



WITH SO MANY BENEFIT OPTIONS, YOUR CLIENTS CAN GET EXACTLY WHAT THEY NEED

GROUP BENEFITS VOLUNTARY PRODUCT PORTFOLIO

We've made it even easier for you to do business with us – our full range of voluntary benefit solutions is backed by unparalleled end-to-end customer experience and the strength of The Hartford. We offer flexibility at the individual benefit level, technology solutions and plug-n-play packages for easy customization. Critical Illness, Accident, and Hospital Indemnity coverages include annual open enrollment with Guaranteed Issue.¹

PRODUCT	FEATURES
Critical Illness Insurance²	<ul style="list-style-type: none"> • Issue Age or Attained Age rate structure • Health Screening Benefit available • Benefits for up to 34 serious illnesses, related expenses and treatments • Expanded Cancer Benefits and other optional benefits available
Accident Insurance	<ul style="list-style-type: none"> • Four tiers of coverage available • Choice of 24-hour (on and off-job) or off-job (non-occupational) coverage • Cash benefits for more than 80 accidental injuries, related expenses and treatments
Hospital Indemnity Insurance³	<ul style="list-style-type: none"> • Option to waive Pre-existing Conditions Limitation • 24-hour or off-job coverage • Illness, injury, and pregnancy coverage with benefits paid directly to the employee • First day and daily hospital confinement benefits, daily ICU confinement benefits, and optional benefits available
DisabilityFLEX[®] Insurance⁴	<ul style="list-style-type: none"> • Option for annual open enrollment with Guaranteed Issue • Customizable benefit amounts, waiting periods and durations • 52- and 104-week durations available • Benefits do not offset with other income

continued



BILLING

Self-Administered Billing (SAB): Client provides monthly volumes to The Hartford with premium payment expected to match on the monthly invoice. Available for groups with more than 50 eligible lives.

List Billing: The Hartford bills the exact amount due based on employee census details that the client reports. Available for groups with less than 5,000 eligible lives.

Consolidated Billing: Employer-paid and voluntary products are organized into one clearly-labeled invoice each month.



CLAIMS

Our goal is to ensure employees know how and when to file a claim.

The Health Screening benefit is 100% telephonic. Employees simply fill out a fillable claim form for all products and submit via web, email, mail, or fax with no employer or physician paperwork.

VOLUNTARY EMPLOYEE EDUCATION SOLUTIONS

We partner with producers and employers to develop the most comprehensive communication campaign, delivered in a variety of mediums that can reach multiple generations, including:

- Text message campaigns⁵
- Email communications
- Social media content⁵
- Postcard mailings
- Worksite posters and handouts
- Intranet banner images
- Product and value-added services flyers
- Comprehensive suite of videos

INTERACTIVE DECISION-SUPPORT TOOLS⁶

MyTomorrow[®] is The Hartford's interactive online decision-support tool that helps employees better understand their benefits. Conversations are personalized, validating coverage choices and prompting employees to take action. Our easy-to-use **Cost Calculator** helps employees calculate estimated coverage costs with a few simple demographic facts.

To learn more about our full range of voluntary options, visit [TheHartford.com/employeechoice](https://www.TheHartford.com/employeechoice)



The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. 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. © 2019 The Hartford.

Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Hospital Indemnity Plan Form Series includes GBD-2800, GBD-2900, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

¹ These plans are guaranteed issue and may contain a Pre-existing Conditions Limitation.

² **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. For New York sitused Policies: 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.

³ **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.

⁴ DisabilityFLEX is not offered in states with statutory disability plans, including CA, NJ, RI and HI.

⁵ Text campaigns and social media content may be available for employers with 500+ employees and with customized enrollment support.

⁶ The MyTomorrow[®] decision-support tool is customizable for employers with 500+ employees. Employers with less than 500 employees may still use a standard MyTomorrow experience. The Cost Calculator is available to employers with 50+ employees.