



Workers' Compensation Claims Services

Favorable Outcomes for Employers and Employees

- Medical Case Management Resources
- Preferred Medical Provider Networks
- Nurse Case Managers
- Pharmacy Benefit Management
- Prescription Drug Review
- Permanent Partial Disability Review
- Medical Bill Review
- Large Loss Capabilities
- Team•Work
- Network Referral Unit
- Reporting a Work-related Injury
- Managing a Work-related Injury

THE HARTFORD'S WORKERS' COMPENSATION RESOURCES



Providing Quality Care Helps Manage Workers' Compensation Costs

When an employee is hurt on the job, your first concern is ensuring that quality care is provided. You want him or her to recover and come back to work. You might also be concerned about the costs to your business – in terms of productivity, employee morale, and future premiums.

The Hartford's comprehensive approach to workplace injury claims addresses all of these concerns. We bring together the resources to provide quality care while facilitating return-to-work and managing the costs.

Preferred Medical Provider Networks

- Ensures access to doctors and facilities
- More than 500,000 healthcare providers available countrywide
- Network doctors are knowledgeable in workplace injury treatment
- Negotiated rates ensure appropriate costs

Pharmacy Benefit Management

- Access to nearly 53,000 network pharmacies countrywide
- 24/7 Customer assistance, including access to a registered pharmacist
- No out-of-pocket expenses to the injured worker in most cases

Claims Handlers

- Manage the overall claim and return-to-work effort
- Knowledgeable in regional laws and regulations

Large Loss

- The Hartford works with renowned care centers around the country to provide specialized treatment
- Provide support to the family in dealing with the injury

Nurse Case Managers

- Provide medical expertise on lost-time and medically complex claims
- Coordinate care and return-to-work efforts
- Guide injured worker and family through the treatment process

Field Nurse Case Managers

- Involved in the most serious cases
- Provide onsite coordination of care

Network Referral Unit

- Makes it easy for employers and injured employees to find local providers
- Service available by phone or online

continued

When an injured employee is cared for in a timely and appropriate manner, costs tend to stay under control. The Hartford employs a variety of resources and staff to ensure quality care of an injured worker, encourage return to work, and manage costs.



Treatment Preauthorization Review

- Registered nurses provide timely, expert review of treatment requests
- Doctors provide a second level of review when necessary
- URAC-accredited review process

Team•Work

- Our return-to-work approach focuses on a recovering worker's abilities to find transitional duties
- Gets the injured worker, employee, doctor, nurse case manager and claims handler involved in the process

Accuracy Reviews

- Review processes help avoid errors and ensure accurate payments:
 - Prescription drug review
 - Permanent partial disability review
 - Medical bill review



PROTECTING THE HEALTH OF INJURED WORKERS AND YOUR BUSINESS

The Hartford's Preferred Medical Provider Networks

Medical expenses account for 54% of workers' compensation claims costs.* So deciding who manages your workplace injury claims is critical to the health of your workers and your business. The Hartford understands the connection between timely, appropriate medical care and favorable outcomes for both employers and employees. That's why we provide access to a nationwide network of over 500,000 healthcare providers skilled in handling workplace injuries and helping injured employees get back to work. These network resources, combined with contracted network discounts, help The Hartford get the most out of every healthcare dollar.

Consider how The Hartford's approach to network management produces favorable outcomes for the employee and employer:

Results

- Medical and indemnity results are consistently better with network care.
- Network doctors are experienced in treating workers' compensation injuries and skilled at getting injured employees back to work.

continued



- Negotiated network discounts allow The Hartford to get the most out of every healthcare dollar.

Access

- Access to more than 500,000 healthcare providers nationwide.
- The Hartford's Network Referral Unit makes it quick and convenient for employers and employees to find network doctors. Service available by phone or online.
- The networks we use provide access to primary doctors, specialists, occupational health clinics, and other facilities.
- Occupational health clinics bring together all the specialties and facilities for return to work, such as x-ray and lab capabilities, treating doctors, orthopedists and physical therapists.

Quality

- Network providers are appropriately licensed and credentialed and undergo background checks.
- The Hartford's Medical Quality Team monitors the networks we contract with to ensure their performance meets The Hartford's expectations.
- Nurses on the Medical Quality Team regularly review provider contracts and credentialing, and conduct file audits.
- The Hartford evaluates network coverage each year.

*According to an American Insurance Association report.

