

Employee Benefits

LIFE INSURANCE RESOURCES FOR EMPLOYERS

COVID-19 | QUESTIONS & ANSWERS



WE KNOW THESE ARE UNPRECEDENTED TIMES. AND WE'RE HERE TO HELP.

Across the world, people and businesses are facing circumstances they've never encountered before. The Coronavirus (COVID-19) outbreak continues to raise challenges for our nation, our economy and our communities and families. Through it all, The Hartford is here.

Here's What You Can Expect From Us

Our Culture of Caring is designed to support employees, no matter where they are in their life's journey. We're also here to ease administrative burdens for employers. Visit us at [Thehartford.com/employee-benefits/claims](https://www.thehartford.com/employee-benefits/claims) or call The Hartford's Life Care Advocate team at 888-563-1124, option 5.

You can direct your employees to the following programs and services during this difficult time.

How can we submit employee claims if our HR team is working remotely?

- Claims can be e-mailed to gbclaimslife@thehartford.com
- Called in via telephone to 1-888-563-1124
- Faxed to 1-888-954-2621
- Or by mailing printed copies to:

The Hartford
Group Life Claims
P. O. Box 14299
Lexington, KY 40512-4299

How can our employees or their beneficiaries best fill out claim paperwork at this time? They are having a hard time getting required documents since some local government offices may be closed.

We understand that this is a challenging time to obtain the required information to submit a claim. Please direct employees to follow the instructions on the claim form. If they have questions, they can call us at 1-888-563-1124, Option 5.

For families who have lost a loved one, or are dealing with a severely ill loved one, what helpful services does The Hartford provide?

- **A Beneficiary Checklist** is sent with every Claims package. The Checklist includes resources and instructions which can help reduce stress during a difficult time. If employees would like a copy of the Checklist before receiving a Claims package, please have them call the Life Care Advocates with their employer information.
- **Beneficiary Assist[®] Counseling¹** helps beneficiaries cope with emotional, financial and legal issues that can arise after a loss. It offers unlimited 24/7 telephone access and up to five² face-to-face sessions or equivalent professional time for one or a combination of services for up to a year from the date a claim is filed. Beneficiary Assist can be reached at 1-800-411-7239.
- Employees may also call 1-888-563-1124, **Option 5**, to reach one of our Life Care Advocates. They can help navigate life insurance, employee benefits, Federal, State and local benefits.
- Please also refer to the information regarding The Hartford Funeral Concierge below.

We know that some of these topics are uncomfortable. But your employees are not alone. The following services can provide support and resources when needed.

- **EstateGuidance[®] Will Services¹** - Employees may create a simple will online, from the convenience of home, at www.estateguidance.com. Instruct them to use code WILLHLF.
- **The Hartford Funeral Concierge¹** provides extensive services related to pre-planning, documentation of wishes, family advocacy and professional negotiation of funeral prices. Express Pay guarantees beneficiaries can receive payment in as little as 48 hours if Funeral Concierge is engaged. Expert counselors are available 24/7. Employees or loved ones can call 1-866-854-5429 to learn more or they may visit www.everestfuneral.com/hartford and use code: HFEVLC.

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



For covered employees taken ill while traveling, how can The Hartford Help?

The Hartford Life Essentials Travel Assistance¹ program helps with access to medical professionals across the globe and additional resources when employees have traveled 100+ miles from home for 90 days or less. In the case of a serious emergency while traveling, employees should obtain emergency medical services first (the local “911”) and then contact Travel Assist.

- **1-800-243-6108** or collect from other locations: **202-828-5885**
- Employees will need to provide their employer’s name, ID number **GLD-09012** and their company policy number.

For anyone who may be struggling on a newly reduced income or in need of childcare, utilities assistance or other services, we suggest calling 2-1-1 or visiting 211.org. 95% of the United States is covered by 211. Resources are available locally and counselors are taking calls.

You Can Count On Us

We are continuously monitoring guidance from federal and state authorities, and will continue to keep you updated as the situation changes.

Please visit [The Hartford’s Coronavirus Resource Center](#) for additional information as well as links to The Center for Disease Control, World Health Organization, OSHA and other resources for both employers and small businesses.

Our [Paid Family Medical Leave \(PFML\) Resource Center](#) is a central source for information regarding the latest federal and state-specific legislative activity, along with articles to help you understand the impact of these changes.

- In addition, familiarize yourself with what the federal government is doing through their recent initiatives to help American businesses. There are plans in place that may help.

Be on guard for increased cyber or ransom-ware attacks during this health crisis – do not click on attachments or links that you do not recognize. Contact us by phone if you question the authenticity of any communication claiming to be from The Hartford.

Resources

- [The Hartford: Coronavirus Resource Center](#)
- [The Hartford: Keeping Employees and Business Safe](#)
- [CDC: Resources for Businesses](#)
- [Help from Government Resources](#)
- [OSHA Guide to Preparing for COVID-19](#)

We are confident in our ability to partner with you through this crisis. As a 210-year-old company, we have successfully navigated through many global crises, including multiple recessions, two world wars and the 1918 influenza pandemic. This is an unprecedented time for everyone, but we are here to support you. **Together, we will prevail.**

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

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2 California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

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