

Helping You Minimize the Damage of Workplace Injuries

The Hartford's Workers' Compensation Claims Organization

When you run a small business, the loss of even one employee can have big consequences. You don't have a staff of interchangeable parts like your larger competitors. You need every employee working. Every employee has a direct impact on the bottom line.

That's why it pays for a small business like yours to work with The Hartford, an industry leader in workers' compensation coverage. We've been providing employers and their employees with workplace injury protection since 1913. We have the financial strength to meet our obligations and the resources to provide injured workers with timely, appropriate care to help them get back to work as soon as medically possible.

And while we are a large company, caring people serve at the heart of our organization. We understand that you work side by side with your employees and care about their health as much as their productivity. Consider the many resources we provide to help them get back to health and gainful employment if an accident should occur:

Preferred Medical Network

- Ensures access to doctors and facilities.
- More than 400,000 healthcare providers available.
- Network doctors are knowledgeable in workplace injury treatment.
- Negotiated rates ensure appropriate costs.

Network Referral Unit

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

Pharmacy Benefits Program

- Easy for employees to fill a prescription, even before a claim has been filed.
- The Hartford monitors prescription usage to avoid fraud and other unnecessary expenses.

Nurse Case Managers

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

Team•WorkSM

- 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 Review Systems

- Review processes help avoid errors and ensure accurate payments in prescription drug usage, permanent partial disability ratings, and medical billing

