



# HOSPITAL INDEMNITY INSURANCE DIFFERENTIATORS

**Hospital Indemnity (HI) insurance** from The Hartford is designed to help employers fill in the financial gaps left by most of today's high-deductible health plans (HDHPs) and help safeguard against the expenses that medical insurance may not cover like copays, deductibles, or any other living expense that may arise. Below are features and value-added services available with The Hartford's HI product.

FEATURES	
<b>Flexible Plan Designs</b>	We offer an array of plan features that enable you to custom-build an HI plan that meets the needs of employers (ER) and their employees (EE), all Guaranteed Issue <sup>1</sup> .
<b>HSA-Compatible<sup>2</sup> Plan Features</b>	<ul style="list-style-type: none"> <li>• <b>Basic Plan:</b> Daily Hospital Confinement, 1st day Hospital Confinement and 1st day ICU Confinement.</li> <li>• <b>Extended (Optional) Plan:</b> 1st day ICU Confinement, Medical Travel, Companion lodging, Family Care (adult or children) and Pet Care.</li> </ul>
<b>Expanded Coverage (Non-HSA-compatible)</b>	Our HI product offers optional benefits for all the ways we consume medical services: Office Visits, Telemedicine, Therapy Services, Urgent Care and Home Health Services.
<b>Multiple Coverage Tier Options</b>	<p>Multiple coverage tier configurations include:</p> <ul style="list-style-type: none"> <li>• 1 Tier: EE only</li> <li>• 2 Tier: EE only; Family</li> <li>• 3 Tier: EE only; EE + 1 Dependant; Family</li> <li>• 4 Tier: EE only; EE &amp; Spouse/Partner; EE &amp; Child(ren); Family</li> </ul>
<b>Funding Options</b>	<ul style="list-style-type: none"> <li>• 100% Employee-paid (voluntary)</li> <li>• 100% Employer-paid (non-contributory)</li> <li>• Cost sharing (contributory)</li> </ul>
<b>Offered with Critical Illness and Accident Insurance</b>	HI can be layered with other voluntary benefits from The Hartford's Employee Choice Benefits <sup>SM</sup> suite such as Critical Illness (CI) and Accident insurance (AI). There are no offsets applied to HI benefits so in the event of a covered illness or injury, the covered employee's benefit can be maximized.
<b>Additional Support</b>	Dedicated enrollment support and systems are offered as well as embedded support services.

**VALUE-ADDED SERVICES**

**Ability Assist®<sup>3</sup>**

Gives employees access to professional counseling for financial, legal and emotional issues.

**HealthChampion<sup>SM4</sup>**

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](http://TheHartford.com/employeechoice)



**THE HARTFORD**

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**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 Indemnity Plan Form Series includes GBD-2800, GBD-2900, or state equivalent.

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.

<sup>1</sup> This policy is guaranteed issue, but does contain a Pre-existing Condition Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-existing Conditions.

<sup>2</sup> Plan designs that are designed to be compatible with Health Savings Accounts (HSAs) are available. However, anyone who has or plans to open an HSA, should consult tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA.

<sup>3</sup> Ability Assist® is offered through The Hartford by ComPsych®. 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. Services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services).

<sup>4</sup> HealthChampion™ services are provided through The Hartford by ComPsych®. 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. Services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services).