EMPLOYEE USER GUIDE

THE HARTFORD'S ABILITY ADVANTAGE

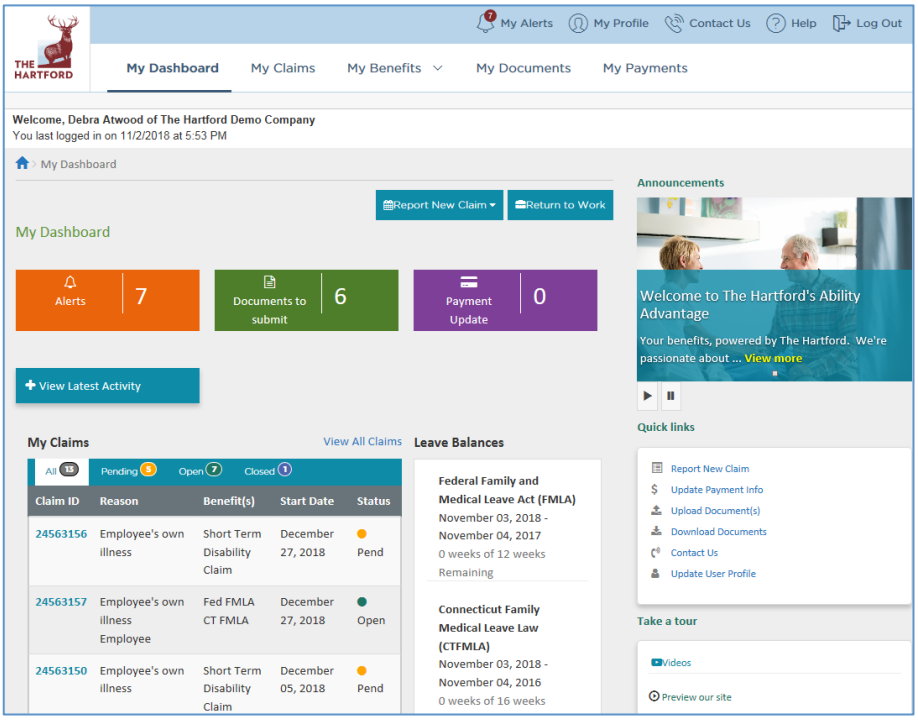
TABLE OF CONTENTS

Your benefits with The Hartford include disability insurance, which replaces a percentage of your income in case you can't work. Thanks for trusting us to bring you this important coverage.

We've made it easier than ever to access your disability benefits with The Hartford's Ability Advantage. It's a one-stop, secure portal that lets you manage your disability claims online – through your phone, laptop or tablet.

This guide will give you tips on how to start a claim, personalize your claim payments, schedule a call, and much more. It all adds up to a simpler customer experience.

Our website makes it easy to access your claims. You get online access to claims information, status updates and more. And with a mobile responsive design, you can use these features anywhere and at any time.



Here are some features you may be able to use within the portal*:

- Get a claim status
- Take action through online alerts
- View copies of letters and forms
- Complete and sign forms online
- View and print copies of pay stubs
- Sign up for direct deposit or request a prepaid debit card
- View and print copies of your tax forms (1099, W2)
- Report a new claim or leave**
- Add time to intermittent leave
- Tell us you returned to work
- Contact The Hartford and receive an email response
- Schedule a call with your claims analyst

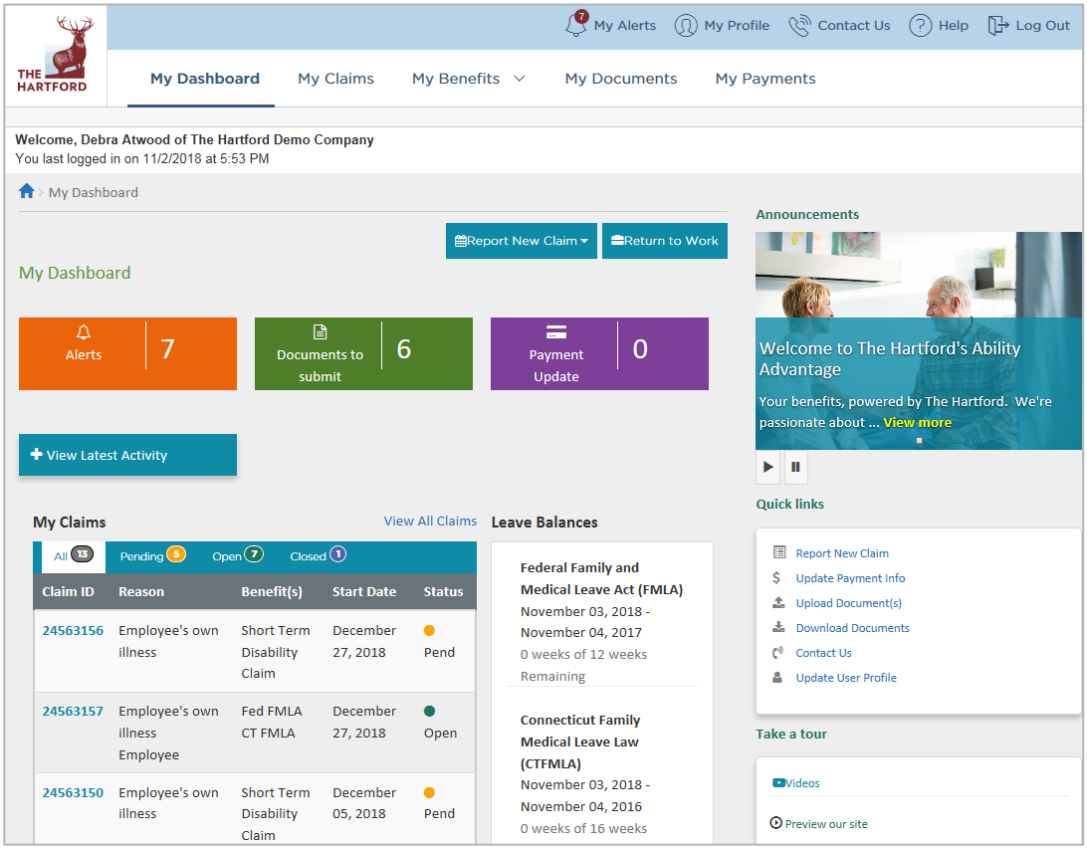
* Your employer may not offer all of these options.
**Your employer will be notified of your request for leave.

7318a NS 11/18

MY DASHBOARD

The employee dashboard contains a snapshot of all of the important details:

- Most recent updates are provided through alerts.
- Electronically complete and sign important documents.
- Upload scanned copies of required forms.
- Latest activities, along with a diary of all activities.
- Claim status and access to claim details.
- Report a new claim or a return to work.
- Quickly contact The Hartford in writing or schedule a call back.
- Payments and other benefits.
- Copies of letters and other important forms.



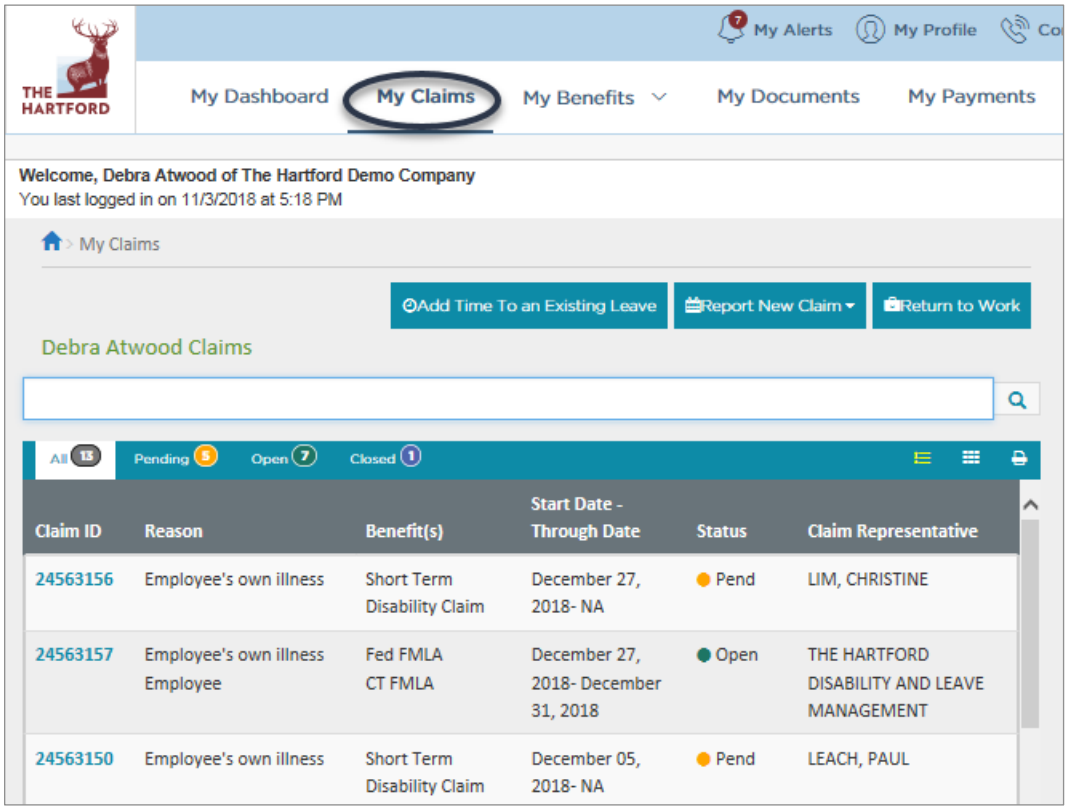
Make it easy on yourself.

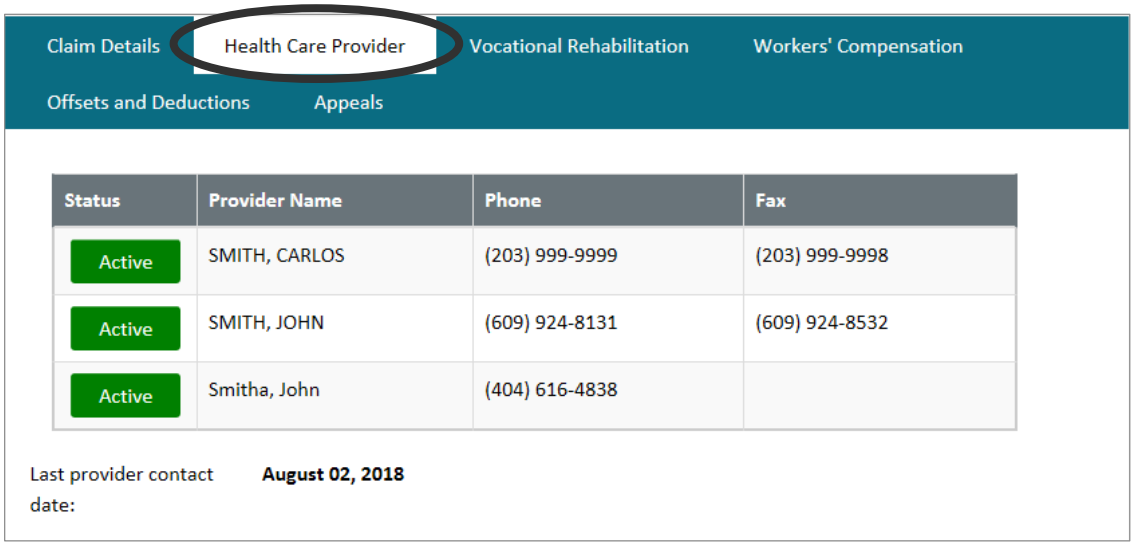
Visit www.abilityadvantage.thehartford.com to register and start using today.

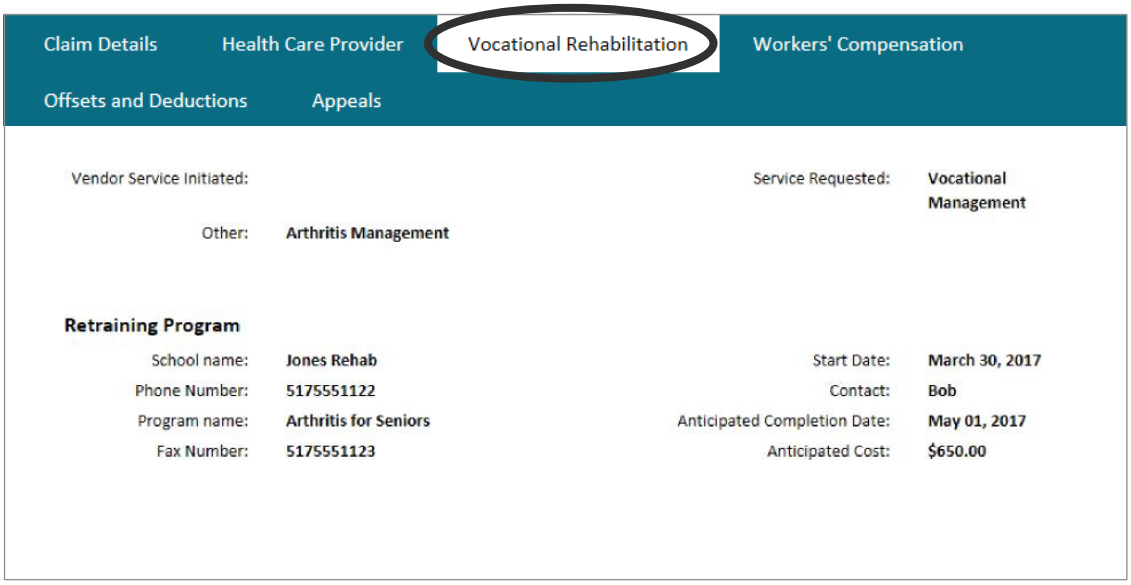
MY CLAIMS

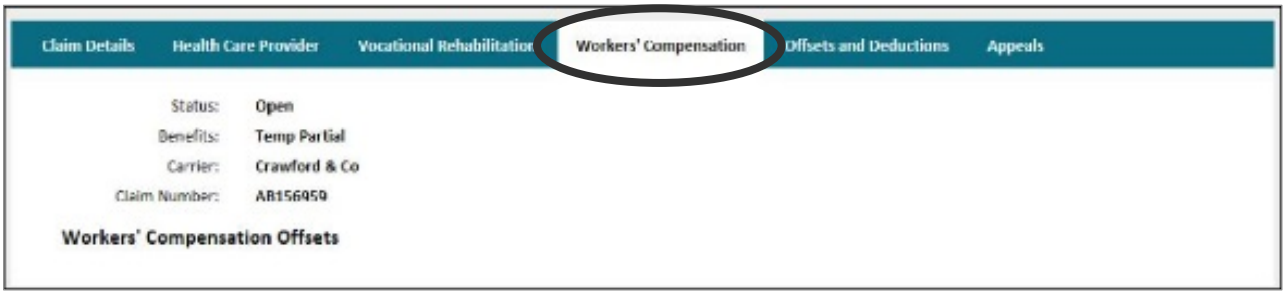
Real-time access to claim details:

