

Ability Assist® – Helping with Personal Issues

Support for long-term disability insured employees¹, claimants and claimant family members

Ability Assist offers insured employees¹, as well as disability claimants and their family members, support that is easy to access and confidential

After a disability, employees and their families may have difficulty coping. Even without the stress and sorrow of a disability, employees may need help with concerns such as eldercare, substance abuse, childcare, family relationships, marital problems and work-life issues in order to be at their best – at the workplace and at home. That's why The Hartford² offers Ability Assist³ to all eligible employees who enroll in group long-term disability coverage.

Services to meet individual needs

Claimant Ability Assist is offered to all employee groups, regardless of size. Disabled employees will be notified of the service when they begin receiving long-term disability benefits. Employee Ability Assist is offered to groups with fewer than 1,000 enrolled employees. Eligible employees will be notified when their long-term disability insurance becomes effective.

When an insured employee calls the toll-free number, a ComPsych® counselor will help him or her develop an individualized plan of action.

Easy to access and confidential

- Access counselors with a master's or PhD degree in counseling via a dedicated toll-free telephone number 24 hours a day, 365 days a year
- Telephone assessments, consultations and referrals to resources and services in callers' communities, such as:
 - Homemaker services
 - Assistive equipment and home remodeling
 - Home-delivered meals
 - Community and governmental agencies serving the disabled
 - Adult day care and respite care for caregivers
 - Daycare for children and elderly parents

¹ Employee Ability Assist is offered to groups with fewer than 1,000 lives. Groups with over 1,000 lives only receive Ability Assist services once employees become disabled. ² The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Life Insurance Company, and "Hartford Life Group Insurance Company". ³ Services available for new business sold after 4/5/04.



- Ability Assist interactive Web services with password protection and access to self-assessment tools, information and other resources
- Multilingual capabilities
- TTY technology available to assist the deaf and hearing impaired

Valuable support for employees and their families

Claimant Ability Assist⁴

To help eligible disabled employees and their families deal with the lifestyle changes and the challenges of a disability, Ability Assist includes the services of professional counselors, financial and legal advisors.

Claimants and their family members receive a total of five face-to-face sessions or equivalent professional time. All five sessions may be used with a counselor, financial planner, or legal advisor, or shared among the three types of professionals. Financial and legal advisors will provide assistance with financial planning and certain legal matters such as tax filing questions, debt issues, guardianship or power of attorney. Services are available to disabled employees for up to two years while they are receiving long-term disability benefits.

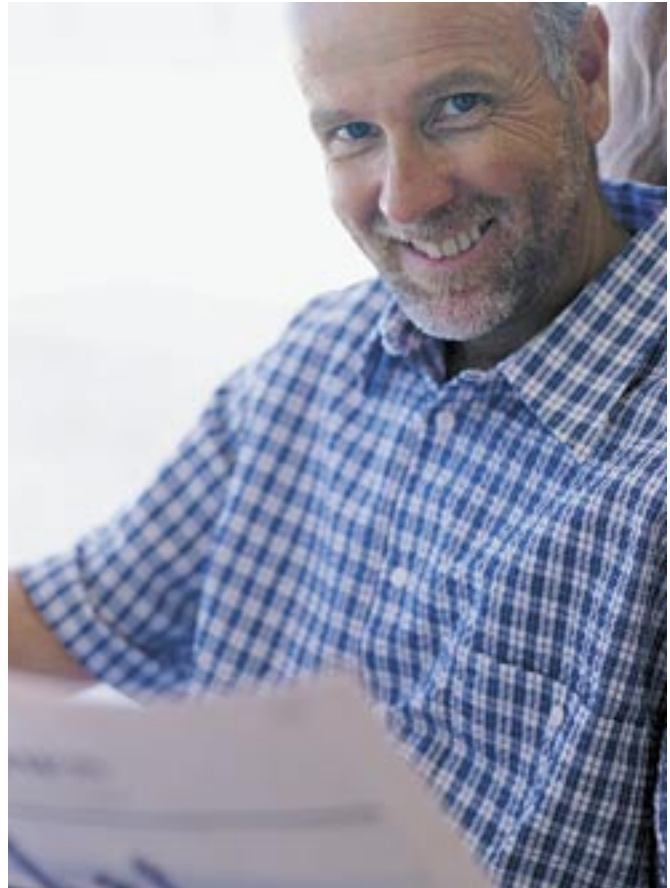
Employee Ability Assist

Eligible employees insured by The Hartford's long-term disability plan are entitled to five face-to-face assessment and counseling sessions. Counselors will provide assessment of emotional concerns and referrals to appropriate resources and providers.

Employees who use the program and then go on disability claim may access additional claimant sessions.

Professional services provided by ComPsych^{®5}

Ability Assist services are offered by ComPsych, the largest provider of employee assistance programs, managed behavioral health, work/life, and crisis intervention services.⁶ For more information on ComPsych, visit www.compsych.com.



Easy access to more information

For more information about Ability Assist, visit <http://groupbenefits.thehartford.com/abilityassist>. For details about The Hartford's long-term disability plans or other group benefits programs, call your group benefits sales representative. To locate a group benefits sales representative near you, call **1-866-FOR-HART** (1-866-367-4278) or visit our website at <http://groupbenefits.thehartford.com>.

⁴The program offered to groups with over 1,000 lives provides Ability Assist services once employees become disabled.

⁵ComPsych[®] is a registered trademark of ComPsych Corporation.

⁶Business Insurance, Annual Market Share Survey, March 29, 2004.