

# KEEP THE GOOD TIMES ROLLING

## Accidents Can Happen. Minimize Their Impact.

When an accident turns a good time bad, it can result in pain and expense. Health insurance will help cover doctors' costs and medical treatments. What it doesn't cover is on you. This is when Accident insurance kicks in.

The cash benefit Accident insurance provides for each covered injury can be used for any type of expense.

- Deductibles, X-rays and/or copays
- Get an extra physical therapy session
- Order takeout while you heal
- Other bills you may have

## A Smart Way to Plan Ahead.

An accident can happen at any time. With easy payroll deductions that will never increase due to age, Accident insurance offers convenient protection to help ease recovery. It could make a huge difference when you and your family need it most. Get covered today, and rest easy tomorrow.



**TRUST IN THE HARTFORD<sup>1</sup>**



**60+ YEARS**  
 HELPING TO PROTECT  
**15.7M FAMILIES<sup>2</sup>**



### AFFORDABLE

Take advantage of employer-offered preferred rates



### EASY

Set up a simple payroll deduction



### SENSIBLE

Protection for your family and your financial well-being





## CASE STUDY<sup>3</sup>

# HIGH MAINTENANCE PROJECT

Bill and Marie had noticed the gutters overflowing all week. Once the weather cleared, Bill was on a ladder cleaning them out. Shortly after, he was in the emergency room.

The wet ground had swallowed the ladder, and Bill with it. X-rays confirmed his leg was broken and his wrist was badly sprained. His quick home maintenance project became an ambulance ride, exams, tests and consults. Though the gutters were still clogged, Bill did have the peace of mind provided by Accident insurance.

Medical insurance only picked up part of the tab for Bill's care, so their out-of-pocket costs built up. Accident insurance helped to cover those costs and ease some of the burden of their mortgage, utility bills and groceries while Bill was on the mend.

Receive cash for a covered accident.  
Some examples include:



GROUND  
AMBULANCE



EMERGENCY  
ROOM



ACCIDENT  
FOLLOW-UPS



PHYSICAL THERAPY  
APPOINTMENTS

Use your cash for the expenses you choose



DEDUCTIBLES  
AND COPAYS



MORTGAGE  
PAYMENT



GROCERIES



OTHER BILLS  
YOU MAY HAVE



All kinds of expenses can quickly add up after a mishap.  
Accident insurance helps with those expenses.

To learn more, visit [TheHartford.com/resources/accident](https://www.TheHartford.com/resources/accident)

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. © 2021 The Hartford.

THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT 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 Accident policy provides ACCIDENT 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. IMPORTANT NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.

<sup>1</sup> www.TheHartford.com/about-us/ethics-compliance; viewed on June 28, 2021.

<sup>2</sup> Based on The Hartford's internal data of covered employees as of May 31, 2021.

<sup>3</sup> This benefit example is fictitious and for illustrative purposes only.



**THE  
HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

# GROUP VOLUNTARY ACCIDENT INSURANCE BENEFIT HIGHLIGHTS



Nearly 3 million  
emergency  
department visits  
every year are  
caused by youth  
sports.<sup>1</sup>

## City of Savannah

With Accident insurance, you'll receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.



To learn more about Accident insurance, visit  
[thehartford.com/employee-benefits/employees](http://thehartford.com/employee-benefits/employees)

Hartford Accident Rates	Weekly	Bi-Weekly
Employee	\$2.29	\$4.59
Employee + Spouse	\$3.61	\$7.23
Employee + Child	\$3.84	\$7.68
Family	\$6.04	\$12.08

## COVERAGE INFORMATION

This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident. Unless otherwise noted, the benefit amounts payable under each plan are the same for you and your dependent(s).

PLAN INFORMATION		
Coverage Type		On and off-job (24 hour)
BENEFITS		
EMERGENCY, HOSPITAL & TREATMENT CARE		
Accident Follow-Up	Up to 3 visits per accident	\$100
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	Up to \$75
Ambulance – Air	Once per accident	\$2,000
Ambulance – Ground	Once per accident	\$750
Blood/Plasma/Platelets	Once per accident	\$300
Child Care	Up to 30 days per accident while insured is confined	\$35
Daily Hospital Confinement	Up to 365 days per lifetime	\$400
Daily ICU Confinement	Up to 30 days per accident	\$600
Diagnostic Exam	Once per accident	\$300
Emergency Dental	Once per accident	Up to \$450
Emergency Room	Once per accident	\$200
Hospital Admission	Once per accident	\$1,500
Initial Physician Office Visit	Once per accident	\$100
Lodging	Up to 30 nights per lifetime	\$150
Medical Appliance	Once per accident	\$200
Rehabilitation Facility	Up to 15 days per lifetime	\$300
Transportation	Up to 3 trips per accident	\$600
Urgent Care	Once per accident	\$150
X-ray	Once per accident	\$150
SPECIFIED INJURY & SURGERY		
Abdominal/Thoracic Surgery	Once per accident	\$3,000
Arthroscopic Surgery	Once per accident	\$500
Burn	Once per accident	Up to \$15,000
Burn – Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit
Concussion	Up to 3 per year	\$200
Dislocation	Once per joint per lifetime	Up to \$8,000
Eye Injury	Once per accident	Up to \$750
Fracture	Once per bone per accident	Up to \$10,000

