

2025 BENEFITS AND WELL-BEING GUIDE



LEARN MORE



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



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. At The Hartford, we offer a comprehensive suite of programs to help you and your family members achieve optimal well-being.

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

*Qualified status changes or qualifying life events include marriage, birth of a child, death, divorce and dependent eligibility changes. Go to [NetBenefits](#) for more information on qualified status changes.

**To be eligible to receive well-being credits, you must be enrolled in a 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: \$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.

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.



*To be eligible to receive well-being credits, you must be enrolled in a 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, 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): two high deductible health plan (HDHP) options and a preferred provider organization (PPO) option.

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, 2024, 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 network. You'll pay less when your provider participates in the network.



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**	In-Network: \$30 (not subject to deductible) Out-of-Network: 50% 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 (includes Behavioral Health Specialist Office Visits)	In-Network: \$60 (not subject to deductible) Out-of-Network: 50% after deductible (Out-of-network behavioral health care is 20% coinsurance after deductible)		
Virtual Visits through UHC's designated virtual network**	\$0 copay		
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		
Emergency Room Care	In-Network: 20% coinsurance (not subject to deductible) Out-of-Network: 20% coinsurance (not 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 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>

OPEN A HEALTH SAVINGS ACCOUNT

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.

To learn more about Tax Advantaged Accounts offered by The Hartford, go to [page 17](#).

HEALTH AND WELL-BEING BENEFITS JUST FOR YOU

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.

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.

EXPLORE VOLUNTARY COVERAGES

To supplement your health plan, you have access to voluntary coverage to help you pay your deductible, coinsurance and other expenses that come with an unexpected medical event. Review this coverage on [page 21](#).



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%	
		Maximum Cost Per Prescription	
		30-day (\$25) 90-day (\$50)	
2	Mid-range cost, preferred brand names	20%	
		Maximum Cost Per Prescription	
		30-day (\$60) 90-day (\$120)	
3	Higher cost, non-preferred brand name, some generics and specialty	20%	
		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.



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)		Covered at 100% (no deductible)	
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	



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 \$64
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 your family. 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.



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.

Finding the Right Behavioral Healthcare Provider

Behavioral health experts from My Medical Ally can help you understand your symptoms and diagnoses, pursue treatment options, find high quality providers and more. If you are caring for someone with a behavioral health condition, My Medical Ally can also provide support. Visit www.mymedicalally.com/TheHartford with the company code "The Hartford" or call 1-888-361-3944, Monday through Friday from 7 a.m. to 7 p.m. ET, to ask questions and access resources.



MINDFULNESS THROUGH HEADSPACE

You and your dependents have access to Headspace, a cost-free mindfulness tool that helps you create life-changing habits. Headspace provides meditations, sleepcasts, mindful movements and focus exercises that support your mental health and improve your overall well-being. Visit [My Wellness at Work](#) to set up your cost-free account(s).



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. All employees receive nine paid holidays.

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 percent 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 RESOURCES

For anyone planning, starting or raising a family, you have access to these additional resources and programs through Maven (accessible from My Wellness at Work/My Benefits at Work) for:

- New parent support programs and parenting classes for fertility, pregnancy, adoption, surrogacy, postpartum, returning to work, infant care and more
- A 24/7 cost-free resource offering personalized guidance through every step of parenthood
- Caregiver support
- Fertility benefits administration*

*Must be covered by a Hartford health plan.





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
- 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, The Hartford Life Essentials offers a suite of services to help protect and prepare you for life moments such as:

- Travel Assistance
- Funeral Concierge
- Estate Guidance Will Services
- Compassionate Services for Beneficiaries

Go to [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 (HCFSA)	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: \$4,300 All other coverage levels: \$8,550 Age 55+: Additional \$1,000	\$3,050*	\$3,050*	\$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 card can be used at most retail pharmacies. You will need to submit a claim for reimbursement for most other services.	Debit card can be used at most retail pharmacies. You will need to submit a claim for reimbursement for most other services.	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. Changes must be made by the 10th of the month to apply to the next month.

*May be subject to change when 2025 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

The money is yours to keep

The money is yours to keep, even if you go to a new employer, retire or transfer it to another HSA. 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 through The Hartford 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 (HCFSA)

The HCFSA 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, \$3,050*, 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 HCFSA 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, 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, \$3,050*. 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 will not be available to employees who enroll in the PPO option.

*May be subject to change when 2025 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. LTD will only be paid 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 • 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:

Pre-tax Contributions	Roth 401(k)	After Tax Contributions
These contributions and earnings are tax-deferred until they are withdrawn from the plan.*	<p>These contributions are made after taxes are withheld from your gross pay and do not reduce your taxable income.</p> <p>Contributions and earnings may be withdrawn tax-free, if certain criteria are met.*</p>	These contributions are made after taxes are withheld from your gross pay and do not reduce your taxable income and may be withdrawn tax free; earnings on these contributions are taxed.*

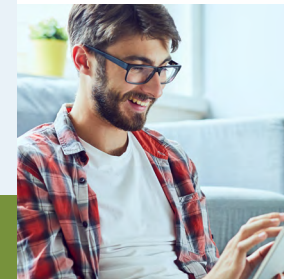
*The Hartford does not provide tax advice. Consult a tax advisor regarding contributions and distributions under the ISP.

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.

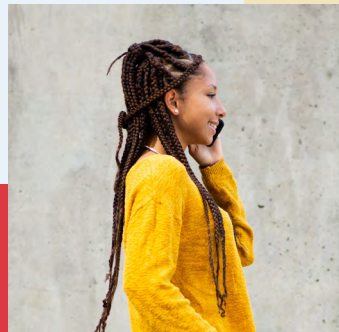
Paid Volunteer Time

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 Resources 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)

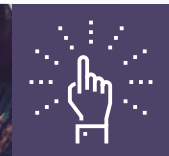
PHYSICAL	
Health Plan	UnitedHealthcare 1-844-562-6280
Prescription Drug	OptumRx 1-844-562-6280
Dental	Delta Dental of NJ 1-888-234-4612
Vision	EyeMed 1-866-723-0513

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	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)

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 2025 benefit changes will be available on Fidelity NetBenefits by January 1, 2025. 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.

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