

A VOLUNTARY PARTNER FOR WHAT'S NEXT

THE HARTFORD'S EMPLOYEE CHOICE BENEFITSSM





UNDERWRITING HUMAN ACHIEVEMENT

At The Hartford, we believe people are capable of achieving amazing things with the right encouragement and support—this is our Ability Philosophy.

It's why we have relentlessly studied the needs and purchasing behaviors of today's multigenerational workforce and we bring these insights to life through our customer-centric approach to educating employees.

It's why we invest in what's next—always setting trends, never following them—to deliver the next generation of employee benefits for an ever-evolving workplace.

OUR INNOVATIVE VOLUNTARY BENEFITS OFFERING:

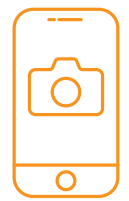
- ✔ Helps employers manage costs while still offering valuable benefits.
- ✔ Provides better outcomes for employees and employers.
- ✔ Boosts enrollment and ongoing benefits engagement.
- ✔ Delivers flexible products that can be tailored to an employer's overall benefits objectives.
- ✔ Is flexible and scalable to fit any system or scenario, now and in the future.



OUR ABILITY PHILOSOPHY IN ACTION

Millions of hard-working Americans live paycheck to paycheck. This population is known as ALICE - Asset Limited, Income Constrained, and Employed. See how we're teaming up with the United Way to provide the support they need to achieve amazing things.

Use your phone's camera to scan this code to learn more.



A BETTER BENEFITS EXPERIENCE FOR EVERY EMPLOYEE

Our goal is to create a simple, supportive and seamless end-to-end benefits experience for every employee. By understanding who they are and what they need at every possible moment.

- Our proprietary research and Enrollment Optimizer® help segment employees by life stage and needs to create data-driven personas.¹
- Personas help deliver targeted, personalized communications and education.
- Support employees with our MyTomorrow® benefit decision-making experience, virtual benefit fairs, one-on-one consultation, online chat, and telephonic product enrollment.¹
- AI-driven medical underwriting makes eligibility decisions in minutes, resulting in less stress and more coverage.¹
- Ongoing education such as our financial wellness blog keeps people engaged with their benefits long beyond the enrollment period.

When it comes to claims, our proactive approach removes as much of the burden as possible from employees. We'll gather medical info from the employer and physician ourselves and reach out to employees if they need to take any action. And with our logical claims processing, we pay applicable benefits even if they're not listed by employees to help ensure no benefit goes unpaid. So, they receive more of their benefit up front without extra legwork.

END-TO-END EMPLOYEE EXPERIENCE



COMMUNICATIONS

Targeted, persona-based campaigns



SUPPORT

Personalized enrollment resources²



UNDERWRITING

Expedited EOI decisions²



EDUCATION

Year-round financial wellness resources



CLAIMS

Proactive outreach and logical processing



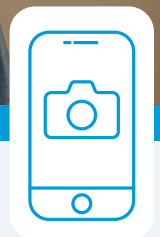
Greater participation and ongoing benefits engagement



SMARTER USE OF DATA FOR MORE EFFECTIVE COMMUNICATIONS

See how we use proprietary research and our Enrollment Optimizer to identify the needs of employees, look at their influences, life stages, buying habits, and mindsets, and define who they are in and outside the workplace—helping us create custom, persona-driven communications and improve participation.

Use your phone's camera to scan this code to learn more.





OUR EXPERIENCED TEAM IS HERE TO HELP

We understand that a frictionless, stress-free experience is just as important for employers as it is for employees. Whether you're new to voluntary benefits or looking for a more sophisticated offering, our team is here to support you throughout the relationship.

- ✔ Our consultative approach adapts from high-touch to self-service to best match your needs and preferences.
- ✔ Industry-leading implementation model sets up the right systems and connections from day one.
- ✔ Medical underwriting uses single sign-on for a seamless experience between our EOI platform and your existing third-party administrator.²

- ✔ Your Account Manager is your single point of contact for all questions, supported by a local account team that knows your neighborhood.
- ✔ Designated team of professionals provides specialized guidance and helps manage every step.
- ✔ Our enrollment model helps **increase enrollment up to 80%**.^{1,2}

And with The Hartford, you've got a partner who always has an eye on what's next. We're constantly investing in the entirety of the customer experience—from presenting the right products to your employees to ensuring implementation, billing, reporting and claims go smoothly. Because our goal is to make it as easy as possible for you to do your job and do business with us.

