



CRITICAL ILLNESS

WHAT IS IT?

Facing a serious illness can be devastating. Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose (no restrictions apply). It offers coverage for both you and your dependents. Covered conditions include:

Category 1	<ul style="list-style-type: none">• Cancer• Bone Marrow Transplant
Category 2	<ul style="list-style-type: none">• Heart Attack• Stroke• Heart Transplant
Category 3	<ul style="list-style-type: none">• Kidney Failure• Major Organ Transplant• Loss of Hearing, Speech and Sight• Paralysis• Occupational HIV Infection• Coma

The first time you're diagnosed with an illness from any one of these three categories you will be paid a lump-sum benefit that's 100 percent of your coverage amount. If you suffer from this illness again later, or you're diagnosed with another illness in the same category, you will be

paid a percentage (depending on your employer's plan) of your original benefit amount. Spouse and child(ren) coverage will also vary based on your plan.

You could also be paid a lump-sum for a coronary artery bypass surgery, type B cancer¹ and an annual Wellness Benefit for preventative screenings. You may have an additional Hospital Benefit if you or your spouse is hospitalized for a covered illness. This coverage provides a lump-sum payout once you or your spouse are released from the hospital.²

WHY DO I NEED IT?

A major illness can happen at any time and leave you feeling emotionally, physically and financially overwhelmed. Critical Illness insurance can help you be financially ready in the event of a diagnosis, so you can focus on the most important part of the process - recovery. With Critical Illness, recovery doesn't have to be a financial strain.

continued



CASE ILLUSTRATION: RELIEF DURING A DIFFICULT TIME⁵

Rachel is a working-mom who unexpectedly suffered a heart attack at the age of 38. She was hospitalized for a few days, resulting in plenty of medical bills. While her health insurance paid for portions of her medical expenses, she also used her Critical Illness lump-sum payout to help with the expenses it didn't cover, like child care, her car payment and the rent. The added peace of mind Rachel got from knowing she had Critical Illness insurance helped put her full focus on recovering. And when Rachel was unfortunately diagnosed with stage 2 breast cancer a few years later, she again had access to the Critical Illness insurance she purchased through her employer. This time Rachel decided to use the money for travel expenses to a new treatment center several hours away from her home and some additional medical expenses that she incurred along the way to remission.

While traditional health insurance is valuable coverage, it may not cover all of the expenses related to the treatment and recovery from a major illness. Critical Illness insurance can be used to help with expenses including:

- Expenses medical insurance does not cover
- Everyday living expenses like bills, groceries, and rent/mortgage
- Home health care needs/home modifications
- Recovery and rehabilitation
- Child care or caregiver expenses
- Travel expenses to and from treatment centers

And when combined with disability insurance, Critical Illness helps provide the added comfort that may come with knowing you have additional coverage.

In addition to financial support, Critical Illness insurance provides these services to help you focus on your treatment and recovery:

- HealthChampion^{SM 3,4} - Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- Ability Assist^{®3} - 24/7 access to trained professionals and resources for assistance with the financial, legal and emotional issues that may follow a serious illness.

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This policy provides limited benefits for specified diseases 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.

¹ Type B cancer means a cancer not specifically included in the Type A Cancer definition; or carcinoma in situ classified as TisNOMO, for which radiotherapy, chemotherapy, or surgical procedures are required to control or cure the disease.

² This is based on number of days spent as an inpatient in a hospital due to a covered condition. Hospital does not include certain facilities that provide institutional care such as a nursing home, convalescent home or extended care facility. Please refer to your Certificate of Insurance for a complete definition. Benefit is limited to 365 days per lifetime, per insured.

³ Ability Assist[®] and HealthChampion[®] 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 is not responsible and assumes no liability for the goods and services provided by ComPsych.

⁴ 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.

⁵ This case study is fictitious and for illustrative purposes only.

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