Life Insurance Differentiators.

The Hartford Difference

We're here to help you get the most out of everything we have to offer. With more than 200 years of experience and our Culture of Caring, we walk beside employees and beneficiaries every step of the way, providing the right service, support and solutions to help make some of life's most difficult moments easier.

The Hartford can help you meet diverse employee needs with Employee and Dependent Group Life and Accidental Death and Dismemberment insurance. We've highlighted the features and value-added services of our plans. You'll see why The Hartford stands out.

Life Insurance Differentiators	
Enhanced Continuity of Coverage	• No coverage waiting period if an employee or dependent is covered by a prior policy regardless of their health • No lapse if coverage on the prior policy is effective the day before our plan becomes effective*
Waiver of Premium	• Your employee will be covered even with a loss in income from their employer as a result of a total disability • The employee will remain covered for the same amount they had under your policy, on the date they ceased active work
Portability	Gives employees the flexibility to take all or a portion of their coverage with them if they leave their company, or under other qualifying conditions
State-of-the-Art Technology	• SSO (Single Sign-On) EOI (Evidence of Insurability) streamlines process » Nationally recognized third-party administrators » Instant adjudication » EOI and claims reporting » Document uploading • Mobile app for employees and beneficiaries to access value-added services
Living Benefit Option	• Terminally ill employees or dependents can receive up to 80% of their death benefit** • Dedicated Social Worker support
Expert Assistance with Loss[1]	• Compassionate expertise helps employees or their loved ones cope with emotional, financial and legal issues that arise after loss • Includes face-to-face sessions or equivalent professional time for one service or a combination of services • Health Care Navigation is available to the terminally ill

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Life Insurance Differentiators	
Estate Planning Services[1]	• Online, custom and legally binding will creation • Probate guidance and resources, including a guide providing personalized state-specific instructions • Access to estate administration experts to provide support, guidance and resources
Funeral Planning Services[1]	• Funeral planning assistance, including pre-planning • On-demand support with finding a funeral home and coordinating with vendors • Negotiation assistance
Financial Guidance[1]	Extensive tools and resources to help strengthen employees' financial foundations
Travel Assistance and Identity Theft Support Services[1]	• Offers protection when traveling 100+ miles from home for up to 90 days • Pre-trip planning services and medical professionals worldwide • Identity theft prevention education and support services
Digital Claims Experience	• Dedicated, easy-to-use employer portal and digital beneficiary experience • Pre-populated, policy-specific fields with autosave capabilities • Secure document upload • Immediate confirmation of claim submission • Securely accommodates online, phone and email communications • Safe Haven Account®[2] option expedites payment • LTD to Life Premium Waiver seamless integration
Beneficiary Support	Every beneficiary receives access to a dedicated Care Manager and a personalized Care Plan including a customized checklist, tailored to their family's specific situation and unique needs, with resources and live support every step of the way
Photocopy of Death Certificate Accepted	Saves beneficiaries the cost of obtaining the original death certificate; allows for an expedited Life claim***
A Culture of Caring	Compassionate approach embedded throughout our Caring Continuum, from actively at work, through illness and beneficiary stages via The Hartford's Care Advocacy • Condolence call and card[3] • "The Healing Book" helps affected children cope[4]

Visit us at **TheHartford.com/employeebenefits**.

The Hartford

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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

* Coverage under this provision continues until employee returns to work, on the date coverage would have terminated under the prior plan, or in 12 months, whichever comes first.

** Up to a $500,000 maximum.

*** We reserve the right to request an original death certificate, especially in a foreign death situation.

[1] Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/beyond-insurance for more information .

[2] The money (beneficiary's insurance proceeds) in the Safe Haven Program is not held in a bank account and is not insured by the Federal Deposit Insurance Corporation; nor is it backed or guaranteed by any federal or state government agency. The money is held in the general account of the applicable issuing company of The Hartford and the beneficiary's ability to withdraw their money is based on the claims paying ability of the issuing company.

[3] At the Life Care Advocate's discretion.

[4] https://www.wateringcanpress.com/books/our-books/the-healing-book Viewed 5/16/25. The mention of third-party products is neither an endorsement nor association, and provided merely for informational purposes.

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