READY FOR WHAT'S NEXT

Our technology is flexible and scalable enough to allow seamless integration with just about any employer or broker system around.

- ✔ We helped establish industry standards for data exchange to ease implementation and expenses for employers.
- ✔ Single file layout for all group benefits products, so you can have one setup that works for your entire system.
- ✔ We offer flexible options for data ingestion, allowing us to support as many partners as possible.
- ✔ \$1 billion book of business successfully implemented on technology partner platforms.³
- ✔ We're investing \$125 million to improve our customer experience.³

A FLEXIBLE FIT FOR TODAY'S WORKFORCE

Today's modern workforce is more diverse than ever and constantly evolving. You need a benefits package and provider that's flexible enough to keep up. **The Hartford's Employee Choice Benefits** is a comprehensive offering that includes:

- ✔ Accident
- ✔ Accidental Death & Dismemberment
- ✔ Critical Illness
- ✔ DisabilityFLEX®
- ✔ Hospital Indemnity
- ✔ Life Insurance
- ✔ Long-term Disability
- ✔ Short-term Disability

These valuable benefits can help you attract and retain talent while managing your costs at the same time. They can help balance out the frustrations of high-deductible health plans. They can be easily customized to meet the needs of your diverse, multigenerational workforce. And they're flexible enough to support all your employees—no matter their age, situation, illness or injury.



SUPPLEMENTAL HEALTH SPOTLIGHT

Our in-force premium is growing 4x faster than the industry growth rate.⁴

Accident

- ✔ Coverage of COVID-19 testing*
- ✔ Separate X-ray benefit*
- ✔ Logical claim processing auto-pays commonly missed benefits

Critical Illness

- ✔ Coverage of COVID-19 diagnosis and testing*
- ✔ Flexibility to add illnesses based on trends of your employees and their loved ones
- ✔ No treatment-free provisions*

Hospital Indemnity

- ✔ Day-1 coverage for COVID-19 hospitalization*
- ✔ No limitation on Pregnancy coverage*
- ✔ **New!** Plan design for mental health and substance use disorders*

*Optional benefit or plan design; COVID-19 coverage not available in all states.



THE LITTLE THINGS MAKE A BIG DIFFERENCE

Underwriting, billing, claims, administration—they may not be the most exciting things in the world, but when it comes to choosing a benefits provider, they're incredibly important. And, at The Hartford, we strive to do them better than anyone.

That's because we've had the benefit of seeing and solving the problems that plagued the voluntary industry from the start, and we took the time to get our systems and our processes right before we jumped in.

And we continue to improve our offering, such as adding new billing options that require much less reconciliation by the employer.

When you choose The Hartford, you get a partner with a forward-thinking, start-up mentality, backed by over **200 years of wisdom and experience.**



"We're creating an inclusive environment to drive employee and business success. Diverse perspectives encourage new ideas and innovation, and lead to better outcomes."

- **Christopher Swift**, Chairman & CEO of The Hartford

DOING THE RIGHT THING IN EVERYTHING WE DO

We don't want to be known just for the quality of our products and services, but for the quality of our character. That's why we strive to put people first and do the right thing every day for our customers, our employees and our partners.

- ✔ 2020 World's Most Ethical Companies by the Ethisphere Institute for the **12th time**⁵
- ✔ Forbes' **#1 P&C Insurer** and **#11 Overall** for Diversity⁶
- ✔ 2020 Forbes' Top 100 Most Just Companies in America⁷
- ✔ Best Place to Work for LGBTQ Equality **12 consecutive years**⁸
- ✔ 2019 Disability Equality Index⁹
- ✔ 2020 Bloomberg Gender-Equality Index¹⁰
- ✔ 2020 Military Friendly Employer for the **11th time**¹¹



THE HARTFORD'S LEADING MARKET POSITIONS

#1

- Leave Management¹²

#2

- Critical Illness Sales Growth¹³
- Fully Insured Short-term & Long-term Disability (LTD) In Force¹⁴
- Combined Fully Insured Disability & Group Life In Force¹⁴
- Fully Insured LTD Sales & In Force¹⁴
- Workers' Compensation¹⁵

