

Empowering those who
serve our communities.





Public Schools



Municipalities



Police and Fire



Higher Education

Since 1949, we have been providing support to public and education employers.

4,400+
public and education
employee benefits
customers

The Hartford's internal data as of February 2025.

Society depends on those working in the public sector. They protect us from crime, respond to fires and natural disasters, and keep our cities and towns functioning efficiently. We even entrust them with our children's education. Those working in public service and education play a vital role in our daily lives and they need a strong foundation to carry out their responsibilities effectively.

Employee benefits dedicated to public and education employers.

With over 75 years' experience helping public sector clients like you, we understand the unique challenges you face and will work with you to design benefits that are customized to meet your specific needs.

Offering deep insight and practical solutions.

We have public and education specialists integrated into our teams to help tailor your suite of solutions and guide your employees.

- Regional and state-specific contract language
- Voluntary benefit packages to accompany ACA-compliant coverage
- Plan design and payroll cycle match
- Line of duty coverage match for existing public safety officers programs
- Flexible leave of absence and sabbatical provisions
- Flexible definition of earnings
- Customizable definition of eligibility to match educators' work schedules

Understanding the needs of the sector.

The public sector is different, and we get it. We can help provide the right accommodations to ensure our coverage works to address your unique challenges.

- Public Employee and State Teacher Retirement Systems (PERS, STRS)
- Sick Leave Bank Programs
- Collective Bargaining Agreements

Benefits that help you attract and retain talent.

A strong benefits package is more than a perk - it's a strategic tool for hiring and retention. Our customizable portfolio helps public and education sector employers stand out in a competitive labor market while supporting long-term employee satisfaction.

Group Disability	Group Life and Accident	Group Retiree Health	Supplemental Health ¹
• Short-term Disability (STD) • Long-term Disability (LTD)	• Life • Accidental Death & Dismemberment (AD&D) • Business Travel Accident	• Flexible plans to supplement Medicare	• Critical Illness* • Accident • Hospital Indemnity

Voluntary Benefits

With healthcare expenses rising, our voluntary employee benefits solutions can be a way for schools and governments to manage costs and at the same time, offer a highly competitive benefits package to their employees.

With our breadth of coverage plan options, enrollment and service support, you have the flexibility to tailor a voluntary benefits offering that makes sense for you and your employees.

Our comprehensive suite of voluntary insurance products is backed by a technology and administration model designed to make doing business with The Hartford simple and easy.

- Short-term Disability (STD)
 - Long-term Disability (LTD)
 - Life
 - DisabilityFLEX®
 - Critical Illness
 - Accident
- Hospital Indemnity
 - Tailored communications strategy
 - Personalized employee decision support and education

“It was always a quick response time and always made me feel like I was important.”

“Communication was excellent. The Hartford kept me updated every step without overwhelming me with emails or texts.”

The Hartford's Ratings and Reviews Program (August 2025)



Value-added Services²

Public sector and education employers face unique challenges in supporting employee well-being—especially during times of stress or financial uncertainty. Financial stress is a major concern, impacting morale, productivity and retention. That’s where our value-added services help.

FinancialConnect® through **Ability Assist®** offers confidential access to CPAs, CFPs and financial experts for guidance on debt, budgeting, taxes and retirement—integrated with **ComPsych® GuidanceResources®** for holistic support. Employees can access unlimited telephonic consultations and digital well-being coaching. (State-specific restrictions apply.)

WellthSourceSM provides personalized financial coaching and digital tools to help employees make confident money decisions—addressing financial stress head-on.

These services reduce absenteeism, boost morale and enhance benefit value—helping institutions care for their people while staying focused on their mission.

Included Value-added Services	
Life Insurance	Group LTD Insurance
• Online will preparation service • Legal, financial and emotional counseling for your employees and their beneficiaries	• Legal, financial and emotional counseling
Available for both Life and Long-term Disability	
• Travel assistance before and during a trip	• 24/7 ID Theft Protection** at home and away

Public and Education Claims Centers

Your employees won't need to give that strong foundation of benefits a thought until they need them. The Hartford's Claims Centers of Excellence, with a customer satisfaction rating of 94% or better for the past 10 years,³ use customized claims modeling and trend analysis, specifically designed for the public sector. We have public and education specialists integrated into our teams to help guide your employees through the claims process.

