



  
Seventh-day  
Adventist Church



# The Hartford's Voluntary Products



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\*Please note The Hartford's brand name for this short-term disability insurance plan is Dis-Flex or Disability Flex, due to the plan choices afforded employees.



A photograph of a middle-aged man with a mustache, smiling and standing in a grocery store aisle. He is wearing a dark polo shirt and a light-colored apron. The background shows shelves stocked with various products, including a shopping cart. The entire image is overlaid with a semi-transparent red color.

# *DisabilityFlex*

(SHORT-TERM DISABILITY) INSURANCE

# Employee Eligibility

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## *DisabilityFLEX (Short-term Disability) Insurance*

### *Who is eligible?*

(DisabilityFLEX) Short-term disability insurance

- All Active Full Time Hourly Employees
- All other employees must work a minimum of 35 hours per week



### *When can employees elect coverage?*

- Online enrollment is available at time of hire and during your employers open enrollment period

### *When does coverage begin?*

- If selection is made at time of hire coverage begins as soon as company agrees, if done during an open enrollment period will begin on January 1 following





# Plan Details

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## *DisabilityFLEX (Short-term Disability)*



### **How much coverage?**

Employees can choose in \$100 increments up to \$1,200 per week

### **How long before the employee receives a benefit?**

Employees can choose from three Accident/Sickness options. Benefits will begin on the 8th, 15th or 30th day of disability, depending on their election

### **When will benefits end for the employee?**

After 13 weeks of not being able to work in their own occupation or no longer disabled

### **What about pre-existing conditions?**

3 month look back period

3 month treatment free period

12 months of being continuously insured

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.

# How To File A Claim – Ways to File

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## *DisabilityFLEX (Short-term Disability) Insurance*

Employees must contact The Hartford for any leave of absence or short-term disability claim by any of the following:

Call 866-957-6913, 8am - 8pm ET, Monday – Friday

Use TheHartfordAtWork.com website

Use The Hartford at Work app

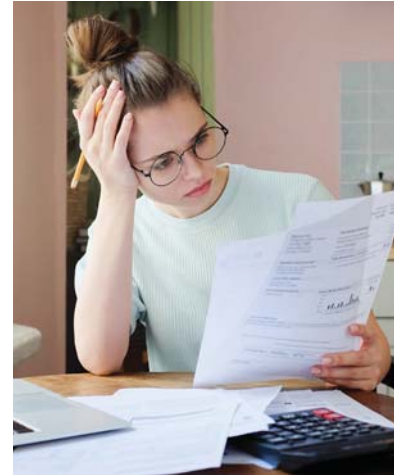


# Why disability income insurance?

## *DisabilityFLEX (Short-term Disability) Insurance*

Accidents are not the only cause of a disability, others include:

- Back pain
- Pregnancy
- Heart Disease
- Mental illnesses and more



*Just over one in four of today's 20-year-olds will become disabled before they retire.*

Whatever the cause, a disability can mean months out of work, without a paycheck

- Employees could risk getting behind on bills like:
- The rent/mortgage
- Car payments
- Tuition
- Utilities

Social Security Basic Facts 2014. Viewed on 6/17/2015. Available at <http://www.ssa.gov/news/press/basicfact.html>



# Why It's Valuable

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## *DisabilityFLEX (Short-term Disability) Insurance*

- Limited coverage up to 4 weeks provided when pre-existing conditions exclusion applies to claim
- No evidence of insurability
- Flexible plan design allows employees to select coverage that meets their needs and budget
- Benefits paid weekly for qualified disabilities
- Income protection that supports financial planning
- Easy claim process



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# ***CRITICAL ILLNESS INSURANCE***





# Employee Eligibility

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## Critical Illness Insurance

### Who is eligible?

- All Active Full Time and Part Time Employees
- Employees must work a minimum of 19 hours per week
- Dependent coverage options available



### When can employees elect coverage?

- Online enrollment is available at time of hire and during your employers open enrollment period

### When does coverage begin?

- If selection is made at time of hire coverage begins as soon as company agrees, if done during an open enrollment period will begin on January 1 following





# Plan Details

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## Critical Illness Insurance

### Choose \$10,000 or \$20,000 lump-sum benefit upon diagnosis of a covered illness

- Spouse Benefit - 50% of employee amount
- Child Benefit - \$5,000

### Guaranteed Issue (Attained Age Rates)

### No Pre-Existing Condition Limitations

### \$100 Annual Health Screening Benefit

- Available to all covered family members
- \$100 once per year per eligible covered member.

