



GROUP BENEFITS PRODUCT PORTFOLIO

# ELIGIBLE LIVES	THE HARTFORD'S EMPLOYEE CHOICE BENEFITS SM									EMPLOYER-PAID PLANS			OTHER PLANS		
	Life/AD&D	Standalone AD&D*	HI*	CI*	AI*	Disability FLEX*	STD	LTD	Life/AD&D	STD	LTD	Leave Mgmt	GRH	Statutory/PFML	
2-9	●		●	●	●				●	●	●		●	●	
10-49	●		●	●	●	●	●	●	●	●	●		●	●	
50-99	●		●	●	●	●	●	●	●	●	●		●	●	
100-499	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
500+	●	●	●	●	●	●	●	●	●	●	●	●	●	●	

PRODUCT FEATURES

Life/Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> A Culture of Caring and The Hartford Life EssentialsSM Life Care Advocates: Beneficiary Checklist, Condolence Cards, Healing Book Beneficiary Management Services: Online platform for beneficiary designation and updates 	<ul style="list-style-type: none"> Portability and Conversion Digital Platform: Online solution to quote and enroll Choice of plan schedules and maximums Enhanced continuity of coverage and a variety of premium waiver options
Hospital Indemnity (HI)⁸	<ul style="list-style-type: none"> Benefit paid for each day confined in a hospital for a covered injury or sickness Optional additional daily benefits for related services/treatments 	<ul style="list-style-type: none"> HSA compatible and expanded plan designs available Flexible funding options with Guaranteed Issue for all covered persons²
Critical Illness (CI)¹	<ul style="list-style-type: none"> Benefits for 34 serious illnesses, related expenses and treatments Issue Age or Attained Age rate structure 	<ul style="list-style-type: none"> Health Screening Benefit (HSB) and optional benefits packages available Guaranteed Issue amounts available
Accident (AI)	<ul style="list-style-type: none"> Cash benefits for more than 80 accidental injuries, related expenses and treatments 24-hour or off-job coverage 	<ul style="list-style-type: none"> Family coverage available Full benefit schedule that can be customized to meet a group's needs
Disability FLEX³	<ul style="list-style-type: none"> Customizable benefit amounts, waiting periods and durations Option for annual open enrollment with Guaranteed Issue 	<ul style="list-style-type: none"> 52- and 104-week durations available Benefits do not offset with other income
Short-term Disability (STD)	<ul style="list-style-type: none"> Option available not to offset for salary continuation, sick leave or paid time off^{**} Flexible plan designs 	<ul style="list-style-type: none"> Only a 50% reduction for rehab employment earnings First-day hospital coverage available^{**} No offset for initial current work earnings^{**}
Long-term Disability (LTD)	<ul style="list-style-type: none"> The Hartford's unique Definition of Disability Return-to-Work incentive Workplace modification benefit Extended earnings protection^{**} 	<ul style="list-style-type: none"> No earnings loss requirement^{**} Family care credit Survivor Income Benefit Ability Plus^{**}
Leave Management (Mgmt)	<ul style="list-style-type: none"> Single/Clinical Intake for concurrent STD and Leave that can connect with The Hartford's WC programs 24/7 online self-service for employers and employees 	<ul style="list-style-type: none"> Administration of FMLA, State, Local and Employer-Sponsored Leaves State-of-the-art technology to track all absence from PTO through LTD
Statutory Disability & Paid Family Leave⁹	<ul style="list-style-type: none"> Statutory Disability and PFML benefits on a fully insured or ASO basis for self-funded plans 	<ul style="list-style-type: none"> In states that allow private plans, we may offer fully insured coverage for Paid Family Leave and/or Paid Medical Leave, and work with employers as they develop their plan
Group Retiree Health (GRH)	<ul style="list-style-type: none"> Flexible benefit designs for medical and prescription drug coverage Integrates with (original) Medicare – filling all or some of the gaps in coverage 	<ul style="list-style-type: none"> Freedom of choice in medical providers – no networks Will cover groups down to two retirees with Guaranteed Issue²

* Also available on an employer paid basis ** Optional Benefits *** Group Size Requirement may apply