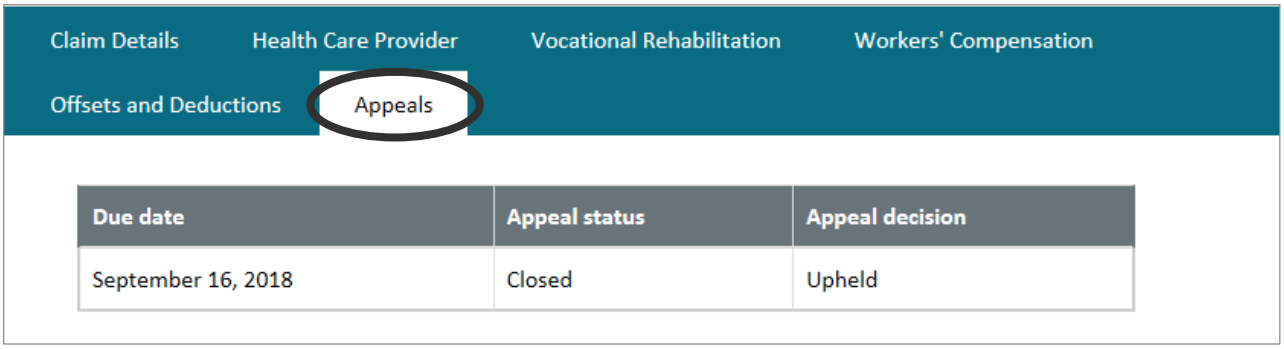
- Claim status.
- Approval dates.
- Plan details.
- Payment details, including explanation of benefits when The Hartford is issuing the payment.
- A listing of providers The Hartford is working with.
- Workers' compensation carrier integration.
- Details of a vocational rehabilitation program.
- A listing of offsets and deductions from benefit payments.
- Appeal status.
- Quick access to important tasks and a diary of events.
- Quickly report a new claim or a return to work.







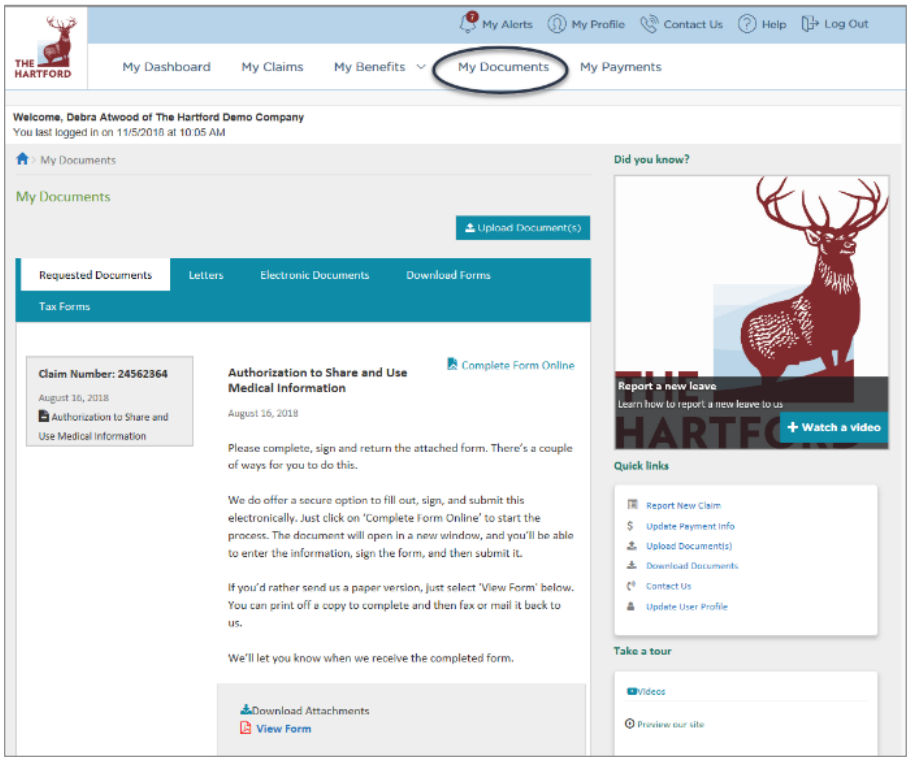


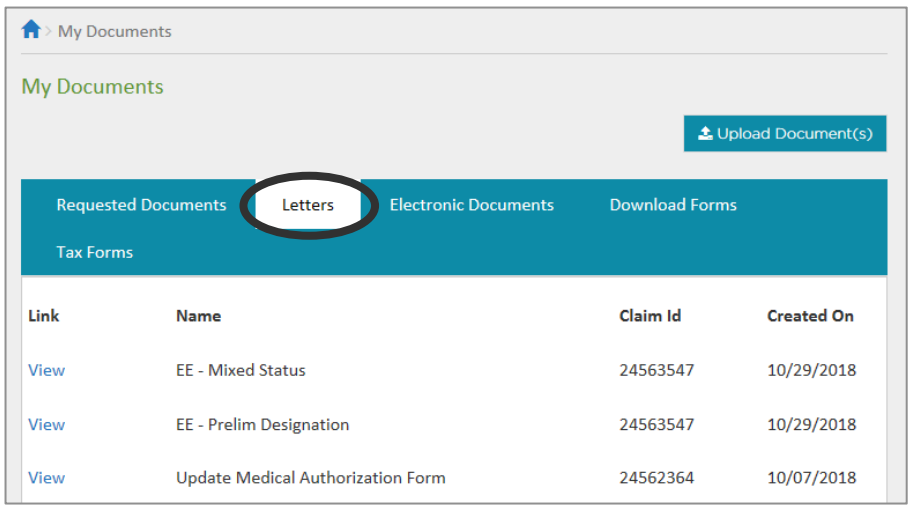


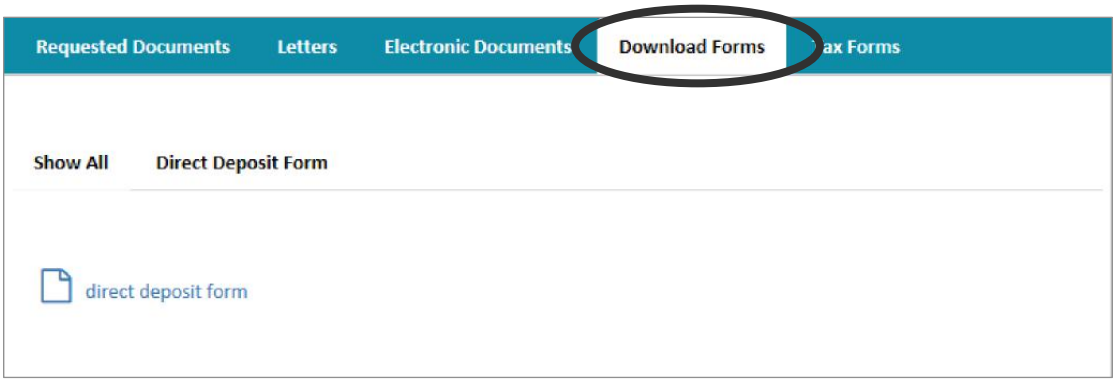
MY DOCUMENTS

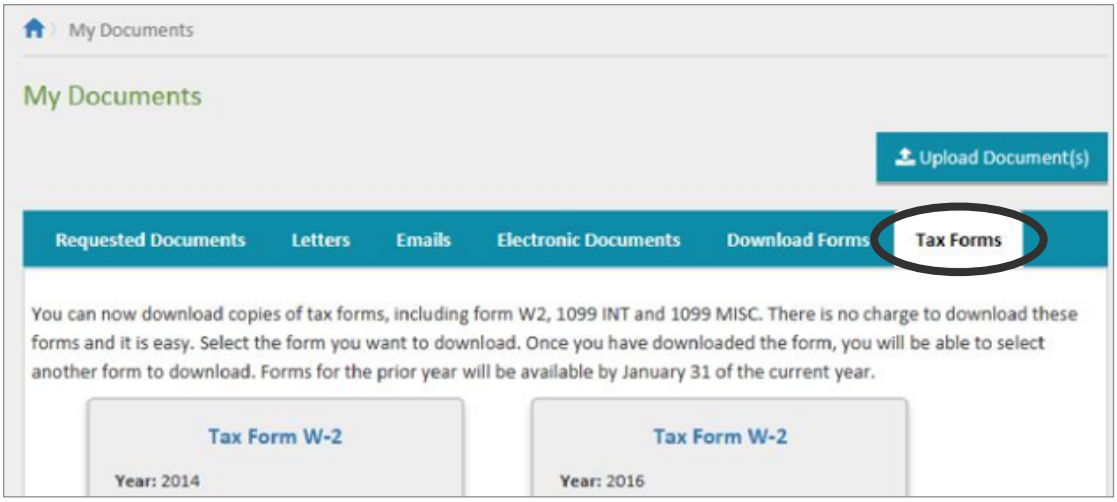
Real-time access to documents:

- Requested documents that can be electronically completed, signed and submitted.
- Copies of all claim letters.
- Copies of documents that have been completed and signed electronically or scanned and uploaded.
- Blank forms can be printed, completed and then either mailed, faxed or uploaded.
- Copies of W2 and 1099 tax forms.
- Access to upload documents scanned to the computer or captured via a smartphone.





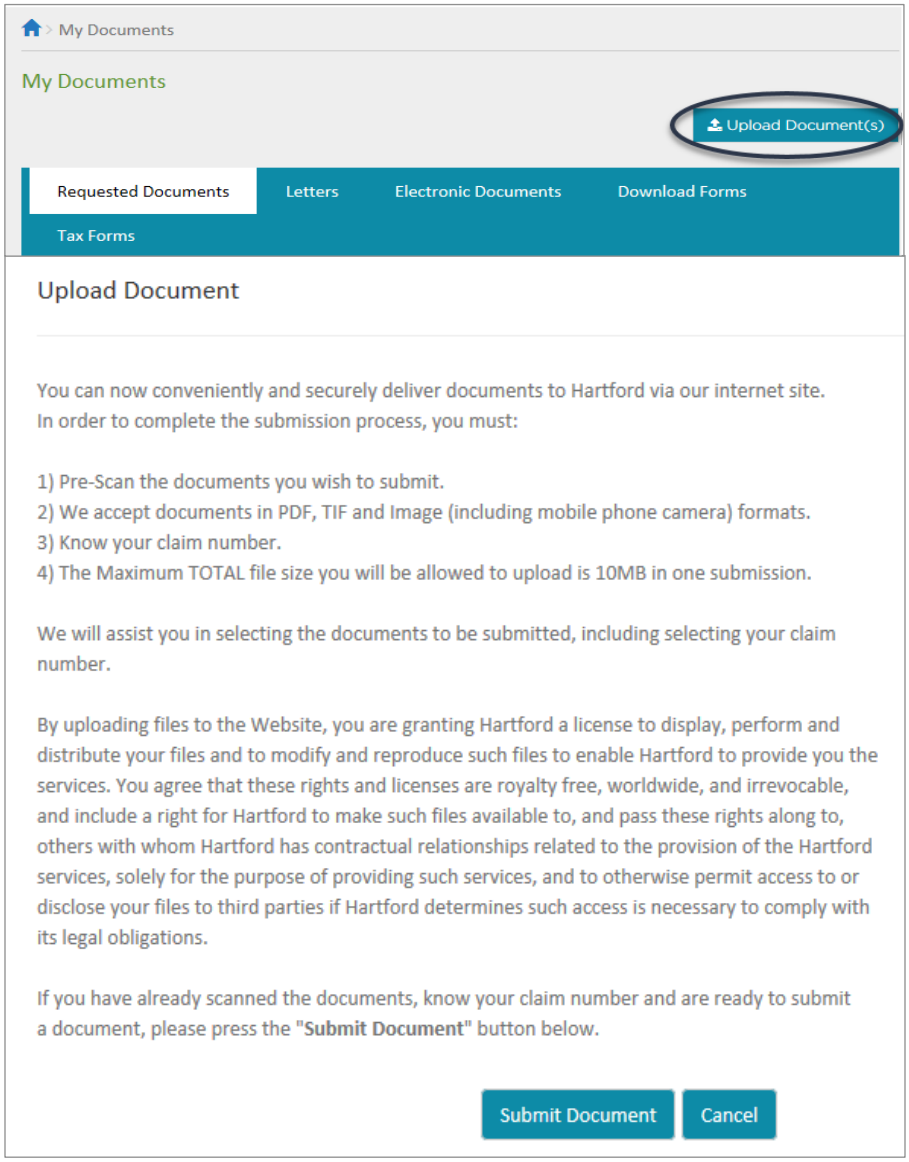


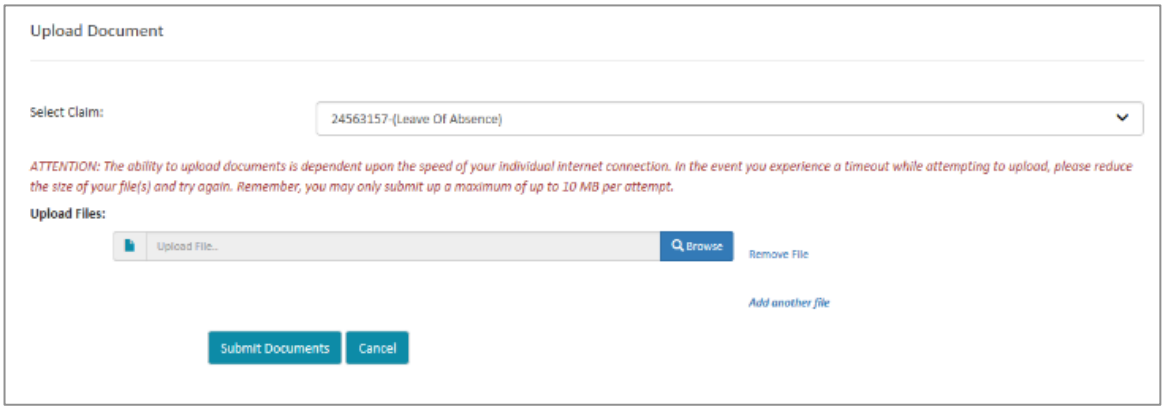


DOCUMENT UPLOAD

How to upload a document:

- Scan the document(s) or capture photos using a smartphone camera.
- Select “Upload Document.” This can be found on “My Documents” and also in the Quick Links on “My Dashboard.”
- Select the claim number.
- Browse and select the file.
- Select “Add Another File” and repeat until done.
- Click “Submit Documents.”