#3

- Accident Sales Growth¹³
- Hospital Indemnity Sales Growth¹³
- Fully Insured Disability Sales¹⁴
- Voluntary Term Life In Force¹⁶

#4

- Group Life In Force¹⁴
- Combined Fully Insured Disability & Group Life Sales¹⁷

#5

- Total Employee-Paid Product Premium In Force¹⁷
- Voluntary LTD Sales In Force¹⁶
- Accidental Death & Dismemberment In Force¹⁴

MAKE THE HARTFORD YOUR PARTNER OF CHOICE

If you're looking for high-quality voluntary benefits to complement your existing package, or a more comprehensive bundle with industry-leading core benefits, we can scale our platform to meet your needs. Our investments in the right products and the right technology mean that your experience with us will be simple and seamless from day one—whether you need us to take the lead or round out your team behind the scenes.

But our real goal is to be a great partner far beyond day one. Because, at The Hartford, we're always investing in what's next, and that includes what's next for your business and a successful long-term relationship.

A RELATIONSHIP YOU CAN COUNT ON

For more than 200 years, The Hartford has been helping people prevail through challenges. Today, we insure one in six American workers.¹⁸ We've received a **94% or better customer satisfaction rate** for ten years running.¹⁹ And we've earned an **A-rating for financial strength**.²⁰ So, you can be sure you're choosing an experienced partner that you and your employees can trust to be there when you need us.

For more information about voluntary benefits, contact your local rep from The Hartford.



Business Insurance
Employee Benefits
Auto
Home

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This brochure includes one or more products, which are issued on the following forms: Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Accidental Death and Dismemberment Form Series includes GBD-1000 and GBD-1300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Life Form Series includes GBD-1000, GBD-1100, Z-PORT, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Group Retiree Health Form Series includes GBD-2400, GBD-2500, or state equivalent. In NY, Statutory Disability Form Series includes GBD-1850, or state equivalent and Statutory Family Leave Form Series includes GBD-1851, or state equivalent. For HI and NJ Temporary Disability Form Series includes GBD-1850, or state equivalent. Blanket Accident Form Series Includes BTA-1000, BTA-1300, BSR-1000, BSR-1200, or state equivalent.

¹ Capabilities vary by product, plan and case size.

² Based on all Voluntary products in 211 cases +1,000 lives (National Account and Regional Account segment) in 2019 that were supported by an enrollment manager with varying levels of marketing support (custom marketing, iMarket, cost calculators, MyTomorrow®). The Hartford Internal Data, 12/31/2019.

³ As of May 2020 – Based on Internal data of The Hartford

⁴ Based on LIMRA data of The Hartford's 3-year compound annual growth rate (CAGR) of in force premium for Accident, Critical Illness and Hospital Indemnity.

⁵ "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

⁶ Forbes 2020 The Best Employers for Diversity

⁷ 2020 Forbes' Top 100 Most Just Companies in America

⁸ Human Rights Campaign Foundation's 2020 Corporate Equality Index

⁹ 2019 Disability Equality Index

¹⁰ 2020 Bloomberg Gender-Equality Index

¹¹ 2020 Military Friendly Employer List

¹² LIMRA 2019 Absence Management/Family Medical Leave Inforce Data Report (Inforce and # Lives Covered)

¹³ Based on LIMRA data for full-year supplemental health sales growth from 2016-2019

¹⁴ LIMRA Inforce, YE 2019 Summary

¹⁵ A.M. Best, 2019

¹⁶ LIMRA 2019 Worksite Voluntary Sales and Inforce Report

¹⁷ LIMRA Sales, YE 2019 Summary

¹⁸ Calculation based on The Hartford's internal Group Benefits data from 12/31/2019 and "10 facts about American workers," by Drew Desilver, Pew Research Center, August 29, 2019: <https://www.pewresearch.org/fact-tank/2019/08/29/facts-about-american-workers>, as of 8/24/2020.

¹⁹ The Hartford's National Account Customer Satisfaction Survey, March 2020

²⁰ For more information, visit TheHartford.com/investor-relations

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