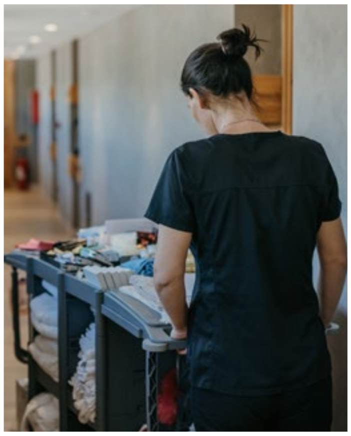
10%

lower workers' compensation medical severity for employers with workers' compensation, disability and leave.[7]

76%

less time spent by employers coordinating a single claim across workers' compensation, disability and leave.[8]

CASE STUDY



When employers don't understand the interplay between FMLA and workers' compensation, the cost can be significant.

Based on an actual lawsuit:[9]

- A housekeeper suffers a knee injury covered under workers' compensation. Eight days later the employee is released for light duty work.
- The employee is required to complete a fitness-for-duty test and does not pass the exam. The employer subsequently terminates the employee.
- The employee is never informed of FMLA rights and responsibilities, and the employer does not allow the employee to use sick time for additional recovery with a future test date.
- The employee secures an attorney and files suit.

MATCH OUR INTEGRATED OFFERING TO YOUR CLIENTS' PRIORITIES

Use this chart to help identify which aspects of THPA integration may resonate most with your clients.

HERE'S WHAT TO LISTEN FOR	HERE'S WHAT TO SAY ABOUT THPA
We value the employee's experience.	• Integration helps improve your employees' experience with a streamlined claim filing process, faster decisions and approvals with less paperwork. • By only requiring one claim to be initiated across workers' compensation and leave management, THPA saves employees time and reduces frustration.
We have pain points related to the claims process and have trouble tracking employee absences.	• Auto-initiated job-protected leave for workers' compensation and disability claims helps you stay compliant. • By reducing compliance risk, THPA helps you prevent fines that come with improper leave tracking. • With THPA, customers see a 2x improvement in tracking leaves with three or more days of approved absence.[10]
We use data to make business decisions.	• The data you can get with THPA – a summary of total absence data with trending views – helps speed analysis, reduce administration and improve productivity.
We experience a high volume of workers' compensation claims.	• Integrated service will help process your high claim volume faster and easier. • When you integrate workers' compensation, disability and leave you can lower medical severity by 10%.[11] • With automated integration, you can reduce administration time by 76%, saving your risk and benefits teams significant time.[12] • You can look at claims data for workers' compensation and disability together to better inform future decisions.
We strive to be a top workplace.	• Seamless integration gives your employees a better experience with less paperwork and time spent on their workers' compensation and leave claims. • The synchronized experience will also help reduce your HR team's administrative workload.

HELP YOUR CLIENTS SIMPLIFY THE CLAIMS EXPERIENCE.

Learn more about our product integration solution at **TheHartford.com/thpa** or contact your representative at **thpa@thehartford.com.**

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Business Insurance
Employee Benefits
Auto
Home

[1] LIMRA, Year-end 2022 Survey.

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

[3] Based on direct written premiums, S&P Global Data, 2022.

[4] Based on The Hartford's review of Workers' Compensation lost time claims and corresponding FMLA compliance from 2018-2020.

[5] From Avoiding Litigation: What Can Employers, Insurers, and State Workers' Compensation Agencies Do? WCRI, Richard A. Victor, Bogdan Savych, 2010.

[6] From Presagia, How Well Do You Understand the Intricacies of Compliance, 2011, viewed April 2021.

[7] Versus accounts without all products with The Hartford. Based on July 2020 YTD Claims Call Satisfaction Survey. The Hartford's internal data as of July 2020.

[8] Based on The Hartford's claims process review from September 2021.

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[9] Based on Ramji v. Hospital Housekeeping Systems LLC, 11th Cir., No. 19-13461 (April 6, 2021).

[10] Durations may also be dependent on employer availability to accommodate the necessary modified work.

[11] Based on claims data for accounts that have had Workers' Compensation, Disability and Leave with The Hartford compared to accounts without all products with The Hartford. Adjusts for state and injury type.

[12] Time savings based on the amount of time spent on individual claim coordination efforts by employers. Data based on The Hartford's claims process review from September 2021.

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