

# SUPPLEMENTAL HEALTH INSURANCE DIFFERENTIATORS



We make it easy for you to offer a cost-effective way for employees to help protect their savings during treatment and recovery from a severe illness or injury. Coverage for all products is guaranteed issue<sup>1</sup> (no EOI, or EOI administration) for annual open enrollment periods, with no age-based coverage reductions and automatic coverage for new dependents. Benefits paid are independent and non-coordinated – payable regardless of other insurance. Below are key features, options and services available with The Hartford's supplemental health insurance products.<sup>2</sup>

## FEATURES

<b>Critical Illness Insurance<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Benefits available for 50+ severe conditions and illnesses</li> <li>• Coverage for employees and their dependents throughout all life stages – birth, childhood, mid-life and senior</li> <li>• Ability to respond to emerging health threats, including coverage for COVID-19 testing and optional coverage for COVID-19 diagnosis<sup>3</sup></li> <li>• Minimal or no separation periods between claims for different covered illnesses paid under the policy</li> <li>• No treatment-free period required between claims for the same covered illness paid under the policy</li> <li>• Attained age, issue age or composite rate options</li> </ul>
<b>Accident Insurance</b>	<ul style="list-style-type: none"> <li>• 80+ benefits available for injuries incurred or services and treatments received following a covered accident</li> <li>• Separate benefits payable for each form of initial treatment received – physician office, urgent care and/or emergency room</li> <li>• Benefits enable focus on follow-up care and recovery, with 30+ benefit payments for physician follow-up visits, physical therapy, chiropractic care and acupuncture included in standard designs</li> <li>• Telemedicine visits for Initial and Follow-up physician benefit visits are accepted</li> <li>• Health Screening and Accident Prevention benefits available<sup>3</sup></li> <li>• Organized Amateur Sports, Line of Duty and Motor Vehicle Safety enhancement benefits available<sup>3</sup></li> <li>• Composite rates by coverage tier</li> </ul>
<b>Hospital Indemnity Insurance<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• HSA-compatible<sup>4</sup> and expanded (non-HSA compatible) plan designs available</li> <li>• 40+ benefits available for confinement, services and treatments received following a covered illness or injury</li> <li>• Pregnancy is standardly covered the same as any other illness</li> <li>• Behavioral Health and Substance Support plan designs available providing additional recovery support for mental and substance use conditions</li> <li>• Optional AD&amp;D, Term Life and/or Critical Illness riders can be included to design a single plan providing essential supplemental coverage to employees</li> <li>• Optional Short-term Care (STC) rider is an affordable alternative to Long-term Care (LTC)</li> <li>• Composite rates by coverage tier</li> </ul>

## FLEXIBLE PLAN DESIGN, COVERAGE TIER AND FUNDING OPTIONS

- Benefit categories and individual benefits for each product are “plug-n-pay” – benefits can be added, removed or benefit amounts changed enabling you to design insurance products that best meet the needs of your employees and their dependents
- Multiple coverage tier configurations include:
  - 1 Tier: EE only
  - 2 Tier: EE only; Family
  - 3 Tier: EE only; EE + 1 Dependent; EE + 2 or more Dependents (Family)
  - 4 Tier: EE only; EE & Spouse/Partner; EE & Child(ren); Family
- Funding options include:
  - 100% Employee-paid (voluntary)
  - 100% Employer-paid (non-contributory)
  - Cost sharing (contributory)

## ADDITIONAL SUPPORT

- Enrollment – Dedicated enrollment support and systems available
- Value-added services
  - Ability Assist<sup>®5</sup> – Access to professional counseling for financial, legal and emotional issues
  - HealthChampion<sup>SM5</sup> – Access to benefit specialists and nurses for administrative and clinical support to address medical care and claims concerns
- Portable coverage – Employees can take it with them in most circumstances when they are no longer eligible under your plan

## CLAIMS EXPERIENCE

Designed to increase utilization, simplify submission and maximize payouts

- Flexible claim submission alternatives and payment methods
  - Online
  - Email/Mail/Fax
  - Telephonic (HSB/APB only)
- Logical claims processes – Maximizes payout per claim while minimizing supporting documentation requirements, including identification of unclaimed benefits
- Claims Connections program options – Leverages claims data to help make it easy to file a claim and get paid.
  - Proactive Communications – Quarterly reminders about how to use benefits and file claims
  - Logical Claims Notification – Employees are automatically notified when a supplemental health claim opportunity has been identified
  - Concierge-guided Experience – Additional support for employees, including collection of claims information via phone, filing the claim on behalf of the employee and optional assistance with obtaining medical information and/or records
  - Auto-submission/Auto-adjudication – Claim is automatically submitted and adjudicated if possible, without any action on the part of the employee. If required information is not available, the employee is contacted and assisted with completion of the claim
  - “Core” claims or medical claims connectivity

Visit us at [TheHartford.com/voluntary](https://www.TheHartford.com/voluntary)

The Hartford<sup>®</sup> is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting 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. © 2021 The Hartford.

**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 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.

<sup>1</sup>Critical Illness is referred to as “Specified Disease” in New York.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

<sup>2</sup>The Critical Illness and Hospital Indemnity policies are guaranteed issue, and may contain a Pre-existing Condition Limitation. Please refer to the certificate for more information on exclusions and limitations.

<sup>3</sup>Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

<sup>4</sup>Optional benefit or plan design or rider and availability varies by state (COVID-19 not covered in each state).

<sup>5</sup>Please consult your tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA.

<sup>6</sup>The services described in this material are offered through The Hartford by ComPsych<sup>®</sup> Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](https://www.TheHartford.com/employee-benefits/value-added-services) for more information.



**THE  
HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home