

CONFIDENCE

MORE
COVERAGE

ELIGIBILITY

MORE COVERAGE, MORE FLEXIBILITY, MORE CLAIMS PAID

The Hartford's Critical Illness* (CI) insurance plan with severity-based benefits is designed to focus on recovery and to help pay more claims for more conditions, resulting in more access to the vital benefits protection employees want and need.

GET MORE FROM YOUR CI PLAN



Expanded definitions make it easier to qualify for claims



More covered conditions mean more claims opportunity



Partial benefits cover milder conditions, and the most severe conditions receive full benefits



Severity-based benefits help reduce denial rates and improve overall claimant satisfaction at an affordable group price

FLEXIBLE PLAN DESIGN

Get more benefits and conditions across more disease categories, including:

- ✓ Cancer and Benign Tumor Conditions
- ✓ Heart/Vascular Conditions
- ✓ Major Organ Conditions
- ✓ Neurological Conditions
- ✓ Chronic and Infectious Conditions
- ✓ Functional Loss and Catastrophic Conditions
- ✓ Child Conditions
- ✓ Occupational Diseases

Three conditions responsible for most CI claims:

1

Cancer

2

Heart Attack

3

Stroke

GET MORE WITH SEVERITY-BASED BENEFITS

Our severity-based benefits cover the illnesses responsible for most critical illness claims. By covering more conditions, and a greater range of severity levels, more employees are eligible for claims payments, rather than only those with the most severe illness.

A variety of categories and conditions give you the flexibility to customize a CI plan that offers more financial protection to your employees and their loved ones. Help support their recovery and return to productive lives with Critical Illness insurance. And get more from your benefits with The Hartford.



WANT TO KNOW MORE?

For additional details on our Critical Illness insurance, visit TheHartford.com/voluntary. If you'd like to speak with your Account Executive from The Hartford, simply point your smartphone camera at the QR code or visit TheHartford.com/myrep.



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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.

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.

Critical Illness Form Series includes GBD-3600, GBD-3700, or state equivalent.

*Critical Illness is referred to as "Specified Disease" in New York.

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