

# GROUP BENEFITS CRITICAL ILLNESS/SPECIFIED DISEASE INSURANCE



## Other Dread Diseases Benefit Proposal Supplement

The Other Dread Diseases Benefit is an optional benefit available with The Hartford's group critical illness/specified disease plans. The Other Dread Diseases Benefit is not available in all states.<sup>1</sup> (Please consult your Hartford representative or see below for current limitations.)

The Hartford's Other Dread Diseases Benefit is payable once per covered person – employee/member, spouse/partner and any dependent child(ren). A covered disease must result in a hospital confinement of five (5) days or longer for a benefit to be payable.<sup>2</sup>

As with claims for any covered illness, Other Dread Diseases Benefit claims may be submitted through the online claims portal or through traditional paper claim form (fax or mail). Methods of payment include traditional check or EFT/ACH (upon completion of registration for EFT/ACH payments).

When the Other Dread Diseases Benefit is included in a plan, the diseases standardly covered under the definition of Other Dread Diseases includes:

- Addison's disease (primary adrenal insufficiency/hypocortisolism)
- bacterial cerebrospinal meningitis
- diphtheria
- encephalitis
- Huntington's chorea
- Legionnaire's disease
- malaria
- myasthenia gravis
- necrotizing fasciitis
- osteomyelitis
- poliomyelitis
- rabies
- sickle cell anemia (excluding sickle cell trait)
- systemic lupus erythematosus (SLE)
- systemic sclerosis (scleroderma)
- tetanus
- tuberculosis

The Other Dread Diseases Benefit may optionally include coverage for a diagnosis of COVID-19. If coverage of COVID-19 is included in a plan, the following is added to the definition of Other Dread Diseases:

- a confirmed medical diagnosis of COVID-19, formally SARS-CoV-2/2019-nCoV

Please note that there are several other illnesses that may be included in the dread disease or infectious disease benefit equivalents offered by other insurance carriers in the industry that are not included in The Hartford's version of this benefit. Many of these conditions are available as separate covered illnesses under The Hartford's critical illness/specified disease plans, including:

- amyotrophic lateral sclerosis (ALS)
- cerebral palsy
- cystic fibrosis
- multiple sclerosis
- muscular dystrophy

<sup>1</sup> As of 8/17/20, the Other Dread Diseases Benefit is not available to group policies situated in the following jurisdictions: DC, DE, IN, NM, NH, NJ, NY or WA.

<sup>2</sup> In the event of death, a death certificate identifying a covered disease as the cause of death will be accepted in lieu of the hospital confinement requirement.

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Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent.

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