

Benefits Cost Guide

Rates shown are Monthly.
Rates and/or benefits may
be changed on a class
basis.

Critical Illness Benefits

provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

Important

Coverage for any Dependent Child(ren) is automatic with Employee enrollment/participation. A separate premium is not required for child coverage.

Voluntary Critical Illness Insurance

Premiums are based on the employee's current age and increase as the employee enters each new age category.

Employee			
Age	Non-Tobacco Rate	Age	Tobacco Rate
18-29	\$0.59	18-29	\$0.74
30-39	\$0.86	30-39	\$1.19
40-49	\$1.12	40-49	\$2.09
50-59	\$2.06	50-59	\$4.18
60-69	\$3.28	60-69	\$7.80
70-79	\$7.19	70-79	\$13.56

To calculate your premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\div \$1,000} = \text{Rate} \times \text{Premium Amount} = \$$$

Spouse			
Age	Non-Tobacco Rate	Age	Tobacco Rate
18-29	\$0.59	18-29	\$0.74
30-39	\$0.86	30-39	\$1.19
40-49	\$1.12	40-49	\$2.09
50-59	\$2.06	50-59	\$4.18
60-69	\$3.28	60-69	\$7.80
70-79	\$7.19	70-79	\$13.56

To calculate your premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\text{Benefit Amount}} \div \$1,000 = \frac{\text{Benefit Amount}}{\text{Benefit Amount}} \times \frac{\text{Rate}}{\text{Rate}} = \$ \frac{\text{Premium Amount}}{\text{Premium Amount}}$$

Child(ren)	
Rate	\$0.13

To calculate your premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\text{Benefit Amount}} \div \$1,000 = \frac{\text{Benefit Amount}}{\text{Benefit Amount}} \times \frac{\text{Rate}}{\text{Rate}} = \$ \frac{\text{Premium Amount}}{\text{Premium Amount}}$$

Tip

Refer to your Benefit Highlight Sheet for specifics about your Benefits.



The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Benefits are subject to state availability. © 2025 The Hartford

5962 PW 11-2025