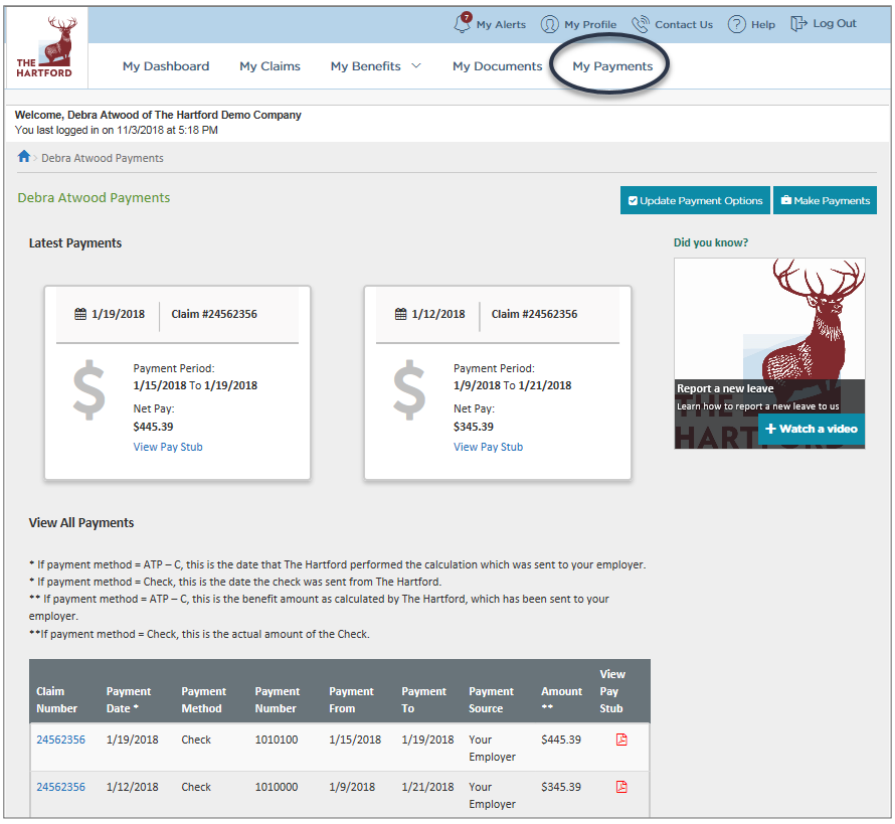


Note:

- Maximum file size is 5 MB per document.
- Maximum submission size is 10 MB.
  You can make as many submissions as you want.
- Check the quality of the submission by selecting “Electronic documents” within 15 minutes of the submission.

MY PAYMENTS

- See a listing of all benefit payments issued by The Hartford over the prior three years.
- View and print copies of detailed pay stubs.
- Deposit your benefits directly into your checking account or on to a prepaid debit card. This option is also available by selecting “My Profile” at the top of our site.
- Use a credit or debit card to make a payment toward an overpayment balance, if you have one.



**You won’t see “My Payments” if your employer pays you through salary continuation or if The Hartford hasn’t issued a benefit payment to you.

PAY STUBS

Hartford Life and Accident Insurance Company
P. O. Box 14869
Lexington, KY, 40512-4869, USA

Pay Group:	SIW- HAA E2E WD (STD/INS)	Claim No.:	24562356
Earnings Begin Date:	01/15/2018	Check#:	1010100
Earnings End Date:	01/19/2018	Check Date:	01/19/2018

DEBRA ATWOOD 66 CHIMNEY CORNER PKWY GREENWICH, CT 06001	Employee ID: EOB NO.: Days Paid:	98765435 25415759 5	TAX DATA: Marital Status: Allowances: Addl. Pct.:	Federal Single 0 0	CT State Single 0 0

BENEFIT INFORMATION

----- Benefits Under Your Plan -----

Benefit Salary: (amount from which benefits are calculated)	2,134.62
Benefit Percentage of Earnings Under Your Plan:	60% 0 weeks to 25 weeks
Benefit Amount:	$1,280.77
Minimum Benefit Under Your Plan:	00.00
Maximum Benefit Under Your Plan:	500.00
Frequency:	WEEKLY

BENEFITS BEING PAID FOR THIS PAY PERIOD

Description	Amount	Pay Period
Benefit Amount:	500.00	5 days

OFFSET INFORMATION

----- Offsets applied to your benefit for this pay period -----

Description	Amount	Pay Period

HOURS AND EARNINGS

	Current			YTD	
Description	Rate	Hours	Earnings	Hours	Earnings
Gross Benefit Non-Taxable	0.00	0	500.00	0	900.00
Total:			500.00		900.00

TAXES

Description	Current	YTD
Total:	0.00	0.00

BEFORE-TAX-DEDUCTIONS

Description	Current	YTD
Dental Premium	3.28	6.56
Medical Premium	44.88	89.76
Vision Premium	1.23	2.46
Total:	49.39	98.78

AFTER-TAX-DEDUCTIONS

Description	Current	YTD
Life Premium After-Tax	3.84	7.68
LTD Premium After-Tax	1.38	2.76
Total:	5.22	10.44

EMPLOYER PAID BENEFITS

Description	Current	YTD

*Taxable

	Total Gross	Fed Taxable Gross	Total Taxes	Total Deductions	Net Pay
Current:	500.00	0.00	0.00	54.61	445.39
YTD:	900.00	0.00	0.00	109.22	790.98

COMPANY MESSAGE: As of November 1, 2017, The Hartford became the administrator and reinsurer for the Aetna||"||s group Life and Disability insurance coverage issued to your employer. Customer Service can be reached at (866)226-8143.

PERSONAL MESSAGE:

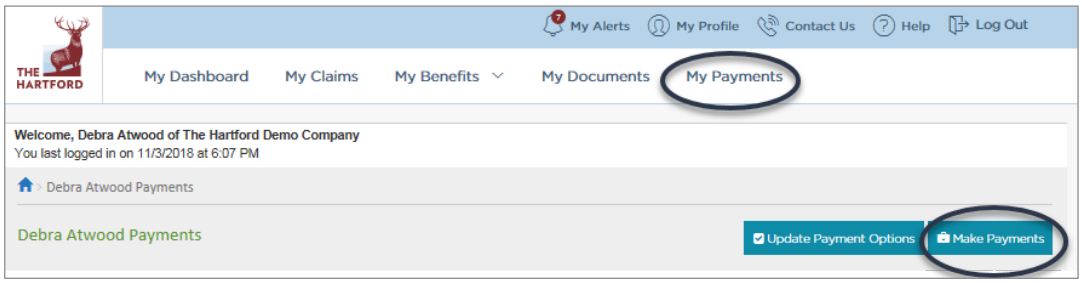
NET PAY DISTRIBUTION

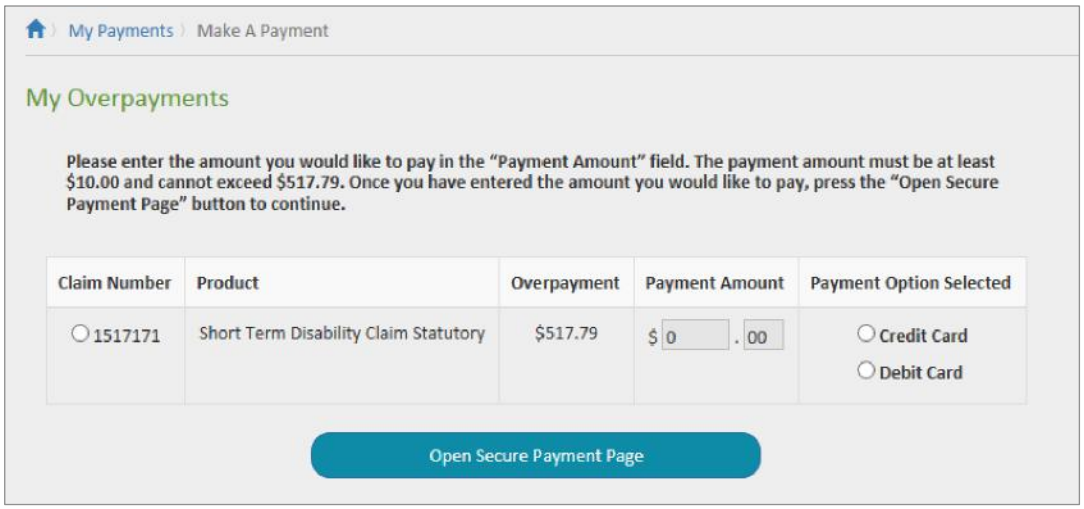
Check # 1010100	445.39
Total:	445.39

OVERPAYMENTS

How to make a payment:

- Select the option “Make a Payment” on “My Payments.” You’ll see the amount due.
- Enter the amount you’d like to pay and also select if you’ll be using a debit or credit card.
- Click “Open Secure Payment Page” and you’ll be taken to an external site that processes payments for The Hartford.
- You’ll be asked to enter your card number, expiration date, special code value and the name on the card.
- You’ll be provided with a receipt, and The Hartford will receive the funds within two business days.



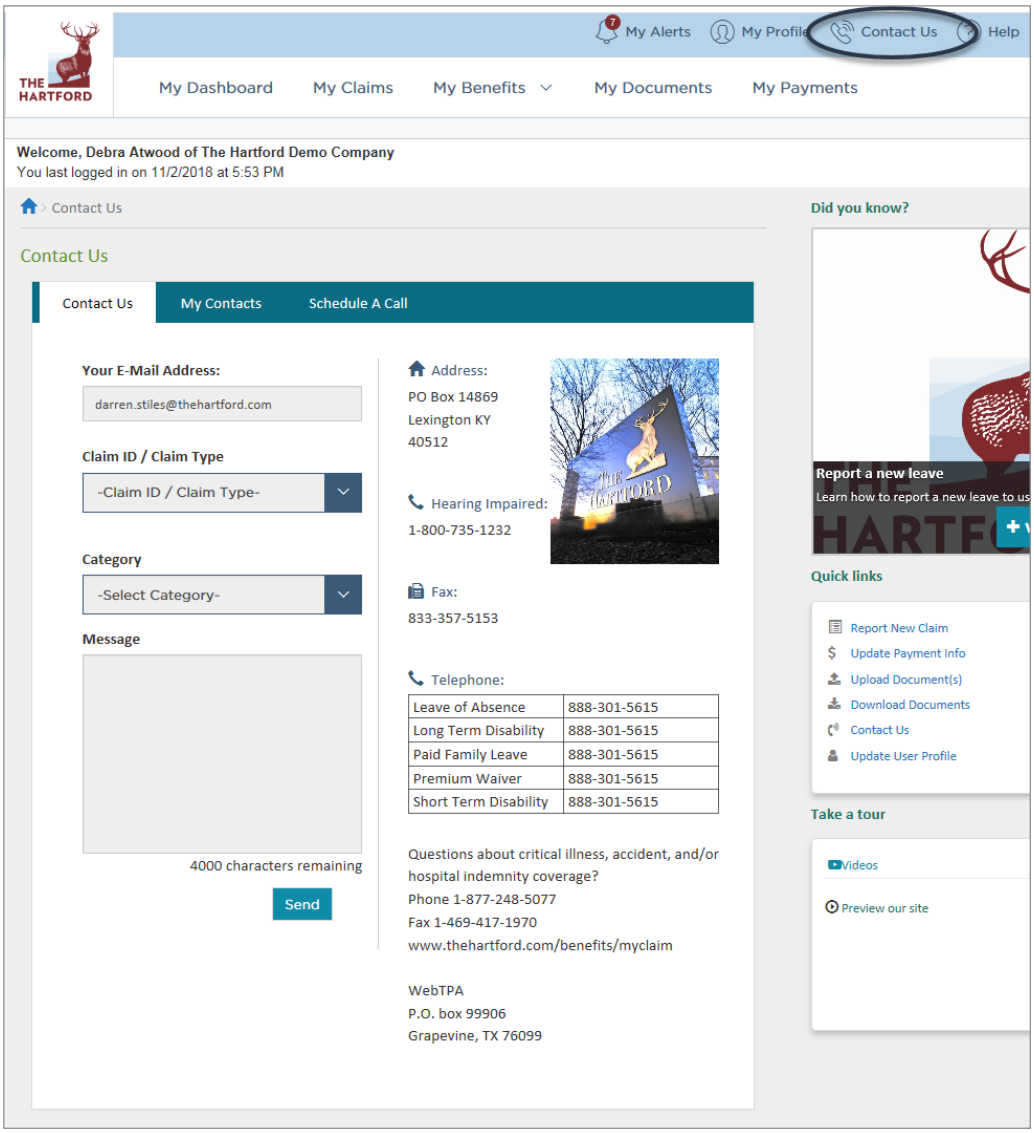


The Hartford does not store your credit or debit card information. Your information will be collected in a secured manner.