Hernia Repair	Once per accident	\$400
Joint Replacement	Once per accident	\$4,000
Knee Cartilage	Once per accident	Up to \$2,000
Laceration	Once per accident	Up to \$1,000
Ruptured Disc	Once per accident	\$2,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$2,000
<b>CATASTROPHIC</b>		
Accidental Death	Within 90 days; Spouse @ 50% and Child @ 25%	\$75,000
Common Carrier Death	Within 90 days	2 times death benefit
Coma	Once per accident	Up to \$15,000
Dismemberment	Once per accident	Up to \$75,000
Home Health Care	Up to 30 days per accident	\$75
Paralysis	Once per accident	Up to \$75,000
Prosthesis	Once per accident	Up to \$3,000
<b>FEATURES</b>		
Ability Assist® EAP <sup>2</sup> – 24/7/365 access to help for financial, legal or emotional issues		Included
HealthChampion <sup>SM3</sup> – Administrative & clinical support following serious illness or injury		Included

## ASKED & ANSWERED

### WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 20 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

### CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to “spouse” in this document includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

### AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family’s health. All you have to do is elect the coverage to become insured.

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don’t have to worry about writing a check or missing a payment.

### WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, or within 31 days of completion of any eligibility waiting period established by your employer.

### WHEN DOES THIS INSURANCE BEGIN?

The initial effective date of this coverage is 1/1/2022. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility), unless already insured with the prior carrier.

### WHEN DOES THIS INSURANCE END?

This insurance will end when you or your dependents no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

### CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this coverage with you. Coverage may be continued for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for portability are described in the certificate.

<sup>1</sup>National Health Statistics Reports, November 2019. CDC/National Center for Health Statistics: <https://www.cdc.gov/nchs/data/nhsr/nhsr133-508.pdf>, as viewed as of 10/14/2020

<sup>2</sup>AbilityAssist® 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. 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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# LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

## **GROUP ACCIDENT INSURANCE** LIMITATIONS AND EXCLUSIONS

The benefits payable are based on the insurance in effect on the date of the covered accident, subject to the definitions, limitations, exclusions and other provisions of the policy.

You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

This insurance does not provide benefits for any loss that results from or is caused by:

- Suicide or attempted suicide, whether sane or insane, or intentionally self-inflicted injury
- War or act of war, whether declared or undeclared, or a nuclear, chemical, biological, or radiological event
- A covered person's participation in a felony, riot or insurrection
- A covered person's service in the armed forces or units auxiliary to it
- A covered person's taking drugs, unless as prescribed by or administered by a physician, or being intoxicated as defined by the jurisdiction in which the cause of loss was incurred
- A covered person's sickness or bacterial infection
- A covered person's participation in bungee jumping or hang gliding
- A covered person's participation or competition in semi-professional or professional sports
- Cosmetic surgery or any other elective procedure that is not medically necessary
- While a covered person is on any aircraft: as a pilot, crewmember or student pilot; as a flight instructor or examiner; if it is owned, operated or leased by or on behalf of the policyholder, or any employer or organization whose eligible persons are covered under the policy; or being used for tests, experimental purposes, stunt flying, racing or endurance tests
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test

All exclusions may not be applicable, or may be adjusted, as required by state regulations in the situs state of a group.

## **NOTICES**

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5962g NS 05/21 Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.

## **GROUP CRITICAL ILLNESS INSURANCE** LIMITATIONS AND EXCLUSIONS

The benefits payable are based on the insurance in effect on the date of the diagnosis of a covered illness, subject to the definitions, limitations, exclusions and other provisions of the policy.

You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

**Benefit Separation Periods.** If a covered person is diagnosed with a covered illness, and is subsequently diagnosed with another covered illness, the following separation periods apply between benefit payments. If the subsequent diagnosis is for: 1) A different, non-related covered illness than the first diagnosis (e.g. a cancer illness then a vascular illness), then a 3 month separation period applies; 2) A covered illness that is related to the first (e.g. two vascular illnesses, like heart attack and stroke), then a 3 month separation period applies; 3) The same covered illness as the first (e.g. two heart attacks) as allowed by the Recurrence Benefit, then a 6 month separation period applies.

**Exclusions.** This insurance does not provide benefits for any loss that results from or is caused by:

- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane
- War or act of war, declared or undeclared
- A covered person's participation in a felony, riot or insurrection
- A covered person's engaging in any illegal occupation
- A covered person's service in the armed forces or units auxiliary to them

**General Limitations.** Benefits under the policy are not payable for any covered illness:

- Diagnosed prior to the effective date of insurance for a covered person (except for newborn children)

- Diagnosed during an applicable benefit separation period
- For which a covered person has already received a benefit payment under the policy, unless the covered illness is included in a recurrence provision
- For which a covered person has already received a benefit payment under the recurrence provision

In addition, benefits are not payable for any critical illness not included as a covered illness in your certificate.

## NOTICES

### **THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY.**

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.

Please note: For residents of CA, GA, NJ and NY, since this is a limited benefit health product, persons without comprehensive health benefits from an individual or group health insurance policy or an HMO, or an employer plan providing essential health benefits are not eligible for this insurance. In addition, NY residents covered by another Critical Illness or specified disease plan are not eligible for coverage. For residents of CT, ID, ME, NH, and WV, a person covered by any Title XIX program (Medicaid or any similar name) is not eligible for this insurance.

5962f NS 05/21 Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent.

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