A GUIDE TO UNDERSTANDING YOUR BENEFITS

Your employer may offer you a variety of benefits during enrollment to help protect what matters most. This guide will help you understand benefits that may be offered in your workplace.

These benefits are separate from your health insurance and can help pay for what health insurance doesn't cover. When you know how these benefits work, you can make informed choices for what's best for you now and in the future.

Throughout life, you'll have opportunities to make choices that can help you reach your financial, health and happiness goals. Selecting your benefits is one of those opportunities.

CHANGING TIMES

WHAT A DIFFERENCE A YEAR MAKES

A lot can happen in a year – like marriage, a new baby or a new home. Annual enrollment is the time to make sure your benefits help protect your changing needs. It's also important to revisit your benefits annually because the benefits offered by your employer may change.

When it comes to benefits, you shouldn't just choose them and forget them. Here are some things to think about:

- Did you have any life-changing moments in the last year and/or do you know of any coming soon?
- Will those **life events** allow you to change benefits outside of open enrollment?
- Do you have enough money saved to cover a major health event?
- Does your employer offer any additional **educational resources** to help you learn about their benefits and coverage?

Once you have an idea of where you are now and where you want to be, it's time to look at the available benefits.

BEYOND HEALTH INSURANCE

A CLOSER LOOK AT OTHER WORKPLACE BENEFITS

Let's look at benefits other than health insurance that may be available through your work.

Some may be offered by your employer at no cost to you. You may also buy additional benefits or choose more coverage for a small fee deducted from your paycheck.

The one thing all the benefits in this guide have in common is that they pay cash directly to you or your loved ones. They don't pay doctors and hospitals on your behalf like health insurance.

Supplemental Health[1] Benefits: What are they and how do they help?

Supplemental health benefits can help you pay for expenses not covered by health insurance. These expenses may come from accidents, illness, hospital stays and severe injuries not related to your job.

Accident insurance, **which we call Accidental Injury Benefits**, provides a cash benefit for an accident. You can use the money where you need it most and for whatever you choose, like everyday bills, a car payment or rent. **Watch video.**

Critical Illness[2] insurance, **which we call Critical Illness Benefits**, provides a cash benefit for a covered illness. You can use the money where you need it most and for whatever you choose, like groceries or transportation and lodging expenses for traveling to treatments. **Watch video.**

Hospital Indemnity insurance, **which we call Hospital Cash Benefits**, provides a cash benefit for each day you or your dependent is in the hospital. You can use the money where you need it most and for whatever you choose, like household expenses, high deductibles or childcare. **Watch video.**

Income Protection Benefits: Help Protect Your Income and Future

If you couldn't work for an extended period, how long could you and/or your family keep your lifestyle?

Short-term Disability insurance, **which we call Short-term Income Protection Benefits**, replaces part of your income if you're unable to work due to childbirth, illness or injury. Examples could include:

- recovering from childbirth
- broken bones
- surgery
- lower back conditions
- carpel tunnel syndrome

Long-term Disability insurance, **which we call Long-term Income Protection Benefits**, helps cover your day-to-day living expenses when you're not able to work for an extended time due to an illness or injury.

Watch a **video** to learn more about how to help protect part of your income.

These benefits will support you through non-work-related illness or injuries.

Life and Loss Benefits: Helping Protect Your Loved Ones

Life insurance is protection for those who you'll leave behind. It pays a cash benefit at the time of death that can help with final planning and loss of future income. It can also connect you with compassionate professionals who can help you create a will, plan a funeral and support you through your grief. **Watch video.**

Accidental Death & Dismemberment insurance, **which we call Accidental Loss of Life and Severe Injury Benefits**, covers you for an accidental loss of motion, sight, limb or life. This benefit can help offer financial protection for those who depend on you. **Watch video.**

PERSONAL WELL-BEING

YOUR WHOLE SELF

Through the insurance benefits that your employer makes available to you, you may have a number of important services that are available at no additional charge to you. Depending on your employer, you may have access to:

- An Employee Assistance Program (EAP)
- Grief and emotional counseling
- Funeral and Estate Planning
- Travel Assistance Services
- Financial Planning

Selecting benefits is a time of opportunity – the perfect time to protect what matters most.

For more resources to help you navigate your benefits decisions, visit **TheHartford.com/insights/life-events**

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THESE POLICIES PROVIDE LIMITED BENEFITS. These limited benefit plans (1) do not constitute major medical coverage, and (2) do 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: The Hospital Indemnity and Critical Illness policies provide limited benefits health insurance only. The Disability policy provides disability income insurance only. The Accident policy provides ACCIDENT insurance only. IMPORTANT NOTICE—THE ACCIDENT POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. These policies do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

[1] Supplemental health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

[2] Critical Illness is referred to as "Specified Disease" in New York.

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