



# The Hartford's Voluntary Products

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**Edition January 01, 2021**

\*Please note The Hartford's brand name for this short-term disability insurance plan is Dis-Flex or Disability Flex.

A photograph of a middle-aged man with a mustache, smiling warmly. He is wearing a dark polo shirt and a light-colored apron. He stands in a grocery store aisle, with shelves of jars and produce visible in the background. The entire image has a warm, orange-red color cast. The text 'DisabilityFlex' is overlaid in white, bold, italicized font across the lower half of the image.

# *DisabilityFlex*

(SHORT-TERM DISABILITY) INSURANCE

# Employee Eligibility

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## *Who is eligible?*

- All active full-time hourly employees
- All other employees who work a minimum of 35 hours per week
- Exempt employees are not eligible

## *When can employees elect coverage?*

- Online enrollment is available at time of hire and during your employers annual open enrollment period

## *When does coverage begin?*

- If the election is made at time of hire, coverage begins as of the first of the month following the election. If done during an open enrollment period, coverage will begin on January 1 following.

# Plan Details

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## **How much coverage?**

Employees can elect a disability benefit in \$100 increments up to \$1,200 per week

## **How long before the employee receives a benefit?**

Employees can choose from three options for the benefit start date.

On the 8th, 15th or 30th day of disability, depending on their election

## **When will benefits end for the employee?**

After 13 weeks of not being able to work in their own occupation or no longer disabled

## **What about pre-existing conditions?**

3-month look back period

3-month treatment free period

12 months of being continuously insured

This policy is guaranteed issue but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.

# Why disability income insurance?

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Accidents are not the only cause of a disability, others include:

- Back pain
- Pregnancy
- Heart Disease
- Mental illnesses and more

Whatever the cause, a disability can mean months out of work, without a paycheck

- Employees could risk getting behind on bills like:
  - The rent/mortgage
  - Car payments
  - Tuition
  - Utilities

## Why It's Valuable

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- Limited coverage up to 4 weeks provided when pre-existing conditions exclusions applies to claim
- No evidence of insurability
- Flexible plan design allows employees to select coverage that meets their needs and budget
- Benefits paid weekly for qualified disabilities
- Income protection that supports financial planning
- Easy claim process

## How To File A Claim – Ways to File

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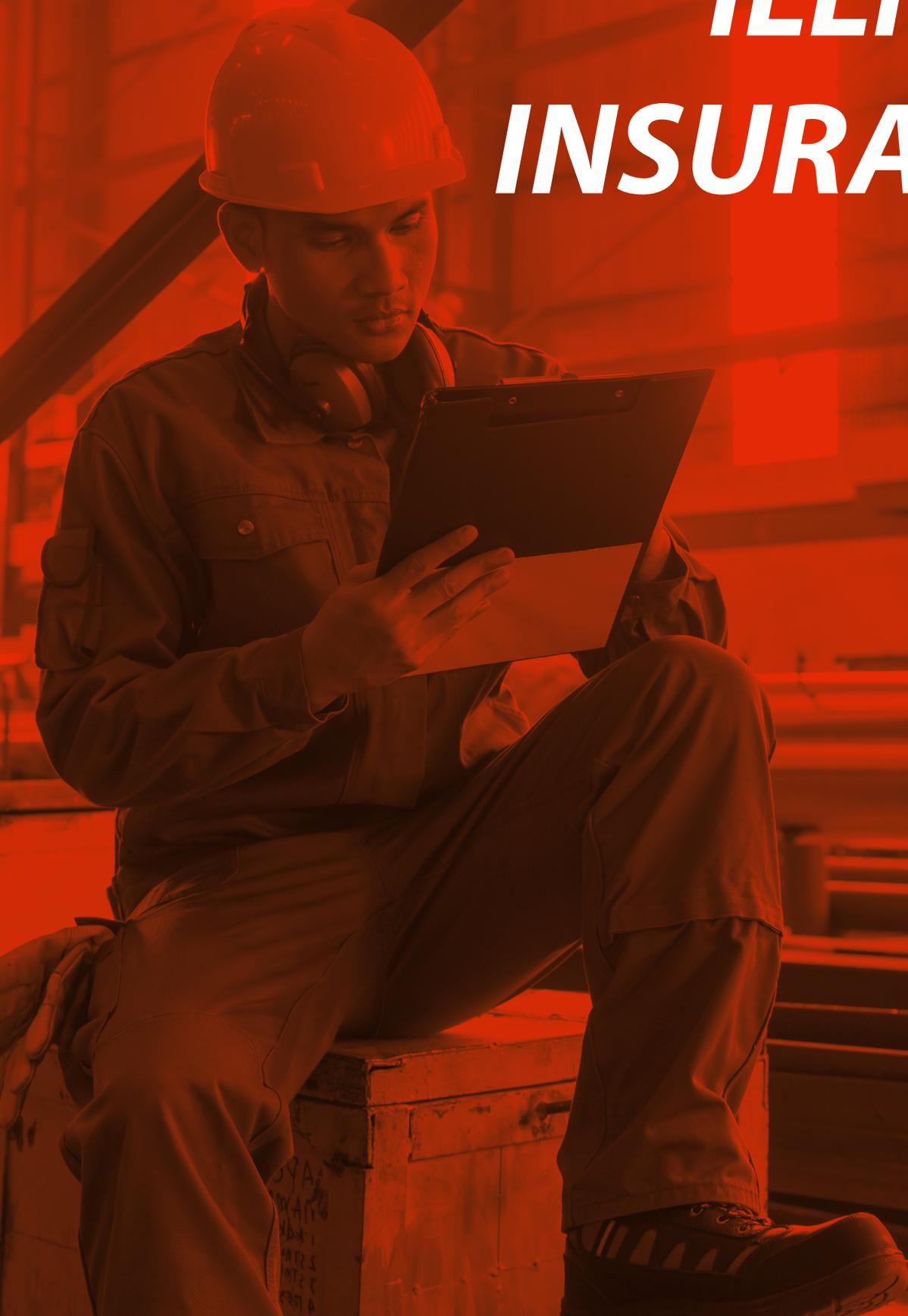
Employees must contact The Hartford for any leave of absence or short-term disability claim by any of the following:

Call 866-957-6913, 8am - 8pm ET, Monday – Friday

Use [TheHartfordAtWork.com](https://www.thehartfordatwork.com) website

Use The Hartford at Work app

# ***CRITICAL ILLNESS INSURANCE***



# Employee Eligibility

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## *Who is eligible?*

- All active full-time and part-time employees
- All employees must work a minimum of 19 hours per week
- Dependent coverage options available

## *When can employees elect coverage?*

- Online enrollment is available at time of hire and during your employers annual open enrollment period

## *When does coverage begin?*

- If the election is made at time of hire, coverage begins as of the first of the month following the election. If done during an open enrollment period, coverage will begin on January 1 following.

# Plan Details

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## **Choose \$10,000 or \$20,000 lump-sum benefit upon diagnosis of a covered illness**

- Spouse Benefit - 50% of employee amount
- Child Benefit - \$5,000

## **Guaranteed Issue (Attained Age Rates)**

## **No Pre-Existing Condition Limitations**

## **\$100 Annual Health Screening Benefit**

- Available to all covered family members
- \$100 once per year per eligible covered member.

## **No Age Reduction & Portable to Age 80**

## **Multiples payouts (500%), 12 month separation**

- 300% for Children

# Covered Illnesses

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## Cancer Benefits

- Invasive Cancer
- Non-invasive Cancer (25%)
- Benign Brain Tumor

## Vascular Benefits

- Heart Attack
- Coronary Artery Bypass (25%)
- Angioplasty/Stent (25%)
- Stroke
- Heart Transplant
- Aneurysm

## Other Benefits

- Major Organ Transplants
- Paralysis
- Coma
- End Stage Renal Failure
- Loss of Vision, Hearing or Speech
- Bone Marrow Transplant
- Child-Specific Conditions

# Health Screening Benefit

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*Coverage\* for up to 25 different tests*

- Colonoscopy
- Mammography
- PSA (prostate cancer screening)
- HPV Vaccination
- Fasting Blood Glucose Test

\* \$100 once per year per eligible covered member.

# Why It's Valuable

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No pre-existing conditions exclusions

No evidence of insurability

Annual health screening benefit, includes dependents

Lump sum paid when diagnosed with covered condition

No offsets or coordination of benefits with health plans

Payment made directly to claimant/employee and may be used in anyway claimant wishes

- Use to cover medical plan deductible and co-insurance
- Use to cover services not covered by medical plans: i.e. transportation and child care
- Use to supplement income





***HOSPITAL  
INDEMNITY  
INSURANCE***

# Employee Eligibility

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## Who is eligible?

