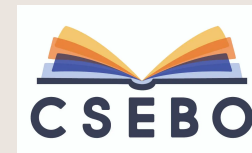




Coverage That Counts: Affordable Protection California Schools Employee Benefits Organization

4121350 06-26

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Helping You Prepare for the Unexpected

Chart Your Own Course

Who is eligible?

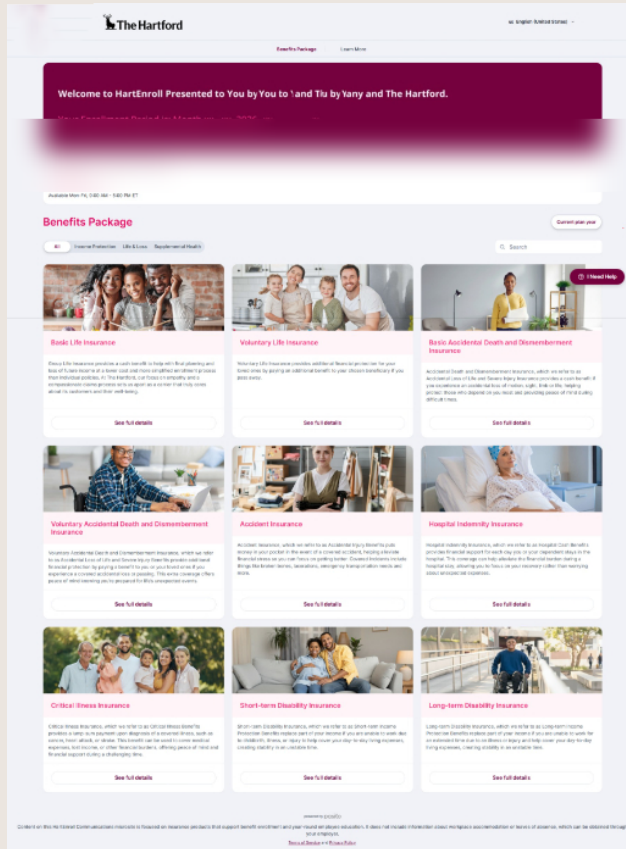
Active full-time employees of California Schools Employee Benefits Organization who work at least 20 hours per week on a regularly scheduled basis.

When does coverage begin?

January 1, 2027

Helping You Prepare for the Unexpected

Access Your Benefit Details Anytime and Anywhere



HartEnroll Communications Package microsites empower employees to make the best decisions during enrollment, and guide benefit use all year long so you get the support you need!

Get information when and where you want it with HartEnroll.

Scan the QR code (or use the URL) below for bilingual education and information including articles, videos and more!



To learn more, scan or visit:
<https://app.pasito.ai/csebo>



Helping You Prepare for the Unexpected

Your Benefit Options

Life and Loss Benefits

Benefits that provide for those who depend on you with affordable group rates and premiums that are automatically deducted from your paycheck:

- **Life Insurance**
- Accidental Death and Dismemberment, which we call **Accidental Loss of Life and Severe Injury Benefits**

Life Form Series includes GBD-1000, GBD-1100, GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

Accident Form Series includes GBD-1000, GBD-1300, GBD-3500, GBD-3300, or state equivalent. Not available in all states

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Life Insurance

How much Life insurance is provided by my employer?

Employee:	Benefit amounts vary based on your eligibility
Spouse/Partner:	Benefit amounts vary based on your eligibility
Dependent Children:	Benefit amounts vary based on your eligibility

How much Supplemental coverage can I purchase?

Employee:	Increments of \$10,000 up to a maximum of 5 times annual earnings or \$500,000 (whichever is less)
Spouse/Partner:	Increments of \$5,000 up to a maximum of \$250,000
Dependent Children:	\$5,000 or \$10,000 (based on your eligibility)

Timing Matters: Is coverage guaranteed? And When is Evidence of Insurability required?

Employee:	Up to \$100,000
Spouse/Partner:	Up to \$50,000

Accidental Death and Dismemberment Insurance,
which we call:

Accidental Loss of Life and Severe Injury Benefits

- Cover you for an accidental loss of motion, sight, limb or life.
- Protect those who depend on you when you cannot.
- Help cover costs like housing, food, education and final arrangements.



