

Voluntary Supplemental Benefits

Just like it sounds, supplemental benefits plans such as accident, critical illness and hospital indemnity insurance can help you pay for costs you may incur after an accidental injury, illness or hospitalization. These plans, offered through The Hartford, are voluntary and are not medical insurance. Coverage is available for your spouse and children with most plans. Premiums are covered 100% by the employee on an after-tax basis.

Most plans pay benefits regardless of any other insurance and benefits are paid directly to you, unless you specify otherwise. Benefits can help pay for expenses other insurance may not cover, such as out-of-pocket expenses, lost income, childcare, travel to and from treatment, home health care costs or regular household expenses.

Before You Enroll

Consider this:

1. What would happen if you had an accident or became seriously ill and became unable to work? Would you be covered financially?
2. These benefits provide a lump-sum payment that can help you cover unexpected medical expenses or make up for missed income.

Accident

Accident coverage is designed to provide a cash benefit in the event of a covered accident or injury. The plan will pay a set amount based on the injury suffered and treatment received, regardless of any other insurance. For more information click here: [Accident Insurance | The Hartford](#)

Critical Illness Insurance

Critical Illness coverage provides a lump-sum cash benefit in the event you are diagnosed with a qualifying illness to help offset the unexpected associated costs. The plan will pay regardless of any other insurance. Critical Illness coverage is **not medical** insurance. For more information click here: [Critical Illness Insurance | The Hartford](#)

Hospital Indemnity Insurance

Hospital Indemnity coverage is designed to provide a cash benefit in the event of a hospitalization and can help pay for expenses not covered by your medical plan. The plan will pay regardless of any other insurance. For more information click here: [Hospital Indemnity Insurance | The Hartford](#)