

PRODUCT PORTFOLIO FOR MEDICAL GROUPS

# ELIGIBLE LIVES	THE HARTFORD'S EMPLOYEE CHOICE BENEFITS SM									EMPLOYER-PAID PLANS			OTHER PLANS		
	Vol Life	Supp Life/AD&D	Standalone AD&D*	HI*	CI*	AI*	Disability FLEX*	STD	LTD	Basic Life/AD&D	STD	LTD	Leave Mgmt	GRH	BTA
3+	1 Enrolled			4+	4+	4+				●	●	●		●	●
10+	●	20+		●	●	●	Staff Only	●	●	●	●	●		●	●
100+		●	●	●	●	●	Staff Only	●	●	●	●	●	●	●	●
500+		●	●	●	●	●	Staff Only	●	●	●	●	●	●	●	●

PRODUCT FEATURES

Voluntary Life	<ul style="list-style-type: none"> 3 eligible/one enrolled life Portable/convertible GI: \$150k for physicians/\$100k for staff Lifetime PW 	<ul style="list-style-type: none"> \$500k max Living Benefit option Dependent coverage available
Basic/Supp Life/Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> 6-month Life PW waiting period Variety of plan schedules and maximums Enhanced continuation with Hartford LTD Benefit 	<ul style="list-style-type: none"> Living Benefit option Dependent coverage available
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 available 	<ul style="list-style-type: none"> Guaranteed Issue for all covered persons² Flexible funding options available (100% employee-paid, 100% employer-paid or cost-sharing) HSA compatible and expanded plan designs
Critical Illness (CI)¹	<ul style="list-style-type: none"> Pays a lump sum at diagnosis of a covered condition Guaranteed Issue amounts available² Annual Wellness benefit available 	<ul style="list-style-type: none"> Optional Benefits available: Recurrence Benefit, Expanded Cancer Benefits Package, Transitional Care Benefits Package, Travel Benefits Package, Health Screening Benefit, Neurological Benefits Package, Child Conditions Package
Accident (AI)	<ul style="list-style-type: none"> Cash benefit paid based on the type of injury sustained or treatment received 24-hour or off-job coverage 	<ul style="list-style-type: none"> Full benefit schedule that can be customized to meet a group's needs Family coverage available
DisabilityFLEX³	<ul style="list-style-type: none"> Customizable benefit amounts, waiting periods and durations Employee chooses benefits to fit needs 	<ul style="list-style-type: none"> 52- and 104-week durations available Does not have Other Income Benefits offsets
Short-term Disability (STD)	<ul style="list-style-type: none"> Sub-specialty protection for physicians Specialty protection for non-physician providers 	<ul style="list-style-type: none"> Flexible plan designs First day hospital coverage**
Long-term Disability (LTD)	<ul style="list-style-type: none"> Sub-specialty protection for physicians Specialty protection for non-physician providers 	<ul style="list-style-type: none"> No earnings loss required during EP RTW incentive followed by Greater of Benefit calculation
Leave Management (Mgmt)	<ul style="list-style-type: none"> Seamless STD/Leave process can connect with The Hartford's Workers' Compensation programs 24/7 online self-service for employers and employees 	<ul style="list-style-type: none"> Includes administration of FMLA, 172 state laws and employer-enhanced leaves Digital platform provides consolidated reporting, Claim/Leave event look-up and program dashboards
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"> Guaranteed Issue² Will cover groups down to two members Freedom of choice in medical providers – no networks
Business Travel Accident (BTA)	<ul style="list-style-type: none"> Physicians: business and commuting travel included. Staff: business travel only 	<ul style="list-style-type: none"> No mileage/time restrictions

* Also available on ER-paid basis

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 Guidance^{®4}	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>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^{®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}	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 (available for STD and LTD with case sizes over 5,000 lives)</i>

The Hartford's ProtectProSM



Since 1992, we have specialized in providing income protection to the employees of medical groups. We combine experienced underwriting, customer service and claims teams – dedicated exclusively to medical groups of all sizes – to deliver customized service and support for you and your employees.

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^{**} Optional Benefits intended for a producer audience.

Accident Form Series includes GBD-1000, GBD-1300, GBD-2000, GBD, 2300. Blanket Accident Form Series includes BTA-1000, BTA-1300, or state equivalent. 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 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. For New York-situated 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. Critical Illness is referred to as "Specified Disease" in New York.

² This plan is guaranteed issue, but it does 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, PR, 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 <https://www.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 This service does not assure compliance with requirements for "reasonable accommodations" under the ADA nor does it determine whether the employee has disability as defined under the ADA. The Hartford does not provide legal advice related to ADA compliance. 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.



THE HARTFORD

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