THE HARTFORD'S NURSE CASE MANAGERS



Medical Expertise to Facilitate Timely, Appropriate Care and Positive Return-to-Work Results

Medical care is the most important consideration in dealing with work-related injuries. That's why The Hartford uses experienced registered nurses to provide expertise in medical cases that are complex or involve time away from work. Our Nurse Case Managers coordinate between the injured employee, medical providers, claims handler, and employer. They facilitate timely and appropriate care and help the injured employee return to gainful employment as soon as medically possible.

The medical expertise provided by Nurse Case Managers helps improve the healthcare experience for injured employees and The Hartford's effectiveness in managing workers' compensation claims. Nurse Case Managers apply their medical knowledge to:

- Assess injured employee's needs so the right care is pursued
- Guide injured employee and family through the complex healthcare system
- Help coordinate appropriate care among multiple healthcare providers and facilities
- Provide timely approval of treatments requiring preauthorization
- Discuss cases with the treating doctor and other healthcare providers to ensure our handlers have the right information to manage the claim
- Help doctors align their treatments to the employee's return to work goals
- Solve treatment scheduling issues and other barriers to timely care
- Consult with claims handlers on specific medical issues of a claim

On-site Nurse Case Managers

- Involved in the most difficult cases
- Visit the hospital to meet with the injured employee, family and doctors
- Better assess the situation with direct contact
- Get the most timely information from doctors
- Guide injured employee and family through the healthcare process

THE HARTFORD'S PHARMACY BENEFIT MANAGEMENT PROGRAM



Pharmacy Made Easy – For Employers and Employees

Prescription drugs make up a significant portion of an employer's workers' compensation expenses. They can also represent a major hassle for injured employees – finding a pharmacy in the plan and covering out-of-pocket expenses. That's why The Hartford offers *Express Scripts* to help employers manage pharmacy benefits and expenses – and make it easier for employees to fill prescriptions.

With nearly 53,000 pharmacies in the *Express Scripts* network, it's easy to fill, monitor and manage claims-related prescriptions. Employees can even fill an initial prescription before a claim has been filed in most cases.

The Hartford's Pharmacy Benefit Management Program provides many benefits:

For the Employer

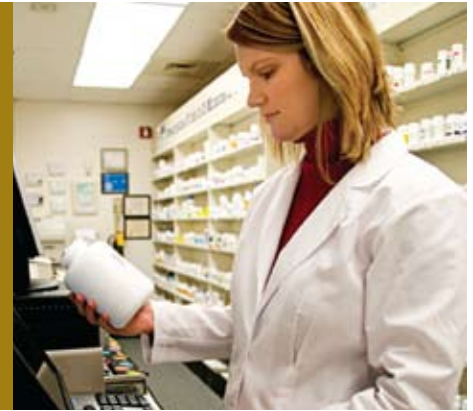
- Retail pharmacy discounts
- Point-of-service prescription review
- Point-of-service verification of eligibility
- Generic drug substitution in place of more costly name brand medications when appropriate
- Electronic submission of claims to *Express Scripts* by the network pharmacy

For the Employee

- No out-of-pocket expenses in most cases
- Pharmacies located within 3 miles urban, 5 miles suburban, and 10 miles rural
- 24/7 customer service line and online pharmacy locator
- Home delivery of maintenance medications available
- With "First Fill" benefit, injured workers can obtain a 14-day supply of medication before a claim has been established*

** Prescription must be written within 30 days of the date of injury. Medication must be included in The Hartford's formulary. An Express Scripts network pharmacy must be used.*

THE HARTFORD'S WORKERS' COMPENSATION DRUG REVIEW



A Prescription for Accuracy

Prescription drugs play a major role in treating many work-related injuries. Pharmaceuticals comprise approximately 10% of our workers' compensation medical expenditure. It is vital to protect our insureds, while at the same time ensuring that timely, appropriate care is provided to their employees. This means making sure the prescriptions we approve are appropriate and their costs accurate. By carefully monitoring every prescription and reviewing selected cases, we are able to avoid paying unnecessary or inappropriate costs. The drug review program has resulted in cost reductions for The Hartford and our insureds totaling more than \$3.7 million since 2008.

The Hartford carefully monitors prescriptions to:

- Verify that prescribed drugs are appropriate to the covered injuries
- Ensure payments are only for compensable injuries
- Recognize possible cases of fraud

Monitoring Prescriptions

Prescriptions are continuously monitored by The Hartford's pharmacy administration vendor. Cases are automatically referred for additional review when they meet one of the following criteria:

- Fall outside accepted evidence-based medical practices, such as using a drug for a purpose not approved by the FDA

- Fall outside The Hartford's proprietary formularies*, which are lists of drugs and pharmaceuticals pre-approved for use with certain injuries within certain timeframes

Reviewing Prescriptions

Hartford Drug Review Nurses evaluate referred cases, considering the specifics of the injury and ongoing treatment, as well as accepted evidence-based medical practices. About 65 percent of reviewed cases are assessed as appropriate to the covered injury. The nurses refer the remainder to the claims handler, who determines how to best address the situation. Depending on the individual case, this can result in further investigation, including contact with the doctor. If after appropriate professional review, the medication does not meet established criteria, denial of payment may occur.