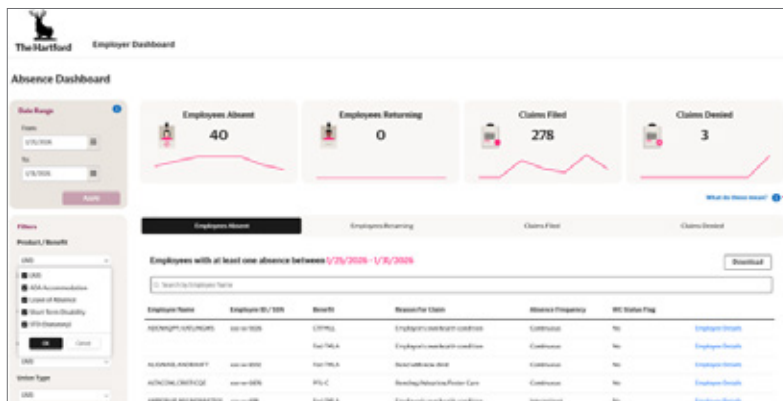
The Hartford's Ability Advantage®

Through Ability Advantage, we can deliver industry-leading benefits and absence administration powered with state-of-the-art technology. Comprehensive reporting and analytic capabilities make sure you get the timely, accurate and accessible information that's critical to the performance of your benefits program.

“ They were accessible, professional, patient, and took the time to explain the process to me. ”

The Hartford's Ratings and Reviews Program (June 2025)

State-of-the-art Capabilities



Claims Management

Comprehensive view into claim and leave events including real-time claim details and status.

Leave Management

Dashboard to track absences and stay updated on state and federal leave regulations.

Plan Administration

Tools and resources to manage your policy with The Hartford.

Reporting

Organized and synchronized information for real-time reporting at all levels of the organization.

Bill Administration and Access Management

Manage users at your company and easily set the level of permissions provided to each.

Why The Hartford

We believe that people are capable of achieving amazing things with the right encouragement and support. We put this belief into action by making an impact in ways that go beyond an insurance policy – not only because it's the right thing to do, but when our customers, communities and employees succeed, we all do.

Corporate Initiative: United Way and Alice

ALICE is a segment of the U.S. population who are **A**sset **L**imited, **I**ncome **C**onstrained and **E**mployed.

As members of the National ALICE Advisory Council, we're highlighting the importance of life and disability insurance as elements of a sound financial plan.

6 In 10 Americans Are Alice.⁴ They live paycheck to paycheck.

Going Beyond The Policy: Claims and 211

Our compassionate approach to claims goes beyond the policy – connecting employees and their families to timely resources when they need it the most.

- Life beneficiary materials with 211
- Integrated link from MyBenefits to 211
- Warm transfers from Claims Analyst/Care Advocate to 211
- Financial well-being resources

The Hartford Difference

We're creating and delivering a new standard of the Employee Benefits experience, for all of our customers, at every touchpoint. Together, we can help protect one of your greatest assets – your employees.

Dedicated Specialists

We have public and education specialists integrated into our teams to help tailor your suite of solutions and guide your employees through their claims process.

Claims Excellence

With 74% of claimants saying they “would recommend” The Hartford after their claims experience, our team is there for your employees when they need us most.³

211

is a national, free confidential help line with a wide range of social services connecting people in need with resources in real time.

Want More Information? Just Ask Us.

Call your local representative from The Hartford or visit

[TheHartford.com/employee-benefits/public-sector-group-insurance](https://www.TheHartford.com/employee-benefits/public-sector-group-insurance)

or **Employee Benefits for Educational Institutions**



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*Critical Illness is referred to as “Specified Disease” in New York.

**Not available in New York.

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

² 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.

³ Percentage represents a combination of LTD and STD claimant responses of “would you recommend The Hartford.” The Hartford's Ratings and Reviews Program, 2/1/21 to 11/27/23.

⁴ MX Technologies, Financial Health Hierarchy Research, March 26, 2026, viewed on May 12, 2026.

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