

WITH SO MANY BENEFIT OPTIONS, YOUR CLIENTS CAN GET EXACTLY WHAT THEY NEED

We've made it even easier for you to do business with us - our full range of voluntary benefit solutions is backed by unparalleled end-to-end customer experience and the strength of The Hartford. We offer flexibility at the individual benefit level, technology solutions and plug-n-play packages for easy customization. Critical Illness,* Accident and Hospital Indemnity insurance include annual open enrollment with Guaranteed Issue.²

PRODUCT	FEATURES
Critical Illness Insurance⁴	<ul style="list-style-type: none"> • We cover more conditions³ to help your employees receive more benefits. • Coverage for employees and their families throughout life stages: <ul style="list-style-type: none"> - Birth through childhood: birth and child conditions - Mid-life: full range of conditions responsible for most Critical Illness claims - Cancer, Heart Attack and Stroke - Seniors: Neurological benefits for Alzheimer's, Parkinson's, ALS and others • Additional indemnity benefits go beyond the diagnosis - travel, lodging, second opinion cancer, wig and prosthesis, and more
Accident Insurance⁴	<ul style="list-style-type: none"> • Benefits for more than 80 accidental injuries, related expenses and treatments • Up to 40 different cash payments for eligible follow-up, therapy and recovery claims • Modern benefits, including organized amateur sports enhancement, line of duty enhancement, childcare, joint replacement, acupuncture or home health care and in-person and telemedicine visits
Hospital Indemnity Insurance⁴	<ul style="list-style-type: none"> • Up to 40+ benefits and riders to expand the scope of coverage⁵ • Composite rate structure for ease of administration • Short-term Care, Accidental Death & Dismemberment, Term Life and Critical Illness riders can be included, providing essential supplemental coverage with a single benefit election

BILLING

Self-Administered Billing (SAB): Client reports the number of lives and volumes for each line on the bill to The Hartford with premium payment expected to match. Available for groups with 50+ eligible lives.

List Billing: The Hartford bills the exact amount due based on monthly enrollment changes reported by the client. Available for groups with less than 1,000 eligible lives.

Integrated File Billing (IFB): The data from the eligibility file is used to generate a pre-populated summary or list bill invoice. Available for groups with 500+ eligible lives.

Combined bills, listing employer-paid and voluntary products in one clearly-labeled monthly invoice, are available with each bill method. Restrictions may apply.



CLAIMS

We leverage our communications, support, technology and data to ensure employees know how and when to file a claim.

Claims Connections leverages claims data to help make it easy to file a claim and get paid with proactive communications. Our Logical Claims Processing helps maximize payouts by adding common procedures automatically, even if they're not included in the claim submission.

VOLUNTARY EMPLOYEE EDUCATION SOLUTIONS

We create a simple, seamless benefits experience for every employee. By taking the time to understand your employees and what they need at each of life's moments, we're able to offer a uniquely innovative and comprehensive suite of communications.

Digital, print and face-to-face:

- ➔ Custom email campaigns
- ➔ Direct mail
- ➔ Intranet banner ads
- ➔ Engaging educational videos
- ➔ Online benefit fair experience
- ➔ Workplace materials including customizable posters and flyers
- ➔ Benefit Counselors supporting both on-site and virtual enrollment events

Innovative online experiences:

Informing and educating today's modern workforce with multiple virtual enrollment support experiences⁵:

- ➔ Fully digitized material with detailed content about employee benefits options, from the convenience of home.
- ➔ MyTomorrow^{®6} is The Hartford's interactive online decision-support tool providing a personalized educational video experience that helps drive employee benefits decisions on our new one-stop digital benefits platform.
- ➔ Our easy-to-use Cost Calculator⁷ helps employees see estimated coverage costs with a few simple demographic facts.

To learn more about our full range of voluntary options, visit [TheHartford.com/voluntary](https://www.thehartford.com/voluntary)



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2021 The Hartford.

Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

*Critical Illness is referred to as "Specified Disease" in New York.

¹ Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

² These plans are guaranteed issue and may contain a Pre-existing Conditions Limitation.

³ Comparison for Critical Illness conditions covered is based on current industry carrier product filings and marketing/enrollment material as of 9/1/2020.

⁴ **THESE POLICIES PROVIDE LIMITED BENEFITS.** These limited benefit plans (1) do not constitute major medical coverage, and (2) do 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: The Hospital Indemnity and Critical Illness policies provide limited benefits health insurance only. The Disability policy provides disability income insurance only. The Accident policy provides ACCIDENT insurance only. **IMPORTANT NOTICE—THE ACCIDENT POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.** These policies do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

⁵ Capabilities vary by product, plan and case size.

⁶ The MyTomorrow[®] decision-support tool is customizable for employers with 500+ employees. Employers with less than 500 employees may still use a standard MyTomorrow experience.

⁷ The Cost Calculator is available for employers with 50+ employees.