



## MAKE THE MOST OF YOUR BENEFITS PACKAGE

**Life and Disability insurance** from The Hartford can help you protect the financial future of your loved ones. Your coverage includes valuable services that can help you and your family.

### FUNERAL CONCIERGE SERVICES<sup>1</sup>

**Helps provide peace of mind when it's needed most.**

The Hartford's Funeral Concierge offers a suite of online tools and live support to help guide you through key decisions. It allows for pre-planning, documentation of wishes, and even offers cost comparisons of funeral-related expenses. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers – often resulting in significant savings.

For more information, call: **1-866-854-5429**

Visit: **[www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford)**

Use code: **HFEVLC**

### BENEFICIARY ASSIST<sup>®</sup> COUNSELING SERVICES<sup>2</sup>

**Getting through a loss is hard. Getting support shouldn't be.**

The Hartford offers you Beneficiary Assist counseling that can help you or your beneficiaries (named in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner and five face-to-face sessions for up to a year from the date a claim is filed.

For more information, call: **1-800-411-7239**

### ESTATEGUIDANCE<sup>®</sup> WILL SERVICES<sup>2,3</sup>

**Create a simple will from the convenience of your home.**

Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance<sup>®</sup>. It helps you protect your family's future by creating a will online – backed by online support from licensed attorneys.

Visit: **[www.estateguidance.com](http://www.estateguidance.com)**

Use code: **WILLHLF**

continued



**Ability Assist® &  
HealthChampion<sup>SM</sup>**

Call toll-free:

**1-800-96-HELPS  
(1-800-964-3577)**

**ABILITY ASSIST® COUNSELING SERVICES WITH  
HEALTHCHAMPION<sup>SM</sup> HEALTH CARE SUPPORT<sup>2,5</sup>**

**Disability can be a challenge. Getting support doesn't have to be.**

Ability Assist Counseling Services offers 24/7 access to master's- and Ph.D.- level clinicians. Includes three face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal and work-life concerns.

If your company provides disability coverage for less than 5,000 people, Ability Assist is available to you at any time if you're covered by Disability, Voluntary or Leave Management services with The Hartford. If your company provides disability coverage for more than 5,000 people, you'll have access to this service once you have an approved claim. See your benefits manager for details.

HealthChampion offers support if you've become disabled or are diagnosed with a critical illness. You'll receive guidance on care options, helpful resources and help with timely and fair resolution of issues.

Visit [TheHartford.com/employeebenefits](http://TheHartford.com/employeebenefits)



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Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

Some services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services).

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<sup>3</sup> The EstateGuidance® website is secured with a GoDaddy.com WebServer Certificate. Transactions on the site are protected with up to 256-bit Secure Sockets Layer encryption. Printing of a simple will is available at an additional cost to you.

<sup>4</sup> Travel Assistance and ID Theft Protection are provided by Generali Global Assistance, Inc. Generali is not affiliated with The Hartford and is not a provider of insurance services.

<sup>5</sup> HealthChampion® specialists are available during business hours only. Inquiries outside this time frame can request a callback or schedule appointment.

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# TRAVEL ASSISTANCE AND IDENTITY THEFT SUPPORT SERVICES

## WHAT DO I DO FIRST?

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance and then contact **International Medical Group (IMG)**.

## WHAT TO HAVE READY

- Your employer's name
- Phone number where you can be reached

## EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go wrong, leaving travelers vulnerable and potentially unable to find the right help. When the unexpected happens far from home, it's important to know whom to call for assistance. If you're covered under a group policy with The Hartford, you and your family may have access to travel assistance and identity theft support services provided by International Medical Group (IMG).<sup>1</sup>

Since 1990, IMG has provided global travel assistance services to millions of customers worldwide. IMG has extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. Their team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, the on-site 24/7/365 U.S.-based call center is available day or night to arrange high-quality care you can depend on.

Additionally, IMG stands ready to provide identity theft support services that include assistance on the steps to take once a theft has occurred.

## TRAVEL EMERGENCY TRANSPORT SERVICES

IMG will provide payment for transportation expenses associated with the following services up to a \$1 million combined single limit per person. For services to be paid for by IMG, they must be contacted to approve and arrange all services in advance.<sup>2</sup>

- **Medical evacuation and repatriation:** IMG will arrange a medically necessary transportation to a medical facility capable of providing adequate treatment.
- **Repatriation of mortal remains:** IMG will arrange and coordinate the preparation and transportation of mortal remains to the deceased's place of residence or to the place of burial.
- **Return of dependent children:** IMG can arrange the transport of dependent children home or to the residence of a family member in the event the parent is hospitalized due to an unforeseen medical situation and the children are left unattended.
- **Return of travel companion:** If someone is hospitalized due to an unforeseen medical situation, IMG can arrange for a travel companion to accompany them on their medical evacuation or repatriation back home.
- **Visit by a family member or friend:** If someone is traveling alone and hospitalized due to an unforeseen medical situation and an emergency evacuation or repatriation is not imminent, IMG can arrange to bring a chosen family member or friend to their location.