Accidental Loss of Life and Severe Injury Benefits

How much is provided by my employer?

Employee:	Benefit amounts vary based on your eligibility
Spouse/Partner:	Benefit amounts vary based on your eligibility

How much additional coverage am I able to purchase?

Employee:	Increments of \$10,000 up to a maximum of 5 times annual earnings or \$500,000 (whichever is less)
Spouse/Partner:	Increments of \$5,000 up to a maximum of \$250,000

Short-term Disability Insurance, which we call:

Short-term Income Protection Benefits

These benefits:

- Replace part of your income if you are unable to work due to childbirth, illness, or injury.
- Help pay for monthly living expenses. Health insurance only covers medical bills while Short-term Income Protection Benefits can be used to pay for:
 - Rent and mortgage payments
 - Childcare, bills, and groceries
 - Medical deductibles
 - And more



THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 Disability policy provides disability income 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.

Disability Form Series includes GBD-1000, GBD-1200, GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent.

Short-term Income Protection Benefits

How much coverage am I able to purchase?

60% of your Total Weekly Earnings, up to \$1,250

Timing matters: Is coverage guaranteed?

Evidence of Insurability may be required.

How long before I receive benefits?

On the 8th day of your disability.

When will my benefits end?

After 12 weeks of your disability.

What about pre-existing conditions?

Pre-existing limitations do not apply to this coverage.

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Disability Form Series includes GBD-1000, GBD-1200, GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent.

Long-term Disability Insurance, which we call:

Long-term Income Protection Benefits

These benefits:

- Replace part of your income if you are unable to work for an extended time due to an illness, including heart disease or mental illness, or an injury.
- Help create some stability during an unstable time.
- Can help pay for anything you choose, like:
 - Rent or mortgage payments
 - Medical deductibles
 - Bills
 - Groceries



THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 Disability policy provides disability income 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.

Disability Form Series includes GBD-1000, GBD-1200, GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent.

Long-term Income Protection Benefits

How much coverage can I purchase?

60% of your monthly pay, up to \$10,000 per month.

Timing matters: Is coverage guaranteed?

Evidence of Insurability may be required.

How long before I receive benefits?

On the 91st day of your disability.

What about pre-existing conditions?

Pre-existing conditions may apply if:

- You received treatment for a condition during the 3 months before coverage begins.
- You have not been continuously insured for 12 months.

This policy contains a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions. THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 Disability policy provides disability income 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.

Disability Form Series includes GBD-1000, GBD-1200, GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent.

Accidental Injury Benefits

These benefits

- Pay a fixed (scheduled) dollar amount for specific injuries and service-related treatments received as a result of a covered accident.
- Add another level of financial protection for you and your family.
- Put money in your pocket to help pay for:
 - Copays & Deductibles
 - Food, housing, and utilities
 - Medical expenses, and more

What happens if I leave my job?

The continuation of coverage option is available

Is coverage guaranteed?

Yes, coverage is guaranteed.

The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 GBD-2000, GBD-2300, GBD-3300, GBD-3500, or state equivalent. Not available in all states

Health Screening Benefit

\$50 Health Screening Benefit

- | | |
|---|---|
| <ul style="list-style-type: none">• Abdominal aortic aneurysm ultrasound• Aneurysm ultrasound• Blood test for triglycerides• Bone marrow testing• Bone density screening• Breast ultrasound• CA 15-3 (blood test for breast cancer)• CA 125 (blood test for ovarian cancer)• Carotid ultrasound• CEA (blood test for colon cancer)• Cervical cancer screening• Chest X-ray• Colonoscopy• COVID-19 testing• CT angiography | <ul style="list-style-type: none">• Double contrast barium enema• ECG/EKG• Fasting blood glucose test• Flexible sigmoidoscopy• Hemoccult stool analysis• Lipid panel• Mammography• Pap smear• PAD ultrasound• PSA (blood test for prostate cancer)• Serum cholesterol test to determine HDL and LDL levels• SPEP (blood test for myeloma)• Stress test (on a bicycle or treadmill)• Thermography |
|---|---|

This is not an all-inclusive list.
Coverage (and test) availability varies by state.

