



## CRITICAL ILLNESS INSURANCE

### WHAT IS IT?

With Critical Illness insurance, you'll receive a lump-sum payment when a covered illness is diagnosed. You can use the payment in any way you choose, including:

#### Expenses not covered by your medical insurance

- ✓ Deductibles and coinsurance
- ✓ Caregiver expenses
- ✓ Travel to and from treatment centers
- ✓ Rehabilitation

#### Day-to-day living expenses

- ✓ Rent or mortgage payments
- ✓ Groceries
- ✓ Child care
- ✓ Utility bills

### HOW DOES THE COVERAGE WORK?

- You choose the amount of coverage available at the time of enrollment.
- A lump-sum benefit is paid when you or a covered dependent are diagnosed with a covered illness while insured under the policy.
- If a previously covered illness returns, or you're diagnosed with an additional covered illness, benefits remain payable up to the benefit maximum for as long as you're insured under the policy (subject to plan terms and conditions).

**NOTE:** Your Critical Illness Benefit Highlight Sheet lists covered illnesses and additional benefits that may be included in your plan (such as cancer care, physical therapy, home health care and health screenings).

continued



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### Case illustration: **RACHEL'S STORY<sup>2</sup>**

Rachel is a working mom who was hospitalized with a heart attack at the age of 45. Her health insurance paid for most of her medical expenses, but she was responsible for several thousands of dollars in copayments and deductibles. Fortunately, Rachel had enrolled last year in a Critical Illness benefit through her employer. The payout covered her outstanding medical expenses as well as child care and other living expenses she incurred during her recovery period. If Rachel or her dependent should experience another major illness in the future after receiving a full benefit under the policy, Rachel's coverage may still remain active and provide financial support.



**63%** of Americans with medical insurance used **all their savings** for out-of-pocket medical costs.<sup>1</sup>

### WHY DO I NEED IT?

A major illness – such as cancer, a heart attack or stroke – can leave you emotionally, physically and financially overwhelmed. Critical Illness insurance can help:

- **Relieve** the financial impact of an illness so you can focus on recovery.
- **Enhance** your traditional medical plan.
- **Ensure** that you'll be better prepared to cover out-of-pocket expenses in the event of a serious illness when combined with Accident or Disability insurance.

### ADDITIONAL SERVICES<sup>3</sup>

In addition to financial support, Critical Illness insurance provides these services to help you focus on your treatment and recovery:

- **HealthChampion<sup>SM</sup>** – Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- **Ability Assist<sup>SM</sup>** – 24/7 access to trained professionals and resources for assistance with the financial, legal and emotional issues that may follow a serious illness.

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**THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY.** This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent.

<sup>1</sup> Kaiser Family Foundation and the Health Research & Educational Trust, 2015.

<sup>2</sup> This benefit example is fictitious and for illustrative purposes only.

<sup>3</sup> These services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services).

<sup>4</sup> Ability Assist<sup>SM</sup> and HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych<sup>SM</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych.

<sup>5</sup> 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.

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## ACCIDENT INSURANCE

### WHAT IS IT?

With **Accident insurance**, you'll receive a cash benefit for each covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.

**Plus, getting coverage is easy and affordable with:**

- ✓ Guaranteed Acceptance coverage; no health questions asked
- ✓ Easy payroll deduction of premiums (that'll never increase due to your age)
- ✓ Benefits available for your spouse and dependent child (ren)
- ✓ Direct payment to you or to your beneficiary
- ✓ Coverage portability. If you change jobs, you can take coverage with you.

NOTE: Your Accident Insurance Benefit Highlight Sheet lists covered accidents and additional benefits that may be included in your plan.

### HOW DOES THE COVERAGE WORK?

Accident insurance provides benefits for covered accidental injuries, related services and treatments. This may include:

- Diagnostic exams, X-rays and other emergency services
- Initial and follow-up physician visits
- Ambulance transportation
- Bone fractures and dislocation incidents
- Concussions
- Follow-up/recovery services, including physical therapy
- And more...



In the U.S., **84 preventable injuries** occur every minute in the United States.<sup>1</sup>



More than **3.5 million children** ages 14 and younger **get hurt each year** playing sports or participating in recreational activities.<sup>2</sup>

continued



### Case illustration: **EMILY'S STORY<sup>3</sup>**

During gym class at school, Emily is playing basketball. She trips, falls hard on her knee and hits her head on the gym floor. She's taken to the emergency room (ER) by ambulance. In the ER, Emily's knee is examined by the doctor with an X-ray, and she has a CT scan to check for a head injury. She's diagnosed with a dislocated knee and a concussion. Her knee is adjusted and put in a brace, and she's released from the ER. Emily visits her family doctor for follow-up care, and has regular physical therapy (PT) sessions for her knee.

Medical expenses following an accident can add up quickly. If the unexpected happens to you or an insured loved one, this Accident insurance plan provides benefits to help with those expenses, regardless of any other insurance you have.

### WHY DO I NEED IT?



**Out of pocket expenses** add up quickly, since major medical insurance may only pick up part of the tab



**Help ease the unplanned financial burden** of an accident



**Complements other insurance** you may have, including major medical and disability coverage



**Additional layer of financial protection** may make a difference at a time when you and your family need it most

### ADDITIONAL SERVICES<sup>4</sup>

In addition to providing a financial benefit, our Accident insurance includes access to professionals who can support you and your loved ones at no additional cost.

- **HealthChampion<sup>SM</sup>**<sup>5,6</sup> - Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- **Ability Assist<sup>SM</sup>**<sup>6</sup> - 24/7 access to trained professionals and resources for assistance with the financial, legal and emotional issues that may follow an accident.

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Accident Form Series includes GBD-1000, GBD-2300, or state equivalent.

<sup>1</sup> "Minute by Minute-Preventable Deaths." Injury Facts. National Safety Council, n.d. Web. 26 June 2018. <<http://injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/>>

<sup>2</sup> "Sports Injury Statistics." Health Library. Johns Hopkins Medicine, n.d. Web. 26 June 2018. <[http://www.hopkinsmedicine.org/healthlibrary/conditions/pediatrics/sports\\_injury\\_statistics\\_90,P02787](http://www.hopkinsmedicine.org/healthlibrary/conditions/pediatrics/sports_injury_statistics_90,P02787)>

<sup>3</sup> This benefit example is fictitious and for illustrative purposes. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.

<sup>4</sup> The amounts shown are from The Hartford's Accident Plan I.

<sup>5</sup> These services may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services) for more information.

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