

PROVIDE SUPERIOR COVERAGE AND SECURITY FOR THE PEOPLE YOUR PRACTICE DEPENDS ON.

The Hartford's ProtectPro℠

Since 1992, we have specialized in providing income protection to the employees of medical groups. We combine experienced underwriting, customer service and claims teams – dedicated exclusively to medical groups of all sizes – to deliver customized service and support for you and your employees.

UNIQUE NEEDS CALL FOR FINE-TUNED BENEFITS

Every patient expects to be treated as a unique individual with unique needs. You should expect no less from your benefit plans.

At The Hartford, we've designed Group Life and Disability insurance coverage specifically for medical and dental groups like yours. Not only does this coverage help protect you and your employees, it can also enhance your recruiting and retention efforts.

COVERAGE TO HELP PROTECT AGAINST UNEXPECTED LOSSES, WITH INCREASED FLEXIBILITY

The Hartford makes it easy to insure your employees in a way that fits their professional and personal needs.

LONG-TERM DISABILITY INSURANCE HIGHLIGHTS

Comprehensive Definition of Disability Encourages continued work while satisfying the Elimination Period and receiving benefits.	We consider you disabled if you're unable to perform at least one essential duty. • No earnings loss required during the Elimination Period • 20% earnings loss required after the Elimination Period, based on earnings received while disabled Your ability to work your normal work week is considered an essential duty.
Physician Sub-specialty Protection Protection based on how the individual physician claimant practices medicine.	Provides protection based on your actual duties at your employer in your specific practice of medicine. • No board certification requirement • No minimum income requirement • Not based on how the specialty is practiced in the national economy
Non-physician Provider Specialty Protection Protection based on how that individual delivers care.	Optional specialized protection for your non-physician providers based on how they practice at your group. Not based on how that specialty is practiced in the national economy.
Financial Incentives for Partial Return to Work For the 30% of claimants who return to work while disabled[1], these calculations will increase the claimant's overall benefit and earnings level initially and over time.	• If your return-to-work earnings are less than 20% of your indexed pre-disability earnings, your earnings do not reduce benefits. • If your return-to-work earnings are between 20% and 80% of your indexed pre-disability earnings: » During the first [12] months of returning to work on a partial basis, any earnings you receive will not reduce your benefit unless the total exceeds 100% of your indexed pre-disability earnings. » After the above period, benefits are provided under the greater of the proportionate loss formula (with flat 5% indexing) or 50% offset formula.
Return-to-Work Earnings Two ways we increase benefits by reducing return-to-work earnings.	Includes only earnings from work performed while you're disabled and does not include earnings you're able to earn or have the capacity to earn.
Minimal Contract Limitations No hidden "gotcha" provisions that would limit or deny benefits.	Provisions that would limit or deny benefits are not included: • No limitations for self-reported or musculoskeletal conditions • No mandatory rehabilitation • No mandatory return to work, either full time or part time • No restrictions on living outside of the U.S. or Canada • No "40 hour" work week restriction • No "reasonable accommodation" termination provision • No "maximum capacity" during the Own Occupation Benefit Period • No Restrictive Proof of Loss Requirement that would reduce or deny benefits

OPPORTUNITY TO ADD PROTECTION FOR SPECIAL RISKS

Infectious and Contagious Disease Benefit	Provides a benefit when a claimant is not disabled, but has an earnings loss due to the disclosure of an infectious disease.
Extended Earnings Protection Benefit	Helps protect the earnings level of a production based employee after they are no longer disabled and have returned to work, but their earnings level has not recovered.
Pension Contribution Benefit	Continues the employer and employee contributions made to an approved pension plan.
Student Loan Credit Benefit	Encourages return to work by increasing benefits when the student loan credit is used to reduce earnings.
Business Protection Benefit	Helps protect the financial health of the practice when a business owner or key employee is out on disability.
Progressive Illness Benefit	Freezes your earnings for future claim purposes before a slowly progressing medical condition negatively impacts your benefit amount.

SHORT-TERM DISABILITY INSURANCE HIGHLIGHTS

Physician Sub-specialty Protection	Provides protection of your specialty and sub-specialty as you practice at your employer when you become disabled: • No board certification requirement • No minimum income requirement • Not based on how the specialty is practiced in the national economy
Non-physician Provider Specialty Protection	Optional specialized protection for your non-physician providers based on how they practice at your group. Not based on how that specialty is practiced in the national economy.
Seamless Integration	Ease of transition from a short-term to a long-term disability claim with no disruption to benefit payment and no additional claim forms.
Incentives for Partial Return to Work	Choice of three methods of calculating the benefit when the claimant has returned to work on a partial basis, to fully support the employer's employment needs.
Salary Continuation or Sick Leave Plan Coordination	Choice of two methods of integrating with a salary continuation or sick leave plan to avoid over-insurance and coordinate employer benefits.

VOLUNTARY LIFE INSURANCE HIGHLIGHTS

Low Participation Requirements[2]	Designed specifically for smaller practices; minimum of one participant out of at least three eligible employees.
Generous Coverage	• Coverage amounts as high as $500,000 for employees, $50,000 for spouse, and $10,000 for children. • Guaranteed coverage without providing evidence of good health up to $150,000 for physicians and designated senior staff, $100,000 for all other employees, and $30,000 for spouse.
Valuable Features Included	• Conversion and Portability • Living Benefit Option up to 80% of coverage amount • Lifetime Premium Waiver if disabled prior to age 60

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) STANDARD PROVISIONS

For larger medical practices, our other Life and AD&D contracts can be customized to meet your needs, but they will typically include:*

Seat Belt and Airbag Benefit	An additional benefit of 100% of the Basic AD&D principal sum up to $50,000.
Coverage Continuation	Life coverage continues with premium payment while the claimant is working and earning greater than 20% of their pre-disability earnings and receiving an LTD benefit.
Premium Waiver	If an employee becomes totally disabled, we'll continue their life insurance coverage without the need to continue to pay premiums.
Conversion	If an employee loses all or part of their coverage for any reason, they may elect to convert their coverage to an individual whole life insurance policy without having to provide evidence of good health. Portability option also available.

* Where available

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THE HARTFORD

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

[1] The Hartford Internal Data, 2018.

[2] State variations apply.

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