To file a claim, call 866-547-4205
or visit
www.thehartford.com/benefits/myclaim

Critical Illness Insurance*, which we call

Critical Illness Benefits

These benefits

- Offer financial security for you and your family if you are diagnosed with a covered illness, such as cancer, or a stroke.
- Provides a lump sum that can be used to cover:
 - Medical Expenses
 - Lost income
 - Recovery and rehabilitation
 - Travel expenses related to treatment



THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 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.

*Critical Illness is referred to as "Specified Disease" in New York

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent.

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Critical Illness Benefits

ELECTING COVERAGE

- You and your dependents are eligible for coverage.
- You select the amount of coverage available at the time of enrollment.
- Coverage is available with guaranteed acceptance.



THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 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.

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Critical Illness Benefits

How the coverage works:

Employee:	\$10,000, \$20,000 or \$30,000
Spouse/Partner:	50% of your coverage amount
Dependent Children:	50% of your coverage amount

-
- Benefits are based on a percentage of the applicable coverage amount elected.
 - Benefits remain payable for certain covered illnesses or conditions upon recurrence of a previously covered illness or condition or if you are diagnosed with a different covered illness or condition, subject to plan provisions.
 - Payment is sent directly to you for a covered illness.
 - Continuation of coverage is available if you leave your job.
 - There are no pre-existing condition limitations for this coverage.

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Health Screening Benefit

\$50 Health Screening Benefit

- | | |
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| <ul style="list-style-type: none">• Abdominal aortic aneurysm ultrasound• Aneurysm ultrasound• Blood test for triglycerides• Bone marrow testing• Bone density screening• Breast ultrasound• CA 15-3 (blood test for breast cancer)• CA 125 (blood test for ovarian cancer)• Carotid ultrasound• CEA (blood test for colon cancer)• Cervical cancer screening• Chest X-ray• Colonoscopy• COVID-19 testing• CT angiography | <ul style="list-style-type: none">• Double contrast barium enema• ECG/EKG• Fasting blood glucose test• Flexible sigmoidoscopy• Hemoccult stool analysis• Lipid panel• Mammography• Pap smear• PAD ultrasound• PSA (blood test for prostate cancer)• Serum cholesterol test to determine HDL and LDL levels• SPEP (blood test for myeloma)• Stress test (on a bicycle or treadmill)• Thermography |
|---|---|

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or visit
www.thehartford.com/benefits/myclaim

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent.

Hospital Indemnity Insurance, which we call:

Hospital Cash Benefits

These benefits

- Pay a set benefit amount for each day you (or your dependent) are confined in a hospital, which helps alleviate the financial burden of unexpected expenses.
- Can be used anyway you choose, including:
 - Medical deductibles
 - Bills
 - Groceries
 - Rent/mortgage



THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 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.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

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Hospital Indemnity Insurance

Hospital Cash Benefits

HOW THE COVERAGE WORKS

- You, your spouse, and/or dependent children are eligible for coverage.
- The benefit amount you receive depends on your plan and length of stay.
- Payment is sent directly to you.
- Coverage is available with guaranteed acceptance.¹

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Hospital Cash Benefits

Here are some commonly covered benefits.

Benefit	Amount	
	Low Plan	High Plan
First Day Hospital Confinement	\$1,500	\$2,500
Daily Hospital Confinement	\$100	\$200
First Day ICU Confinement	\$2,500	\$4,000
Daily ICU Confinement	\$200	\$400

- You can elect coverage for yourself, you and your spouse, you and your dependent children, or family coverage
- Coverage is available with guaranteed acceptance.
- Benefit amount may be higher for the first day of a hospital or ICU confinement.
- There are no pre-existing condition limitations for this coverage.
- A continuation of coverage option is available if you leave your job.

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Health Screening Benefit

\$100 Health Screening Benefit

- Abdominal aortic aneurysm ultrasound
- Aneurysm ultrasound
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Cervical cancer screening
- Chest X-ray
- Colonoscopy
- COVID-19 testing
- CT angiography
- Double contrast barium enema
- ECG/EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Lipid panel
- Mammography
- Pap smear
- PAD ultrasound
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL levels
- SPEP (blood test for myeloma)
- Stress test (on a bicycle or treadmill)
- Thermography

This is not an all-inclusive list.
Coverage (and test) availability varies by state.