The review process allows our nurses and claims personnel to apply their professional judgment to each situation. It protects the injured employee, ensuring that he or she receives the most appropriate medication for an injury. At the same time, it allows us to protect insureds, managing expenses accurately and fairly.

* *The Hartford applies formularies only where permissible.*

DELIVERING WORKERS' COMPENSATION ACCURACY



The Hartford's Permanent Partial Disability Review

It's about getting it right. Protecting injured workers' health and livelihoods. Safeguarding insureds' financial stability. Paying correct amounts. The Hartford's Permanent Partial Disability Review helps us accomplish all these goals.

Permanent Partial Disability (PPD)

PPD is a complex issue when a worker has been injured on the job, resulting in irrevocable loss of some physical ability. On average, more than a third of The Hartford's lost-time claims involve PPD payments.* The PPD rating assigned by a doctor has a significant impact on the benefits due the injured worker, as well as the cost of the claim. The guidelines for assigning these ratings are complicated and can be inconsistently applied from one doctor to the next, sometimes making accurate results difficult to achieve.

A Unique Review Process

The Hartford uses an evaluation process where skilled nurses, assisted by software that integrates American Medical Association guidelines, review and verify the accuracy of PPD ratings. To ensure the most accurate outcomes, our review nurses:

- Receive training on PPD developments, related medical knowledge and applicable law
- Are deployed nationwide to encourage familiarity with regional laws and doctors
- With the software, achieve expertise in analysis of PPD ratings that doctors, with their busy schedules, may not be able to achieve

When our review produces a rating different from the doctor's, the nurse provides an explanation and recommendation. The doctor is not obligated to change the rating but often does. The Hartford follows this same procedure whether the recommended PPD rating is higher or lower.

Our goal is accuracy.

Achieving More Accurate Results

PPD review is a proactive way of reaching consensus between the insurer and doctor in what might otherwise be an adversarial relationship. The Hartford's Permanent Partial Disability Review helps ensure consistent, accurate outcomes on every workers' compensation claim.

* Based on past experience and future projections.

THE HARTFORD'S MEDICAL BILL REVIEW



Taking Care with Workers' Compensation Costs

Because every expense contributes to your overall insurance cost, The Hartford takes care with every dollar we pay. We manage millions of medical bills every year, so even small billing errors or discrepancies can add up.

In order to catch and avoid paying unnecessary and unreasonable expenses, The Hartford reviews every bill for accuracy against the claims file. Our process helps ensure:

- Bill is related to a covered injury
- Treatment is appropriate to claim
- No duplication
- State regulatory compliance

The Hartford's Medical Bill Review also creates accuracy and efficiency in the processing effort:

- Trained staff review bills on a transaction-by-transaction basis
- Registered nurses review high-complexity medical bills
- Electronic Data Interchange (EDI) automatically sends required information to state regulators
- System coordinates transfer of bills to preferred medical provider networks for application of network discounts
- QMEDTRIX repricing tools help us negotiate prices for non-network medical services



ENSURING THE RIGHT CARE FOR THE WORST WORKPLACE ACCIDENTS

The Hartford's Approach to Traumatic Injuries

No one wants to think about an employee suffering paralysis, brain damage, or some other severe injury on the job. But as an insurance company, that's our responsibility — to be prepared when the worst happens. And unfortunately, it does happen. Motor vehicle crashes, chemical burns, machinery accidents, falls, and electrocution are all common causes of serious, often catastrophic, injuries.

No one can promise recovery in these severe cases, but The Hartford's approach is to arrange care at facilities experienced and successful in these difficult cases. The injured person and his or her family needs to be taught how to deal with new physical or mental circumstances. Rehabilitation is lengthy and requires unique equipment and techniques.

The Hartford works with renowned specialty care centers around the country, often funded by the government for research and care in their specialty. These centers often focus on one type of injury, developing and refining treatments for brain injuries, spinal injuries, chronic pain, or long-term care.

