

GROUP BENEFITS



# LIFE CONVERSATIONS FROM THE HARTFORD

Featuring Everest Funeral Planning



Expertise without equal.  
Benefits without burden.

# A FIRST-OF-ITS-KIND SERVICE FOR THE LAST STEP OF LIFE.

Through Life Conversations, a patent-pending program, employees covered under a Hartford Group Life policy have access to a new service from Everest,<sup>1</sup> the first nationwide funeral planning and concierge service. Although not an insurance product, the service can be a key decision-making tool.

# ONE PLAN. ONE SOURCE. ONE STEP.

A single source to help families prepare for the future and navigate difficult, end-of-life decisions.



## One Plan

Life Conversations from The Hartford<sup>2</sup> provides employees with access to a suite of online tools and services to guide them through major life decisions. From selecting the appropriate amount of life insurance and creating a will to at-need services such as funeral planning and grief counseling, Life Conversations provides employees with online and 24/7 advisor support.

## One Source

Life Conversations is a comprehensive Web site – with tools, information and services employees need to plan important conversations. In addition, knowledgeable advisors are available 24/7 to answer program questions and connect your employees or their families with the appropriate resource.

## One Step

Contact your benefits consultant or a Hartford representative to learn more about Life Conversations from the Hartford, available at [www.hartfordlifeconversations.com](http://www.hartfordlifeconversations.com).

# HELP EMPLOYEES BEGIN THE CONVERSATIONS OF A LIFETIME.

The Life Conversations program features include a personal planning program from The Hartford. Employees have access to tools and resources such as life insurance and estate planning calculators, as well as at-need services including funeral planning and assistance for beneficiaries.



Everest Funeral Planning provides information your employees need for all funeral-related issues.

## PLANNING TOOLS AND SERVICES

### Life Insurance

- Why do you need it?
- How much do you need?
- Calculators
- Important product features
  - Accelerating the benefit—with the Living Benefit Option
  - Taking the coverage with you—with Portability and Conversion
  - Traveling confidently—with Travel Assistance,<sup>3</sup> providing pre-trip information and medical assistance when necessary
  - Gaining peace of mind at time of claim—with the Safe Haven<sup>®</sup> program

### Estate Planning

- Conversation starters
  - How to talk to your family about estate planning
- Calculators
- Creating a will online with EstateGuidance<sup>®4</sup>
- Funeral planning
  - 24/7 funeral planning assistance from funeral advisors
  - Online planning tools
  - PriceFinder search reports

## AT-NEED SERVICES

### Funeral Concierge Services

- Funeral planning assistance from licensed funeral directors
  - Provides as much or as little support as the family needs
  - Gathers pricing information
  - Negotiates funeral service prices with local funeral homes

### Family Support

- Legal, emotional and financial counseling to help cope with a loss with Beneficiary Assist<sup>®5</sup>
  - Individualized assessment and plan available upon request
  - Unlimited phone contact with counselor for up to one year
  - Five face-to-face sessions with a certified counselor
- File a claim





Everest can  
save a family  
\$1,250-\$5,500 in  
funeral costs.

## EVEREST SERVICES

### 24/7 Advisor Assistance

- Provide employee with help in creating personal funeral plans
- Answer all funeral-related questions

### Online Funeral Planning Tools

- Personal Profile
- 10 Key Decisions Planner
- “My Wishes” Planning Guide
- Reference Guide
- Information stored and maintained in a secure data warehouse

### PriceFinder Research Reports

- Detailed, local funeral home price comparisons
- Available on demand via the Life Conversations website: [www.hartfordlifeconversations.com](http://www.hartfordlifeconversations.com)

### At-Need Negotiation Services

- Planning session with a licensed funeral director, who offers as much personal assistance as the family desires
- Documentation of the family’s wishes
- Communication of the plan to the funeral home of the family’s choice
- Negotiation of prices, which often results in significant time and financial savings

## EVEREST'S AVERAGE COST SAVINGS



### Funeral Costs

### Range of Savings<sup>6</sup>

Traditional funeral services	\$500-\$2,500
Casket and vault	\$750-\$3,000
Average savings	\$1,250-\$5,500

## TWO PROGRAM OPTIONS AVAILABLE

### Life Conversations

With either basic life or supplemental life insurance coverage, Everest is included in the standard plan for employees, their spouse/partner and dependents under age 25.

### Parent Conversations

Parent Conversations is an option to employers with 500 or more employees. With this option Everest services are extended to parents and step-parents of employees and the employee's spouse/partner. The employee must elect supplemental life insurance to receive Parent Conversations.

## GROUP BENEFITS



**Mixed Sources**  
Product group from well-managed  
forests and recycled wood or fiber  
[www.fsc.org](http://www.fsc.org) Cert no. XXX-XXX-000  
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<sup>1</sup> Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

<sup>2</sup> 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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home office of both companies is Simsbury, CT.

<sup>3</sup> Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

<sup>4</sup> EstateGuidance® is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

<sup>5</sup> Beneficiary Assist® is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services

<sup>6</sup> Average range of savings based on average savings experienced by actual Everest families. Range of savings and case studies are provided for illustrative purposes only. Individual circumstances, customer choice, market forces and other factors can influence prices and potential savings and therefore substantially influence actual results. Results and savings are not guaranteed.

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