Your Open Enrollment for Accident, Critical Illness, Hospital Indemnity and DisabilityFLEX[®] (Short-term Disability) Insurance.



ENROLLMENT PERIOD:

YOUR OPEN

You have the opportunity to enroll in:

- Accident insurance
- Critical Illness insurance
- Hospital Indemnity insurance
- DisabilityFLEX[®] (Short-term Disability) insurance

All without having to provide Evidence of Insurability.¹ That means you can get the coverage you need to help take care of your loved ones, without the hassle of medical requirements while you're enrolling.

Learn more about these coverages by visiting **MyTomorrow**,[®] an interactive decision-support tool, at <u>TheHartford.com/benefits/SDA</u>.

TO LEARN MORE ABOUT YOUR BENEFIT OPTIONS, visit AscendtoWholeness.org



The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2020 The Hartford.

THESE POLICIES PROVIDE LIMITED BENEFITS. 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.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Policy Number: 681382

¹The Short-term Disability policy is guaranteed acceptance, but does contain a Pre-Existing Condition Limitation. If you currently have individual coverage and enroll in the new plan, any time covered under your previous plan may apply to your new plan with The Hartford. The Pre-Existing Condition Limitation will be waived by The Hartford if certain requirements are met. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.