

## The Hartford's Group Benefits Disability School – The Vault Program

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### Key Logistics Information

**Travel Arrangements:** When your completed registration form is received, we will provide you with contact information for The Hartford's travel partner. We have a process set-up for you to arrange your flights via a web link or by phone. The all inclusive tuition covers flight expenses as well as shuttle service to and from the program.

**Travel & Lodging contact:** Once your travel arrangements have been made, your lodging will be secured by The Hartford for the week. For questions regarding travel and lodging please contact Linda Shaw, Conference and Event Planner at The Hartford at 860.843.7243 or [linda.shaw@hartfordlife.com](mailto:linda.shaw@hartfordlife.com)

**Airport:** BDL, Bradley International, Hartford/Springfield

**Shuttle Service:** Round trip ground transportation will be provided by Avon Old Farms Hotel from the airport to the hotel. Upon your arrival at Bradley International Airport, proceed to baggage claim and exit the airport. A white van will be waiting to pick you up curb side in the inside lane with "Classic Hotels of CT" written on the side. The driver will also be holding a sign with your name on it. If, for some reason, the van is not there, please wait a few minutes as they are simply circling and will be there shortly.

**Hotel:** Avon Old Farms Hotel – 279 Avon Mountain Road, Avon, CT 06001 – (1-800-836-4000)  
<http://www.avonoldfarmshotel.com/>

**Suggested Arrival:** Sunday

**Class Begins:** Monday, 7:45 a.m. at Avon Old Farms Hotel – Towpath Ballroom.

**Class Ends:** Friday, 12:00 noon. Please do not plan flights out of Bradley Airport earlier than 2:00 p.m.

- **NOTE:** In order to receive the Continuing Education credits for the Vault program, students must attend the entire program and sign in and out each day. In order to receive the National Underwriter Group Benefits Disability Specialist (GBDS) professional designation, the National Underwriter Company requires you to take the GBDS multiple choice exam, proctored by The Hartford, before the end of the program. A score of 70 or better is required to earn the National Underwriter's GBDS designation.

**Meals:** Breakfast, lunch and refreshments will be served throughout the week. Dinner will be provided at the graduation ceremony on Thursday evening in the Talcott Room located at the Avon Old Farms Hotel. Please let us know of any dietary requests.

**Dress:** With the exception of Thursday evening's dinner, graduation ceremony and group photo, dress for the entire program (Monday morning through Friday afternoon) is business casual. Please bring business attire for Thursday evening's events.

**Payment Information:** Invoice will be sent after your registration form has been received. Please make checks payable to: **The Hartford Insurance Company**

**Cancellation/Refund Policy:** To confirm a reserved seat, full payment of tuition is required no later than 30 days prior to the start of the program. Cancellation received more than 30 days prior to the start of the class is eligible for a full refund or credit toward a future class at the student's discretion. Cancellations (without substitution from the student's agency) received less than 30 days prior to the start of the class will be applied by The Hartford as a credit toward another Vault program to be delivered within 12 months of the class date (either for that student or another participant from that student's agency).

If The Hartford cancels a program, we will give as much advance notice as possible and apply a student's full tuition towards another Group Benefits Disability School in 2006 or refund the tuition in full at the request of the student.

## Key Program Information

**National Underwriter GBDS Binder:** A few weeks before the start of the program we will send a binder from The National Underwriter Company to you with pre-reading materials. The binder is your core study manual for National Underwriter's Group Benefits Disability Specialist (GBDS) professional designation exam. The Hartford's Group Benefits Disability School will help prepare you for the GBDS exam. For those interested in earning the designation, we will proctor the exam during the school at 4:30PM on Thursday of the program. You will want to familiarize yourself with the materials in that binder and use each chapter's practice exams as a self-study tool prior to coming to the program. **Please bring this binder with you to class.**

**Course Electives:** During the program we offer two full afternoons of breakout sessions called "Sweet" and "Salty". Sweet sessions include topics such as Why Can't You Be Normal Just Like Me?, Intro to DI pricing under 1,000 Lives, and Tax Implications on Disability Design Plan. The Salty sessions include topics such as Experience Pricing Principles, Theory of LTD Reserving, and Estimating Plan Change Values. While you can choose whichever block you want, we recommend the Sweet block of modules for those with 4 or less years experience with Group DI and the "Salty" block for those with more experience. Which ever block you chose you must stay with that block both days to receive CE credit for those sessions. You will be given the opportunity to select your elective after you register for the program.

## Program Policies & Objectives

**Tuition:** The Vault's **all-inclusive, satisfaction guaranteed** tuition of \$2,495 is due upon registration and includes:

- Hartford classroom instruction & materials
- National Underwriter's GBDS materials
- Proctoring and grading of the GBDS Exam
- Continuing Education credits, filing fees and certificates
- Graduation dinner with members of The Hartford's Group Benefits Division Senior Leadership Team
- Travel to and from the program (within the U.S., arranged by The Hartford's travel vendor)
- Lodging, daily breakfast and lunch meals
- Access to Hartford subject matter experts/instructors after the program

**Payment:** Tuition is payable by check only. Checks should be made out to **The Hartford Insurance Company** and mailed with a copy of the invoice to:

Bob Hayes  
Producer Partner Programs  
The Hartford – Group Benefits Division – A2W  
200 Hopmeadow Street  
Simsbury, CT 06089

**Note:** Participation in the program is never offered as a reward or incentive for sales activity with The Hartford. If students are not satisfied with the program, The Hartford will refund their tuition, no questions asked.

