Critical Illness insurance with severity-based benefits.

Get the Facts | Quick Reference Guide

As an important Voluntary coverage, Critical Illness* insurance helps round out an employee benefit package while helping employees protect savings during treatment and recovery from a critical condition. Here are the facts on the Critical Illness plans from The Hartford.

Plan Design & Benefit Information		Options Available
Eligibility Basics	• Employee (EE): » 2-49 lives: 30 hours/week » 50+ lives: 20 hours/week • Spouse/Partner (SP): eligible if EE is eligible • Child(ren) (CH): birth to age 26 (ACA match)	• Work hours can be set by the employer; minimum is 15/week • Eligibility age limit (term age) of 65-85 available • CH eligibility age range is 18-26
Coverage Amounts	• EE: $5K to $40K (contingent on group size) • SP: 50% or 100% of EE amount • CH: 50% of EE amount	Higher amounts available, contingent on group size and participation
Coverage Election	Choice of coverage tiers: • EE/CH, SP • EE, SP, CH • EE only	
Benefits	Lump-sum cash payment upon diagnosis for covered illnesses	
Funding Options (Premium Structure)	100% EE-paid (voluntary)	• 100% employer-paid (non-contributory) • Cost sharing (contributory) contingent on group size

Underwriting & Rate Information			Options Available
Preferred Information to Quote	• Group name, situs state, SIC, desired effective date • Employee census • If takeover, current participation and claims experience/reporting		
Underwriting Type	• Guaranteed Issue		
Enrollment Type	• Annual open enrollment		
Participation	• 100% EE-paid » 2-29 lives: 2 Lives enrolled » 50+ lives: 10 enrolled lives		• 100% employer-paid – 100% of eligible lives • ER/EE cost sharing - contingent on group size
Rate Structure	• Attained age • Tobacco distinct	• EE age used for SP • Five-year age bands	• Issue age • Uni-tobacco • 10-year or custom age bands
Rate Guarantee Period	• 2-99 lives: 2 years • 1,000+ lives: 3 years • For groups with 50+ lives and multi-year rate guarantees: » A group must achieve 10% participation to secure the rate guarantee » If 10% participation is not achieved, the rate guarantee may revert to one year		1-5 years
Renewability	Annually renewable at the discretion of the group		

The Hartford

Product Provisions

Covered Disease Categories:

Cancer & Benign Tumor
- Cancer (Invasive)
- Carcinoma in Situ (Non-invasive)[P]
- Advanced Cancer[P]
- Skin Cancer[I,P]
- Pre-malignant Conditions[P]
- Death from Covered Cancer[P]
- Bone Marrow Disease/Transplant[P]
- Benign Brain/Spinal Cord/Cranial Nerve Tumor[P,S]

Chronic & Infectious Conditions
- Chronic Conditions[S]
- Severe Infectious Disease[S]
- Inflammatory Bowel Disease (IBD)[S]
- Severe Thyroid Disease[S]
- Type 1 Diabetes[S]
- Type 2 Diabetes[S]
- Advanced Obesity[P]

Heart/Vascular
- Heart Attack (MI)
- Sudden Cardiac Arrest
- Coronary Artery Disease[S]
- Heart Valve Disease[S]
- Heart Arrythmia[P]
- Stroke[S]
- Abdominal or Thoracic Aneurysm[S]
- Other Ruptured or Dissecting Aneurysm[S]

Additional Benefits
- Mammogram[I]
- Family Care[I]
- Pet Care[I]
- Genetic Testing[I]
- Mental Health Screening[I]
- Mental Health Services[I]
- Major Organ Donation[I]
- Bone Marrow or Stem Cell Donation[I]

Functional Loss & Catastrophic
- Coma
- Permanent Paralysis
- Loss of Sight, Hearing or Speech[P]
- Severe Burns[S]

Expanded Cancer
- Second Opinion[I]
- Prosthesis/Wig[I]

Major Organ
- Major Organ Failure
- End Stage Renal Disease
- Acute Respiratory Distress Syndrome[P]
- Pulmonary Fibrosis (ideopathic)[P]
- Primary Sclerosing Cholangitis[P]
- Pulmonary Embolism[P]
- Budd-Chiari Syndrome

Neurological Conditions
- Dementia (includes Alzheimer's)[S]
- Parkinson's[S]
- ALS (Lou Gehrig's)[S]
- Multiple Sclerosis[S]
- Huntington's[S]
- Severe Mental Disorders[S]
- Severe Substance Abuse Disorder[S]
- Mental Health Disorder[S]
- Epilepsy[S]

Transitional Care
- Continuous Care Facility[I]
- Home Healthcare[I]
- Therapy Services[I]

Child Conditions
- Cerebral Palsy[S]
- Congenital Metabolic Disorders
- Congenital Heart Disease
- Genetic Disorders
- Structural Congenital Defects
- Type 1 Diabetes[P]
- Autism Spectrum Disorder[P]

Family & Reproductive Conditions
- Infertility[S]
- Complication of Pregnancy[S]
- Complication of Child Delivery[P]
- Newborn Child Complication[S]
- Severe Uterine Tissue Disorder[S]

Occupational Diseases
- Occupational HIV
- Occupational Hep
- Occupational Tuberculosis[P]
- Occupational Invasive MRSA[P]
- Occupational PTSD[P]
- Occupational Rabies[P]
- Occupational Tetanus[P]

Travel
- Outpatient Lodging[I]
- Companion Lodging[I]
- Long Distance Transportation[I]
- Follow-Up Transport/Rideshare[I]
- Ambulance[I]

P = Partial benefit (<100% of coverage amount)
S = Benefit payable varies based on severity of condition, major vs. minor procedure recommendation, or initial vs. advanced diagnosis
I = Fixed indemnity benefit amount

Options Available
- Cancer can be removed (ex. in presence of a stand-alone cancer policy also offered by a group)
- For larger groups:
  - » Individual illnesses can be removed
  - » Benefit percentage range 10% - 100%

Benefit Separation Period	Multiple options available	
Coverage Maximum	Varies by covered disease category	Maximum percentage range 100%-500%
Recurrence Benefit **	• 100% for specific illnesses • 180 days separation period	• Benefit percentage range 25%-100% • 12-month separation period
Optional Product Provisions		**Options Available**
Health Screening Benefit	$50 per year	$50 - $100
Pre-Existing Conditions Limitation	Not included	12/12, 6/12, 3/12, 6/6 or 3/6 Some states may require a specific pre-ex
Features & Services		
Post-Group Continuation	Extended Continuation	
Ability Assist® EAP[I]	24/7/365 access to help for financial, legal or emotional issues	
HealthChampion®[I]	Administrative and clinical support following serious illness or injury	

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Benefits are subject to state availability. For more information on plan limitations and exclusions, such as Pre-Existing Conditions, please speak with your HR Specialist.

THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does 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: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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

** These benefits are not HSA compatible.

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Critical Illness Form Series includes GBD-3600, GBD-3700, or state equivalent. Not available in all states.

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