INCLUDED VALUE-ADDED SERVICES

Funeral Concierge⁴	Tools to guide employees through key decisions during a loss, including help comparing funeral-related costs. – <i>Life (Included with The Hartford Life Essentials)</i>
Beneficiary Assist[®] Counseling Services^{4,5}	Expertise to help employees or their loved ones cope with emotional, financial and legal issues that arise after a loss. – <i>Life (Included with The Hartford Life Essentials), AD&D, BTA</i>
Travel Assistance and ID Theft Protection⁴	Pre-trip planning and access to medical professionals when traveling 100+ miles away from home for 90 days or less. ID theft protection services available 24/7 whether home or away. – <i>Life (Included with The Hartford Life Essentials), AD&D, LTD, BTA</i>
Estate Guidance⁴	An online service that helps employees protect their family's future by creating a customized and legally binding will. – <i>Life (Included with The Hartford Life Essentials)</i>
Ability Assist^{®4}	Professional counseling for financial, legal and emotional issues. Includes unlimited phone access and three face-to-face sessions per year. – <i>Life <5K, STD, DisabilityFLEX, LTD, CI, HI, Accident, Leave Management</i>
HealthChampion^{SM4,6}	Unlimited access to Benefit Specialists and nurses for administrative and clinical support to address medical care and claims concerns. – <i>STD, DisabilityFLEX, LTD, CI, HI, Accident, Leave Management</i>

EMPLOYER-PAID VALUE-ADDED SERVICES

Enhanced Ability Assist^{4,5}	EAP service that allows employers to extend our emotional, legal and financial counseling benefits to all employees – not just employees covered by the above Ability Assist coverages. – <i>Life (Included with The Hartford Life Essentials), STD, LTD</i>
Guidance Resources^{4,5}	A comprehensive EAP service built to address employee issues and keep organizations productive. Our approach to the delivery of information, tools, resources and expert advice helps people navigate the broad spectrum of life issues. – <i>Life (Included with The Hartford Life Essentials), Standalone AD&D, STD, LTD, Leave Management</i>
Employee Advocate Coordinator	Compassionate outreach to claimants to help make it possible for employees to remain at work, or to help them re-engage at the workplace following a qualified absence. – <i>STD, LTD, Leave Management</i>
ADA Workplace Solutions^{SM7}	Administrative assistance on requests for accommodation from notification, through medical documentation, work capacity clarification and tracking. – <i>Leave Management customers with STD, insured LTD and 100 or more covered lives</i>
ADA Coach	Our ADA coaching efforts can help employers assess their current state regarding ADA management, provide guidance on job accommodation and facilitate access to resources to help navigate the ADA landscape.
WealthSource Financial Counseling	Included with The Hartford Financial Essentials SM , provides tools and resources to help employees achieve financial well-being.

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Accident Form Series includes GBD-1000, GBD-1300, GBD-2000, GBD, 2300. Critical Illness Form Series includes GBD-2600, GBD-2700. Disability Form Series includes GBD-1000, GBD-1200. Life Form Series includes GBD-1000, GBD-1100. Hospital Indemnity Plan Form Series includes GBD-2800, GBD-2900. Group Retiree Health Form Series includes GBD-2400, GBD-2500, or state equivalent.

¹ **THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY.** This limited 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 is referred to as "Specified Disease" in New York.

² This plan is guaranteed issue, but it may contain a Pre-existing Conditions Limitation. This means that, although there are no medical questions at the time of enrollment, insurance benefits payable are subject to the policy's Pre-existing Conditions Limitation.

³ DisabilityFLEX is not offered in states with statutory disability plans, including CA, NJ, RI and HI.

⁴ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit TheHartford.com/employee-benefits/value-added-services for more information.

⁵ California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

⁶ HealthChampionSM 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.

⁷ The Hartford administers ADA services based on the federal regulation, ADA Amendments Act of 2008 (42 USC § 12101). Employers may have obligations which need to be met under state and federal laws which fall outside the scope of our service program. The Hartford does not provide legal advice related to ADA compliance. The information contained herein is not to be construed as legal advice and is informational only. For legal advice, please contact the counsel of your choice.

⁸ **THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS.** This limited 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. Hospital does not include: convalescent homes, or convalescent, rest or nursing facilities; facilities affording primarily custodial, educational or rehabilitative care; or facilities primarily for care of the aged/elderly, persons with substance abuse issues/disorders or mental/nervous disorders. Confinement means the assignment to a bed in a medical facility for a period of at least 20 consecutive hours. Required hours may vary by state.

⁹ Statutory Disability Form Series includes GBD-1850, or state equivalent and Statutory Family Leave Form Series includes GBD-1851 or state equivalent.