(Please cut here and keep in your wallet.) ✂

## INTERNATIONAL MEDICAL GROUP (IMG) CONTACT INFORMATION

U.S. and Canada: 800-243-6108 (toll-free)

Outside U.S.: 202-828-5885

assist@imglobal.com





Travel assistance and identity theft support services through IMG are available to eligible employees who are covered under certain group insurance policies from The Hartford. The services are also available to eligible employees' spouses and dependent children up to age 26. Identity Theft Support and Pre-Trip Services are available 24/7/365. The services listed for Travel Emergency Transport Services and Travel Medical Assistance are only available when traveling more than 100 miles from home (or while in a foreign country) and while traveling for 90 consecutive days or less.

## TRAVEL MEDICAL ASSISTANCE

IMG will provide assistance services only for the following items:

- **Medical and dental referrals:** IMG provides referrals within their global medical network that includes physicians, clinics, hospitals and other healthcare providers worldwide.
- **Medical monitoring:** IMG will continually monitor the medical situation until the traveler is either healthy or transferred to their home hospital. IMG medical staff review and analyze each situation to ensure quality of care.
- **Pre-transport patient assessments:** Prior to coordination of a medical transport such as an emergency evacuation, IMG provides an assessment to determine fitness to travel and identify any risks associated with the transfer.
- **Arrange or facilitate filling prescriptions:** If a traveler requires an emergency prescription, IMG can arrange for or facilitate filling prescriptions locally.
- **Replacement of medical devices and corrective lenses:** IMG will arrange for the replacement of corrective lenses or medical devices if they are lost, stolen or broken during travel.
- **Emergency medical payments:** Upon securing payment or a guarantee to reimburse from the travelers' insurance provider, IMG will coordinate payment to the treating facility.

## ADDITIONAL TRAVEL ASSISTANCE SERVICES

IMG will provide assistance services only for the following items:

- **Pre-trip and cultural information:** IMG can provide certain country-specific information such as travel advisories, passport and visa information, general info on local customs and more.
- **Lost luggage assistance:** If luggage is lost, IMG can communicate with commercial flight carriers to coordinate the return of lost luggage and file the requisite reports.
- **Lost document assistance:** When a passport, visa, or other crucial document is lost during travel, IMG can provide support on the next steps to obtain emergency replacements.
- **Legal referrals:** IMG can provide the contact information for local attorneys.

- **Emergency cash:** If a traveler's money is lost or stolen, this service provides for the coordination of a cash advance through Western Union.
- **Pet and vehicle return:** IMG will assist with returning a pet home or returning a rented vehicle in the event of an emergency while traveling.

## IDENTITY THEFT SUPPORT SERVICES

IMG will provide assistance services only for the following items:

- **Education:** Assistance to help prevent theft and support on the steps to take following theft.
- **Credit bureau notification:** Assistance notifying all three major credit reporting agencies to obtain a copy of your credit report and place an alert on your records.
- **Credit information review:** Assistance to review your credit information and history over the phone to determine if fraud or theft has occurred.
- **Identity theft affidavit:** Assistance with completing an identity theft affidavit and direction on who to send it to.
- **Card replacement:** Assistance replacing credit, debit and membership cards.
- **Translation services:** Assistance when you're overseas and need help communicating with the local police to file a report of an identity theft incident.

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**THE HARTFORD**

**This card is not proof of insurance.**

If travel assistance is needed, please contact IMG at **800-243-6108** (U.S. only) or 202-828-5885 (Outside U.S.) or [assist@imglobal.com](mailto:assist@imglobal.com).

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<sup>2</sup> IMG will provide payment for third-party transport expenses related to a qualified medical evacuation or repatriation, return of dependent children, return of travel companion, return of mortal remains, or visit of a family member or friend. Payment will be limited to \$1,000,000 combined single limit per person; however, any non-transport related expenses, such as medical expenses, related to these services is the responsibility of the traveler. IMG will not provide evacuation services if the transport is not medically advisable or necessary or if the injury or illness can be treated locally. All emergency medical transport services must be arranged by IMG-designated personnel to be eligible for services under this program. No payment for reimbursement of services not approved by IMG in advance will be accepted.



Business Insurance  
Employee Benefits  
Auto  
Home