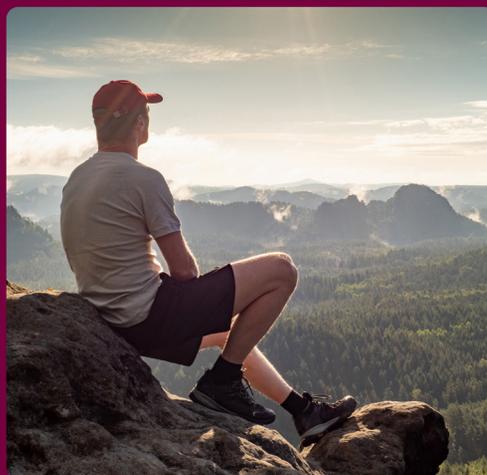




The Hartford

2026 BENEFITS AND WELL-BEING GUIDE



BENEFITS THAT WORK FOR YOU

Your well-being is important to us. Explore our flexible benefits and coverage options to find what works best for you and your family. This guide will help you make informed choices so you can focus on what matters most.

Go to [My Wellness at Work/My Benefits at Work](#) located on the Pay and Benefits menu on iConnect to learn more, and [NetBenefits](#) to access resources to help you choose the benefits that are right for you.

Note: The Hartford reserves the right to modify or terminate its benefits plans at any time.

What's Inside?

- ✔ Make your benefits elections
- ☯ Your total well-being Well-being program Resources
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MAKE YOUR BENEFITS ELECTIONS

We offer flexible benefits options designed to fit your specific needs. Take some time to explore your choices and create a personalized plan to make the most of your benefits.

This guide is a great starting point. For more details, head over to My Wellness at Work/My Benefits at Work on the Pay and Benefits menu on iConnect.

Enroll within 31 days

If you are a new employee, or experience a qualifying life event, you have 31 days from your date of hire or life event to enroll in benefits on NetBenefits.

You can access NetBenefits:

- At work – go to iConnect > “Pay & Benefits” > Benefits Selection and Review ([NetBenefits](#)).
- At home – visit NetBenefits.

If you have any questions about your benefits, call the HR Service Center at 1-877-HR-AT-WORK (1-877-472-8967).

If you do not enroll within 31 days of your hire date, you won't be able to enroll in health and insurance benefits until the next Annual Enrollment period, unless you experience a qualified status change.*

Update Your Beneficiaries

It is important to keep your beneficiaries up to date to ensure your money is distributed in the way you wish when you pass away. Go to the Profile and Settings tab on [NetBenefits](#) to review your beneficiaries and make any needed updates.



Earn Well-being Credits**

Making sure you feel your best every day is an important part of living a healthy lifestyle. The Hartford offers a comprehensive suite of programs to help you and your family members achieve optimal well-being.

Learn more on [page 5](#) and see how you can earn well-being credits toward your health plan contributions (premiums).



*Qualified status changes or qualifying life events include marriage, birth/adoption of a child, death, divorce, loss of other coverage and dependent eligibility changes. Refer to the Summary Plan Description (SPD) for more information on qualified status changes.

**To be eligible to receive well-being credits, you must be enrolled in the MyChoice Core, MyChoice Plus or MyChoice Select health plan option through The Hartford. Dependents and plan members on long-term disability or COBRA are not eligible for well-being credits. In addition, you and your covered spouse/partner (if applicable) must be registered on My Wellness at Work to receive well-being credits.

YOUR TOTAL WELL-BEING

Feel your best every day. Explore our benefits designed to support your physical, emotional, financial and social health.



PHYSICAL



EMOTIONAL



FINANCIAL



SOCIAL



WELL-BEING PROGRAM

My Wellness at Work

My Wellness at Work offers a variety of health and well-being programs, resources and activities to help improve your physical, emotional, financial and social well-being.

Visit [My Wellness at Work](#) to find activities and programs that fit your lifestyle and help you achieve greater well-being. You can access the platform on your desktop or via mobile app.

Earn Well-being Credits*

Our Well-being Program is designed to help you and your family get rewarded for living healthy lives. If you are enrolled in one of The Hartford's health plan options, you can earn between \$850 and \$1,500 in well-being credits (depending on the dependents you are covering) toward your health plan contributions by completing the following:

| Activity | Well-being Credits |
|--------------------------------|--|
| Annual Preventive Physical | \$500 (and an additional \$500 if your partner/spouse is enrolled in one of The Hartford's health plan options and completes a visit) |
| Well-being Check | \$250 |
| My Wellness at Work Activities | You can earn up to 400 points for completing various activities on My Wellness at Work. If you earn these 400 points, you'll receive the following rewards: <ul style="list-style-type: none"> • \$100 if you are enrolled in individual coverage • \$250 if you are enrolled in family coverage |

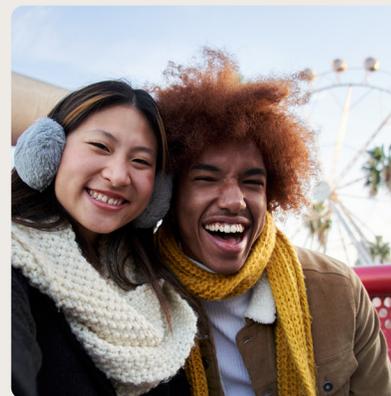
Well-being credits are paid monthly and are taxable. Depending on the type of incentive earned, it may take up to 90 days to receive your well-being incentive payment.

Note: You must be actively employed at the time of payment to receive your credit.

Create Your Account

To participate in our Well-being Program, you'll need to set up a My Wellness at Work account to access your well-being site. Your covered spouse/domestic partner must also set up an account to be eligible to receive well-being credits after having their annual preventive physical. Visit iConnect and locate My Wellness at Work under the Pay and Benefits menu to create your account.