To file a claim, call 866-547-4205
or visit
www.thehartford.com/benefits/myclaim

Supplemental Health*

The Value of Employee-Paid Benefits



61%

of U.S. workers consider supplemental health as part of their overall financial plan.

Source: 2026 *The Hartford Future of Benefits Study*

Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

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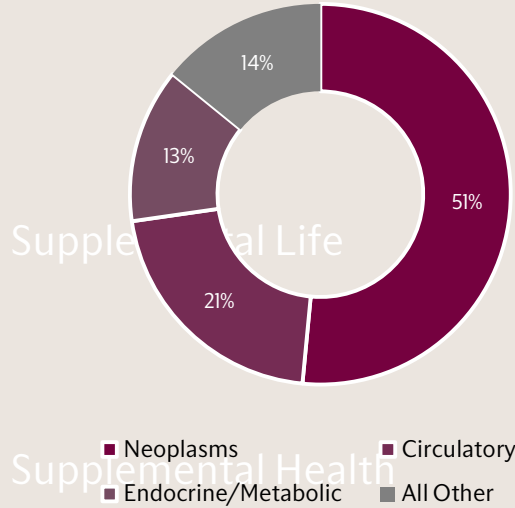
Potential Opportunity of Supplemental Health Benefits^{1,2}

In Public & Education

Critical Illness*

11%

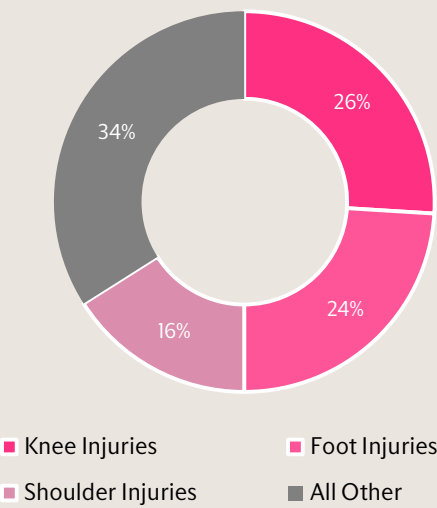
of STD claims potentially eligible³



Accidental Injury

11%

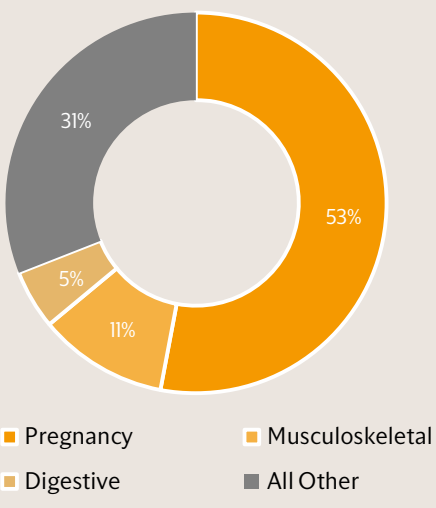
of STD claims potentially eligible³



Hospital Indemnity

53%

of STD claims potentially eligible³



*Critical Illness is referred to as "Specified Disease" in New York

¹ Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

² Estimated benefits are based on The Hartford's book of business in 2024 for SIC codes 82xx and any 9xx, excluding 99xx; estimated benefits exclude HSB/APB and dependent claims

³ Potential benefits are based on commonly approved diagnoses and actual results may vary. These estimates are based on STD claim activity and would not include employees who may be eligible for supplemental benefits due to an occupational injury or claims by family members as allowed by the plan.

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Telephonic Enrollment Support Overview

**TELEPHONIC SUPPORT THAT REINFORCES
THE VALUE OF THE EMPLOYER'S BENEFITS
WHILE HELPING EMPLOYEES MAKE
INFORMED BENEFIT CHOICES**

**CALL CENTER HOURS & CONTACT DETAILS
TOLL FREE PHONE NUMBER: 1-877-426-6483**

Telephonic Enrollment Support: What Employers Can Expect

Personalized Employee Support

- Employees receive live, one-on-one guidance from licensed representatives during enrollment periods. It is also available to new hires throughout the year.

Enhanced Enrollment Experience

- Service reduces confusion and reliance on HR by providing clear benefit explanations and consistent call flows.

