Introducing

LIFE CONVERSATIONS EXPRESS PAY
AVAILABLE THROUGH THE HARTFORD¹ AND EVEREST FUNERAL PLANNING²

Life Conversations Express Pay is an expedited payment program available to Hartford Group Life Insurance policyholders. Beneficiaries who utilize Everest for their funeral planning needs can have access to the proceeds of their life insurance claim within as little as 48 hours.

Responding to a need

Unexpected expenses brought on by a death – especially in light of the current economic times – can cause significant financial hardship.

The Hartford is transforming the way it processes group life insurance claims with this groundbreaking approach – Life Conversations Express Pay – which provides beneficiary recipients with payment in as little as 48 hours from the receipt of proof of death. The new Life Conversations Express Pay feature is available through the Life Conversations from The Hartford program and is facilitated by their partnership with Everest. In this innovative new process, The Hartford will accept a certificate of death from a funeral home in lieu of a traditional death certificate, which can speed up the payment of death benefits by several weeks.

With Life Conversations Express Pay, eligible families covered by The Hartford’s Life Conversations program now can have access to their entire life insurance funds in as little as 48 hours.

Life Conversations, an innovative new resource that includes funeral planning, will preparation, estate planning, as well as emotional, financial, and legal support services to beneficiaries, was recently introduced by The Hartford. With Life Conversations Express Pay, the newest service addition to Life Conversations, The Hartford is once again demonstrating its position as an innovator in the development of life planning tools and services.

To learn more about The Hartford’s Life Conversations Program please visit www.hartfordlifeconversations.com

Who is Everest?

Everest is an independent consumer advocate who works on the family’s behalf. Everest’s sole purpose is to provide the information a family needs to make the most informed decisions about all funeral related issues, and then put those wishes into action. Everest provides a simple, first-of-its-kind service to prepare for the last step of life.

Expertise without equal.
Benefits without burden.
The Hartford’s 2010 Benefit Landscape Study

The results from The Hartford’s 2010 Benefit Landscape Study found that almost two-thirds of all respondents indicated they would experience a financial hardship if facing funeral expenses, while nearly half of all respondents expected to use life insurance to cover the costs.

The reality is many employees, without an expedited payment program like Life Conversations Express Pay, may not have the insurance proceeds in time to pay for immediate funeral expenses.

“Everest took care of everything. I didn’t know how I was going to pay for the funeral. Once they explained how Life Conversations Express Pay worked, it was such a relief. I couldn’t believe how fast The Hartford got me the check.”

Jacqueline B, Group life beneficiary

Who is eligible to use Life Conversations Express Pay?

Life Conversations Express Pay is available to beneficiaries of loved ones covered under Life Conversations, if:

- The deceased has died from natural causes
- An attending doctor exists and will sign a certificate of death
- There is no coroner or medical examiner involved.

Once notified by Everest of an employee’s death, The Hartford will contact the employer to obtain information to facilitate the claim payment process. The Hartford also reserves the right to request more information and/or a certified copy of the Death Certificate, if deemed necessary.

How can I learn more?

To learn more about The Hartford’s Life Conversation Program please visit www.hartfordlifeconversations.com or call your Hartford representative.