

# Benefit Plan Summary – Critical Illness



FEATURE	DESCRIPTION
<b>Employee Coverage Amounts (up to two offered to each employee)</b>	<p>The Hartford's Critical Illness plan will pay a lump sum benefit for a covered person diagnosed while insurance is in effect. State specific variations may apply to the benefits shown below.</p> <p>\$5,000, \$10,000 (4-24 lives) \$5,000, \$10,000, \$15,000, \$20,000 (25-99 lives)</p>
<b>Dependent Coverage Amounts</b>	<p>Spouse: 100% of Employee's Coverage Amount Child(ren): 50% of Employee's Coverage Amount</p>
<b>Guaranteed Issue Amount</b>	All Amounts*
<b>Reduction Due to Age</b>	Not Included
<b>Employee Contribution</b>	100% Employee Paid
<b>Coverage Election Options</b>	Employee Only; Employee & Spouse; Employee & Child; Employee & Family
<b>Rate Structure</b>	<p>Attained age Tobacco distinct and unisex Employee age used for spouse age 5-year age bands</p>
<b>Participation Requirement</b>	4 enrolled lives
<b>Covered Illnesses/ Benefit</b>	<p><b>Cancer:</b> Invasive Cancer (100%); Non-Invasive Cancer (25%); Benign Brain Tumor (25%) <b>Vascular</b> Heart Attack (100%); Heart Transplant (100%); Coronary Artery Bypass (25%); Angioplasty/Stent (25%); Stroke (100%); Aneurysm (50%) <b>Other:</b> Major Organ Transplant (100%); End Stage Renal Failure (100%); Bone Marrow Transplant (25%); Coma (100%); Paralysis (100%); Loss of Vision (100%); Loss of Hearing (100%); Loss of Speech (100%)</p>
<b>Benefit Separation Period</b>	<ul style="list-style-type: none"> <li>• Different (Non-related) Illness: 3 months</li> <li>• Related Illness: 3 months</li> </ul>
<b>Coverage Maximum (% of coverage amount)</b>	Employee/Spouse: 500%; Child(ren): 300%
<b>Recurrence Benefit (% of coverage amount)</b>	100%; 6 months separation period
<b>Pre-Existing Condition Limitation</b>	Not Included
<b>Policy Age Limit</b>	No Age Limit
<b>Portability</b>	Included; Extended continuation may be offered instead of portability in some states
<b>Enrollment Method</b>	Annual Open Enrollment***
<b>Health Screening Benefit</b>	\$50 per year; optional at the plan level to include
<b>Ability Assist® EAP**</b>	Included



<b>HealthChampion<sup>SM**</sup></b>	Included
<b>Initial Rate Guarantee</b>	2 years or 3 years, as applicable (1 year in FL for groups with fewer than 51 eligible employees)

\*Guaranteed issue coverage is only available if the minimum participation requirement is met. If participation does not meet the required level, the Guaranteed Issue Amount(s) may be reduced or rescinded. Guaranteed Issue benefits payable are subject to the plan's pre-existing conditions limitation(s).

\*\*HealthChampion<sup>SM</sup> and Ability Assist<sup>®</sup> are 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.

\*\*\*Assumes all eligible employees can enroll in the plan and/or increase existing benefits without providing evidence of insurability during the scheduled initial enrollment period and subsequent scheduled enrollment periods occurring annually thereafter. Guarantee Issue and pre-existing condition limitations apply. Annual Open Enrollment necessitates that pre-defined enrollment experience practices are agreed to be implemented by the employer.

**THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASE 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.

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.