

Employee Benefits Public and Education Sector Product Portfolio

Product Features

# Eligible Lives	The Hartford's Employee Choice Benefits SM								Employer-Paid Plans			Other Plans				
	Life/ AD&D	Standalone AD&D*	HI*	CI*	AI*	Disability FLEX®	STD	LTD	Life/ AD&D	STD	LTD	Leave Mgmt**	GRH	BTA	Part Acc	Statutory Paid Leave
2-9	●		●	●	●				●	●	●		●	●	●	●
10-49	●		●	●	●	●	●	●	●	●	●		●	●	●	●
50-99	●		●	●	●	●	●	●	●	●	●		●	●	●	●
100-499	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
500+	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

Product Features		
Life/Accidental Death & Dismemberment (AD&D)	- A Culture of Caring and The Hartford Life EssentialsSM - Life Care Advocates: Beneficiary Checklist, Condolence Cards, Healing Book - Beneficiary Management ServicesTM: Online platform for beneficiary designation and updates	- Portability and Conversion Digital Platform: Online solution to quote and enroll - Choice of plan schedules and maximums - Enhanced continuity of coverage and a variety of premium waiver options
Hospital Indemnity (HI)¹	- 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 and expanded plan designs available - Flexible funding options with Guaranteed Issue for all covered persons²
Critical Illness* (CI)¹	- Benefits for 34 serious illnesses, related expenses and treatments - Issue Age or Attained Age rate structure	- Health Screening Benefit (HSB) and optional benefits packages available - Guaranteed Issue amounts available²
Accident (AI)¹	- Cash benefits for more than 80 accidental injuries, related expenses and treatments 24-hour or off-job coverage	- Family coverage available - Full benefit schedule that can be customized to meet a group's needs
Disability FLEX³	- Customizable benefit amounts, waiting periods and durations - Option for annual open enrollment with Guaranteed Issue	52- and 104-week durations available - Benefits do not offset with other income
Short-term Disability (STD)¹	- Option available not to offset for salary continuation, sick leave or paid time off^{***} - Flexible plan designs	- Only a 50% reduction for rehab employment earnings - First-day hospital coverage available^{***} - No offset for initial current work earnings^{***}
Long-term Disability (LTD)¹	- The Hartford's unique Definition of Disability - Return-to-Work incentive - Workplace modification benefit - Extended earnings protection^{***}	- No earnings loss requirement^{***} - Family care credit - Survivor Income Benefit - Ability Plus^{***}
Leave Management (Mgmt)	- Single/Clinical Intake for concurrent STD and Leave that can connect with The Hartford's WC programs 24/7 online self-service for employers and employees	- PFML/FMLA administration; over 170 state laws and employer-enhanced leaves - Ability Advantage® website administers employees' Absence and Claims
Statutory Paid Leave Coverage	Statutory Paid Leave benefits on a fully insured or ASO basis for self-funded plans	In states that allow private plans, we may offer fully insured coverage for Statutory Paid Leave and work with employers as they develop their plan
Group Retiree Health (GRH)⁸	- Flexible benefit designs for medical and prescription drug coverage - Integrates with (original) Medicare – filling all or some of the gaps in coverage	- Freedom of choice in medical providers – no networks - Will cover groups down to two members with Guaranteed Issue²
Business Travel Accident (BTA)	Helps cover employees 24/7 while traveling anywhere in the world, even locally, for business or pleasure	Helps employers fulfill duty of care obligations to employees by providing travel assistance services, medical evacuation, repatriation and out of country medical
Participant Accident (PartAcc)	- Provides coverage to members of groups/organizations participating in sponsored activities or events - Used to fill gaps in General Liability policies; key benefit is Accident Medical Expense, which pays any medical expenses resulting from accidents that take place during a covered activity or event	Customizable coverage may be extended to administrators, staff and supervisors of covered activities or events

*Also available on an employer paid basis **Some restrictions may apply to Leave Management Services for Public and Education sector groups *** Optional Benefits; Group Size Requirement may apply

Included Value-Added Services

FinancialConnect® through Ability Assist®	A confidential EAP service offering direct access to impartial, in-house CPAs, CFPs, and financial experts—supporting employees with guidance on debt, budgeting, taxes, retirement, and more, while integrating with ComPsych® GuidanceResources® for holistic support.
Funeral Concierge⁴	Tools to guide employees through key decisions during a loss, including help comparing funeral-related costs. – <i>Life (Included with The Hartford Life Essentials)</i>
Beneficiary Assist® Counseling Services^{4,5}	Expertise to help employees or their loved ones cope with emotional, financial and legal issues that arise after a loss. – <i>Life (Included with The Hartford Life Essentials), AD&D, BTA</i>
Travel Assistance and ID Theft™ Protection⁴	Pre-trip planning and access to medical professionals when traveling 100+ miles away from home for 90 days or less. ID theft protection services available 24/7 whether home or away. – <i>Life (Included with The Hartford Life Essentials), AD&D, LTD, BTA</i>
Estate Guidance^{6,4}	An online service that helps employees protect their family's future by creating a customized and legally binding will. – <i>Life (Included with The Hartford Life Essentials)</i>
Ability Assist^{6,4}	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^{SM,4,6}	Unlimited access to Benefit Specialists and nurses for administrative and clinical support to address medicalcare and claims concerns. – <i>STD, DisabilityFLEX, LTD, CI, HI, Accident, Leave Management</i>

Employer-Paid Value-Added Services

WellthSource Financial Counseling	Included with The Hartford Financial Essentials SM , offers personalized financial coaching and digital tools that empower employees to make confident decisions about their money—addressing financial stress head-on.
Enhanced Ability Assist^{6,4,5}	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^{6,4,5}	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>
ADA Workplace Solutions^{6,7}	Administrative assistance on requests for accommodation from notification, through medical documentation, work capacity clarification and tracking. – <i>Leave Management customers with STD, insured LTD and 100 or more covered lives</i>
ADA Coach	Our ADA coaching efforts can help employers assess their current state regarding ADA management, provide guidance on job accommodation and facilitate access to resources to help navigate the ADA landscape.

Learn more.

Visit [TheHartford.com/employee-benefits/employers/specialty-insurance](https://www.TheHartford.com/employee-benefits/employers/specialty-insurance)



The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2025 The Hartford

Accident Form Series includes GBD-1000, GBD-1300, GBD-3300, GBD-3500, or state equivalent. Accident Form Series includes GBD-2000, GBD-2300, 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 A (10/08), or state equivalent. Life Form Series includes GBD-1000 A (10/08), GBD-1100 A (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. Paid Family Leave Form Series includes GBD-1851.

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

**ID Theft not available in NY.

Not available in all states.

¹ 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.

² 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.

³ DisabilityFlex is not offered in any of the mandatory states that require Statutory Paid Leave coverage.

⁴ 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.

⁵ 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.

⁶ HealthChampionSM 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.

⁷ 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.

⁸ 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.