

Employee Benefits Product Portfolio

# Eligible Lives	Life/AD&D	Leave Mgmt	Statutory/PFML	FMLI	Disability FLEX®	STD	LTD	CI	AI	HI	Dental	Vision	GRH	BTA	PartAcc
2-99	●		●	●	●	●	●	●	●	●	●	●	●	●	●
100-499	●	●	●	●	●	●	●	●	●	●			●	●	●

Life/Accidental Death & Dismemberment (AD&D)	- A Culture of Caring and The Hartford Life EssentialsSM - Life Care Advocates, Beneficiary Checklist, Condolence Cards, Healing Book	- Portability and Conversion Digital Platform - Enhanced continuity of coverage and a variety of premium waiver options
Leave Management (Mgmt)	- Single/Clinical Intake for concurrent STD and Leave that can connect with The Hartford's WC programs - Leave must be sold with STD 24/7 online self-service for employers and employees	- Administration of FMLA, State, Local and approved Employer-Sponsored Leaves - Leave law monitoring, system updates and resources to help stay in compliance
Statutory Disability, Paid Family Leave and Paid Family & Medical Leave (PFML)¹	- Statutory Disability and PFL benefits on a fully insured or ASO basis for self-funded plans where permitted - Twenty years experience managing leave and disability in-house - State by state guidance: Paid Family & Medical Leave Resource Center	- In states that allow private plans, we may offer either fully insured Paid Family & Medical Leave and/or self-funded options and work with employers as they develop their plan - Leave law monitoring and updates
Family Medical Leave Insurance (FMLI)¹	- Optional Family and Medical Leave - A range of customizable benefits starting at 60% - Bonding (birth, adoption, fostering)	- Employee's serious illness or injury (non-work-related), including the birth of a child - Care for a military servicemember and more - Based on state availability
Disability FLEX⁶	- Customizable benefit amounts, waiting periods and durations - Option for annual open enrollment with Guaranteed Issue⁷	Benefits do not offset with other income
Short-term Disability (STD)	- Option available not to offset for salary continuation, sick leave or paid time off³ - ASO is available for employers over 100 lives	- Flexible plan designs - First-day hospital coverage available³
Long-term Disability (LTD)	- The Hartford's hybrid Definition of Disability - Return-to-Work incentive - Workplace modification benefit - Extended earnings protection³	- Flexible plan designs - Survivor Income Benefit - Ability Plus³
Critical Illness (CI)^{1,5}	- Severity-based benefits covers a broad range of conditions, resulting in more claims-eligible coverage - Attained Age or Composite rate structure	- Health Screening Benefit (HSB) and other additional recovery benefits available - Guaranteed Issue⁷ coverage
Accident (AI)²	- Cash benefits for more than 100 accidental injuries, related expenses and treatments 24-hour or off-job coverage	Flexible benefit schedules designed to meet a group's needs.
Hospital Indemnity (HI)²	- Benefit paid for each day confined in a hospital for a covered injury or sickness - Optional additional daily benefits for related services/treatments	- HSA compatible - Flexible funding options with Guaranteed Issue⁷ for all covered persons
Dental*	- No missing tooth clause - No waiting periods	- Preventive and diagnostic covered at 100% - Child and Adult ortho care available (not available in WA)
Vision*	- Exams and lenses covered every 12 months - Frames covered every 12 or 24 months - up to \$200 allowances	- Low copays - VSP Choice Network (42,000+ providers as of August 2023)
Group Retiree Health (GRH)³	- Flexible benefit designs for medical coverage and access to prescription plan options through our partners - Integrates with (original) Medicare	- Freedom of choice in medical providers – no networks - Will cover groups down to two retirees with Guaranteed Issue⁷
Business Travel Accident (BTA)⁸	Provides comprehensive 24/7 accident protection to employees who travel on business to domestic and foreign destinations	Includes benefits for Out of Country Medical, Medical & Security Evacuation and robust travel assistance services including a Travel Intelligence App and Telemedicine
Participant Accident (PartAcc)	Provides accident coverage for non-employer groups such as schools, nonprofits, recreational groups, associations and more during their sponsored activities	Key benefit is Accident Medical Expense, which pays for medical expenses resulting from accidents that take place during a covered activity

*Dental and Vision provided through Beam Benefits

Included Value-Added Services

Funeral Planning⁸	Tools to guide employees through key decisions during a loss, including help comparing funeral-related costs. – <i>Life (Included with Empathy[®])</i>
Bereavement^{8,10}	Expertise to help employees or their loved ones cope with emotional, financial and legal issues that arise after a loss. – <i>Life (Included with Empathy[®]), AD&D, BTA</i>
Travel Assistance and ID Theft Support Services^{8,9}	Travel Assistance services are available when traveling more than 100 miles from home and for 90 days or less, including medical assistance, emergency transports and more. Identity Theft Support services are available 24/7/365 and include education on how to prevent theft and help on what steps to take if a theft has occurred.
Will Prep⁸	An online service that helps employees protect their family's future by creating a customized and legally binding will. – <i>Life (Included with Empathy[®])</i>
Ability Assist^{®8}	Professional counseling for financial, legal and emotional issues. Includes unlimited phone access and three face-to-face sessions per year. – <i>Life <5K, STD, DisabilityFLEX, LTD, CI, HI, Accident, Leave Management</i>
HealthChampion^{® 11}	Unlimited access to Benefit Specialists and nurses for administrative and clinical support to address medical care and claims concerns. – <i>STD, DisabilityFLEX, LTD, CI, HI, Accident, Leave Management</i>