- All active full-time and part-time employees
- All employees must work a minimum of 19 hours per week
- Dependent coverage options available

## When can employees elect coverage?

- Online enrollment is available at time of hire and during your employers annual open enrollment period

## When does coverage begin?

- If the election is made at time of hire, coverage begins as of the first of the month following the election. If done during an open enrollment period, coverage will begin on January 1 following.

# Plan Details

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First Day Hospital Confinement - \$1,000

Daily Hospital Confinement - \$100

Daily ICU Confinement - \$200

No Pre-Existing or Pregnancy Limitations

No Age Reduction & Portable to Age 80

## Benefit Example:

Service	Benefit Amount
First Day Hospital Confinement	\$1,000
Daily ICU Confinement	\$200 (\$200/day x 1 day)
Daily Hospital Confinement	\$700 (\$100/day x 7 days)
Total Benefits	\$1,900

# Why It's Valuable

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Payment made directly to claimant/employee and may be used in any way claimant wishes

- Use to support hospital stay related costs
- Use to cover services not covered by medical plans: e.g. transportation and child care
- No offsets or coordination of benefits with health plans

No pre-existing conditions exclusions

No evidence of insurability



***ACCIDENT  
INSURANCE***

# Employee Eligibility

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## *Who is eligible?*

### Accident insurance

- All active full-time and part-time employees
- All employees must work a minimum of 19 hours per week
- Dependent coverage options available

## *When can employees elect coverage?*

- Online enrollment is available at time of hire and during your employers annual open enrollment period

## *When does coverage begin?*

- If the election is made at time of hire, coverage begins as of the first of the month following the election. If done during an open enrollment period, coverage will begin on January 1 following.

# Plan Details

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## *Benefits for everyday incidents*

### Cash benefit(s) for a covered injury, related services and treatments including:

- Diagnostic exams, x-rays and other emergency services
- Initial and follow-up physician visits
- Ambulance transportation
- Hospital admission and confinement
- Follow-up/recovery services
- Physical therapy and chiropractic care

# Benefit Example

While traveling, Edgar is in a car accident. He is taken to the hospital in an ambulance and receives treatment for a broken leg. For recovery, he is referred to a specialist.

Example Benefits	Accident Plan Pays
Ground Ambulance	\$300
ER	\$50
X-ray	\$50
CT Scan (Diagnostic Exam)	\$200
Leg Fracture (Closed/Non-surgical)	\$1,200
Medical Appliance	\$100
Accident Follow-up (2 visits)	\$150 (\$75/visit x 2)
Chiropractor (6 visits)	\$150 (\$25/visit x 6)
Physical Therapy (3 visits)	\$75 (\$25/visit x 3)
Total Accident Benefits Paid to Edgar	\$2,275
Total Out-of-Pocket Expenses & Co-pay for This One Accident	Estimated \$2,000

## Why It's Valuable

- No pre-existing conditions exclusions
- No evidence of insurability
- Payments are made to claimant/employee

## Simple Claims Process

### Health Screening Benefit

- 100% telephonic, instant payment
- All covered employees, spouses, and children may submit a Health Screening each year

### Claims Form

- 4-page, fillable PDF
- No Employer paperwork
- No Physician paperwork
- [How to File A Claim](#)

### Submission Options

- Online
- Mobile Optimized – snap & upload documents
- Mail or Fax options available

**Average claims payment  
in less than a week**



# ***VALUE ADDED SERVICES***

For employees covered under The Hartford's Critical Illness, Accident or Hospital Indemnity insurance.

# Health Care Support Services

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*HealthChampionSM*

## *Administrative and clinical experts can help*

- Review employees' health concerns
- Guide them through their health care options
- Connect them with the right resources
- Help explain their benefits and estimate costs for covered and non-covered treatments
- Advocate for timely and fair resolution of issues and negotiate fees

# Assistance with Travel Emergencies

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*Travel Assistance and ID Theft Protection Services*

## *Travel Assistance Services<sup>1</sup>*

- Available when traveling for business or pleasure
  - Over 100 miles from home for 90 days or less
- Covers employee, spouse and dependent children under age 26<sup>2</sup>
- Provides up to \$1M in covered services<sup>3</sup>
- Services include<sup>4</sup>:
  - Emergency medical assistance: referrals, evacuation, medication
  - Emergency personal services: travel, cash, legal assistance
  - Pre-trip information: visa, passport, immunizations

1 Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance, Inc. may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. The flyer, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute benefit materials and contain the terms, conditions, and limitations relating to these benefits.

