WHAT IT DOES
Critical Illness (CI) Insurance offers a way to help employees protect savings during treatment and recovery from a critical condition.

Our CI Insurance provides a lump-sum benefit upon diagnosis of a covered illness to assist financially if a critical illness should impact an employee. This benefit can help:
- Handle unexpected medical expenses, including health insurance deductibles and/or copays
- Seek experimental treatment or travel to preferred facilities
- Keep the mortgage paid

WHAT’S COVERED?
Our Critical Illness insurance offers benefits for 34 serious illnesses, related expenses and treatments, in each of the following categories:

Cancer Benefits & Expanded Cancer Benefits
- Invasive cancers
- Noninvasive cancers
- Benign brain tumor
- Second opinion benefit, and more

Vascular Benefits
- Heart attack and transplant
- Stroke
- Coronary artery bypass and more

Other Benefits
- Major organ transplant
- End stage renal (kidney) failure
- Bone marrow transplant and more

Recurrence Benefit
Neurological Benefits
- Parkinson’s disease
- Amyotrophic lateral sclerosis (ALS or Lou Gehrig’s disease)
- MS (multiple sclerosis)

Child-Specified Benefits
- Cystic fibrosis
- Cerebral palsy
- Congenital heart disease and more

Transitional Care Benefits
- Rehabilitation facility confinement
- Home health care
- Therapy services

Travel Benefits
- Lodging
- Transportation

An annual Health Screening Benefit and coverage for Occupational HIV or Hepatitis (B or C) are also available.

HOW IT’S FLEXIBLE
We help you choose or develop a CI plan that will best suit the specific needs of your company.

You can provide a standard plan, which includes a choice of coverage amounts for the following categories, each with benefit amounts up to 100% of the coverage amount for covered illnesses:
- Cancer Benefits
- Expanded Cancer Benefits
- Vascular Benefits
- Other Benefits (this plan also includes the Recurrence Benefit)

We’ve also provided the option to custom-build a CI plan that’s just right for each company’s employees. Starting with the standard plan, you can layer in any of the following categories with your choice of coverage amounts:
- Neurological Benefits
- Child-Specified Benefits
- Transitional Care Benefits
- Travel Benefits
- Health Screening Benefit
- Occupational HIV/Hepatitis Benefit

Certain benefits can be removed or amounts adjusted within each category, to suit the budget or plan design needs of your employees.

WHY IT’S VALUABLE
CI Insurance from The Hartford helps protect employees’ financial futures while also helping to curb costs.

Traditional healthcare insurance only covers some of the expenses that an employee may face when diagnosed with a critical illness. CI Insurance can help cover some of those unexpected expenses.

continued
CRITICAL ILLNESS CASE EXAMPLE *(For illustrative purposes only)*

While visiting her doctor for a routine annual exam, Mary's doctor discovers a lump in her right breast. After a biopsy and evaluation, she is diagnosed with Stage II breast cancer. She seeks a second opinion to confirm the diagnosis. A lumpectomy and radiation are recommended for treatment, which is available in the nearest major city over 100 miles from home. As she proceeds through treatment, she loses her hair and purchases a wig.

<table>
<thead>
<tr>
<th>COVERED BENEFIT</th>
<th>CRITICAL ILLNESS PLAN PAYS</th>
<th>FINANCIAL IMPACTS OF AN ILLNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage II Breast Cancer</td>
<td>$10,000 benefit ($100% of Coverage Amount)</td>
<td>• Medical plan copays and deductibles</td>
</tr>
<tr>
<td>(Invasive Cancer @ 100% of Coverage Amount)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Opinion Benefit</td>
<td>$500</td>
<td>• Prescription coinsurance</td>
</tr>
<tr>
<td>Prosthesis/Wig Benefit</td>
<td>$500</td>
<td>• Lost time from work</td>
</tr>
<tr>
<td>Transportation Benefit</td>
<td>$300 ($100 x 3 round trips)</td>
<td>• Spouse lost time from work</td>
</tr>
<tr>
<td>Lodging Benefit</td>
<td>$500 ($100 x 5 nights)</td>
<td>• Travel and lodging for treatment</td>
</tr>
<tr>
<td><strong>Total CI benefits paid to Mary, offsetting financial impacts</strong></td>
<td><strong>$11,800</strong></td>
<td></td>
</tr>
</tbody>
</table>

**WHY THE HARTFORD?**

There are many reasons why The Hartford is a smart choice for Employee Benefits. Our industry know-how, service innovation and experience in the Voluntary space are just a few reasons why companies have trusted us for over 60 years.

To learn more about us, visit us online at **THEHARTFORD.COM/KELLY.**