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Depending on the center and the particular injury, these centers may provide:

- Less clinical atmosphere that aids morale and recovery
- Setting where the injured person is not alone in his situation
- Living arrangements provided for family members
- Transitional living arrangements where the injured worker can acclimate to life outside the facility
- Education for injured person and family
- Psychological support
- Medical expertise
- Personnel trained in unique treatments
- Specialized equipment

In cases with traumatic injury, we understand the family's need for support. The Hartford's claims handler will usually visit the family in person. We engage an on-site nurse case manager to help us most accurately assess the situation and guide the family through the often complex treatment process. And when we recommend moving an injured person to a specialty care facility that is not local, we cover the expense for a family member to make the trip.

We believe that relying on specialized care and providing support for the family throughout the treatment process provides the best chance for the comfort and recovery of the injured employee. And in the end, that's our greatest responsibility.

PUT TEAM•WORK TO WORK FOR YOU

QUICK FACTS

Studies Show

Employees who are out of work more than 12 weeks have less than a 50% chance of ever returning.

What's a Day Worth?

Lost work time costs employers \$85 per day on average, and that doesn't include medical costs. Our workers' compensation customers find that with Team•Work their injured employees return to work an average of six days earlier! That's six more days of productive work for your business.

Impact on Premium

Keep in mind that up to 80% of your workers' compensation claims costs will impact your future premium.

The Hartford's smart return-to-work solution can help you improve productivity while lowering your workers' compensation losses

Team•Work Focuses on Saving Your Business Time and Money

The Hartford's Team•Work program is based on a fundamental belief that every one of your injured workers is a valuable resource. So, getting them back to health and productive employment is a key focus for your business and for The Hartford.

Succeeding with Team•Work

1. *A collaborative approach* - Early in the process, we bring together critical parties such as the employee, risk manager or supervisor, medical providers, nurse care manager and loss control experts to achieve optimal results - getting the employee back to health and back to work.
2. *A focus on abilities rather than disabilities* - Initially, an injured employee may not be able to return to the same job. Team•Work focuses on ability management to identify and offer transitional duties to keep workers productive, engaged and involved. Even part-time work or temporary assignments can provide motivation to the employee and productivity for the employer.
3. *An employee's return to work* - In most cases, an employee is eventually able to return to their prior position. In the event that an employee is not able to return to the same job, we can assist in identifying alternative positions which use different skills so that the employee remains a valuable resource and asset to your organization.

Benefits to You

- *Reduction in Lost Work Time* - Getting injured employees back to work sooner and helping them to be productive as they recover positively impacts your cost of doing business.
- *Employee Satisfaction and Retention* - Employees who feel valued are more productive, dedicated and likely to deliver quality results that can contribute to your company's success.

GET THE MOST OUT OF THE WORKERS' COMPENSATION NETWORK

USE THE HARTFORD'S NETWORK REFERRAL UNIT AND ONLINE SEARCH TOOL



For workplace injuries, The Hartford's experience is that medical and indemnity results are better with network care. Network doctors are experienced in treating workplace injuries and helping employees return to work. Plus, network discounts help The Hartford maximize every healthcare dollar.

Post a Listing of Local Medical Providers

In many states, employers have the "right to direct" injured workers to a network provider for treatment. These employers should post a listing of local medical providers where all employees can access it. Even when there is no statutory right to direct, the best way to ensure employees are treated quickly is to encourage the use of appropriate network care. Employers should consider posting a provider listing. Do this before an injury occurs so an injured worker will know who to call.

How to Obtain a Network Provider Listing

The Hartford provides two tools to help you facilitate injured employees' use of network healthcare providers:

The Online Provider Search

Visit <http://www.talispaint.com/htfd/external/> and select the search method you prefer.

- Produce a provider directory.
- Create a listing of providers suitable for posting.
- Get information on state rules for direction of care.
- Available to employers and injured employees.
- Available 24/7.

Search by:

- Address
- Provider Name
- Specialty

The Network Referral Unit

Call 1-800-327-3636 and select 4 at the prompt to speak to one of our representatives.

- Get immediate provider information.
- Get a listing suitable for posting by fax or mail.
- Get information on state rules for direction of care.
- Available to employers and injured employees.
- Available Monday-Friday, 8 a.m. to 7 p.m. (EST).

REPORTING A WORK-RELATED INJURY

To report a workplace injury, gather the facts and call The Hartford Loss Connect Service at 1-800-327-3636.

When an employee is injured on the job, the first concern is getting him or her to appropriate medical care. After that, it is important to report the claim immediately. Research has shown that the sooner a claim is reported, the more accurate the claim outcome.