If you're new to The Hartford, you will receive an email from My Wellness at Work inviting you to set up an account approximately 2 weeks after you enroll in your benefits. If you do not enroll in any benefits at The Hartford, you'll receive this invitation 6 weeks from your hire date.



*To be eligible to receive well-being credits, you must be enrolled in the MyChoice Core, MyChoice Plus or MyChoice Select health plan through The Hartford. Dependents and plan members on long-term disability or COBRA are not eligible for well-being credits. In addition, to receive well-being credits you and your covered spouse/domestic partner, if applicable, must be registered on My Wellness at Work.



PHYSICAL

Your health is important to us. We offer robust benefits and programs to empower your physical well-being. This includes medical, pharmacy, dental and vision coverage. Take some time to review your options and select the plans that best fit your needs.

Visit [My Wellness at Work/My Benefits at Work](#) on iConnect to explore real-life examples of how others are maximizing their benefits.



Health Plan Options

The Hartford offers three health plan options administered by UnitedHealthcare (UHC): a preferred provider organization (PPO) option and two high deductible health plan (HDHP) options.

All plan options provide access to a network of UHC providers and cover certain preventive care services at 100% when received from an in-network provider. The plan options differ in how much you pay in contributions (premiums) via your paycheck and how much you pay out-of-pocket when seeking care.

Note: Employee contribution rates are based on your annual salary as of August 1, 2025, the plan option you choose and who you cover. To see contribution rates for each health plan option, visit [My Wellness at Work/My Benefits at Work](#).



Visit myuhc.com to find a provider in the UnitedHealthcare (UHC) network. The Hartford uses UHC's Choice Plus provider network. You'll pay less when your provider participates in the network. You can also compare the costs that in-network providers are charging for certain services.



Health Plan Details

The table below illustrates how the plan options differ and what you can expect to pay out-of-pocket when receiving care.

| | MyChoice Select (PPO) | MyChoice Plus (HDHP) | MyChoice Core (HDHP) |
|--|---|--|---|
| | In-Network / Out-of-Network | In-Network / Out-of-Network | In-Network / Out-of-Network |
| Tax Advantaged Account(s) Available* | Health Care Flexible Spending Account (FSA)* | Health Savings Account (HSA) Limited Purpose FSA Health Care FSA* | Health Savings Account (HSA) Limited Purpose FSA Health Care FSA* |
| Deductible** | In-Network: \$300 individual / \$600 family Out-of-Network: \$6,000 individual / \$12,000 family | In-Network: \$1,800 individual / \$3,600 family Out-of-Network: \$3,600 individual / \$7,200 family | In-Network: \$3,600 individual / \$7,200 family Out-of-Network: \$6,000 individual / \$12,000 family |
| | | The entire family deductible must be met – by one individual or a combination of family members – before coinsurance applies. Also, prescription drug costs are subject to the deductible. | |
| Preventive Care | In-Network: \$0 copay Out-of-Network: 50% after deductible | In-Network: \$0 copay Out-of-Network: 50% after deductible | |
| Non-Preventive Primary Care Office Visits (includes Behavioral Health Office Visits)** | In-Network: \$30 (not subject to deductible) Out-of-Network: 50% after deductible (Out-of-network behavioral health care is 20% coinsurance after deductible) | In-Network: 20% after deductible Out-of-Network: 50% after deductible | In-Network: 20% after deductible Out-of-Network: 50% after deductible |
| Non-Preventive Care / Specialist Visits | In-Network: \$60 (not subject to deductible) Out-of-Network: 50% after deductible | | |
| Urgent Care | In-Network: \$75 copay (not subject to deductible) Out-of-Network: 50% after deductible | | |
| Most Other Medical Care | In-Network: 20% coinsurance after deductible Out-of-Network: 50% after deductible | | |
| Virtual Visits through AmWell, Teladoc and Doctor On Demand (UHC vendors) | \$0 copay | 0% copay, not subject to the deductible | 0% copay, not subject to the deductible |
| Emergency Room Care | In-Network: 20% coinsurance (subject to deductible) Out-of-Network: 20% coinsurance (subject to the deductible) | 20% after deductible | 20% after deductible |
| Prescription Coinsurance | Refer to page 9 | | |
| Medical and Prescription Out-of-Pocket Maximum (combined) | In-Network \$3,500 individual / \$7,000 family Out-of-Network: \$12,000 individual / \$24,000 family | In-Network: \$5,000 individual / \$10,000 family Out-of-Network: \$8,000 individual / \$16,000 family | In-Network: \$7,500 individual / \$15,000 family Out-of-Network: \$12,000 individual / \$24,000 family |

*If you are ineligible to contribute to an HSA, you may be eligible to contribute to an Health Care FSA; you cannot contribute to both.

**1. Prescription drugs are not subject to the deductible in the MyChoice Select plan option. Prescription drugs are subject to the deductible in the MyChoice Core and MyChoice Plus plan options.

2. After reaching your deductible, you will pay the applicable coinsurance up to the applicable out-of-pocket maximums.

How the Health Plan Options Compare

See the chart below to understand how the PPO option differs from the HDHP options.

| Plan | MyChoice Select (PPO) | MyChoice Core and MyChoice Plus (HDHPs) |
|---|---|---|
| Per paycheck contributions | Higher contributions than the HDHPs. | Lower contributions than the PPO. |
| Cost of coverage | <p>Lower out-of-pocket costs when receiving medical services such as hospitalization, emergency room visits or physical therapy (flat dollar copays and coinsurance).</p> <p>Deductible does not apply for prescription drugs and some in-network services.</p> | <p>Higher out-of-pocket costs when you receive medical services. You pay 100% of the cost of coverage (except for in-network preventive care) until you meet your annual deductible.</p> <p>Once you've met your annual deductible, you pay coinsurance; the plan covers the rest of the cost of eligible care.</p> <p>Deductible applies for prescription drugs.</p> |
| Virtual healthcare (Use one of UHC's virtual visit vendors) | Medical and Behavioral Health: No copay | <p>Medical and Behavioral Health (with a UHC virtual visit vendor): No copay</p> <p>Virtual healthcare with an in-network provider: 20% after deductible</p> <p>Cost of care is typically less expensive than in-person care.</p> |



Open a Health Savings Account (HSA) or Flexible Spending Account (FSA)

If you enroll in the MyChoice Core or MyChoice Plus, you have access to an HSA, which can help you save money on eligible medical, dental and vision expenses now and in the future. MyChoice Select enrollees have access to an FSA.

