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## CRITICAL ILLNESS INSURANCE DIFFERENTIATORS

**Critical Illness (CI) insurance** from The Hartford offers your clients a way to help their employees protect savings during treatment and recovery from a critical condition. Below are features and value-added services available with The Hartford’s CI product.

FEATURES	
<b>Flexible plan designs</b>	<ul style="list-style-type: none"> <li>We offer plug-n-pay packages as well as the option to custom-build a plan tailored for each company’s employees.</li> <li>We help your clients choose or develop a plan that will best suit the goals of their benefits package.</li> </ul>
<b>Innovative “crossover” benefits</b>	Our product may include second opinion cancer, prosthesis/wig, transitional care (therapy services and home health care) and travel care benefits all under one plan.
<b>Time between claims is minimized</b>	If an employee experiences back-to-back hardships we may not require a benefit separation period for different illnesses (in different packages/categories) and only 30 days for related illnesses (within the same package/category). <sup>1</sup>
<b>Recurrence Benefit does not require a treatment-free period</b>	With our recurrence provision, once 12 months has passed, an insured is eligible for another benefit for a new diagnosis without any additional fine print.
<b>Additional support</b>	Consultative enrollment support is offered along with service support such as a single point of contact for all lines of coverage.
VALUE-ADDED SERVICES	
<b>Ability Assist<sup>®2</sup></b>	Gives employees access to professional counseling for financial, legal and emotional issues.
<b>HealthChampion<sup>SM3</sup></b>	Provides employees with unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and claims concerns.

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

The Hartford<sup>®</sup> is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and 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 issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES 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.

In New York: 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. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent.

<sup>1</sup> This would apply to plans that include a pre-existing condition limitation.

<sup>2</sup> Ability Assist<sup>®</sup> is offered through The Hartford by ComPsych<sup>®</sup>. 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. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>3</sup> HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.