

COMING IN 2021: THE HARTFORD IS YOUR NEW CARRIER FOR VOLUNTARY BENEFITS

GET MORE PROTECTION

If you have a medical plan, you may also have a high deductible to pay before your coverage begins paying. Hospital Indemnity (HI) works with Critical Illness (CI) and Accident (AI) insurance plans to offer a cost-efficient way for you to fill in more of the financial gaps.

HERE'S HOW IT WORKS

When you elect HI coverage with CI and AI, you maximize the protection you receive at the time of a covered illness or injury. There are **no** offsets and **no** restrictions on how the benefit amounts paid to you can be used, which means you can use the cash to cover those high deductibles – *and any other costs as well.*

HERE'S HOW THEY INTEGRATE

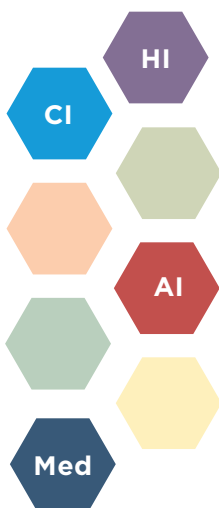
In the event of a covered illness or injury, HI, CI and AI could each provide you with separate lump-sum cash benefits, helping to fill those financial gaps and easing the impact of unexpected medical costs for you and your family.



RISING COSTS REQUIRE LAYERS OF PROTECTION

The average cost for a 3-day hospital stay is

\$30,000¹



Hospital Indemnity

- Provides a cash benefit for each day confined in a hospital for a covered illness or injury

Critical Illness

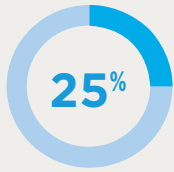
- Provides lump-sum benefit upon diagnosis of a covered illness
- Includes cancer and vascular diseases

Accident

- Flat benefit payments for related expenses and treatments
- More than 80 accidental injuries

Medical

- High deductible health plans are important, but don't always cover everything



of Americans have less than \$100 in savings for medical expenses, and nearly half have less than \$1,000 saved.²

A COMPLEMENT TO MEDICAL INSURANCE

When it comes to paying for medical care, your medical insurance plan plays a very important part, but there are also expenses associated with illness or injury that you will still be expected to cover.

The cash benefits provided by HI, CI and AI are independent from any claims or coverage provided by medical insurance. This cash can be used to help cover the bills or added expenses that your medical plan may not cover, like copays, deductibles or any other living expenses.



Employees who are eligible for coverage can elect from **October 1 - October 31, 2020**.
To enroll, visit sehp.member.hrissuite.com



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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.

Accident Form Series includes GBD-2000, GBD, 2300. Critical Illness Form Series includes GBD-2600, GBD-2700. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent of these forms. Policy Number: 681811

¹ "Protection from high medical costs." February 2, 2019. HealthCare.Gov. www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/. Viewed on 6/1/2019.

² Huddleston, Cameron. "Most Americans lack savings to pay for these huge emergencies." Chicago Tribune. February 8, 2018. February 6, 2019. www.chicagotribune.com/business/ct-biz-emergency-savings-personal-finance-20180208-story.html. Viewed on 6/1/2019.