### Multiples payouts (500%), 12 month separation

- 300% for Children

### No Age Reduction & Portable to Age 80

*Each year, almost 2,000,000<sup>1</sup> Americans declare bankruptcy due to medical bills.*



<sup>1</sup> <http://www.nerdwallet.com/blog/health/2014/03/26/medical-bankruptcy>; Updated April 28, 2015

# What's Covered

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## Critical Illness Insurance

*We offer benefits for 25 illnesses, related expenses, and treatments.*



## Covered Illnesses

### Cancer Benefits

- Invasive Cancer
- Non-invasive Cancer (25%)
- Benign Brain Tumor

### Vascular Benefits

- Heart Attack
- Coronary Artery Bypass (25%)
- Angioplasty/Stent (25%)
- Stroke
- Heart Transplant
- Aneurysm

### Other Benefits

- Major Organ Transplants
- Paralysis
- Coma
- End Stage Renal Failure
- Loss of Vision, Hearing or Speech
- Bone Marrow Transplant

### Additional Benefits

- Child-Specific Conditions

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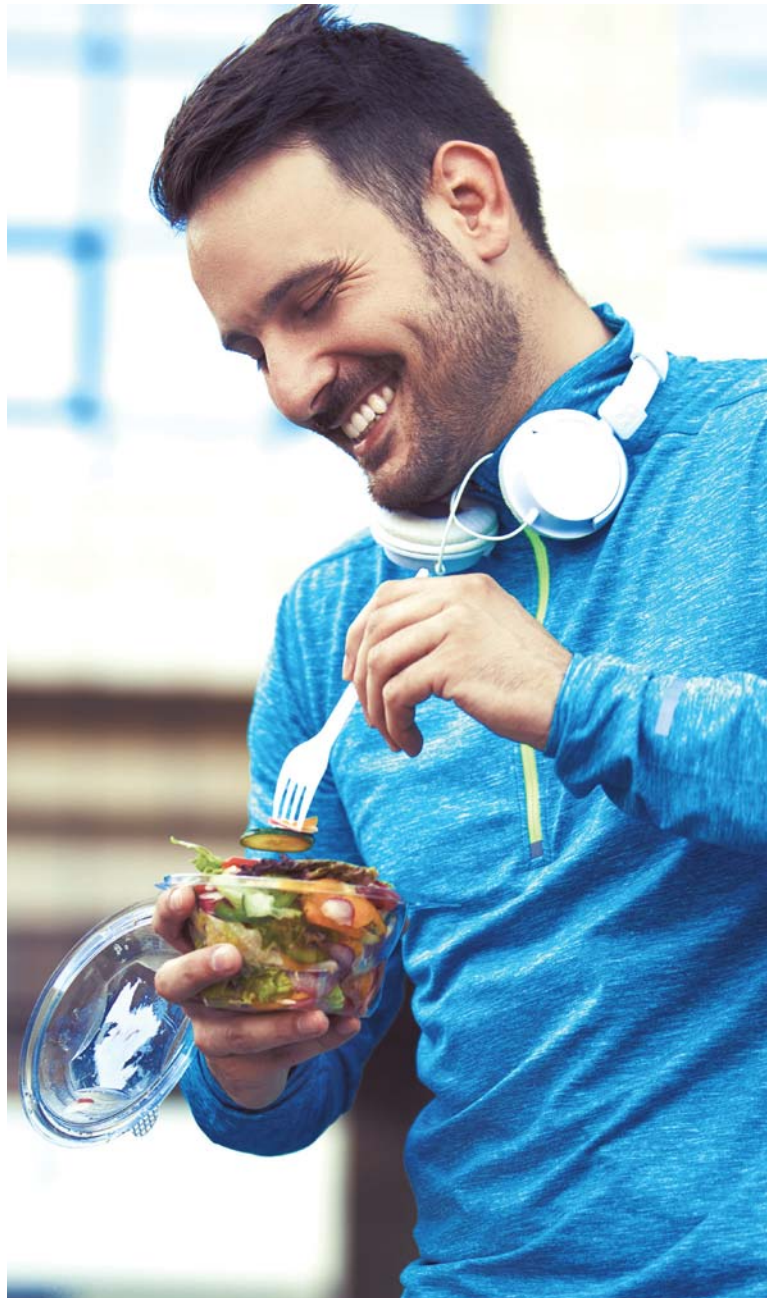
# Health Screening Benefit

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*Critical Illness Insurance*

*Coverage\* for up to 25 different tests*

- Colonoscopy
- Mammography
- PSA (prostate cancer screening)
- HPV Vaccination
- Fasting Blood Glucose Test



\* \$100 once per year per eligible covered member.