To learn more about Tax Advantaged Accounts offered by The Hartford, go to [page 18](#).

Consider Using Virtual Healthcare

Skip going to the doctor's office and get diagnosed and prescribed right away. With virtual visits, you can video-chat or call a doctor anytime, day or night for minor illnesses, dermatology, gastroenterology, migraines, speech therapy, behavioral health and more. Just log on to myuhc.com/virtualvisits, and select "Virtual Care" under "Find Care and Costs."

Explore Voluntary Coverages

To supplement your health plan, you have access to voluntary coverage to help you pay your deductible, coinsurance and other everyday expenses that come with an unexpected medical event. Review this coverage on [page 22](#).



Pharmacy

When you enroll in one of The Hartford's health plan options, you automatically receive pharmacy benefits administered by OptumRx®. OptumRx provides a large network of pharmacies nationwide, including most large chains, and 90-day maintenance medication prescription refills are available at CVS pharmacies or via home delivery.

The Formulary has three tiers based on cost, with lower tiers having lower costs for prescription drugs. There is no minimum cost for prescription.

This chart will help you understand what you can expect to pay at the pharmacy for the HDHP and PPO options.

| Tier | Prescription | MyChoice Core and MyChoice Plus (HDHP) After annual deductible is met | MyChoice Select (PPO) Not subject to an annual deductible |
|------|--|--|--|
| 1 | Lower cost, generics and some brand names | 20% coinsurance | |
| | | Maximum Cost Per Prescription | |
| | | 30-day (\$25) 90-day (\$50) | |
| 2 | Mid-range cost, preferred brand names | 20% coinsurance | |
| | | Maximum Cost Per Prescription | |
| | | 30-day (\$60) 90-day (\$120) | |
| 3 | Higher cost, non-preferred brand name, some generics and specialty | 20% coinsurance | |
| | | Maximum Cost Per Prescription | |
| | | 30-day (\$125) 90-day (\$250) | |

Drug costs vary, and your doctor may be able to prescribe a lower cost alternative that is just as effective. Visit [OptumRx.com](https://www.optumrx.com) for drug pricing and information to help you and your doctor make informed decisions. You can also review the Formulary drug list, including drugs that require prior authorization.

Know Your Pharmacy Terms

- **Prior authorization:** Certain medications require your doctor to seek authorization from UHC before the plan will cover it.
- **Step therapy:** You may be required to try a lower cost, therapeutically equivalent medication before the plan will cover a more expensive one for the same condition.
- **Quantity limit:** Some medications have a restriction on how much you can receive at a time.
- **Plan exclusion:** A medication is not covered. This is either because there are other therapeutically equivalent medications already covered, or the entire class of medication is not covered under the plan.
- **Non-formulary:** The drug is not covered; you must try a covered alternative(s) first before submitting a prior authorization. If approved, the drug would be covered at the highest tier under the pharmacy benefit.

Dental

The Hartford offers two options for dental coverage: the Core Plan and the Enhanced Plan, both administered by Delta Dental. If you choose the Enhanced Plan, you'll have higher contributions, but the plan will provide you with more extensive coverage. You don't have to enroll in one of The Hartford's health plan options to elect dental coverage.

See how the plans compare in the chart below.

| | Core Plan | | Enhanced Plan | |
|--------------------------------------|---|--|---|--|
| | PPO Providers | Premier or Non-Participating Providers | PPO Providers | Premier or Non-Participating Providers |
| Annual Deductible | \$100 individual / \$300 family | | \$50 individual / \$150 family | |
| Calendar Year Maximum Benefit* | \$1,500 | \$1,000 | \$2,000 | \$1,500 |
| Preventive Services | Covered at 100% (no deductible, and does not count toward the annual benefits maximum) | | Covered at 100% (no deductible, and does not count toward the annual benefits maximum) | |
| Basic Services | You pay 20% | You pay 40% | You pay 10% | You pay 30% |
| Major Services | You pay 50% | | You pay 50% | |
| Orthodontia | Not covered | | You pay 50% (no deductible) | |
| Lifetime Orthodontia Maximum Benefit | Not applicable | | \$3,000 | |

*Preventive care is not included in the calendar year maximum benefit.



Visit deltadentalnj.com to find a provider in the Delta Dental PPO Plus Premier network. You'll pay less when your provider participates in the network.

Vision

You have access to vision coverage administered by EyeMed®. This coverage provides you with benefits toward services like annual eye exams, prescription glasses and contacts. You don't have to enroll in one of The Hartford's health plan options to elect vision coverage. Visit eyemedvisioncare.com to find participating in-network providers.