Employer-Paid Value-Added Services

Enhanced Ability Assist^{® 8,10}	EAP service that allows employers to extend our emotional, legal and financial counseling benefits to all employees – not just employees covered by the above Ability Assist coverages. – <i>Life (Included with The Hartford Life Essentials), STD, LTD</i>
Guidance Resources^{® 8,10}	A comprehensive EAP service built to address employee issues and keep organizations productive. Our approach to the delivery of information, tools, resources and expert advice helps people navigate the broad spectrum of life issues. – <i>Life (Included with The Hartford Life Essentials), Standalone AD&D, STD, LTD, Leave Management</i>
Employee Advocate Coordinator	Compassionate outreach to claimants to help make it possible for employees to remain at work, or to help them re-engage at the workplace following a qualified absence. – <i>STD, LTD, Leave Management</i>
The Hartford's Workplace Accommodation Solutions^{SM 12}	Our accommodations processes provides administrative support to help employers with tracking assistance, an ADA coach, educational resources, and third-party legal support as requested..
WellthSourceSM Financial Counseling	Included with The Hartford Financial Essentials SM , provides tools and resources to help employees achieve financial well-being.



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^{*} Dental and vision insurance products identified in this material are underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA) and by The Hartford. Dental policy form number NDNGRP 2020 and Vision Policy form series number NVIGRP 2020. Dental and vision products identified in this material are underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX, NM, and NV (vision only). Dental coverage applicable to policy form GDTL AO L20, or state equivalent and vision policy form GVIS AO L20, or state equivalent. Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Not all products available in all states. Policy limitations and exclusions apply. DENTAL AND VISION PRODUCTS IDENTIFIED IN THIS MATERIAL ARE EXCEPTED BENEFITS PRODUCTS. THEY PROVIDE COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

National Guardian Life Insurance Company, Madison, WI, is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life. Nationwide and Beam Insurance Services LLC are separate and non-affiliated companies. National Guardian Life Insurance Company, Two East Gilman, Madison, Wisconsin 53703. Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, OH 43215. Vision Service Plan Insurance Company, 3333 Quality Drive, Rancho Cordova, CA 95670.

The Hartford provides certain administrative services for Beam Insurance Administrators, LLC.

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Accident Form Series includes GBD-1000, GBD-1300, GBD-2000, GBD-2300, GBD-3300, GBD-3500, 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 A (10/08), GBD-1200 (10/08), or state equivalent. Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Group Retiree Health Form Series includes GBD-2400, GBD-2500, or state equivalent. Blanket Accident Form Series includes BTA-1000, BTA-1300, BSR-1000, BSR-1200, or state equivalent. Statutory Disability Form Series includes GBD-1850 A and Statutory Family Leave Form Series includes GBD-1851. Family and Medical Leave Insurance Form Series includes GBD-1870 and GBD-1880, or state equivalent. Temporary Disability Form Series GBD-1850 A (NJ). Paid Family Leave Insurance Form Series GBD-1856. Paid Family and Medical Leave Form Series GBD-1852. Paid Family and Medical Leave Form Series GBD-1855. Paid Family and Medical Leave Form Series GBD-1857. Paid Family and Medical Leave Form Series GBD-1858.

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NOT AVAILABLE IN ALL STATES.

THESE POLICIES PROVIDE LIMITED BENEFITS. THEY PROVIDE COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICIES. 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.

¹ Currently only available in VT, soon to be followed by other states.

² Minimum of four lives; also available on an employer paid basis.

³ Optional Benefits.

⁴ 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.

⁵ Critical Illness is referred to as "Specified Disease" in New York.

⁶ DisabilityFLEX is not offered in states with statutory disability plans, including CA, NJ, RI and HI.

⁷ This plan is guaranteed issue, but it may contain a Pre-existing Conditions Limitation. This means that, although there are no medical questions at the time of enrollment, insurance benefits payable are subject to the policy's Pre-existing Conditions Limitation.

⁸ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/beyond-insurance for more information.

⁹ ID Theft not available in New York.

¹⁰ California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

¹¹ 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.

¹² The Hartford's Workplace Accommodation SolutionsSM provides Accommodation Services to Absence Management customers for an additional fee. We help support employers' reasonable accommodation decisions under the Americans with Disabilities Act (ADA) and Pregnant Workers Fairness Act (PWFA) by receiving and tracking employees' accommodation requests, and where appropriate gathering information for the interactive process. Our trained professionals may be able to offer accommodation options to employers when requested. The Hartford does not make ADA or PWFA accommodation decisions for its customers. Employers may have obligations to accommodate disabled employees under other laws apart from the ADA and PWFA. The Hartford does provide accessibility to outsourced legal resources under our service. The information contained herein is not to be construed as legal advice and is informational only. Employers are recommended to consult with their legal counsel prior to outsourcing this service.