

YOUR ABILITY ADVANTAGE EXPERIENCE FOR CUSTOMERS WITH LEAVE MANAGEMENT

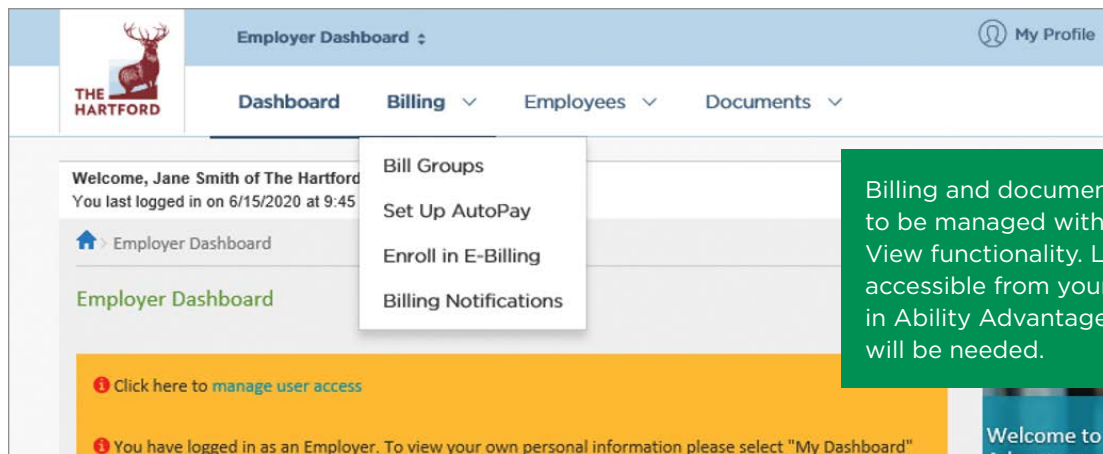
You'll soon have access to a new digital experience with The Hartford. Our industry-leading portal, The Hartford's Ability Advantage, reflects our commitment to innovation and improving experiences at every touch point for our customers.

Ability Advantage combines the comprehensive benefits administration and billing capabilities of Employer View[®] with more powerful absence, claim and reporting capabilities. So some functionality will be staying the same while other capabilities will be new. And the Ability Advantage Resource Center is here to help you make the most of this powerful platform.



WHAT'S NOT CHANGING?

Rest assured that while your online service with The Hartford will be done from a new portal, nothing else about your coverage or service with us is changing. And in terms of your online experience, you'll no longer use Employer View for your self-service capabilities with The Hartford, but some of your functionality is remaining the same.



Billing and document access will continue to be managed with the same Employer View functionality. Links for each will be accessible from your Employer Dashboard in Ability Advantage - no separate log in will be needed.



WHAT'S NOT CHANGING? (continued)