Making the Call

Because workers' compensation claims tend to be complex, The Hartford needs to gather detailed information during the claim reporting call. Early understanding of the incident allows us to most effectively manage the claim, including care of the injured employee. Gathering the information listed below before the initial call will help speed the process.

Company Information

- Account Number and Location Code (if applicable)
- Parent Company Name (or Program Name)
- Policy Number

Injured Worker Information

- Name, Date of Birth, Address, Phone Number
- Social Security Number
- Age, Gender
- Marital Status, Number of Dependents
- Hire Date, Years in Current Position
- Current Wage Information

Details of Incident

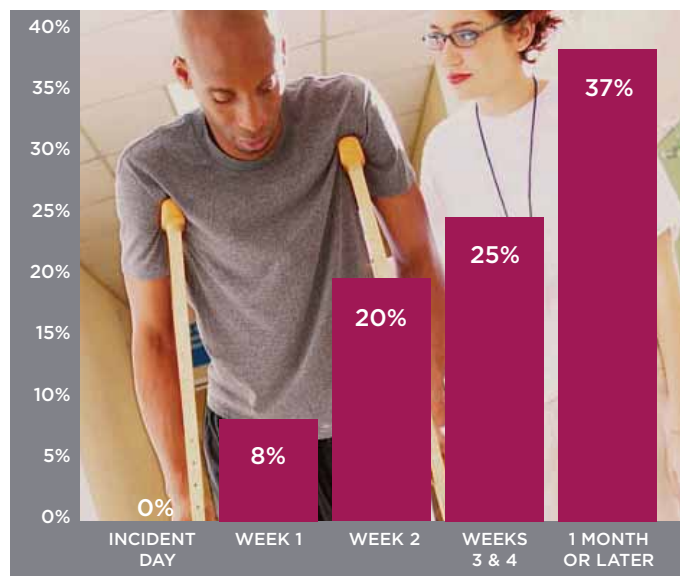
- When was the accident reported to you and by whom (date, time)?
- Address where injury occurred?
- Type of injury (burn, cut, etc.)?
- Exact body part injured?

- What was the cause of the accident (slip & fall, struck by object, etc.)?
- Do you have any reason to question this injury?
- What are the estimated number of days the employee will lose due to the injury?
- What is the anticipated date of return to work?
- Did anyone witness the accident? Who?
- Where was the injured employee treated (name, address, phone number of medical provider and facility)?

Network Providers

Names and addresses of more than 500,000 network providers qualified to treat work-related injuries are available online at www.talispoint.com/htfd/external or through our Network Referral Unit at 1-800-327-3636 (select 4 at the prompt). At the time of injury, our representatives can supply you with information on network providers in your area.

Effect of Timely Reporting on Loss Costs



Closed Claims, Accident Years 2004-2009 Includes Medical Only and Lost Time Claims



Managing a Work-Related Injury

Prompt care, immediate loss reporting, and a focus on return-to-work are the keys to successful workers' compensation claims.

1. Obtain appropriate medical care for the injured employee.

- Names and addresses of more than 400,000 network health care providers qualified to treat work-related injuries are available online at www.talispoint.com/hartext or through our Network Referral Unit at 1-800-327-3636 (select 4 at the prompt).

2. Call The Hartford's Loss Connect Service at 1-800-327-3636 to report the claim as soon as possible.

- Claims professionals are standing by 24 hours a day, 365 days a year to take your call.
- A 10-15 minute call can expedite the claim process by:
 - *Gathering necessary information, eliminating the need for you to submit claims forms*
 - *Confirming details of the accident/injury to assign the appropriate claims adjuster*
 - *Forwarding any state required reports, if applicable, to the state and the employer*

3. Help the injured employee get back to work.

- Keep in contact with the injured employee.
- Get specific restrictions from the doctor.
- Complete and return our Physical Demands Analysis form to help us understand the physical demands of the injured workers' job.

- Work with The Hartford to consider all options for returning the employee to work.

4. Monitor the situation.

- Notify The Hartford of significant events:
 - *Employee receives treatment outside the network*
 - *Employee retains an attorney*
 - *Employee doesn't cooperate with return-to-work plan*
 - *Employee returns to work*

Helping Injured Employees Get Back to Productivity.

The Hartford uses the Team•Work return-to-work approach, where the employer, injured worker, physician, adjuster, and nurse case manager focus on getting the injured worker back on the job as quickly as medically possible. With Team•Work, employers can see a two-week reduction in days lost to workplace injuries. We concentrate on an injured worker's abilities, finding appropriate duties to get the worker back on the job. Faster return to work is an advantage for all involved, improving productivity, the worker's morale, and the overall claim outcome.