CONTACT US

Contact The Hartford's claim team:

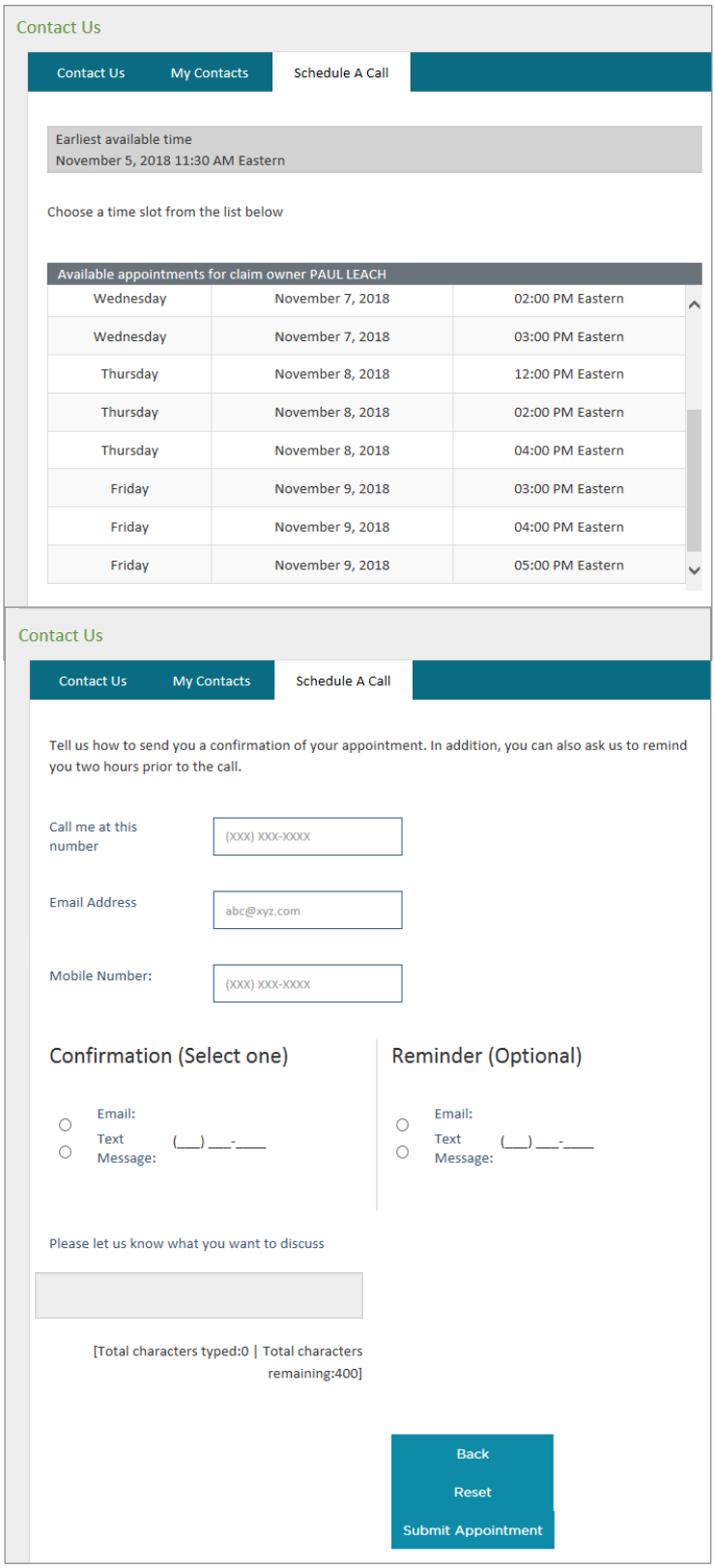
- Email our claim team anytime, anywhere.
- Enter your email address, select the claim and a category and then type your message. We'll email you back, usually within one business day.
- Call or fax us.
- Schedule an appointment and we'll call you at a time convenient for you.



SCHEDULE A CALL

How to schedule a call:

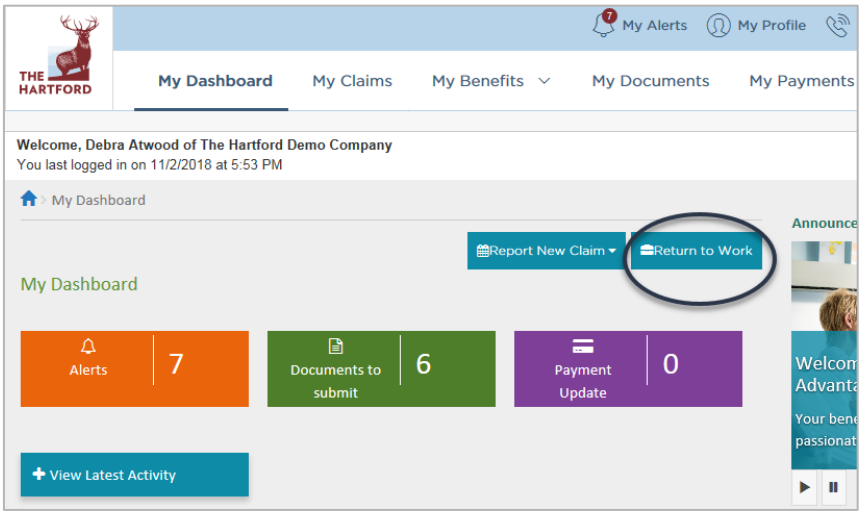
- Select the eligible claim.
- Select the date and time that is most convenient.
- Provide the call back number and a brief explanation of what you would like to discuss. This will allow us to prepare for the call.
- You can either select to receive an email or a text message confirming your appointment.
- You can either select to receive an email or a text message reminding you of the call.

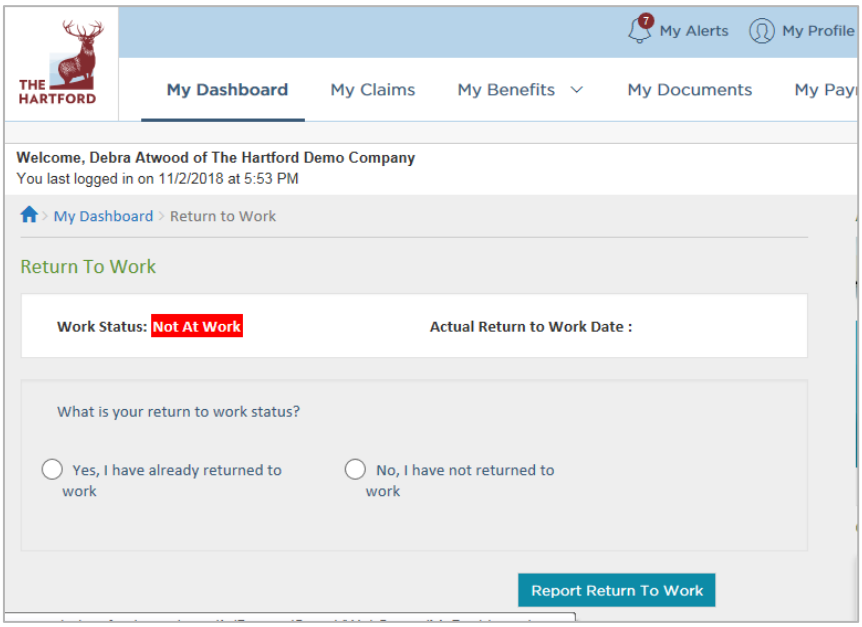


RETURN TO WORK

Back to normal:

- Report a return to work.
- Tell us if you have returned to full or partial duty.
- Tell us if you have any restrictions at work.
- Tell us if your return to work plan has changed.

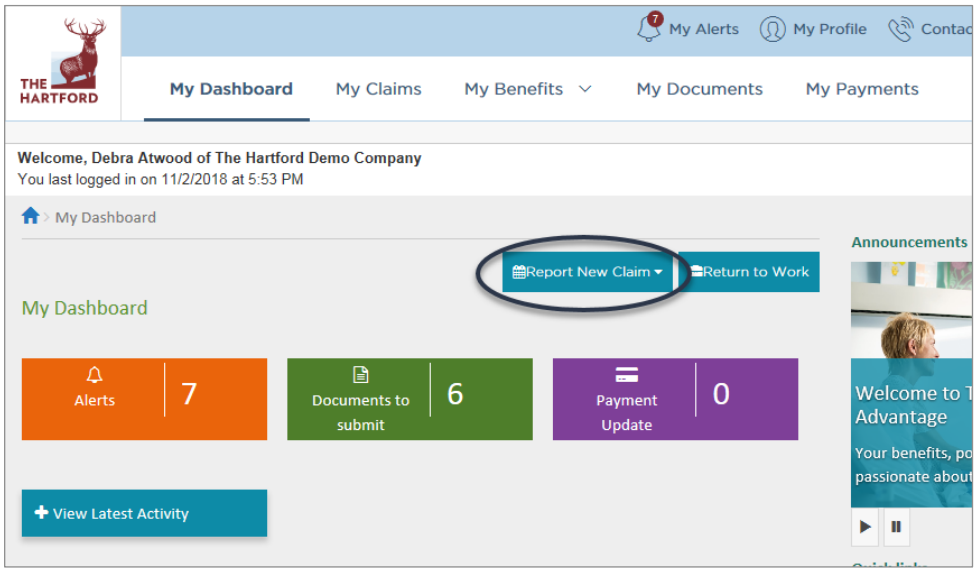


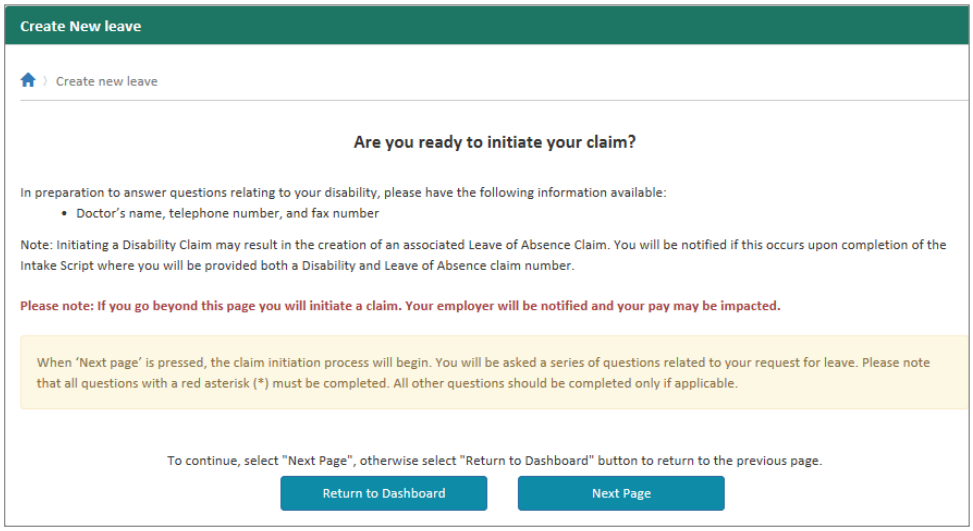


REPORT A NEW CLAIM

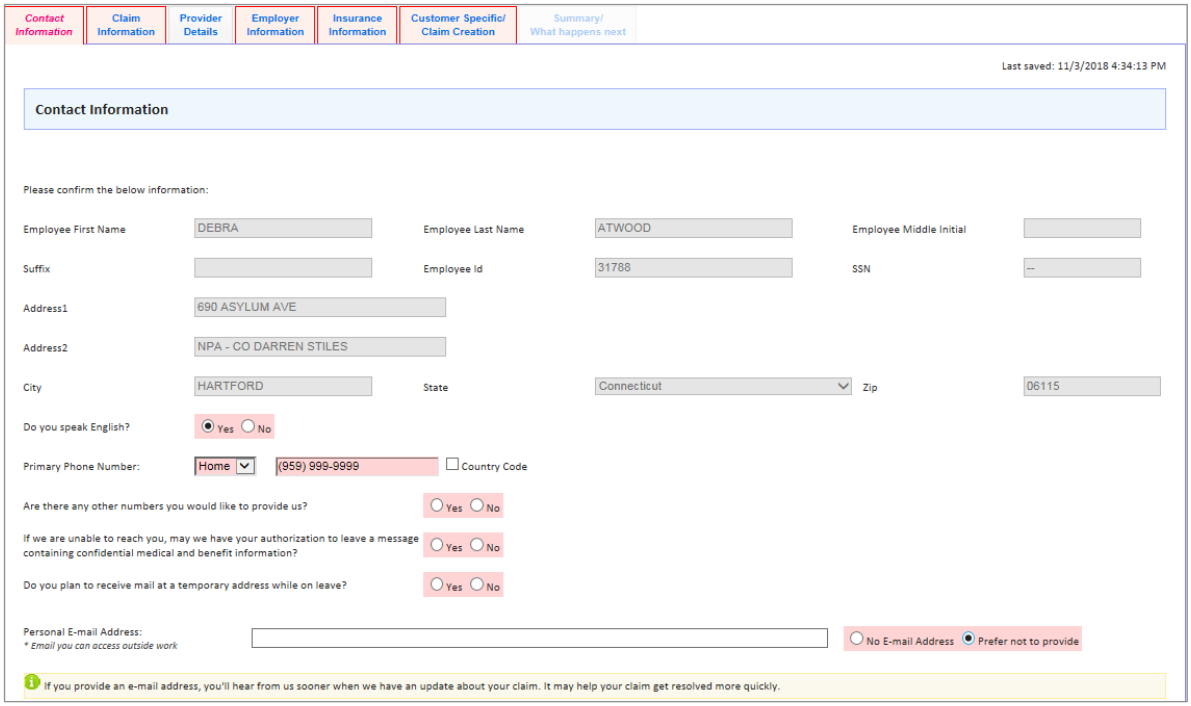
Out of work:

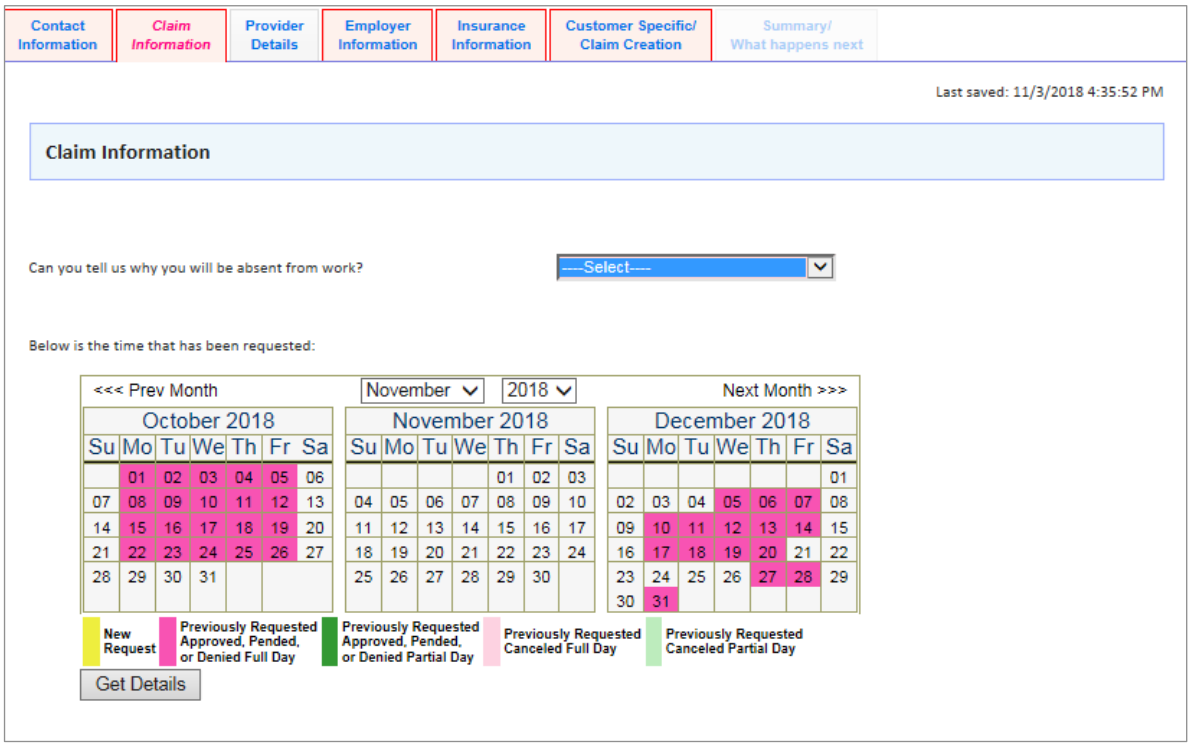
- Report a new claim to The Hartford online.
- Complete a claim you started with our customer care team.
- We'll ask you for information about your loss, including the date you last worked, the reason you need to be out of work, and when you think you might be able to return to work.
- If we need it, we'll ask for your doctor's information and some information about your job duties.
- Once complete, you'll receive a claim number.