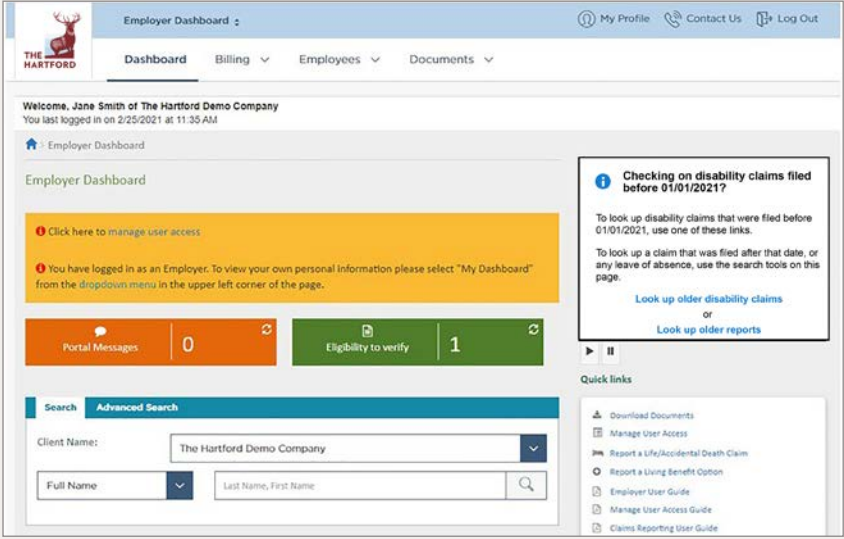
Plan Administration	
Billing	You'll continue to use the Employer View interface for all billing functions.
Document Access	You'll continue to use the Employer View interface to quickly access the information you need to manage your policy, including your plan details, policy booklets and key documents.
Inbound File Feeds	There will be no changes required to transition your inbound file feeds to Ability Advantage unless you add a new line of coverage or service.
Claims Management	
Management and Reporting for Historical Disability Claims	<p>Your existing Disability claims will not transition to Ability Advantage and will continue to be managed via the Employer View interface. These older claims and their reporting will be accessible via a link on your Employer Dashboard in Ability Advantage.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>i Checking on disability claims filed before 01/01/2021?</p> <p>To look up disability claims that were filed before 01/01/2021, use one of these links.</p> <p>To look up a claim that was filed after that date, or any leave of absence, use the search tools on this page.</p> <p style="text-align: center;"> Look up older disability claims or Look up older reports </p> </div>
Management and Reporting for Life Claims	If The Hartford manages your organization's group Life insurance, you'll continue to use Employer View's functionality to manage those claims and run reports. No separate log in is needed. Access will be through links on your Employer Dashboard in Ability Advantage.
Employee/Claimant Access	For the majority of customers, employees will continue to use TheHartford.com/mybenefits (MyBenefits) to submit and manage their claims. Your Relationship Manager will confirm this.
Your Personal Claims	For the majority of customers, plan administrators will continue to manage their personal claims on the MyBenefits portal. Your Relationship Manager will confirm this.

WHAT WILL BE DIFFERENT?

Going forward, the Disability and Leave claims management and reporting you previously conducted on Employer View will now be managed on Ability Advantage. You'll find that managing your employee claims will be fast and efficient with powerful and relevant details available on demand. And you'll be using a more powerful platform to easily track and manage employee absences—from one individual to your entire workforce, in real time.

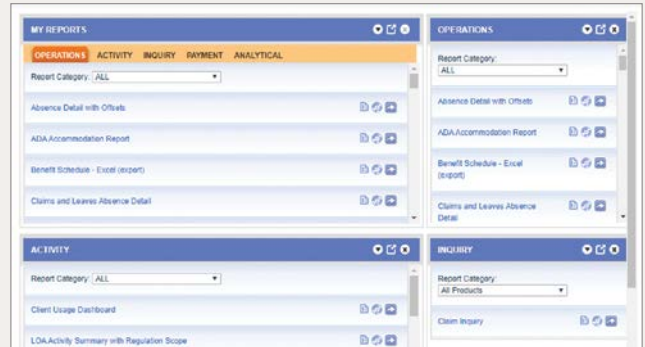
If you have open Disability claims when you transition to Ability Advantage, you'll continue to manage those claims and their reporting through Employer View's functionality. This will be done seamlessly through links on your Employer Dashboard in Ability Advantage – no separate log in will be necessary. This is temporary until those claims end. Any claims filed after you transition to Ability Advantage will be managed using Ability Advantage's functionality.

Note that all open Leave claims will transition into Ability Advantage's functionality.

