



**COMPASSIONATE SERVICES SUPPORTING
ALL STAGES OF LIFE**



THE HARTFORD DIFFERENCE – A CULTURE OF CARING

OUR PHILOSOPHY

We believe in the power of the human spirit to overcome adversity. And we believe people can prevail with the right team and resources to support and sustain them through the most difficult times.

This belief is at the heart of our company and our philosophy.

Our **Culture of Caring** reflects our drive to deliver compassionate care to your employees throughout all stages of life. Our products and services offer full support throughout our Caring Continuum.

THE HARTFORD LIFE ESSENTIALS CORE PROGRAM

The Hartford Life Essentials Core program is a critical component of our Caring Continuum. The valuable services it encompasses help bring our vision to life every day, from guiding employees through daily financial protection decisions to supporting them and their beneficiaries through difficult times. It's our privilege and our passion to help ensure they prevail.

THE HARTFORD LIFE ESSENTIALS CORE PROGRAM OVERVIEW

With these valuable additional services provided by The Hartford Life Essentials Core program, our services help your employees and their loved ones whenever they need it, at any stage of life.

THE HARTFORD LIFE ESSENTIALS CORE FEATURES	LIFE	END OF LIFE	BENEFICIARY
A Culture of Caring	✓	✓	✓
Easy Enrollment and Employee Education	✓		
Travel Assistance and Identity Theft Services ¹	✓	✓	✓
Estate Guidance [®] Will Prep ²	✓	✓	✓
Beneficiary Management Services (BMS) - Basic	✓	✓	✓
Funeral Concierge ³	✓	✓	✓
Enhanced Continuity of Coverage	✓		
Portability	✓		
Choice of Plan Schedules and Maximums	✓		
Single Sign-on Evidence of Insurability	✓		
Premium Waiver Options		✓	
Living Benefit Option		✓	
Financial Guidance with Beneficiary Assist ^{®2}		✓	✓
Beneficiary Checklist			✓
Easy Claims Submission			✓
Condolence Call			✓
<i>The Healing Book</i> (if applicable)			✓
Handwritten Condolence Card ⁴			✓
Photocopy of Death Certificate Accepted			✓
The Hartford Express Pay			✓
Expedited Claim Model (for extraordinary loss)			✓
Safe Haven ⁵			✓

OUR CONTINUUM OF CARE



THE HARTFORD LIFE ESSENTIALS CORE | INCLUDED WITH ALL GROUP LIFE PLANS

SERVICES AT-A-GLANCE	
A Culture of Caring	Compassionate care throughout all stages of life.
Beneficiary Management Services (BMS) - Basic	<p>Employees conveniently keep beneficiary designations updated for greater peace of mind. BMS Basic includes:</p> <ul style="list-style-type: none"> • Online access anytime to add new or update beneficiary information (paper option also available) • Flexible beneficiary designation • Printable receipts for employee records
Beneficiary Checklist	Guides beneficiaries through final arrangements.
Easy Claims Submission	Simplified claims process with a caring approach.
Condolence Call	Using social worker-developed grief, bereavement and communication training, Life Care Advocates have compassionate, personal conversations with beneficiaries to provide support and ensure their needs are met.
The Healing Book (if applicable)	Helps children cope with the loss of a loved one.
Handwritten Condolence Card⁴	Personal, tangible message from a beneficiary's Life Care Advocate, offering consolation and support.
The Hartford Express Pay	<ul style="list-style-type: none"> • Beneficiary can receive benefits within 48 hours after claim is filed when Funeral Concierge is used. • Funeral home assignments can be honored within 48 hours.
Flexible Payment Options - Safe Haven⁵	<p>Safe Haven eases the burden on a beneficiary with flexible payment options. Includes:</p> <ul style="list-style-type: none"> • Streamlined claims forms • Time-protected Safe Haven account • Account closeout threshold \$5,000 • Customer service portal • No monthly banking fee
Expedited Claims Model (for extraordinary loss)	Expedited process helps speed payment for claims with extraordinary circumstances.
Employee Advocacy Coordinator Program	Our compassionate claimant outreach service helps employees remain or re-engage at work following a qualified absence.



FEATURE SPOTLIGHT

THE HARTFORD LIFE ESSENTIALS CORE

Notable Core program features include:

- ✓ Easy claims submission
- ✓ Expedited claims model for extraordinary loss
- ✓ Integrated STD/LTD
- ✓ Automatic Premium Waiver notification through The Hartford's Ability Advantage
- ✓ Bereavement-trained Life Care Advocates
- ✓ Handwritten condolence cards
- ✓ *The Healing Book*
- ✓ Safe Haven account
- ✓ EAP referrals
- ✓ Beneficiary checklist

NEED MORE FACTS?

Contact your representative at The Hartford or visit us at
[TheHartford.com/employee-benefits/value-added-services](https://www.TheHartford.com/employee-benefits/value-added-services).



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Visit [TheHartford.com/employee-benefits/value-added-services](https://www.TheHartford.com/employee-benefits/value-added-services) for more information on any of the following:

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⁴ For select cases.

⁵ 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.