

Ready, Willing and Able: Helping Employees Return to Work



Long-term Disability for California

When an employee faces a disability, they need positive, compassionate, timely support – and a plan that encourages their “can do” attitude. A plan that helps them to return to work as a productive member of the company, and helps you lessen the impact of disability on your workplace.

We support a
“can do” attitude
with your disabled
employees,
helping them
return to work.

The Hartford’s Long-term Disability contract is built on The Hartford’s¹ Ability Philosophy, a belief in the desire and capacity of disabled employees to lead active, independent lives, backed by a commitment to maximize workforce productivity for you.

Protecting Your Company and Your Employees

Our plan helps to protect your employees – and your business, by not having limitations for subjective or self-reported symptoms in our contracts. We handle these claims, as we do all others, through effective claims management. Our policies detail specific terms regarding these benefits.²

Staying on the Job

Our Long-term Disability plan doesn’t penalize employees who want to continue to work. Instead, it encourages them to stay on the job as long as they’re able and supports employers who help them do it.

- Our disability definition enables employees to satisfy the Elimination Period with a loss of duties only.
- Under our contract, an employee doesn’t need to be totally disabled to receive benefits.
- Our recurrent disability language allows claimants to return to work for a number of days equal to up to one-half the Elimination Period, without having to restart the Elimination Period if they find they are unable to sustain a return to work.

The Support to Return to Work

When your employees become disabled, the journey back to work can be challenging for you – and them. The Hartford’s Long-term Disability contract offers an array of supportive benefits that can help to smooth the way.

- Our Return-to-Work Incentive allows claimants to receive up to 100 percent of their predisability income for the first 12 months following the date they first returned to work.
- A Family Care Credit can be used to help with expenses for their care of any dependent family member, not just children, if the claimant is participating in an approved rehabilitation program.



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We support an inclusive work environment, and offer ways to maximize the ability in your employees with disabilities.

- The Workplace Modification Benefit assists employers with expenses for worksite adaptations that can help a disabled employee return to work.
- Our Vocational Rehabilitation Program offers comprehensive clinical, vocational and job placement services, as well as work-related news, research and continuing education.
- The Ability Assist® program provides confidential support for claimants and their families to help with emotional, legal and financial issues.

Your Plan, Your Way

Every business is different and some have special needs. Our plans include options to cover a wide range of risks and circumstances that may be relevant to your type of business. We even provide partial compensation for business losses if a proprietor or partner is absent due to disability.²

Our goal is to help you help your employees return to work by focusing on their abilities – not their disabilities. Contact your local representative to learn more about the advantages of our Long-term Disability contract and The Hartford's full line of group benefits. Or call 1-866-FOR-HART (1-866-367-4278), or visit our Web site at groupbenefits.thehartford.com.



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² For companies under 500 employees.

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Benefits without burden.SM