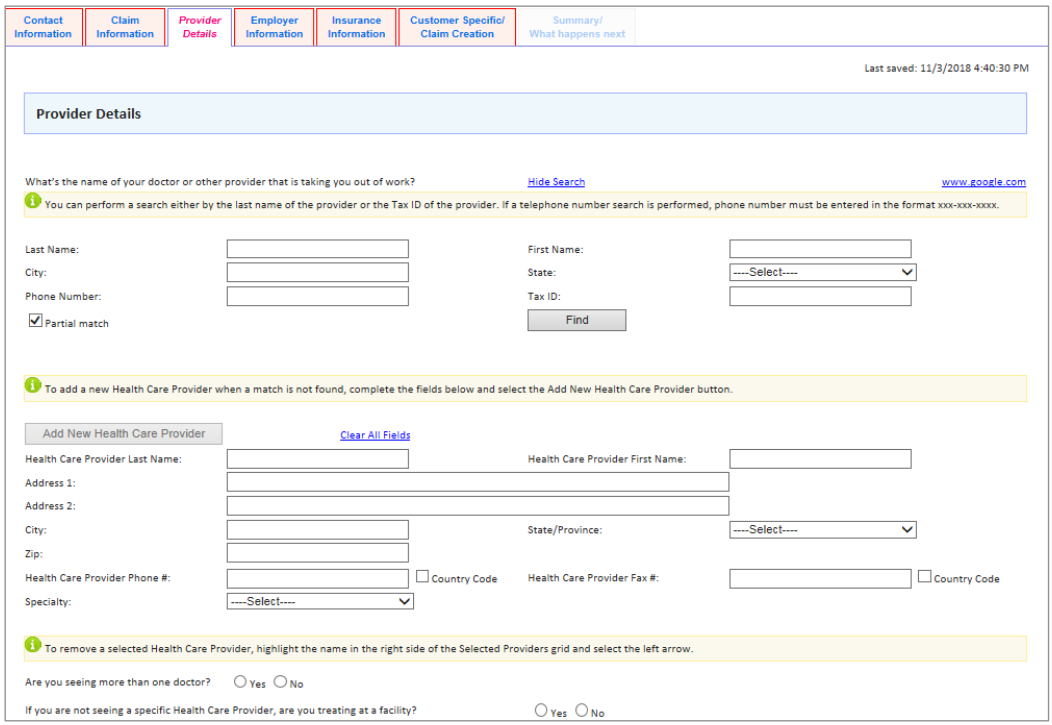


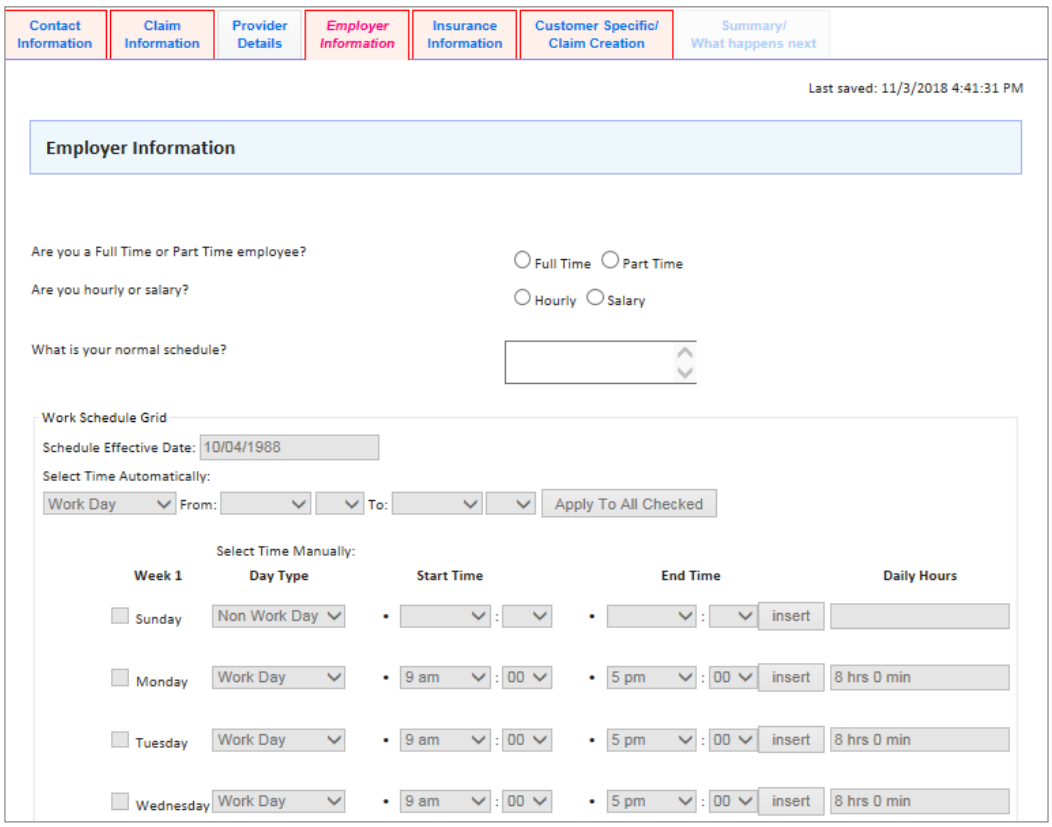
REPORT A NEW CLAIM



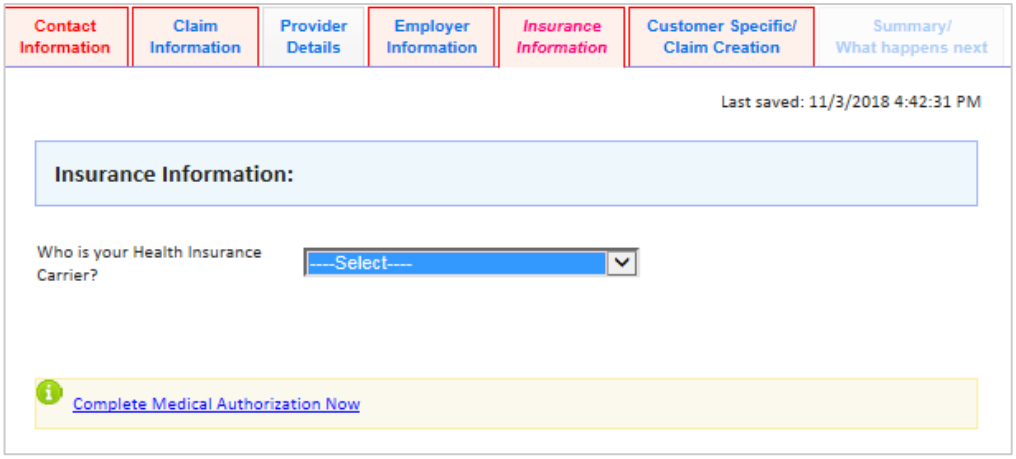


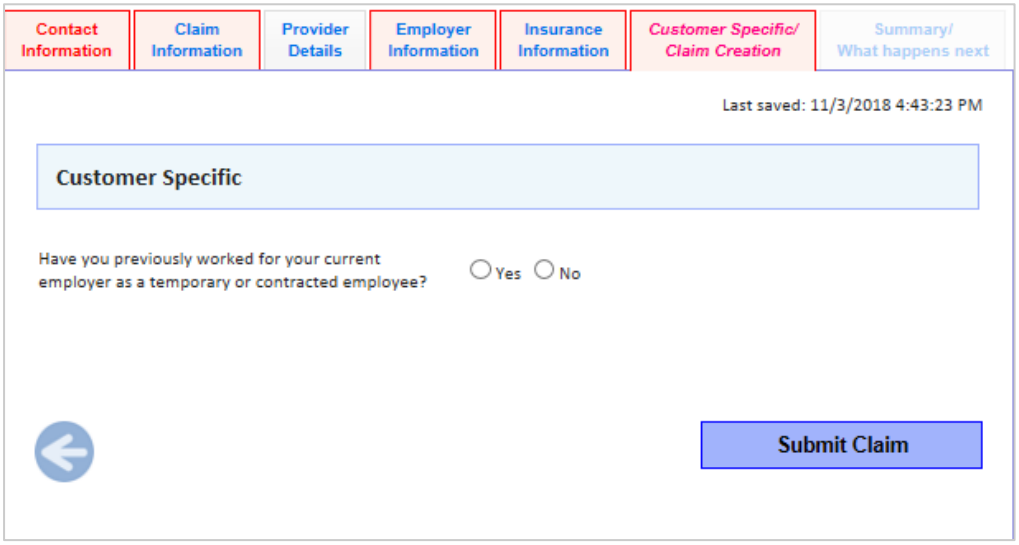
REPORT A NEW CLAIM





REPORT A NEW CLAIM

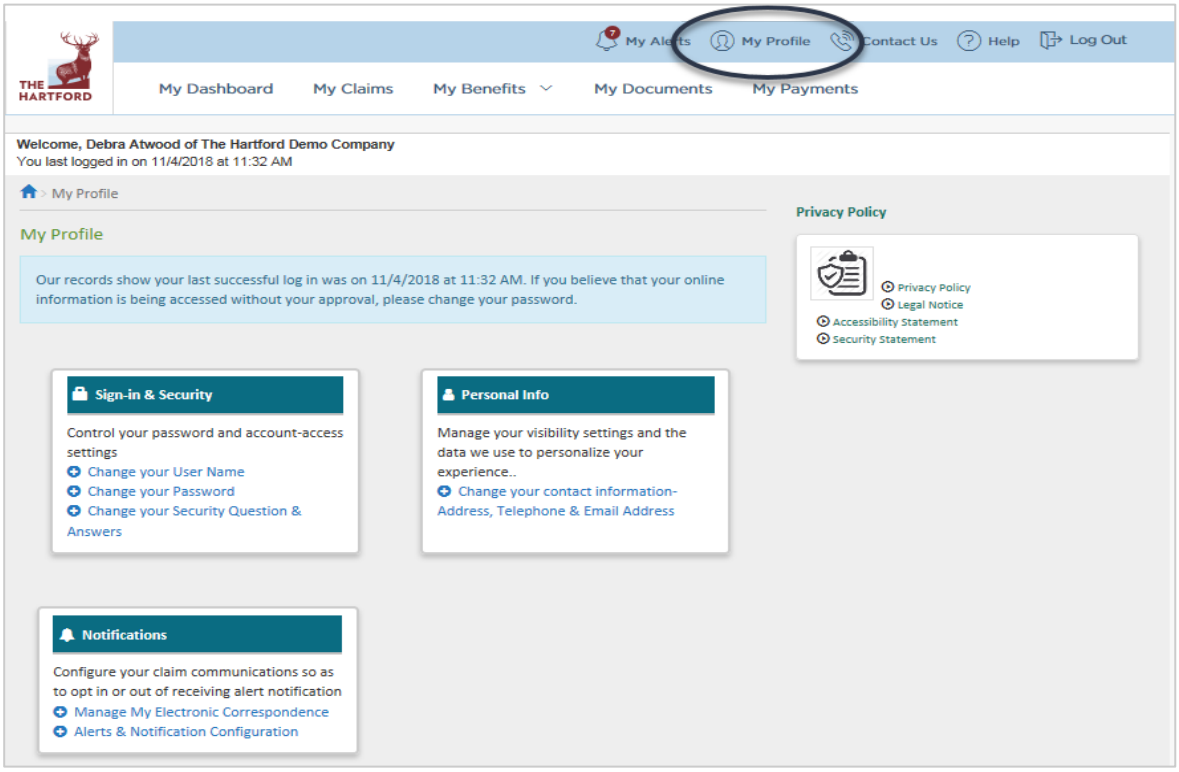




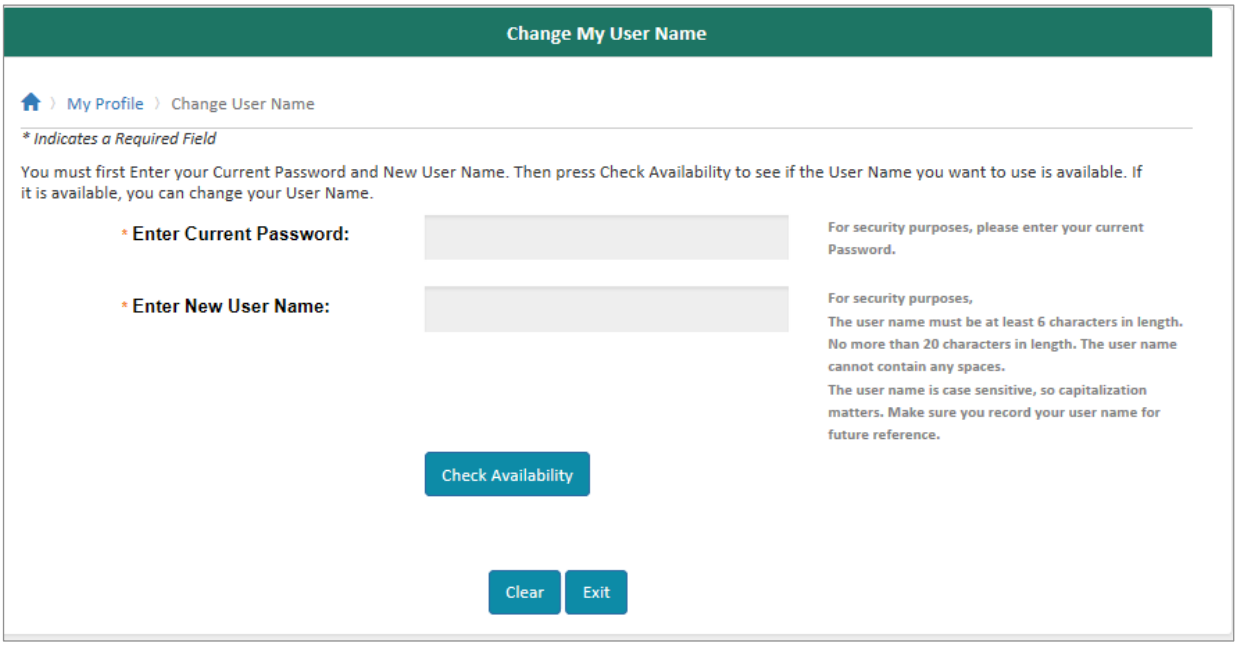
MY PROFILE

Your experience, your way:

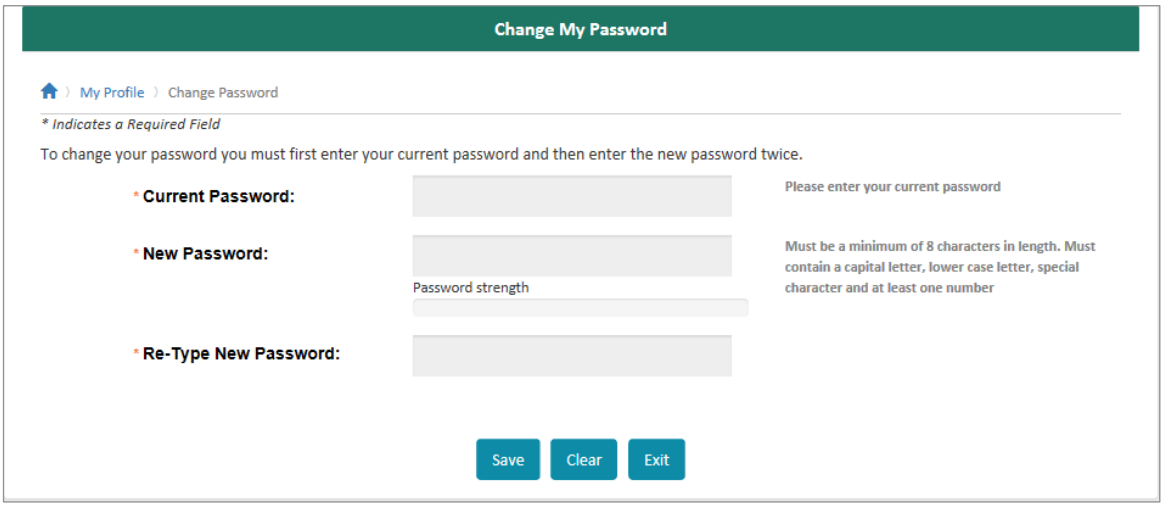
- Change your user name, password and security questions.
- Change your mailing address, telephone number, email address and mobile telephone number.
- Enroll in direct deposit or request a prepaid debit card.
- Request updates on your claim by email or text message.



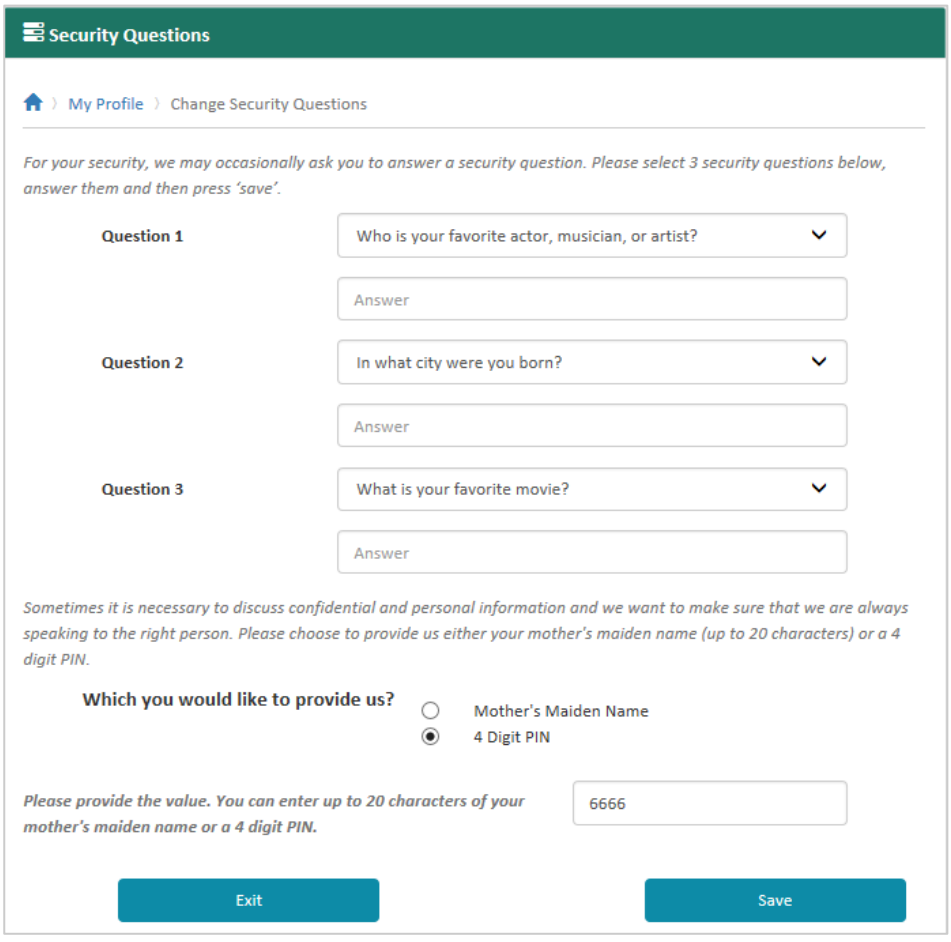
MY PROFILE: CHANGE MY USER NAME



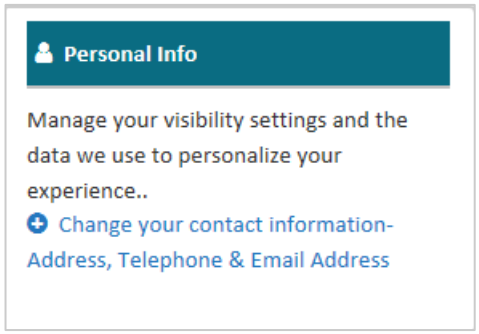
MY PROFILE: CHANGE MY PASSWORD

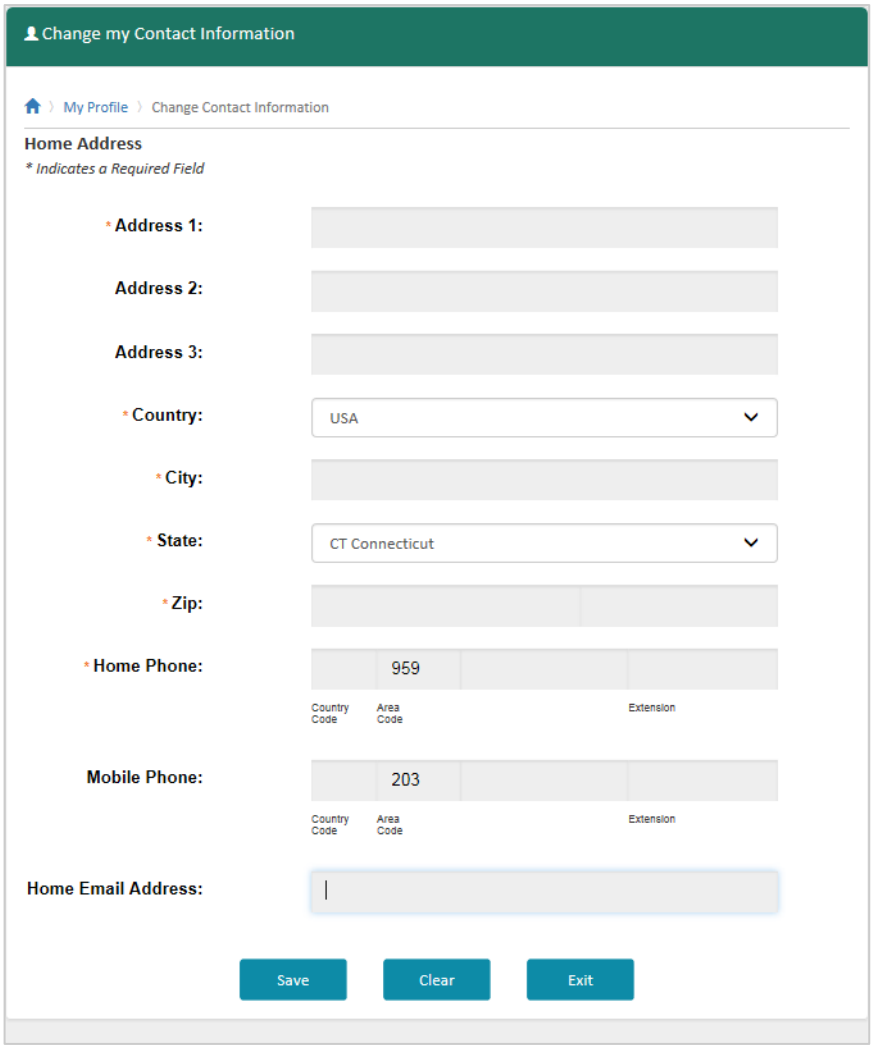


MY PROFILE: CHANGE MY SECURITY QUESTION



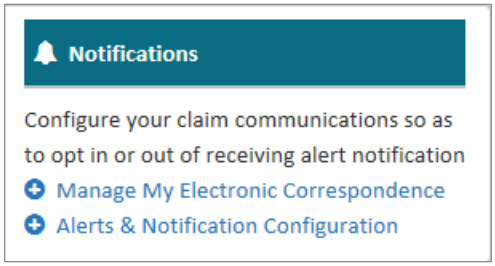
MY PROFILE: CHANGE MY CONTACT INFORMATION

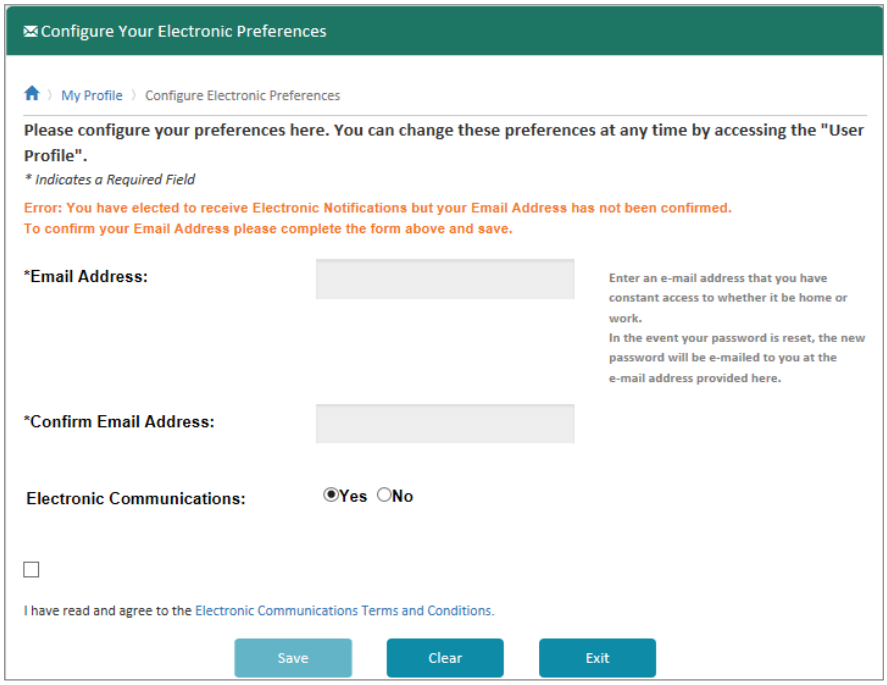




EMAIL CORRESPONDENCE

- Request an email when there are new letters available.
- There are some claims letters that we'll also mail to you, even if you ask us not to.
- You'll receive an email from us around 8pm ET with directions on how to read the new letter.
- If you don't read the letter within one week, we'll print it and mail it to you.
- You can always print or save a local copy of any letter online.

