A FULLY INSURED PLAN THAT OFFERS ECONOMY AND FLEXIBILITY

OVERVIEW

Our **Group Retiree Health (GRH)** insurance products are flexible, fully insured group indemnity plans that supplement Medicare. They offer your retirees access to any provider or hospital that accepts Medicare. Coverage may provide more benefits than standardized Medicare supplement plans or even other similar indemnity plans.*

GRH INSURANCE WITH THE HARTFORD

Flexible plan design options	• Various options for deductible and out-of-pocket maximums • Coinsurance or copay benefits available
Additional benefit options	• Hearing • Vision • Acupuncture • Annual physical • Chiropractic
Group eligibility	Groups with two or more retirees, including: • Corporations • Partnerships • Individual employers • Labor unions • Religious organizations • Multiple Employer Trusts (MET) • Most government agencies or departments (depending on state eligibility laws) Customized plans are available for groups of 100 or more retirees.
Who is covered	Retirees, plus: • Spouses • Widow(er)s • Domestic partners Who are age 65+ and entitled to Medicare Coverage is guaranteed issue.[1]
RX coverage options	Access to Medicare Prescription Drug Plans (PDPs) using CMS-approved products to best fit employer and retiree needs, including: • A single plan for all retirees located in the U.S. • Retail and mail-order coverage from countrywide pharmacies • Broad formularies of available medication
Multiple billing options	• List billing, direct billing or a combination • Paper bill or have funds auto-deducted from a bank account

THE HARTFORD

GRH INSURANCE WITH THE HARTFORD	
Claims and customer service	Full administrative services through a third-party administrator: • Billing • Electronic claim payments • Toll-free customer service number for the retiree and employer • Customer service representatives trained in senior-care relations • Online benefit and claims inquiry capabilities • HIPAA compliant

IS GRH INSURANCE A GOOD CHOICE FOR YOU?

A fully insured GRH solution is a good choice for:

- Groups currently providing retiree coverage but looking to reduce and/or control costs
- Older industries with a large group of retirees such as manufacturing, financial services, religious organizations, universities, hospitals, utilities, and public entities
- Firms in financial difficulty that are looking to shift liability

THE HARTFORD DIFFERENCE

The Hartford is a trusted insurance industry leader with more than 30 years of experience in group retiree health benefits. Put our knowledge and flexibility to work for you.

To learn more about our Group Retiree Health solutions, call your local representative from The Hartford or visit **TheHartford.com/groupbenefits**

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

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NOT CONNECTED WITH OR ENDORSED BY THE U.S. GOVERNMENT OR THE FEDERAL MEDICARE PROGRAM.

Limitations & Exclusions: The Hartford's Insurance Plan does not cover any expense that is not a Medicare Eligible Expense or beyond the limits imposed by Medicare for such expenses or excluded by name or specific description by Medicare, except as specifically provided in the policy. The plan does not cover: Any part of a covered expense to the extent paid by Medicare; benefits payable under one benefit of the policy to the extent covered under another benefit of the policy; or expense incurred after coverage terminates, except as stated in any Extension-of-Benefits provision of the policy.

* Subject to state availability.

[1] Acceptance into the plan is guaranteed. However, insurance benefits payable may be subject to a policy pre-existing conditions limitation.

Group Retiree Health Form Series includes GBD-2400, GBD-2500, or state equivalent.

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