**Registration Information:** For registration questions or additional information, please contact Bob Hayes at 860.843.3524 (8:00 a.m. - 4:00 p.m., EST), or email Bob at [robert.hayes@hartfordlife.com](mailto:robert.hayes@hartfordlife.com)

### **Pre-study Materials:**

The Vault Program is a week-long, intensive and comprehensive exploration of Group Disability. Students will receive pre-study materials from The National Underwriter Company that prepare them to test for the Group Benefits Disability Specialist professional designation (see GBDS Designation below) and dovetail with the content they'll receive in the week-long class. The GBDS materials include self-study quizzes students can take to assess their knowledge of fundamental Disability principles before attending the class.

During the program, students will receive instruction from Hartford subject matter experts with an average of more than 20 years experience in the Group Disability business. The program contains both lecture and lab elements, giving participants the opportunity to immediately put into practice the concepts they are learning.

### **CE Credits:**

The Vault Program has been approved for CE Credits in most states. In many states, the program offers 100% of the continuing education credits required of licensed Life & Health Producers. Students wishing to obtain CE Credits must be licensed prior to attending the program.

Students interested in applying CE credits must have their License Number and Issuance Date with them as this information is required on daily CE Roster forms. Due to the strict filing requirements of each state department of insurance, students are fully responsible for being on time for every session, attending through the entire program, and signing in and out on the CE Roster on a daily basis. Continuing Education credits are not awarded by the states unless participants attend the full week-long program and sign in and out on a daily basis.

Please direct your questions about the program to Bob Hayes, Producer Partner Programs at 860.843.3524 or [robert.hayes@hartfordlife.com](mailto:robert.hayes@hartfordlife.com)

**CE Credit Eligibility:**

To earn Continuing Education credit for the program, participants must be licensed Life & Health Producers in their state. To earn The National Underwriter Company's GBDS designation, students may either receive the self study program from National Underwriter and observe all requirements for self-study as established by National Underwriter, or, must be students of insurance academies authorized to educate on and proctor the exam for the GBDS designation (such as **The Hartford's Group Benefits Disability School – The Vault Program**).

**2006 School Schedule****The Hartford's Group Benefits Disability School – The Vault Program:**

March 6-10

October 2-6

May 15-19

November 6-10

**About The National Underwriter Company's GBDS Designation:****Group Benefits Disability Specialist Professional Designation Program**

The National Underwriter Company is proud to offer the GBDS designation program in partnership with The Hartford. The Hartford's Group Benefits Disability School – The Vault Program will assist you in preparing to earn the GBDS designation. The program was created with the learning needs of new insurance producers, agents, managers, CSRs and corporate staff in mind, the GBDS designation is uniquely focused on Group Disability products, offering the industry's most compact yet comprehensive learning program available for professionals seeking to master the subject of Group Disability coverages.

Students completing the GBDS program have demonstrated extensive knowledge of the history, contracts, underwriting, regulations and trends of Group Disability and will have applied that knowledge in real-life case study exercises.

**Group Disability Education topics include:**

- The 10 Questions you should ask of your Disability carrier
- Long-Term and Short-Term Disability provisions & pricing drivers
- Risk Selection and carrier information requirements
- How to improve your clients' risk profile
- "Why Can't You Be Normal Just Like Me?" – understanding and adapting styles
- Pricing Principles (and differences by size of client)
- Credibility and its application in Disability pricing
- Tax Implications
- Confidentiality Regulations
- Theory of Long Term Disability Reserving
- Cash Flow Options for Disability Plans
- Tactics for dealing with Voluntary/Consumer-driven Disability

**Target Audience:**

The Vault program is designed primarily for individuals who meet some or all of the following criteria:

- Serve as your agency's Group Disability Insurance expert
- Have experience selling Group Insurance products, but have focused more on Medical coverages than Disability
- Have been promoted to a new position and have limited Group Disability sales/product knowledge
- Are familiar with Group Disability products but want to increase knowledge to improve business results
- Are new to the Group Disability business and/or have transitioned from another insurance segment

**Program Learning Objectives:**

Upon completion of this program, participants will be able to:

- Gather necessary information to effectively meet customers' needs and expectations,
- Efficiently analyze coverages,
- Recommend appropriate coverages to carriers and insureds,
- Understand the foundational elements of how Disability is underwritten
- Effectively match their group clients with the Disability carrier that fits best that groups' culture and needs,
- Understand pricing programs to ensure customers receive the best value by recommending appropriate carrier programs to the insured, and
- Develop stronger customer relationships to increase customer satisfaction and improve close ratios.