The table below provides more details on coverage and costs for common services.

| Service | In-Network Cost | Out-Of-Network Reimbursement |
|---|--|------------------------------|
| Exam with Dilation as necessary (once per calendar year) | \$0 copay | Up to \$48 |
| Retinal Imaging | Up to \$25 | Not eligible |
| Frames (once per calendar year) | \$0 copay; \$150 allowance, 20% off balance over \$150 | Up to \$75 |
| Standard Plastic Lenses (once every calendar year; in lieu of contact lenses) | | |
| Single Vision | \$0 copay | Up to \$36 |
| Bifocal | \$0 copay | Up to \$54 |
| Trifocal | \$0 copay | Up to \$69 |
| Lenticular | \$0 copay | Up to \$85 |
| Standard Progressive Lens | \$55 copay | Up to \$54 |
| Premium Progressive Lens | 20% off retail less \$65 allowance | Up to \$54 |
| Contact Lens Fit and Follow-up | | |
| Standard | \$40 allowance; covers fit and two follow-up visits | Not eligible |
| Premium | 10% off retail price for premium | |
| Contact Lenses (once every calendar year; in lieu of plastic lenses for glasses) | | |
| Conventional | \$0 copay; \$150 allowance, 15% off balance over \$130 | Up to \$105 |
| Disposable | \$0 copay, \$150 allowance | Up to \$105 |
| Medically Necessary | \$0 copay, paid-in-full | Up to \$210 |



EMOTIONAL

Your emotional well-being matters. We offer programs to support you and your family through life's challenges.

Work/Life Support

Employee Assistance Program (EAP)

The EAP is a cost-effective resource for you and everyone in your household, including kids at college. All employees and dependents are eligible to receive ten no-cost, confidential counseling sessions each year through the EAP. This includes support for challenges such as stress, anxiety, family issues, workplace issues and more.

You can access a counselor virtually or in-person in your community or, if you are based in Connecticut, at the onsite Health and Well-being Center. The EAP also offers self-guided programs and resources to help you find childcare, eldercare, legal, financial counseling and convenience services, like housecleaners, home maintenance professionals or pet walkers. You can contact the EAP 24 hours a day, 7 days a week at liveandworkwell.com (access code: TheHartford) or by calling 1-800-563-4760.



Mental Health Support

Behavioral Health Support Beyond the EAP

You and your dependents have access to UHC and Lyra's behavioral health networks if you are covered by one of The Hartford's health plan options. If you need additional support and have exhausted your EAP visits or need long-term outpatient care and medication management, UHC or Lyra can help.

Whether you are utilizing a UHC or Lyra network provider, UHC processes all claims at in-network cost shares. Lyra providers will file claims with UHC on your behalf.

If you use an out-of-network provider, the plan will process your claim at the in-network cost share. While you may pay more going out-of-network, the plan will pay a higher percentage of your cost to help offset your total expense.

On-demand Mental Health Support

Elevate your well-being with our premium mental health apps, Calm and Calm Health, available to you at no cost:

- **Calm:** Enhance your sleep, relaxation and mindfulness with a variety of features, including celebrity-narrated Sleep Stories, immersive soundscapes, guided meditations and breathing exercises. Calm is part of the EAP benefit available to all employees and their household members.
- **Calm Health:** Enjoy all of the features of Calm plus receive comprehensive screenings, personalized plans and programs from psychologists. Access to Calm Health's most popular mindfulness content to help you stay centered and focused. Calm Health is part of UHC's Behavioral Health benefits and is available to all employees enrolled in The Hartford's health plan and their covered dependents.

For more information, visit liveandworkwell.com.

Lyra offers a blended care therapy model for adults and teens that consists of virtual talk therapy and digital tools for in between sessions to help reinforce your progress. In addition, Lyra can accommodate busy schedules with early morning and evening hours appointments. If you have specific needs, you may find a Lyra provider can accommodate you quickly, as they typically have shorter wait times for appointments.



Go to myuhc.com to search UHC's provider network, access Lyra's online network or find other behavioral health support resources and information. Alternatively, call a UHC advocate for assistance at 1-844-562-6280 or a member of Lyra's Care Team at 1-877-224-8253.



Time Away from Work

Paid Time Off

We understand the importance of rest and relaxation. That's why we offer benefits to help you recharge. Based on your tier and years of service, you get a block of PTO to use for vacation, sick or personal time. You can borrow up to five days (40 hours) against your future PTO accrual. You can roll over five days (40 hours) of unused, accrued PTO to the next calendar year.

Remember to keep an open line of communication with your manager so you can work together to ensure your life and work are balanced.

| Tier | PTO Schedules | |
|-------------------------|------------------|----------|
| | Years of Service | PTO Days |
| T12-T5 HAV, HND, HVP | 0-9 | 25 |
| | 10-19 | 30 |
| | 20+ | 35 |
| T4-T1 HEV, HMD, HSV | 0-19 | 30 |
| | 20+ | 35 |



All employees receive the following paid holidays:

New Year's Day, Martin Luther King Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, Day After Thanksgiving and Christmas Day.

Leave of Absences

To ensure you and your family are supported when you need it, The Hartford offers several types of leave, such as:

- Family and Medical Leave
- Military
- Bereavement
- Paid Parental Leave

To learn more about an individual type of leave, visit [HR Online](#). There, you'll find information on eligibility, benefit amounts and how they impact compensation and benefits.



Family Building Support

Growing your family is an exciting time in life. Our innovative family benefits program offers a full suite of benefits to parents at every stage of their family planning journey.

Paid Parental Leave

The Hartford's paid parental leave benefit allows eligible parents to take up to eight continuous weeks away from work to welcome a new child through birth, adoption, placement of a foster child or child by surrogacy, while still receiving pay, benefits and access to a range of resources.

You are eligible if you work at least 20 hours per week and have completed at least 180 days of service. You will be paid at a rate of 100% of your base pay on the day before the start of the leave. Eligibility expires 12 months after the birth, placement or adoption of a child.

Adoption Expense Benefit

If you are looking to grow your family through adoption, you may be eligible to receive a reimbursement for eligible expenses of up to \$10,000 per adoption, administered through Maven.



