

GET THE FACTS - QUICK REFERENCE GUIDE

CRITICAL ILLNESS INSURANCE PLANS

As an important voluntary coverage, Critical Illness Insurance helps round out an employee benefit package while helping employees protect savings during treatment and recovery from a critical condition.

Here are the facts on the Critical Illness Plans from **The Hartford's Employee Choice BenefitsSM**.

PLAN DESIGN & BENEFIT INFORMATION		OPTIONS AVAILABLE																						
Eligibility Basics	<ul style="list-style-type: none"> Employee (EE) - <ul style="list-style-type: none"> 4-49: 30 hours/week; Under age 80 50+: 20 hours/week; Under age 80 Spouse (SP) - Under age 80 Child(ren) (CH) - Under age 26; Unmarried 	<ul style="list-style-type: none"> Work hours can be set by the employer; Minimum is 16/week Term age range is 65-85 CH age range is 18-26 																						
Funding Options	100% EE-paid (voluntary)	<ul style="list-style-type: none"> ER/EE cost sharing (contributory) 100% ER-paid (non-contributory) 																						
Coverage Amounts	<ul style="list-style-type: none"> EE - \$5K to \$30K (contingent on group size) SP - 50% of EE amount CH - \$5K 	Higher amounts available, contingent on group size and participation																						
Coverage Election	<ul style="list-style-type: none"> EE Only EE & SP EE & CH EE & Family 																							
UNDERWRITING GUIDELINES		OPTIONS AVAILABLE																						
Preferred Info to Quote	<ul style="list-style-type: none"> Group - Name, state, SIC, effective date, current participation Employee census not required 																							
GI Amounts	<ul style="list-style-type: none"> 4 - 49 lives: Up to \$10,000 50 - 499 lives: Up to \$20,000 500+ lives: Up to \$30,000 	For larger groups, alternate amounts available subject to UW discretion																						
Participation	100% EE-paid <ul style="list-style-type: none"> 4-49: 4 enrolled lives 50+ : 10 enrolled lives 	<ul style="list-style-type: none"> ER/EE cost sharing <ul style="list-style-type: none"> 4-49: 4 enrolled lives 50+ : 10 enrolled lives 100% ER-paid - 100% of eligible 																						
Rate Structure	<ul style="list-style-type: none"> Attained age Tobacco distinct and unisex EE age used for SP 5-year age bands 	<ul style="list-style-type: none"> Issue age rates Uni-tobacco rates 10-year or custom age bands 																						
Rate Guarantee Period	• 2 years	1 and 3 years																						
STANDARD PRODUCT PROVISIONS		OPTIONS AVAILABLE																						
Benefits	Lump sum cash payment upon diagnosis for covered illnesses																							
Covered Illnesses	<table border="0"> <tr> <td>Cancer</td> <td>Other</td> </tr> <tr> <td>Invasive Cancer* (100%)</td> <td>Major Organ Transplant* (100%)</td> </tr> <tr> <td>Non-Invasive Cancer (25%)</td> <td>End Stage Renal Failure (100%)</td> </tr> <tr> <td>Benign Brain Tumor* (100%)</td> <td>Bone Marrow Transplant (25%)</td> </tr> <tr> <td>Vascular</td> <td>Coma* (100%)</td> </tr> <tr> <td>Heart Attack* (100%)</td> <td>Paralysis (100%)</td> </tr> <tr> <td>Heart Transplant* (100%)</td> <td>Loss of Vision (100%)</td> </tr> <tr> <td>Coronary Artery Bypass (25%)</td> <td>Loss of Hearing (100%)</td> </tr> <tr> <td>Angioplasty/Stent (25%)</td> <td>Loss of Speech (100%)</td> </tr> <tr> <td>Stroke* (100%)</td> <td></td> </tr> <tr> <td>Aneurysm (25%)</td> <td></td> </tr> </table>	Cancer	Other	Invasive Cancer* (100%)	Major Organ Transplant* (100%)	Non-Invasive Cancer (25%)	End Stage Renal Failure (100%)	Benign Brain Tumor* (100%)	Bone Marrow Transplant (25%)	Vascular	Coma* (100%)	Heart Attack* (100%)	Paralysis (100%)	Heart Transplant* (100%)	Loss of Vision (100%)	Coronary Artery Bypass (25%)	Loss of Hearing (100%)	Angioplasty/Stent (25%)	Loss of Speech (100%)	Stroke* (100%)		Aneurysm (25%)		<ul style="list-style-type: none"> Cancer can be removed, ex. in presence of a stand-alone cancer policy also offered by a group For larger groups: <ul style="list-style-type: none"> Individual illnesses can be removed Benefit amounts can be 10% - 100%
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continued



STANDARD PRODUCT PROVISIONS		OPTIONS AVAILABLE
Benefit Separation Period	<ul style="list-style-type: none"> Different/Non-related illness - None Related illness - 30 days 	Periods of up to 12 months available for related illnesses
Coverage Maximum	<ul style="list-style-type: none"> EE & SP - 500% of coverage amount CH - 300% of coverage amount 	Max can be 100% - 500%
Recurrence Benefit	<ul style="list-style-type: none"> 100% for specific illnesses (*) 12 month separation period 	Benefit can be 25% - 100%
Expanded Cancer Benefits	<ul style="list-style-type: none"> Second Opinion Cancer - \$500 each diagnosis Prosthesis/Wig - \$500 one-time 	<ul style="list-style-type: none"> \$250 benefit Can be removed from plan
Benefit Age Reduction	50% at age 70	For larger groups, 50% @ 75 available
Pre-Ex	<ul style="list-style-type: none"> 12/12 Some states may require a specific pre-ex 	For larger groups, alternate pre-ex available subject to UW discretion
Portability	Included	Can be removed from plan
Ability Assist® EAP¹	24/7/365 access to help for financial, legal or emotional issues	
HealthChampion^{SM1}	Administrative and clinical support following serious illness or injury	
OPTIONAL PRODUCT PROVISIONS		OPTIONS AVAILABLE
Transitional Care Benefits Package	<ul style="list-style-type: none"> Rehabilitation Facility - \$50 per day for up to 10 days Home Health Care - \$50 per day for up to 10 days Physical Therapy - \$50 per visits for up to 10 visits 	For larger groups, alternate amounts and # of days/visits available
Travel Benefits Package	<ul style="list-style-type: none"> Transportation - \$100 per round trip for up to 5 trips Lodging - \$100 per night for up to 5 nights 	For larger groups, alternate amounts and # of trips/nights available
Child-Specified Benefits Package	100% of coverage amount for covered child(ren) for the following: <ul style="list-style-type: none"> Cerebral Palsy Muscular Dystrophy Congenital Heart Disease Spina Bifida Cystic Fibrosis 	For larger groups: <ul style="list-style-type: none"> Individual illnesses can be removed Benefit can be 10% - 100%
Neurological Benefits Package	100% of coverage amount for the following: <ul style="list-style-type: none"> Advanced Multiple Sclerosis ALS (Lou Gehrig's) Advanced Parkinson's 	For larger groups: <ul style="list-style-type: none"> Individual illnesses can be removed Benefit amounts can be 10% - 100%
Occ. HIV/Hep Benefit	100% of coverage amount for the EE	Benefit can be 10% - 100%
Health Screening Benefit	\$50 per year	Benefit can be \$25 - \$100
ENROLLMENT		OPTIONS AVAILABLE
Enrollment Type	Annual open enrollment	<ul style="list-style-type: none"> One-time open enrollment Traditional (EOI) Enrollment

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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASE ONLY.

This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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