

## Short-term Disability coverage to benefit California employers and your employees



### Short-term Disability for California

Our contracts are built on the belief that disabled employees want to work, even if only part-time or in a reduced capacity. Our policies detail specific terms in regard to these benefits and all others available from The Hartford.

At The Hartford<sup>1</sup>,  
we focus on  
capabilities,  
not limitations.

At The Hartford, we focus on capabilities, not limitations. That focus is the foundation of our Ability Philosophy – we believe that everyone wants to live active, independent lives. We also believe that, with the right tools and resources, they can.

#### Stay-At-Work Support

Here are just a few of the provisions that make it easier for your employees to continue to work and still qualify for the benefits they need.

- Our STD contract doesn't require a period of total disability for a claimant to qualify for benefits.
- Our STD and LTD contracts work together to allow claimants to return to work for up to one-half of the LTD elimination period without restarting it, and without having to start a new short-term disability claim should they be unable to sustain their return to work.
- To further encourage a return to work, we will not offset claimants' work earnings for the first 12 months, allowing them to combine earnings and benefits to receive up to 100% of their pre-disability income.

#### Return-To-Work Support

Our STD contract offers incentives, resources, and support to encourage your disabled employees to get back to work as soon as they're medically ready.

- Our vocational rehabilitation program offers comprehensive clinical, vocational and job placement services to help your employees achieve a successful return to work.
- The Center for Ability<sup>®</sup>, The Hartford's online benefits resource, gives you instant access to research professionals who can provide personal responses to your questions. Get updates on assistive technologies, ergonomics and medical treatments, or take advantage of educational information on Return-to-Work programs and The Family and Medical Leave Act.



(continued on back side)

Our STD contract offers incentives, resources and support to encourage your disabled employees to get back to work.

### Claims Service That's Responsive, Courteous And Caring

Your employees want easy claim filing and prompt benefit payments. You want a process that eases your administrative burden. When you insure with The Hartford, you get all that and more.

- With our STD telephonic claims intake service, employees call a toll-free number and talk to an experienced examiner for personal service with no forms to complete.
- Employees can file claims online and obtain claim status information 24/7 through TheHartfordAtWork.com.
- Fast claim decisions speed benefit payments to your employees.
- Proactive communication with physicians to obtain additional medical information saves your disabled employees time and effort.
- Easy access to claim information and reports through our Employer View® Web site minimizes your benefits staff's involvement in the claims process.

Contact your local representative to get more information on the many ways The Hartford's STD contract can serve your business needs. Call 1-866-FOR-HART (1-866-367-4278), or check our Web site at [groupbenefits.thehartford.com](http://groupbenefits.thehartford.com).



The Hartford's Group Benefits Division is proud to print on Forest Stewardship Council-certified paper. FSC certification ensures that the paper we print on contains fiber from well-managed and responsibly harvested forests that meet strict environmental and socioeconomic standards.

2118-CA (4/08) Printed in the U.S.A. ©2008 The Hartford, Hartford, CT 06115.

<sup>1</sup> The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Expertise without equal.  
Benefits without burden.<sup>SM</sup>