



## **The Hartford Launches Voluntary Benefits Solution That Removes Administration Burden For Employers, Workers**

***Insurer provides a comprehensive system of people, processes and technology that helps employees better understand and manage benefits***

SIMSBURY, Conn., Nov 05, 2009 (BUSINESS WIRE) -- Understanding that employers are being squeezed by increased regulatory pressures, rising costs, and stretched human resources teams, [The Hartford Financial Services Group, Inc.](#) (NYSE: HIG) today unveiled a total voluntary benefits solution for employers with one thousand or more employees.

This new comprehensive system of people, processes and technology for voluntary group life and disability insurance is the result of significant investments by The Hartford, the No. 1 seller of group disability insurance.<sup>1</sup>

"We understand employers are stretched to their limits in today's tough economy and are turning to voluntary benefits as an affordable way to offer important income protection to their employees," said John Gallant, vice president of service operations for The Hartford's [Group Benefits Division](#). "Our voluntary services can be customized to deliver a flexible benefit program to meet the unique needs of today's employers. Our voluntary benefit solution not only delivers a better experience for the employee but drives real value - and ROI - for the employer."

The Hartford's expanded benefits capabilities include:

- Eligibility Data Management - Leverages census data feeds to deliver a personalized employee enrollment experience including real-time underwriting decisions. The ongoing storage and maintenance of this data also facilitates more accurate, timely employer reporting and drives employee self service in support of post enrollment life events. Data formats from all common HRIS/Payroll systems and third-party vendors can be accommodated.
- Integrated Enrollment Services - Delivers customized paper, online, on-site and telephonic support to ensure a seamless experience for both annual enrollments and ongoing changes. Beneficiary designation and evidence of insurability are included in the service suite to ensure a "once-and-done" enrollment experience for employees while delivering benefit administration efficiencies for employers.
- Customized Portals - The Hartford offers employer branded websites for its Public and Education Sector clients. The seamless transition from the employer site to The Hartford's tools helps drive employee awareness and understanding of income protection products and services.

"We are delivering the total package - an integrated benefits solution that remove benefits burden for employers and offers a customized, educational experience for employees," Gallant said. "We have invested in technology and resources to promote greater understanding of the true cost and value of insurance benefits."

A [recent survey](#)<sup>2</sup> by The Hartford found only one in five workers completely understands disability insurance.

"We've made benefit education a priority," added Gallant. "We want to empower employees by delivering meaningful tools to help them understand how disability and life insurance protects their financial and physical well-being."

### **About The Hartford**

Celebrating nearly 200 years, The Hartford (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at [www.thehartford.com](http://www.thehartford.com).

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our Quarterly Reports on Form 10-Q, our 2008 Annual Report on Form 10-K and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

1. LIMRA International (2009)

2. The survey, conducted by Opinauri in April 2009, was conducted online and polled 1,019 U.S. adults age 18-64. The survey has a margin of error of 3.5 percent.

SOURCE: The Hartford

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