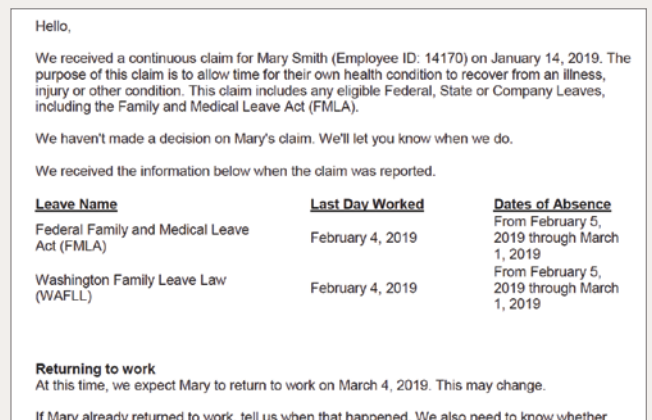
Claims Management	
Detailed Claim Information	You'll have access to a high-level timeline of all activity on the claim, in real time, including communications and documents. View the video.
Personalized Employer Dashboard	<p>This dashboard is your personal snapshot into the latest activity about the claimant's information you most recently accessed along with actions needed. View the video.</p>  <p>The screenshot shows the 'Employer Dashboard' interface. At the top, there's a navigation bar with 'Dashboard', 'Billing', 'Employees', and 'Documents'. A welcome message reads: 'Welcome, Jane Smith of The Hartford Demo Company. You last logged in on 2/25/2021 at 11:35 AM.' Below this, there are two notification boxes: a yellow one for 'Click here to manage user access' and a green one for 'Eligibility to verify' with a count of 1. A search bar is visible with 'Client Name' set to 'The Hartford Demo Company'. On the right, there's a 'Quick links' section with options like 'Download Documents', 'Manage User Access', and 'Report a Life/Accidental Death Claim'.</p>
Eligibility Verification	Ability Advantage has a tool providing you easy access to claims whose eligibility needs to be verified.
Messaging with Analyst	Send a message directly to the Claims Analyst at The Hartford.
Document Upload	The ease of submitting documents online has been expanded to Disability claims, expediting the process.
Claims Phone Number	<p>Both employers and claimants should call 888-277-4767 after your transition to Ability Advantage. Be sure to update any internal postings referencing your claims management phone number for The Hartford.</p> <p>Note that if your organization currently has a dedicated line (custom phone number for your claims management with The Hartford), you'll experience no change in phone number.</p>

WHAT WILL BE DIFFERENT? (continued)

Reporting	
Better Insights	With a deeper level of data and increased customization, you'll have access to the right reporting, in real time, at all levels of your organization.
Personalized Reporting Dashboard	Content windows called widgets allow you to customize your dashboard, and provide quick access to the reports you use the most. View the video.
More Standard Reports	You'll have access to a wide array of ready-to-go reports based on the coverage and services you have with The Hartford. The reports will differ from those you previously used. Be sure to review the guides available in the Reporting section of this Resource Center.
Advanced Search	A tool that gives you easy access to a wide variety of pre-defined searches, based on the coverage you have with us. View the video.
Non-standard Reports	If you previously had reports (claim push reports) emailed to you outside of the Employer View environment, those will no longer be sent directly to you. However, your Client Relationship Manager will explain how you'll still have access to this information with increased security.



Leave Management	
Data Integration	You'll benefit from the integration of all coverages on one platform owned and managed by The Hartford. No longer will you need to access a third-party application.
Personalized Employer Dashboard	Your personal snapshot to actions needing attention, employee eligibility verification self-service and employee absences.
Improved Notifications	In our previous system, you were able to receive copies of notifications that went to your employees regarding their Leave claims. In Ability Advantage, the notices you receive will be directed to you and what you need to know about your employees' claims. View the guide.
Leave Laws	There are some state-specific differences between the Leave events that were previously supported and those supported on Ability Advantage. View the guide.



WHAT WILL BE DIFFERENT? (continued)

Account Management	
Reporting Levels Instead of Loss Units	<p>Where Employer View used Loss Units, Ability Advantage uses Reporting Levels (also called Org Levels) to control viewable data by assigning specific user access permissions. This way, some users can only see certain groups of employees.</p> <p>This will not impact all customers. Your Client Relationship Manager will work with you to determine if your organization has a need for Reporting Levels.</p>
Managing Users	<p>Ability Advantage uses a different tool from Employer View to allow a designated user to manage permissions for each user, providing custom access across the organization.</p>
Tax and Financial Reports and Processes	<p>Claims filed on Ability Advantage will be paid through a new claims payment system. You'll continue to receive all of the important financial details you need to run your business and file taxes, but the delivery, name or format of a document or report may change. Be sure to review these guides available in the Reporting section of this resource center:</p> <p>Tax & Financial Information Guide</p> <p>Year-End Tax Reporting Guide</p>