# Why It's Valuable

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## *Critical Illness Insurance*

No pre-existing conditions exclusions

No evidence of insurability

Annual health screening benefit, includes dependents

Lump sum paid when diagnosed with covered condition

No offsets or coordination of benefits with health plans

Payment made directly to claimant/employee and may be used in anyway claimant wishes

- Use to cover medical plan deductible and co-insurance
- Use to cover services not covered by medical plans: i.e. transportation and child care
- Use to supplement income





***HOSPITAL  
INDEMNITY  
INSURANCE***



# Employee Eligibility

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## *Hospital Indemnity Insurance*

### *Who is eligible?*

#### **Hospital indemnity insurance**

- All Active Full Time and Part Time Employees
- Employees must work a minimum of 19 hours per week
- Dependent coverage options available



### *When can employees elect coverage?*

- Online enrollment is available at time of hire and during your employers open enrollment period

### *When does coverage begin?*

- If selection is made at time of hire coverage begins as soon as company agrees, if done during an open enrollment period will begin on January 1 following



# Plan Details

## Hospital Indemnity Insurance

First Day Hospital Confinement - \$1,000

Daily Hospital Confinement - \$100

Daily ICU Confinement - \$200

No Pre-Ex or Pregnancy Limitations

No Age Reduction & Portable to Age 80

### Benefit Example

Service	Benefit Amount
First Day Hospital Confinement	\$1,000
Daily ICU Confinement	\$200 (\$200/day x 1 day)
Daily Hospital Confinement	\$700 (\$100/day x 7 days)
Total Benefits	\$1,900

1 PricewaterhouseCoopers Health Research Institute. "Medical Cost Trend: Behind the Numbers 2016." Accessed April 25, 2016.



# Why It's Valuable

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## *Hospital Indemnity Insurance*

**No pre-existing conditions exclusions**

**No evidence of insurability**

- No offsets or coordination of benefits with health plans

**Payments are made to claimant/employee**

- Use to support hospital stay related costs
- Use to cover services not covered by medical plans: e.g. transportation and child care



*Benefit amounts do not stack, our plan would pay the highest benefit payable.*





***ACCIDENT  
INSURANCE***



# Employee Eligibility

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## Accident Insurance



## *Who is eligible?*

### Accident insurance

- All Active Full Time and Part Time Employees
- Employees must work a minimum of 19 hours per week
- Dependent coverage options available

## *When can employees elect coverage?*

- Online enrollment is available at time of hire and during your employers open enrollment period

## *When does coverage begin?*

- If selection is made at time of hire coverage begins as soon as company agrees, if done during an open enrollment period will begin on January 1 following

# Plan Details

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## Accident Insurance



### *Benefits for everyday incidents*

**Cash benefit(s) for a covered injury, related services and treatments including:**

- Diagnostic exams, x-rays and other emergency services
- Initial and follow-up physician visits
- Ambulance transportation
- Hospital admission and confinement
- Follow-up/recovery services
- Physical therapy and chiropractic care

*In the United States a disabling injury happens every second*

1 Injury Facts. National Safety Council. 2014 Edition. P. 37. Print.

# Benefit Example

## Accident Insurance

While traveling, Edgar is in a car accident. He is taken to the hospital in an ambulance and receives treatment for a broken leg. For recovery, he is referred to a specialist.

Example Benefits	Accident Plan Pays
Ground Ambulance	\$300
ER	\$50
X-ray	\$50
CT Scan (Diagnostic Exam)	\$200
Leg Fracture (Closed/Non-surgical)	\$1,200
Medical Appliance	\$100
Accident Follow-up (2 visits)	\$150 (\$75/visit x 2)
Chiropractor (6 visits)	\$150 (\$25/visit x 6)
Physical Therapy (3 visits)	\$75 (\$25/visit x 3)
Total Accident Benefits Paid to Edgar	\$2,275
Total Out-of-Pocket Expenses & Co-pay for This One Accident	Estimated \$2,000

