

HOW WE'RE HANDLING THE POTENTIAL IMPACT OF COVID-19

We're closely monitoring the impact of coronavirus COVID-19. We want you to know that we're taking precautionary steps in our operations and are available to assist you as the situation evolves. We are well prepared to handle a large increase in claims. Our primary focus remains the safety and health of our clients, partners and employees.

Please know that we are here to keep you informed and will handle claims quickly and appropriately. You and your employees can count on the caring support and protection you expect from us. To help, we've put together this overview of our claim process, answers to common questions about COVID-19, and relevant coverage features.

For the latest information about symptoms, prevention, treatment and other facts visit the [Centers for Disease Control and Prevention \(CDC\)* website](#) and the [World Health Organization \(WHO\) website](#).

The Hartford's Claims Difference

Our solution-oriented team of claim professionals includes more than 400 clinicians who support our best-in-class claims process. Our highly experienced clinical intake team is the first point-of-contact, ensuring employees receive personalized, compassionate care and dedicated claims evaluation on a case-by-case basis. If, after reviewing the outlined information, you or your employee believe you have an eligible claim, please submit through the normal process.

Common Short-term Disability Questions About COVID-19

If an employee is quarantined but does not test positive for COVID-19, will the employee be considered Disabled?

No. A quarantine is not a qualifying medical condition so the employee would not meet the definition of a Disability.

If an employee is quarantined and does test positive for COVID-19, is the employee considered Disabled?

It depends. A positive test for COVID-19 is not by itself a Disabling condition. The employee would only be considered Disabled if they were Sick and unable to perform the Essential Duties of their Occupation due to the Sickness.

Will The Hartford fast track approval of STD claims? Will The Hartford relax medical documentation requirements for Disability claims?

As with any employee illness, The Hartford will make its coverage determinations based on the specific facts and policy language associated with each claim. With The Hartford's Clinical Intake Model, the first point of contact for employees is a highly experienced Customer Care Nurse who will have the knowledge to help expedite initial claim decisions. We will closely monitor the claim process and may adjust the application of our claim procedures as the circumstances warrant.

Our Commitment

As the situation involving COVID-19 and the new coronavirus evolves, so will we. Rest assured that our commitment to you is unwavering, and we are here to support your needs. We are well prepared to handle your business needs through this crisis.

The Hartford's Clinical Intake Model helps ensure we're ready to handle your claims – no matter the volume.

At The Hartford, we know crisis can strike at any moment. We are continually adapting our contingency plans to ensure we are able to provide you and your business the level of service you've come to expect from The Hartford.

Learn more at [TheHartford.com/coronavirus](https://www.thehartford.com/coronavirus)



Visit us at [TheHartford.com/coronavirus](https://www.thehartford.com/coronavirus)

Family Medical Leave Act (FMLA)

To be eligible for leave under FMLA, an employee or their immediate family member must have a serious health condition. A quarantined employee or their immediate family member who does not test positive for COVID-19 would not satisfy that requirement. A positive test for COVID-19 does not by itself meet the definition of a serious health condition.

Employee Assistance Programs (EAP)

Employees may have access to The Hartford's Ability Assist® EAP services if they are enrolled in a Group Disability or Voluntary (Accident, Critical Illness, Hospital Indemnity) plan, or Leave Management services from The Hartford. Access is subject to state availability.

Employees can access help 24 hours a day, seven days a week via a toll-free line: **1-800-96-HELPS (1-800-964-3577)** or by registering or logging in to www.guidanceresources.com. ComPsych has also put together a [Coronavirus U.S. Digital Toolkit](#) with the latest information available about COVID-19 and the coronavirus that causes it.

Travel Assistance Programs

Employees (and their families) who are covered under a Life or Long-term Disability policy from The Hartford, may have access to [Travel Assistance Services](#). Services are provided by Generali Global Assistance, Inc. which has a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers. Program access is subject to state availability.

You can reach Generali Global Assistance at any time by calling **1-800-243-6108** if in the U.S. and collect from other locations: **202-828-5885, (fax: 202-331-1528)**. The employee or their family must provide the Travel Assistance Identification number **GLD-09012** and the name of the employer.

Business Travel Accident (BTA)

All coverage provided through a BTA policy is based on the terms and conditions of the policy. For specific questions about a BTA policy, please email ahsales@thehartford.com.

Visit us at TheHartford.com/coronavirus



*The Centers for Disease Control and Prevention (CDC) is monitoring the 2019 Coronavirus. This is an evolving situation and information is updated as it becomes available [here](#).

The information provided in these materials is intended to be general and advisory in nature. It shall not be considered legal advice. The Hartford does not warrant that the implementation of any view or recommendation contained herein will: (i) result in the elimination of any unsafe conditions at your business locations or with respect to your business operations; or (ii) be an appropriate legal or business practice. The Hartford assumes no responsibility for the control or correction of hazards or legal compliance with respect to your business practices, and the views and recommendations contained herein shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business premises, locations or operations are safe or healthful, or are in compliance with any law, rule or regulation. Readers seeking to resolve specific safety, legal or business issues or concerns related to the information provided in these materials should consult their safety consultant, attorney or business advisors. All information and representations herein are as of February 2020.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT. 7771 NS 03/20