Family Planning and Parent Resources

The Hartford supports your path to parenthood, every step of the way. That's why we offer access to Maven, where you can get 24/7 unlimited, on-demand support for fertility, pregnancy, adoption, infant care and more. These valuable services are available to employees and their partners at no cost:

- New parent support programs and parenting classes for fertility, pregnancy, adoption, surrogacy, postpartum, returning to work, infant care and more
- A dedicated Care Advocate who can provide personalized guidance for every step of your journey to and through parenthood
- Unlimited access to more than 30 specialties of women's and family health providers through video chat and messaging
- Breast milk shipping service
- Fertility benefits administration*

*Must be covered by The Hartford health plan for one Maven cycle regardless of infertility diagnosis.

Support for All Life Journeys

The Hartford is proud of the diverse and unique individuals who make up our workforce and is committed to helping you improve your overall health and well-being. We work hard to ensure our benefits are comprehensive and flexible enough to support you and your family in every facet of your life.

Mid-Life and Menopause Support

Whether you're experiencing perimenopause, menopause or post-menopause, Maven can help you manage ongoing symptoms and form healthy habits with lifelong benefits.

You don't need to be enrolled in one of The Hartford's health plans to join Maven's menopause support program, which provides you and your spouse/partner with access to:

- Unlimited virtual appointments and messaging: Connect with 30+ types of specialists, including OB-GYNs, mental health providers, nutritionists, career coaches and more.
- A dedicated Care Advocate: Get personalized, one-on-one support and help finding the right types of providers for your specific needs, including in-network, in-person care through your health plan.
- Trustworthy resources: Access a library of clinically vetted content, on-demand virtual classes for expert guidance and community forums where you can connect with others to share experiences, ask questions and support each other.

Access Maven on [My Wellness at Work/My Benefits at Work](#).

Health And Well-Being Benefits Just For You

Recognizing the unique needs and challenges LGBTQIA+ employees may face, we partner with providers who are committed to treating all members with respect and dignity. Review our LGBTQIA+ Guide to Benefits located on [My Wellness at Work/My Benefits at Work](#) for more information.





FINANCIAL

Financial security is essential to overall well-being. Our benefits are designed to protect your income and help you save for the future.



Life Insurance

The Hartford provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance equal to two times your eligible pay, up to \$1,000,000, at no cost to you. You can limit this amount to \$50,000 to avoid imputed income for tax purposes if you choose.

You can purchase additional coverages to meet your needs:

Optional Life Insurance*

- For you: One to eight times your eligible pay, up to \$2,000,000; guaranteed issue amount is \$500,000
- For your spouse or domestic partner: \$10,000 - \$250,000 (elected in specific increments)
- For your child or children: \$5,000, \$10,000 or \$15,000 per eligible child

Optional AD&D*

- One to five times your eligible pay, up to \$2,000,000

*Evidence of Insurability requirements may apply.

The Hartford Life Essentials™

As part of your Basic Life and AD&D insurance, you have access to a suite of services to help protect and prepare you for life moments such as:

- Identity Theft Support: Get 24/7 access to dedicated caseworkers who can assist you with resolving any identity theft issues. This service is different from the ID Theft Monitoring benefit provided by LifeLock, which actively monitors your identity in addition to helping resolve issues for a cost.
- Travel Assistance: Receive valuable pre-trip information and global medical assistance to help you navigate any unexpected challenges during your travels.
- Empathy Services: Designed to assist you with will preparation and funeral planning. In the event of a loss, we offer support for estate administration, grief counseling and social media account deactivation.

Go to the Life and AD&D Insurance page on [My Wellness at Work/My Benefits at Work](#) for more information.

Tax Advantaged Accounts

The Hartford offers you access to tax advantaged accounts which allow you to save “before tax” money for eligible expenses. By contributing, you reduce your taxable income and pay less in taxes overall. Each account is unique, and there are certain IRS regulations to consider before you decide which account and health plan option is best for you.

This chart describes the different tax advantaged accounts.

| | Health Savings Account (HSA) | Health Care Flexible Spending Account (HCFSAs) | Limited Purpose Flexible Spending Account (LPFSA) | Dependent Day Care Spending Account (DCSA) | Commuter Benefits |
|---------------------------------|--|--|--|---|--|
| Who can contribute? | Employees enrolled in one of the HDHP options. | Benefits-eligible employees who are not participating in an HSA or an LPFSA. | Benefits-eligible employees who are not participating in the PPO option. | Benefits-eligible employees. | All employees. |
| How much can I contribute? | Individual: \$4,400 All other coverage levels: \$8,750 Age 55+: Additional \$1,000 | \$3,300* | \$3,300* | \$5,000 | \$300 |
| What expenses can I use it for? | Eligible healthcare expenses, including dental and vision, that you and your tax dependents incur. | Eligible healthcare expenses, including dental and vision, that you and your tax dependents incur. | Eligible dental and vision expenses, as well as eligible medical expenses if you have met the IRS deductible. | Eligible dependent day care expenses incurred while you are participating. | Eligible commuter-related mass transit and/or parking expenses. |
| How long can I access my funds? | Funds carry over year to year and remain yours even if you leave The Hartford. | This account is “use it or lose it” – funds do not carry over year to year. | This account is “use it or lose it” – funds do not carry over year to year. | This account is “use it or lose it” – funds do not carry over year to year. | Unused funds carry over month-to-month. |
| What else should I know? | You can elect to invest your money until you need it. | Debit cards can be used for most eligible expenses, but you may be asked to submit documentation to validate your expense. | Debit cards can be used for most eligible expenses, but you may be asked to submit documentation to validate your expense. | If you have a significant change in day care expenses once enrolled, you may be able to change your election. | You can start or make changes anytime. Updates to existing elections must be completed by the 11th of the month to be effective the following month. |

*May be subject to change when 2026 limits are released.



Health Savings Account

You can use your Health Savings Account (HSA) to pay for certain healthcare expenses with money deducted from your paycheck before taxes are withheld. This account is a great tool to help manage the cost of care today and in the future.