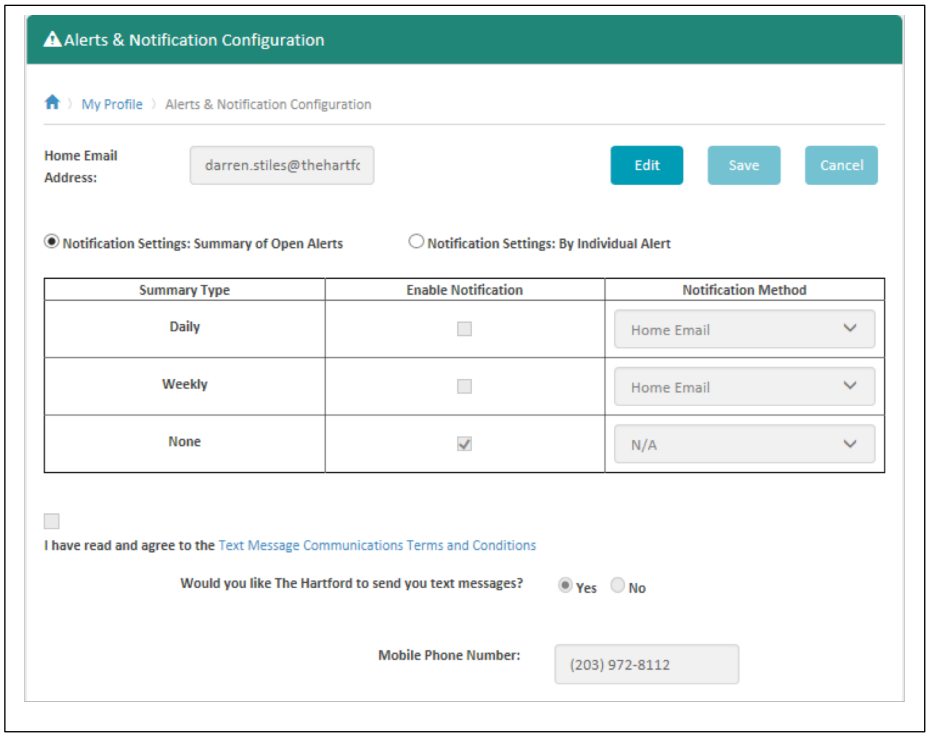




ALERT NOTIFICATIONS

We'll text or email you updates:

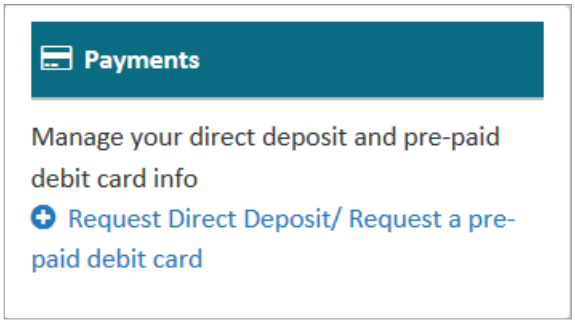
- Request an email with updates to your claim. You can also ask us to send you a text message.
- If you ask us to send you text messages, you must give us your approval to do so. Standard message rates will apply to any message we send you, in case you don't have an unlimited text message plan.
- The Hartford recommends you select "Daily" notifications either by text message or email. Notifications are sent out at 8pm ET.

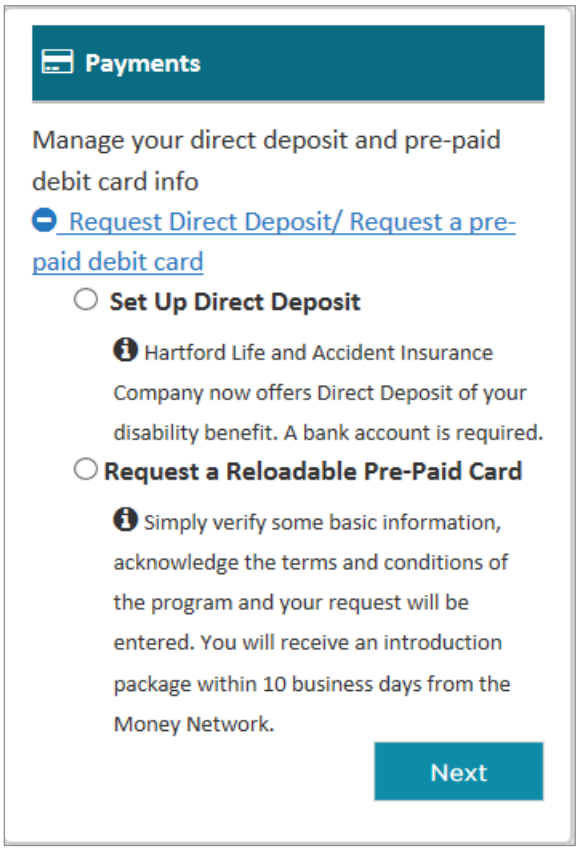


PAYMENT OPTIONS

Direct Deposit:

- Request deposit of your disability check into your checking or savings account.
- You'll need to provide your routing number, account number and authorization.
- We can also suppress printing of your benefit pay stub if you prefer to view it online.
- If you ask us to send you an email or text message notification, we'll notify you of new payments.
- The process to set this up with your bank usually takes 2-3 weeks. And you can stop it at any time.

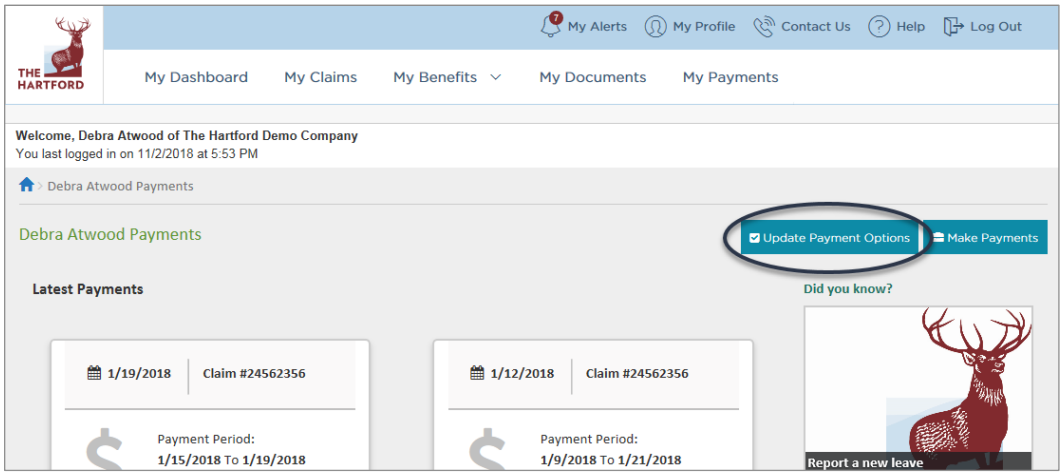




PAYMENT OPTIONS

Prepaid Debit Card:

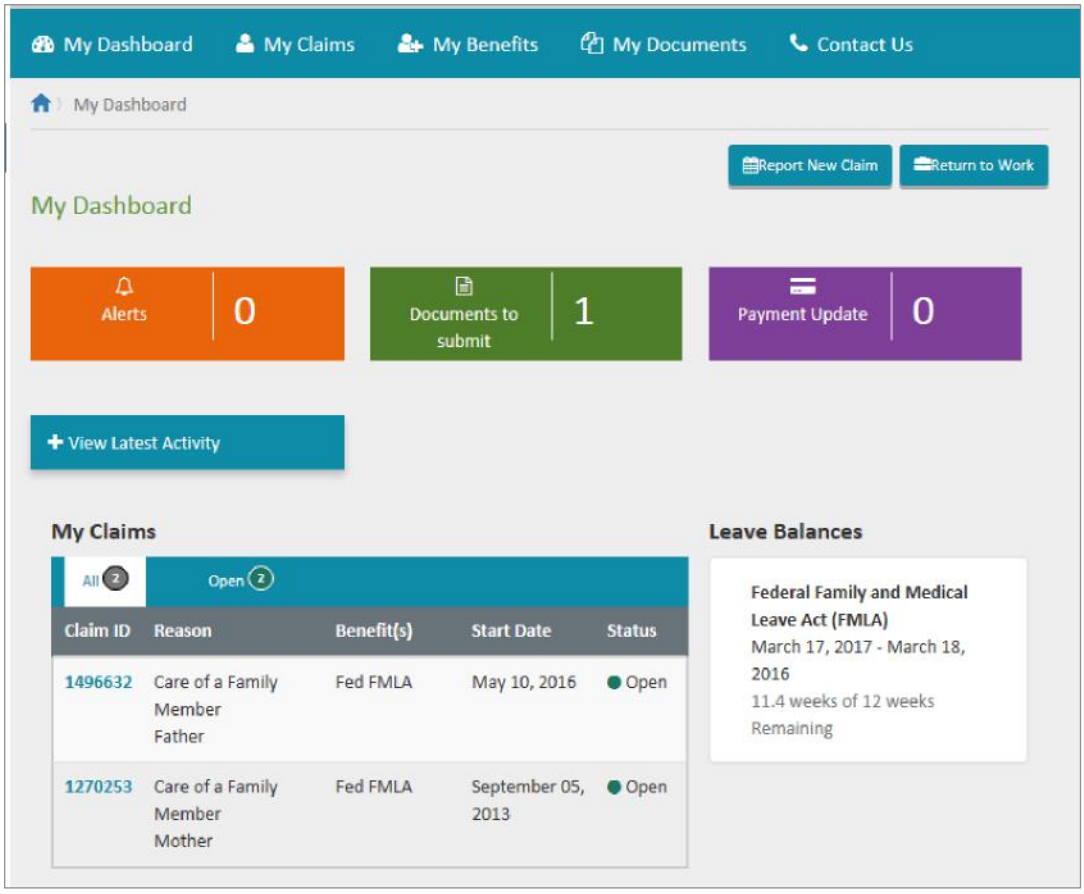
- You can ask us to deposit your disability check onto a prepaid debit card.
- A bank account is not required.
- The Money Network will send you the prepaid card.
- You can cancel at any time.



FULL ADMINISTRATION LEAVE OF ABSENCE

A dashboard view that contains a snapshot of all the important details:

- Leave balances provide a quick glance at the number of weeks an employee has available to take leave.
- Leave balances are shown only for the “current period,” which is usually the prior 12 months.
- If the employee hasn’t taken any leave during the “current period,” there will be no balances shown.



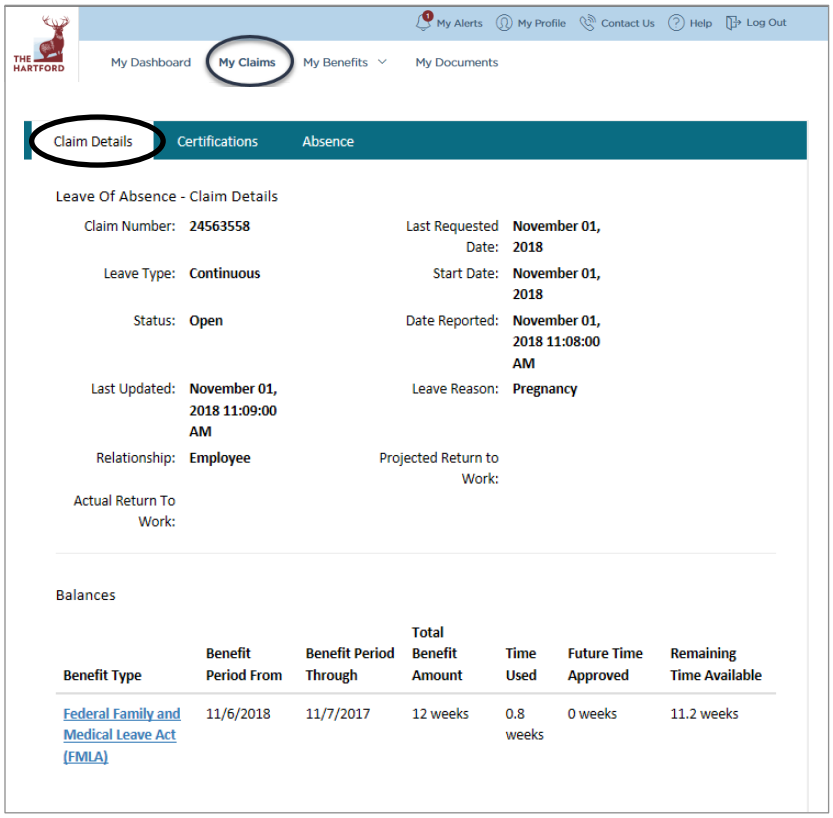
Make it easy on yourself.

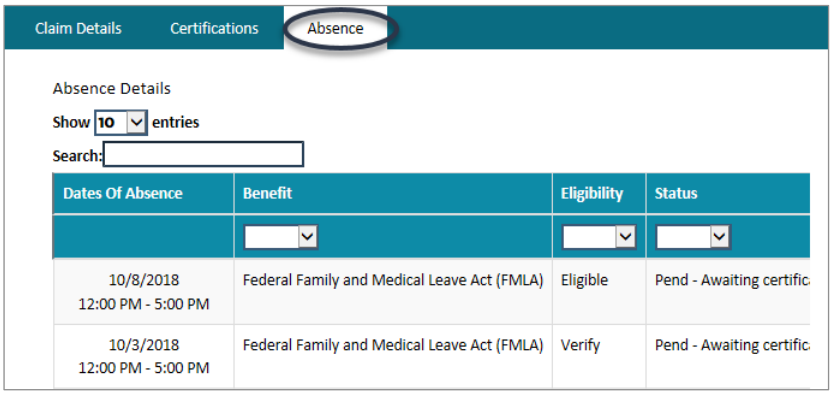
Visit www.abilityadvanctage.thehartford.com to register and start using WorkAbility today.

MY CLAIMS

Real-time access to claim details:

- Leave details includes the first date and most recent request on the claim.
- Leave balance details includes the benefit period, total benefit amount, time used within the current period, future time approved and remaining time available.
- Absence detail shows the absences with the work schedule for the day.