2 These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy.

3 The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves

the right to discontinue any of these services at any time. 4 Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

# Compassionate Solutions for Common Challenges

*Ability Assist® Counseling Services<sup>1</sup> included with Disability (DisFlex) coverage*



## *The Hartford offers Ability Assist® to:*

- Your employees with Disability, Critical Illness, Accident or Hospital Indemnity coverage
- Their spouse
- Their dependents

**24/7 toll-free phone  
access to Masters and  
PhD level counselors**

**Includes 3 face-to-face  
emotional or work-life  
counseling sessions**

**Unlimited phone and  
web access**

**HealthChampionSM<sup>2</sup>,  
healthcare support  
services**

1 Ability Assist® services are 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 and reserves the right to discontinue any of these services at any time. Ability Assist is a registered trademark of The Hartford.

2 HealthChampionSM services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. 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 and reserves the right to discontinue any of these services at any time. HealthChampion is a service mark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



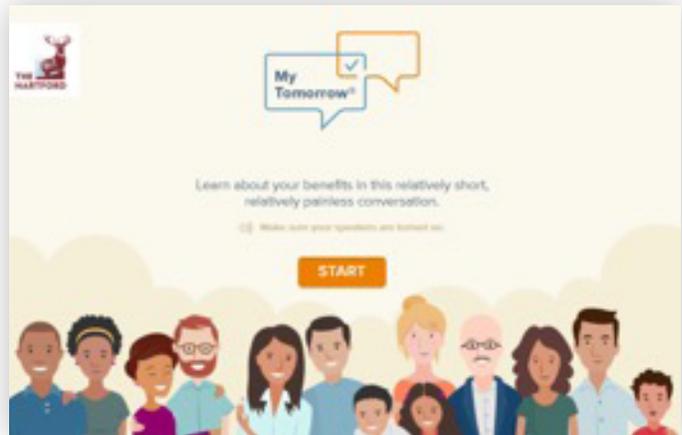
***ENROLLMENT  
COMMUNICATIONS***

# Marketing Materials - Resources

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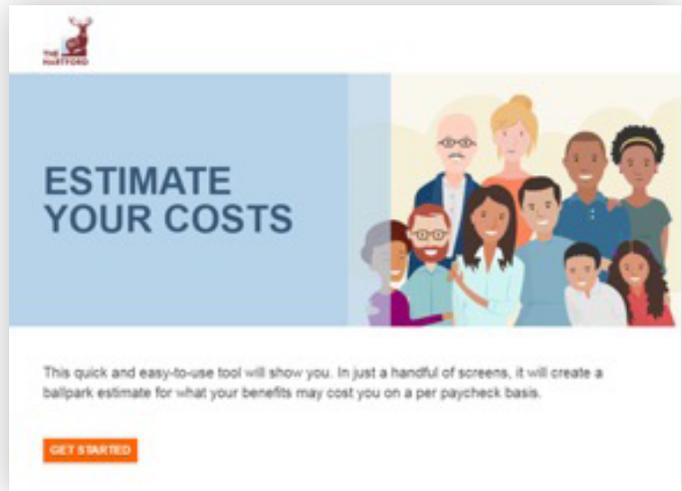
## *MyTomorrow® Decision-Support Tool*

[Click Here](#)



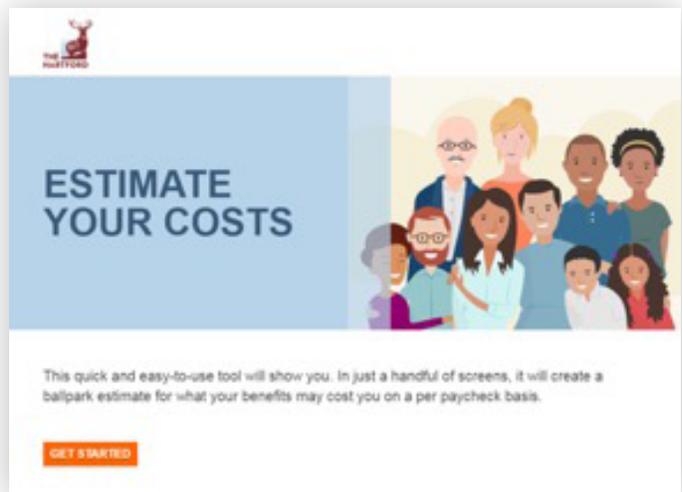
## *Cost Calculator - With DisFlex Decision-Support Tool*

[Click Here](#)



## *Cost Calculator - Without DisFlex Decision-Support Tool*

[Click Here](#)





Seventh-day  
Adventist® Church



**THE  
HARTFORD**