The HSA's advantages

Even if you go to a new employer, retire or transfer it to another HSA, your HSA money is yours. This means you can build the account over time so you can use it later in life. You won't lose contributions if you don't use them by the end of the year.

There are "triple tax" advantages to contributing to an HSA



The money that goes in is not part of your taxable income, so you pay less taxes overall up to the annual limit on contributions.



Your account can grow with tax-free* interest or investment earnings.



You never have to pay federal taxes on money you use from your account, as long as it's used for qualified healthcare expenses.

*All references to "tax-free" refer to Federal income, Social Security and Medicare taxes. State and local applicability may vary.

** Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

You can invest your funds

You can invest some or all your HSA money for potential tax-free growth.** There is no minimum account balance required to begin investing, although some investment options may have a minimum investment amount.

You can set up automatic investments to send some or all your future contributions into mutual funds. You can also set an investment trigger; when your account balance reaches a certain level, contributions will automatically be invested in your selected funds.

Open your HSA

If you elect to participate in an HDHP option, you have access to the HSA. If this is your first time participating as an employee, you must set up your HSA at [NetBenefits](#). No contributions can be deposited until you open the account.



HSA Eligibility

You are eligible to enroll in an HSA with Fidelity through The Hartford if you:

- Enroll in an HDHP option (MyChoice Core or MyChoice Plus) and have no other health coverage that would make you ineligible.
- Are not enrolled in Medicare, TRICARE or TRICARE for Life.
- Are not claimed as a dependent on someone else's tax return.

Health Care Flexible Spending Account (HCFSFA)

The HCFSFA allows you to save money “before taxes” to cover eligible healthcare expenses like deductibles, copays and coinsurance. You can contribute up to the annual plan limit, \$3,300*, but only contribute what you expect to use for covered expenses during the year since any amounts remaining at year end are forfeited.

You are eligible for the HCFSFA if any of the following applies to you:

- You enroll in the MyChoice Select (PPO)
- You decline medical coverage through The Hartford

Limited Purpose Flexible Spending Account (LPFSA)

If you elect to participate in one of the HDHP options (MyChoice Core or MyChoice Plus), the LPFSA allows you to set aside “before tax” money in addition to your HSA contributions.

Funds in the LPFSA can help pay for qualified dental and vision expenses; and for other eligible healthcare expenses once you satisfy the deductible amount set by the IRS.

You may contribute up to the annual plan limit, \$3,300*. However, unlike the HSA, the money in the LPFSA will not carry over year to year. You’ll want to calculate your expected expenses and contribute the appropriate amount since any amounts remaining at year end are forfeited.

Note: The LPFSA is not available to employees who enroll in the PPO option (MyChoice Select).

*May be subject to change when 2026 limits are released.

Dependent Day Care Spending Account (DCSA)

The DCSA allows you to set aside funds for qualifying dependent care expenses, including pre-school, after-school programs, summer day camp and child or adult day care. You can contribute up to the annual plan limit of \$5,000 per household. It’s important to estimate the cost for dependent care before electing the amount you’d like to contribute since any amounts remaining at year end are forfeited.

If you are a highly compensated employee, your calendar year maximum may be reduced mid-year based on government regulations that apply to plan participation.

Commuter Benefits Program

The Commuter Benefits Program allows you to contribute “before tax” up to \$300 per month to use on eligible transit and parking expenses. To find out more information or to set up your commuter benefits account, visit [NetBenefits](#).



Disability

Short-term Disability

All active employees with six months of service working at least 20 hours per week are eligible for Short-term Disability (STD) benefits at no additional cost.

All eligible employees qualify for 100% of their pay for eight weeks of STD. After eight weeks, disabled employees may be eligible for 60% of pay, up to 17 weeks (about 4 months). Coverage begins following a one-week elimination period, which can consist of either paid time off or unpaid leave.

Long-term Disability

You are eligible for Long-term Disability (LTD) benefits if you are an active employee working at least 20 hours per week and if you are disabled for at least 26 weeks (about 6 months). The Hartford automatically provides coverage that pays you a benefit of 50% of your monthly income, up to a maximum of \$15,000 per month. Generally, payments will continue until you are no longer disabled or until you reach the age described in the LTD Plan.

To complement the automatic protection provided by The Hartford, you can elect an additional benefit during Annual Enrollment. You have two options for additional LTD:

- Option 1: You may elect to purchase coverage that pays you a benefit of 60% of your monthly income loss to a maximum monthly benefit of \$18,000 per month.
- Option 2: You may elect to purchase coverage that pays you a benefit of 70% of your monthly income loss to a maximum monthly benefit of \$21,000 per month.



Voluntary Coverage

The Hartford offers a comprehensive suite of insurance options that provide an additional layer of financial protection.

| | Hospital Indemnity | Accident | Critical Illness |
|-------------------|--|--|--|
| What is included? | <ul style="list-style-type: none"> • Cash benefit • Use for unexpected or expected hospital stays for covered illness/injuries and maternity care • Covers you and eligible dependents | <ul style="list-style-type: none"> • Cash benefit • Use for unexpected injuries from covered accidents • Covers you and eligible dependents | <ul style="list-style-type: none"> • Lump-sum cash benefit • Use for self or covered dependent diagnosis of covered illnesses (ex. cancer, heart attack, stroke) • You will not receive payments for covered illness caused by pre-existing conditions until you are insured for 12 months • Earn an additional \$50 per year by completing a qualified health screening (file your claim within 12 months of visit) |
| How does it help? | <p>The amounts can be used in any way you choose, including:</p> <ul style="list-style-type: none"> • Expenses the health plan doesn't cover, such as deductibles and coinsurance, caregiver expenses and travel to and from treatment centers. • Day to day costs of living, such as rent or mortgage payments, groceries, childcare, pet care and utility bills. • Income lost while not working. | | |
| | Identity Theft Monitoring | Legal Insurance Plan | |
| What is included? | <p>24/7 support through LifeLock dedicated to keeping your financial and personal information secure, including:</p> <ul style="list-style-type: none"> • Financial transaction monitoring • Annual tri-bureau credit report and score • Credit report disputes | <p>Confidential legal advice through ARAG for a wide range of personal legal matters, including:</p> <ul style="list-style-type: none"> • Document review and preparation • Court appearances • Wills • Family matters • Real estate transactions/landlord disputes | |
| How does it help? | <ul style="list-style-type: none"> • Keeps your personal data safe • Allows for cheaper coverage at a lower group rate | <ul style="list-style-type: none"> • Ensures consistent access to quality legal help • Stress-free coverage, automatically deducted from your paycheck | |