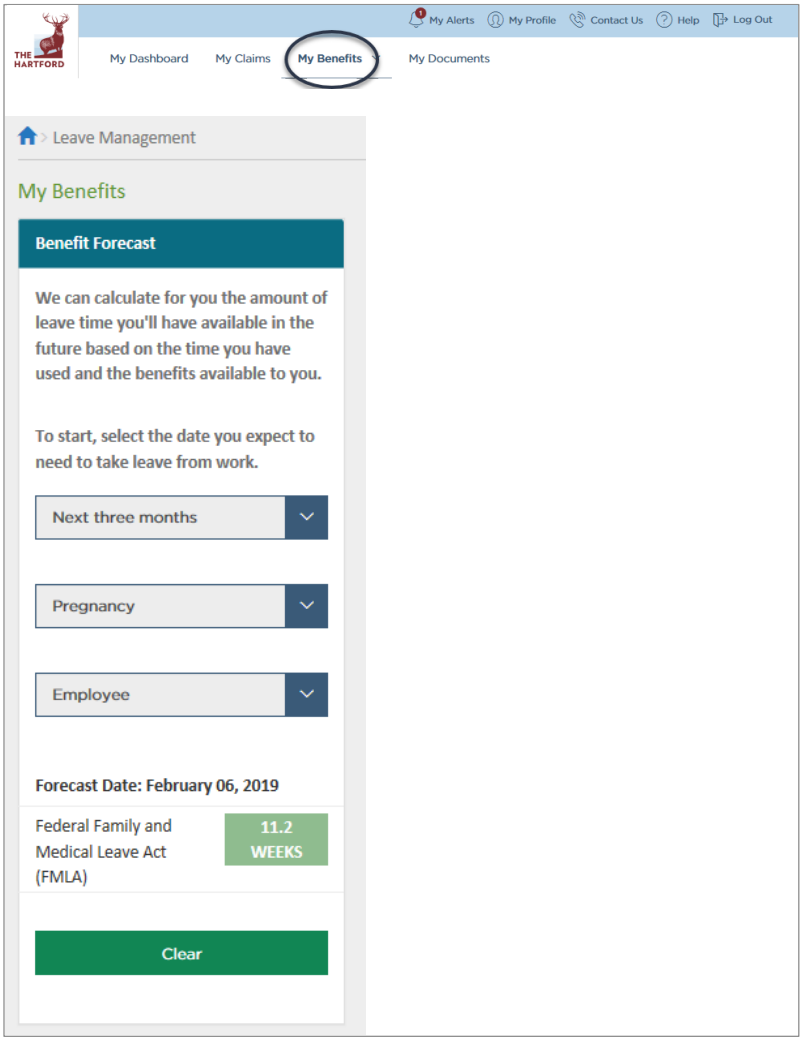




MY BENEFITS

Benefits forecast:

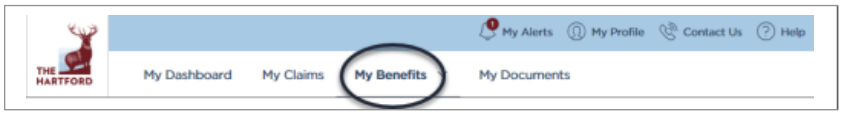
- You can find out how many weeks of job protected time away from work is available to you based on a future date.
- We'll calculate the number of weeks based on the leave time you have taken, plus the leave time you'll earn back and any future time you've requested.
- The leave of absence benefits will always be shown as a number of weeks to comply with federal and state law.

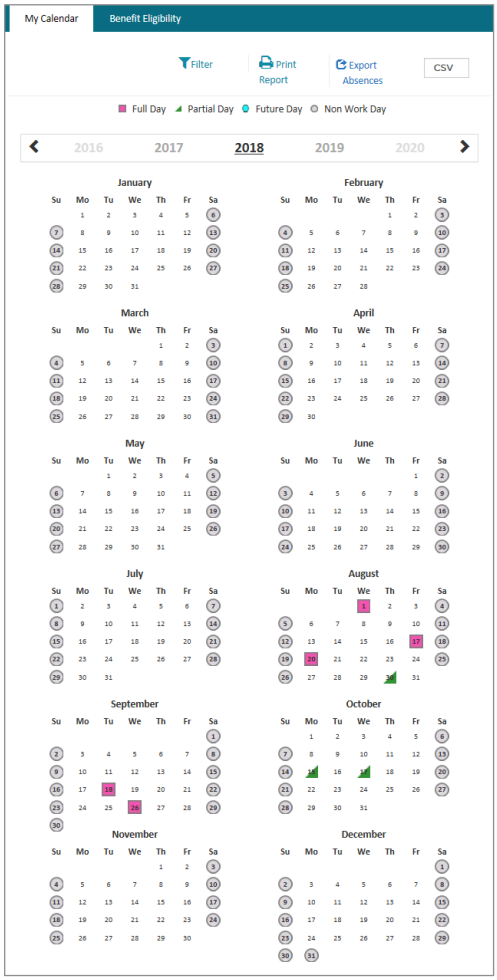


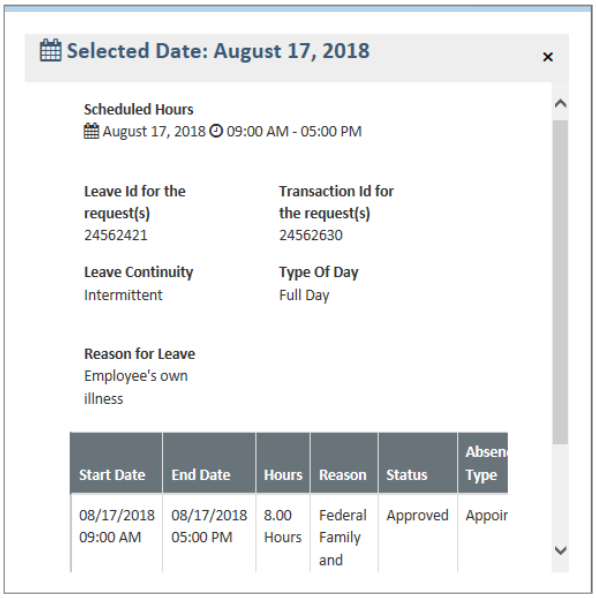
MY BENEFITS

My Benefits Calendar:

- Use the benefits calendar to see all of your requests for leave for the year.
- You can scroll backward and forward by year.
- By selecting a date, you can see the details of that date, including the hours you were scheduled to work, your absences, and the status of your approval for that day.
- You can print a report that shows you all of your absences for the year.



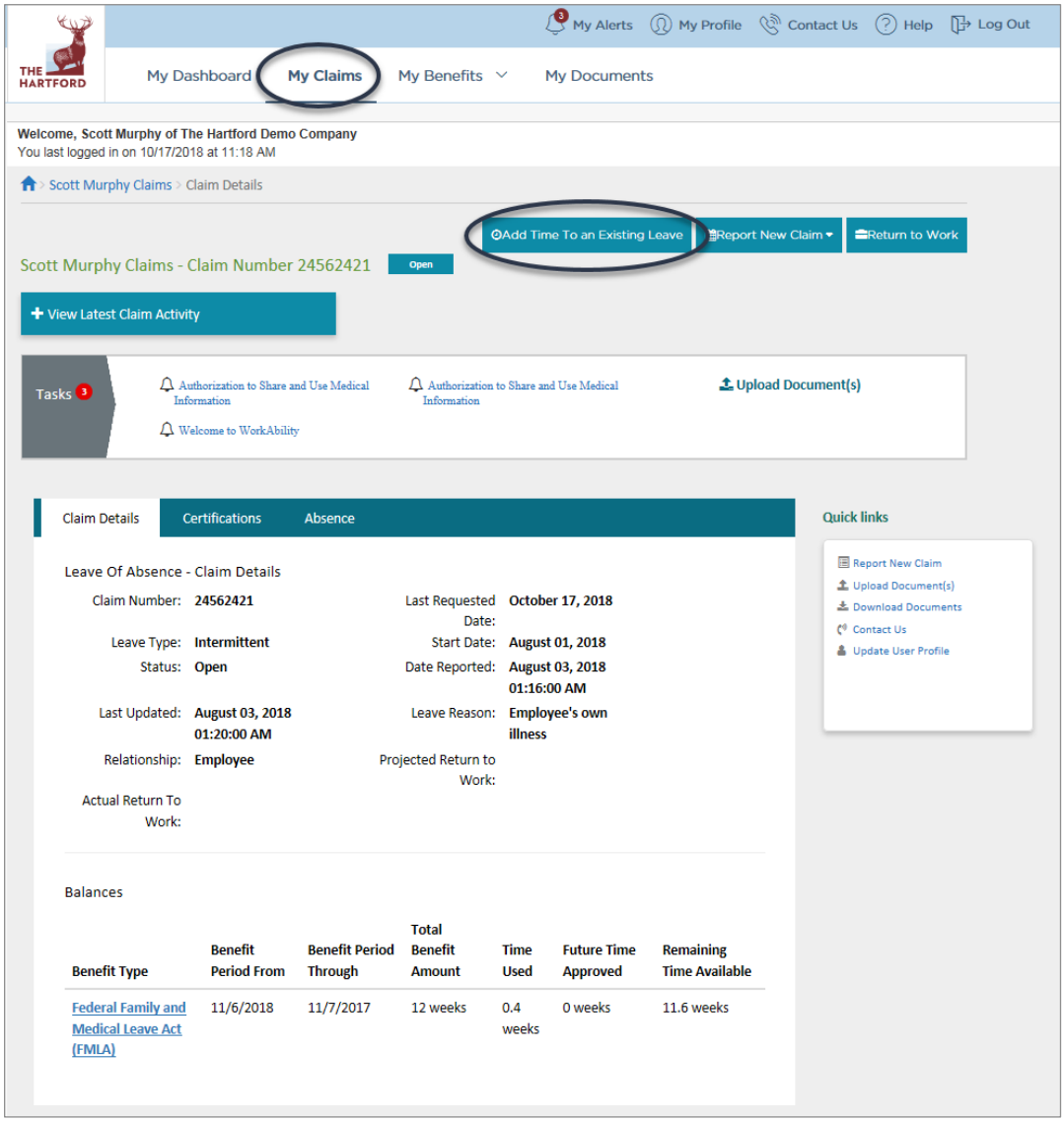




MY BENEFITS

Add time to an intermittent leave:

- Once an intermittent leave of absence claim has been established, you can use our online tool to update your leave.
- You can select days for leave, enter your work schedule, any breaks and your absence for the day.
- You can select multiple days and you can apply a work schedule, breaks and absence periods to each one individually or as a group.



MY BENEFITS

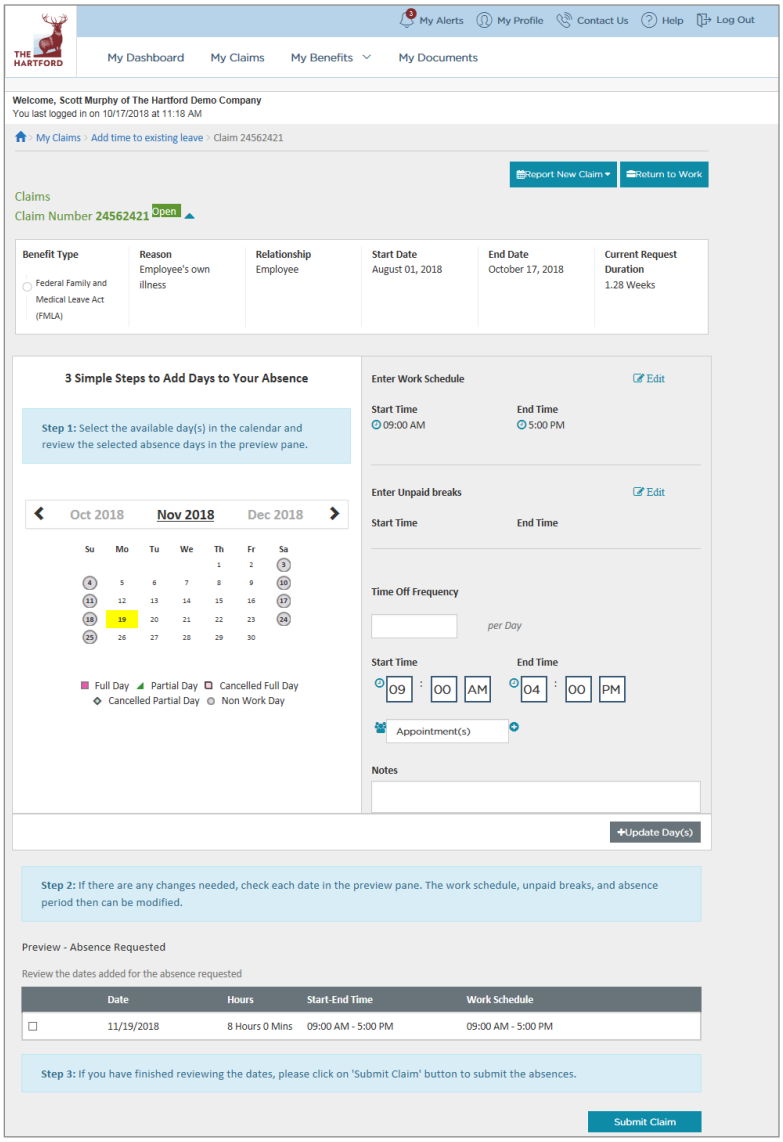
Add time to an intermittent leave:

Step One:

- Select the option “Add Time to an Existing Leave” and select the claim.
- Select the date(s) from the calendar.
- From “Preview – Absence Requested” select the day(s) to edit. Any edits applied to a group of selected dates will be applied to all of those dates.

Step Two:

- You can edit the work schedule if needed.
- You can add any unpaid breaks if needed.
- You can select the start and end time of your absence.
- You can enter notes and then click “Update Days” and verify the absence is accurate.
- Click “Submit Claim” and you’ll be provided with a confirmation.



Together We Prevail™

Business Insurance
Employee Benefits
Auto
Home

7318a NS 11/18