*Our plan would pay a flat amount for each service covered.*



# Why It's Valuable

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## *Accident Insurance*

- No pre-existing conditions exclusions
- No evidence of insurability
- Payments are made to claimant/employee

*Our goal is to ensure members know how & when to file a claim*



# Simple Claims Process

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*Critical Illness, Accident & Hospital Indemnity*

## Health Screening Benefit

- 100% telephonic, instant payment
- All covered employees, spouses, and children may submit a Health Screening each year

**Average claims payment  
in less than a week**

## Claims Form

- 4-page, fillable PDF
- No Employer paperwork
- No Physician paperwork

## Submission Options

- Online
- Mobile Optimized – snap & upload documents
- Mail or Fax options available







# ***VALUE ADDED SERVICES***

For employees covered under The Hartford's Critical  
Illness, Accident or Hospital Indemnity insurance.



# Health Care Support Services

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*HealthChampionSM*

## *Administrative and clinical experts can help*

- Review employees' health concerns
- Guide them through their health care options
- Connect them with the right resources
- Help explain their benefits and estimate costs for covered and non-covered treatments
- Advocate for timely and fair resolution of issues and negotiate fees

# We Assist Your Employees with Travel Emergencies

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## *Travel Assistance and ID Theft Protection Services*

### *Travel Assistance Services<sup>1</sup>*

- Available when traveling for business or pleasure
  - Over 100 miles from home for 90 days or less
- Covers employee, spouse and dependent children under age 26<sup>2</sup>
- Provides up to \$1M in covered services<sup>3</sup>
- Services include<sup>4</sup>:
  - Emergency medical assistance: referrals, evacuation, medication
  - Emergency personal services: travel, cash, legal assistance
  - Pre-trip information: visa, passport, immunizations



1 Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance, Inc. may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. The flyer, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute benefit materials and contain the terms, conditions, and limitations relating to these benefits. 2 These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. 3 The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. 4 Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

# Compassionate Solutions for Common Challenges

*Ability Assist® Counseling Services<sup>1</sup> included with Disability (DisFlex) coverage*



## *The Hartford offers Ability Assist® to:*

- Your employees with Disability, Critical Illness, Accident or Hospital Indemnity coverage
- Their spouse
- Their dependents

**24/7 toll-free phone  
access to Masters and  
PhD level counselors**

**Includes 3 face-to-face  
emotional or work-life  
counseling sessions**

**Unlimited phone and  
web access**

**HealthChampionSM<sup>2</sup>,  
healthcare support  
services**

1 Ability Assist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Ability Assist is a registered trademark of The Hartford.

2 HealthChampionSM services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. 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. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. HealthChampion is a service mark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.





***ENROLLMENT  
COMMUNICATIONS***

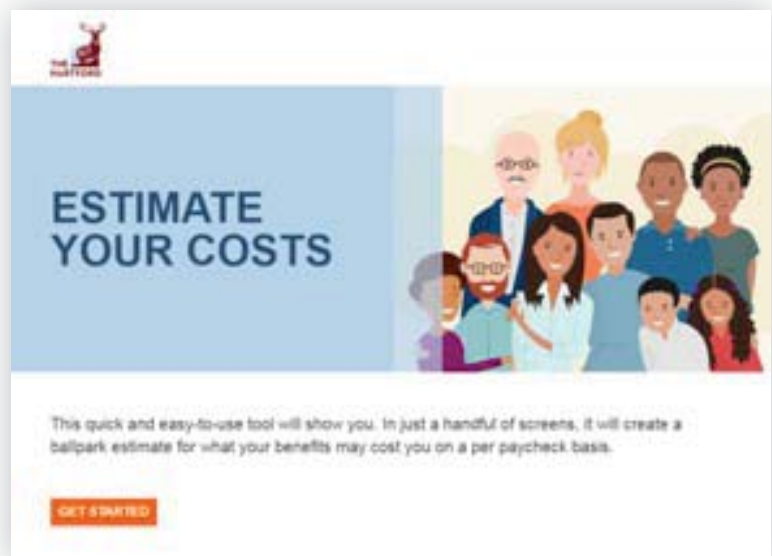
# Marketing Materials - Resources

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## *MyTomorrow® Decision- Support Tool*



## *Cost Calculator Decision- Support Tool*



# Disclaimers

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Critical Illness Insurance: THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. This limited health 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.

<sup>1</sup> HealthChampionSM services are provided through The Hartford by ComPsych\*. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. 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. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. HealthChampion is a service mark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.





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