Let's look at an example of how these coverages might work for a hypothetical employee:

Meet Emma.

- Emma is 5 months pregnant. She is enrolled in the MyChoice Core option.
- She knows that she will receive Short-term Disability, which provides her with salary continuation while she is on leave following the birth of her child.
- In addition to this protection, she and her partner decide to elect the Hospital Indemnity plan option with higher coverage. They can use the cash benefit to help cover the costs associated with her child's birth and early care before her health plan deductible is satisfied.

This benefits example above is for illustrative purposes only.

Investment and Savings Plan

Whether you're just starting your career or nearing retirement, saving now is a critical step for creating a more secure financial future. The Investment and Savings Plan (ISP), which is our 401(k) Plan, can help. Money pulled from your paycheck and put in the ISP can lower your taxable income so you pay less income tax.

Your contributions can be made with pre-tax dollars, after-tax dollars or as Roth 401(k) contributions. You can begin contributing at any time:

| You Contribute* | |
|---|---|
| Pre-tax, Roth or After-tax | |
| | |
| The Hartford* | |
| Automatically contributes 2% (even if you don't contribute your own money) | Matches \$1 for \$1 on the first 6% of your eligible compensation |
| | |
| You invest for potential growth** | |
| Select from a menu of investment funds ranging from conservative to aggressive, including a suite of target date funds. | |

*Pre-tax, Roth and after-tax contributions are subject to annual IRS and/or plan limits. If you are eligible to make catch-up contributions (age 50+) and your compensation in the prior year exceeds the "Roth catch-up wage threshold," your catch-up contributions will be Roth and not pre-taxed.

**Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Regardless of whether you contribute, the company automatically contributes 2% of your eligible compensation to your ISP (generally your base pay and annual bonus). If you choose to contribute, we will match 100% of your contributions up to a maximum of 6% of your eligible compensation.

By choosing how to save now, you can help ensure you have the savings you need when you retire. Plan participants are eligible for company matching contributions upon hire and are 100% vested in the employer contributions after two years of service.

Saving Support

When it comes to your financial well-being, professional assistance is valuable. Through the Edelman Financial Engines Investment Online Advice tool, you can build an ISP investment strategy that fits your financial goals and investment style. Additionally, you can work with investment professionals to create a personal investment plan – for a fee. For access, go to [NetBenefits](#) and click on the Edelman Financial Engines box or call 1-800-601-5957.



Other Financial Benefits

Financial Planning

There are several ways [Fidelity](#) can help you with your financial planning needs:

- The Planning and Guidance Center in the Plan and Learn tab has educational tools and resources to help you develop your personal financial goals and plan for the future.
- A Fidelity Planning Consultant can talk with you about your financial goals, like creating a budget, establishing an emergency fund or saving for college or a house. You can connect with a consultant at 1-877-902-0007.
- Workplace Financial Consultants will help you create a long-term retirement plan for free. To connect with a Workplace Financial Consultant, [register](#) for a consultation.

Not sure what your financial goals are or where to start? Take the financial wellness checkup to get your financial wellness score and a personalized plan for improvement. From the homepage of [NetBenefits](#), scroll down and click on the financial wellness checkup link to access these resources.



Note: Fidelity does not provide investment, legal or tax advice.

Student Loan Assistance

To help you pay down your student loans, The Hartford's Student Loan Paydown (SLP) Program will make a direct contribution of \$125 per month, up to a \$10,000 lifetime maximum to the loan service provider. This benefit is available to employees in Tiers 7-12 (or the equivalent) with at least 6 months of service who are actively contributing to their loan repayment for qualified student loans.

The Hartford also partners with [Gradifi](#) to offer you and your dependents access to educational resources and refinancing offers on student loans. If you refinance a loan through Gradifi, they will provide you with a one-time \$300 reward that will be applied to the loan. This benefit is available to all employees, friends and family members. For more information on the SLP, visit [My Wellness at Work/My Benefits at Work](#).



If you're currently enrolled or planning to go back to school, you may be eligible for the [Education Assistance Program](#). If you're saving for college for yourself or a child, check out The Hartford's 529 Tax-Advantaged College Savings Plans at [The Hartford SMART529](#).



Employee Stock Purchase Plan

The Employee Stock Purchase Plan allows eligible employees to purchase The Hartford common stock at 5% below the market price, enabling you to easily diversify your savings portfolio. Keep in mind, investing in a non-diversified single stock involves more risk than investing in a diversified fund. For more information on the Employee Stock Purchase Plan, visit [My Wellness at Work/My Benefits at Work](#).

Employee Relief Fund

The Employee Relief Fund helps employees who are facing financial distress immediately after experiencing a natural disaster or an unforeseen personal hardship. The fund relies on donations from employees and support from The Hartford. For more information, visit the [Employee Relief Fund SharePoint site](#).





SOCIAL

Social well-being is all about building strong connections. We are committed to providing opportunities for employees to form meaningful relationships and contribute to their communities.

