

HealthChampionSM

Health care support service

For employees covered under The Hartford's Disability or Critical Illness insurance or Leave Management Services.



Get the support you need to help make smarter health care decisions.

If you become disabled from an accident or are diagnosed with a critical illness, your first priority should be focusing on your treatment and recovery. What you don't need is more stress about your care options, medical benefits, co-pays and other expenses.

To help, there's ComPsych® HealthChampion¹ – a service provided to you as part of The Hartford's Ability Assist® EAP services.² HealthChampion helps take some of the burden off your shoulders. No matter what kind of health plan you have - whether a self-funded plan or a public or private health care exchange - the HealthChampion program can:

- Guide you through health care options
- Connect you with the right resources
- Advocate for timely and fair resolution of issues

How does it work? You have unlimited access to HealthChampion specialists who walk you through all aspects of your health care issue. Helping to ensure that you're fully supported with employee assistance programs and/or work-life services.

Timely answers from trusted professionals

HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. The GuidanceConsultantsSM intake staff are master's or doctoral degreed. They assess the issues and needs and then directly connect you to the appropriate HealthChampion specialist. HealthChampion can then help you through a variety of both administrative and clinically-related concerns. (See the table on the next page for a complete list.)

Best of all, you can access the GuidanceConsultants 24 hours a day, seven days a week via a toll-free line:

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

so you'll have assistance when you need it.³



CASE ILLUSTRATION

Making recovery simpler⁴

Michael suffered a mild heart attack and was later diagnosed with coronary artery disease and high blood pressure.

After being discharged from the hospital, he felt overwhelmed with unfamiliar information and a multitude of instructions. Concerned about the recovery process, Michael called ComPsych® HealthChampion and spoke with an RN specialist who explained how these disease processes develop. She also provided more information on his new prescriptions and necessary changes to his lifestyle.

Since Michael had been unable to work during his recovery, he became concerned with his finances when some of his therapy and follow-ups required a portion of payment upfront. The HealthChampion claims and benefits advocacy specialist informed Michael's doctors of his tight financial situation and they agreed to provide services without collecting any prepayment. Because the HealthChampion teammates were there to provide Michael with information and help with administration, Michael was able to focus his time on recovering and taking control of his health.



Better care without the legwork and guesswork

Save yourself the time and burden of getting the answers for your health needs. Look into **ComPsych[®]** HealthChampion today.

Administrative support

- An easy-to-understand explanation of your benefits—what's covered and what's not
- Cost estimation for covered and non-covered treatment options
- Step-by-step guidance on claims and billing issues
- Fee and payment plan negotiation
- Referral to financial resources for the under- and uninsured
- Explanation of the appeals process

Clinical support

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits, lab work, tests and surgeries
- Straightforward answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

Administrative and clinical specialists may also refer employees to EstateGuidance[®] EAP services and other work-life resources.⁵

Need more facts?

Visit our website at thehartford.com/employeebenefits.

www.thehartford.com

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT.

¹ HealthChampionSM services are provided through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford does not provide basic hospital, basic medical, or major medical insurance.

² Ability Assist[®] is offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych.

³ HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

⁴ This case study is fictional. It is intended for illustrative purposes only.

⁵ EstateGuidance[®] services are provided through The Hartford by ComPsych. ComPsych[®] is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time.