Volunteer Opportunities

Our employees give back to their community in many ways. For a list of upcoming volunteer opportunities, visit the [Volunteering & Giving site](#). You can also visit the [Community & Giving “All Year Strong” SharePoint site](#) for more information.

Paid Volunteer Time

We support efforts to better the world around you. That’s why eligible full-time and part-time employees working at least 20 hours per week can take up to eight hours of paid volunteer time.

Matching Gift Program

Our [Matching Gift Program](#) enables employees to have their charitable donations or fundraising efforts matched by the company. Under the program, The Hartford will match 50 cents for every dollar of an employee gift, up to a total corporate match of \$5,000 per employee per year, to eligible 501(c)(3) nonprofit organizations, as transacted through the [Volunteering & Giving site](#).

Once per quarter, The Hartford will host Blitz Weeks where donations are matched at 100%. One-time donations, offline match requests and recurring payroll donations apply. Read the [Matching Gift Program Guidelines](#) for more details.



Employee Resource Groups (ERGs)

Our nine ERGs celebrate our differences, fostering a stronger, more inclusive workplace. Our ERGs encourage people to connect, engage, develop, grow and give back. Visit the [Employee Resource Groups SharePoint site](#) for more information on how to get involved.

Communities of Interest

The Hartford Workplace Communities offer employees opportunities to connect with coworkers personally and professionally, regardless of their location or work arrangement. Activities like local volunteering and HartMobs, virtual and in-person meet-ups, and periodic all-member gatherings bring us together to find meaningful relationships, career fulfillment, and a sense of belonging and happiness. Visit [Viva Engage](#) from iConnect for more information.



RESOURCES

If you have any questions, contact the resources below to help you make the most of your benefits.

| HR-RELATED QUESTIONS | |
|-----------------------------------|---|
| Benefits Enrollment / Eligibility | NetBenefits 1-877-HR-AT-WORK (472-8967) |
| Employment Verification | Employment Verification 1-800-367-2884 |
| Pay Inquiries | 1-877-HR-AT-WORK (472-8967) |
| Report a Death | 1-877-HR-AT-WORK (472-8967) |

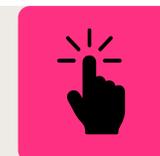
| PHYSICAL | |
|-------------------|---|
| Health Plan | UnitedHealthcare 1-844-562-6280 |
| Prescription Drug | OptumRx 1-844-562-6280 |
| Dental | Delta Dental of NJ 1-888-234-4612 |
| Vision | EyeMed 1-866-723-0513 |

| EMOTIONAL | |
|-----------------------------------|---|
| Employee Assistance Program (EAP) | Optum 1-800-563-4760 |
| Leaves of Absence | The Hartford 1-800-727-9737 |
| Adoption Assistance | Maven 1-877-HR-AT-WORK (472-8967) Press "6" or say "other HR questions" |

| FINANCIAL | |
|---|--|
| Health Savings Account | NetBenefits 1-877-HR-AT-WORK (472-8967) |
| Flexible Spending Accounts, Dependent Day Care Spending Account and Commuter Benefits | NetBenefits 1-877-HR-AT-WORK (472-8967) |
| Investment and Savings Plan | NetBenefits 1-877-HR-AT-WORK (472-8967) |
| ISP Investment Guidance and Support | Edelman Financial Engines 1-800-601-5957 |
| Voluntary Coverage (Hospital Indemnity, Accident and Critical Illness) | The Hartford 1-866-623-8688 |
| Life & AD&D | The Hartford 1-866-623-8688 |
| Student Loan Assistance | Gradifi 1-844-GRADIFI |
| Employee Stock Purchase Plan | NetBenefits 1-877-HR-AT-WORK (472-8967) |
| Financial Planning Support | NetBenefits 1-877-HR-AT-WORK (472-8967) |
| ID Theft Monitoring | Norton™ LifeLock 1-800-607-9174 |
| Legal Insurance | ARAG Legal Insurance 1-800-247-4184 |

Don't see what you are looking for?

Call the HR Service Center at 1-877-HR-AT-WORK (1-877-472-8967).



IMPORTANT REGULATORY NOTICES

The following information and notices are being provided to you in accordance with federal law. While not all of them may be relevant for you at this time, you should review them. You may want to retain a copy for your future reference.

To view the notices listed below, log on to the Plan Documents section of [NetBenefits](#). Then scroll down to locate the Regulatory Notices section.

- About Your Privacy
- Summary of Benefits and Coverage Health Insurance Marketplace Notice
- Important Information: Women's Health and Cancer Rights Act of 1998
- Special Notice of Enrollment Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Health Insurance Portability and Accountability Act (HIPAA) Privacy Notice
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Notice to Employees on COBRA, Leave or Severance
- Medicare Part D Notice of Creditable Coverage
- Fidelity HSA

You have the right to request paper copies of the above regulatory notices. Call the HR Service Center at 1-877-472-8967 (1-877-HR-AT-WORK).

This guide is not intended to create, nor will it be construed to form, a contract or promise for a benefit. Participation in the plans is subject to all applicable terms and conditions of the plans. Full details about the plans are provided in the official Plan Documents, which govern the operation of the plans. Any differences between this guide and the Plan Documents are not intended, but if any differences are found to exist, the Plan Documents will govern. Summary plan descriptions for The Hartford's benefit plans reflecting 2026 benefit changes will be available on Fidelity NetBenefits by January 1, 2026. The plan administrator reserves the right to make all interpretations with respect to the plans described here. The decisions of the plan administrator are final and binding upon all participants.

The Hartford reserves the right, without your consent or concurrence, to amend, modify, suspend, replace, or terminate the plans, in whole or in part, including any level or form of coverage or contribution amount at any time. If the plans are amended, modified, suspended, replaced or terminated, you or other employees may not receive benefits as described here.

The Hartford Insurance Group, Inc and its subsidiaries, including the issuing company, Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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