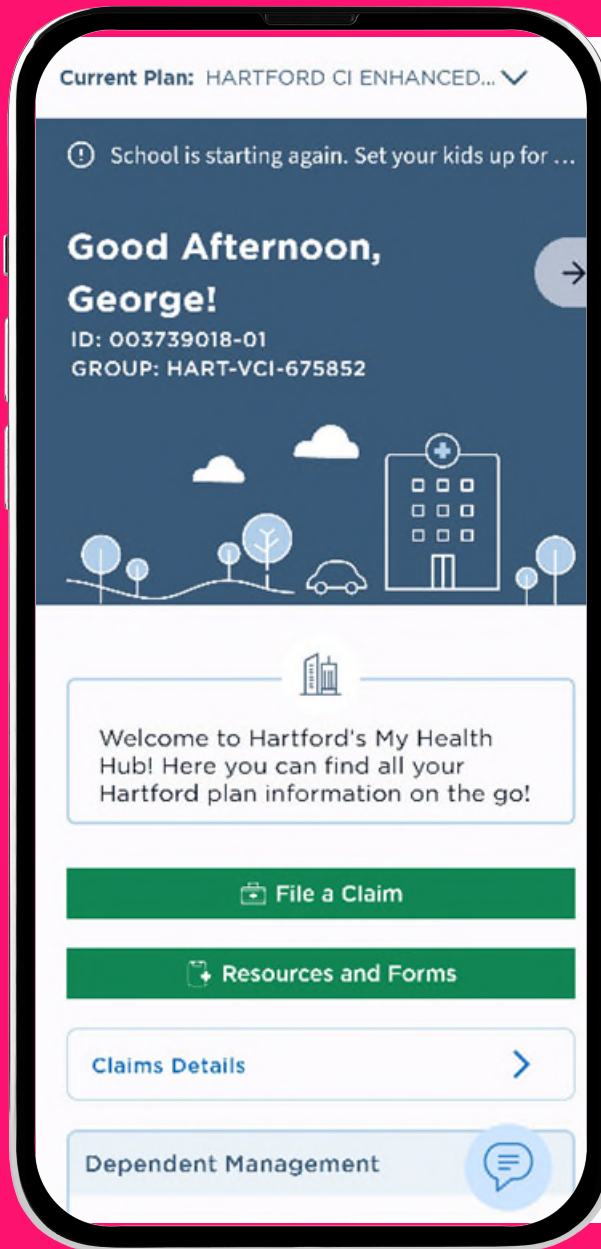
Secure and Compliant Interaction

- Employers can expect controlled and consistent experiences for their employees. Defined call flows and enrollment matrices help ensure employees receive accurate, compliant, and appropriate assistance whenever they call.

Broad Accessibility

- Support is available weekdays from 8 AM to 8 PM ET via a dedicated toll-free phone line.





Employee Claims Experience

FOCUS OF SUPPLEMENTAL PLANS
ACCIDENT/ CRITICAL ILLNESS/
HOSPITAL INDEMNITY

Supplemental Health Proactive Notifications



Clear design and **simple** language

Sent quarterly to **keep employees informed** on available benefits

Aids in **benefits education** and understanding

Drives benefits **maximization** and **utilization**



How to file a supplemental health claim

Critical Illness • Accident • Hospital Indemnity

1 Online

Visit myhealthhub.app/thehartford
Register or log in
Select “File Claim” and follow the prompts

2 By phone

Call **866-547-4205**
Monday–Friday
8:00 a.m.–6:00 p.m. ET

3 Mail or fax

Download the form at the portal
Mail: P.O. Box 99906
Grapevine, TX 76099
Fax:
469-417-1952

Prepare before you submit

Include the completed claim form, signatures, and documentation that supports the covered event.

- ✓ **Complete the form**
Provide information for you and any dependent; complete only the sections that apply.
- ✓ **Sign both authorizations**
Sign the Authorization to Obtain and Disclose Information and the claim form.
- ✓ **Attach supporting records**
Examples: discharge papers, physician notes, test results, EOBs, itemized bills, and medical records.

What happens next?

- 1. Claim review**
The claims team reviews your submission and contacts you if more information is needed.
- 2 Coverage check**
The team reviews your voluntary benefits coverage for possible additional eligible benefits.
- 3 Payment after approval**
The flyer states a standard payment turnaround of 3–10 business days after approval.

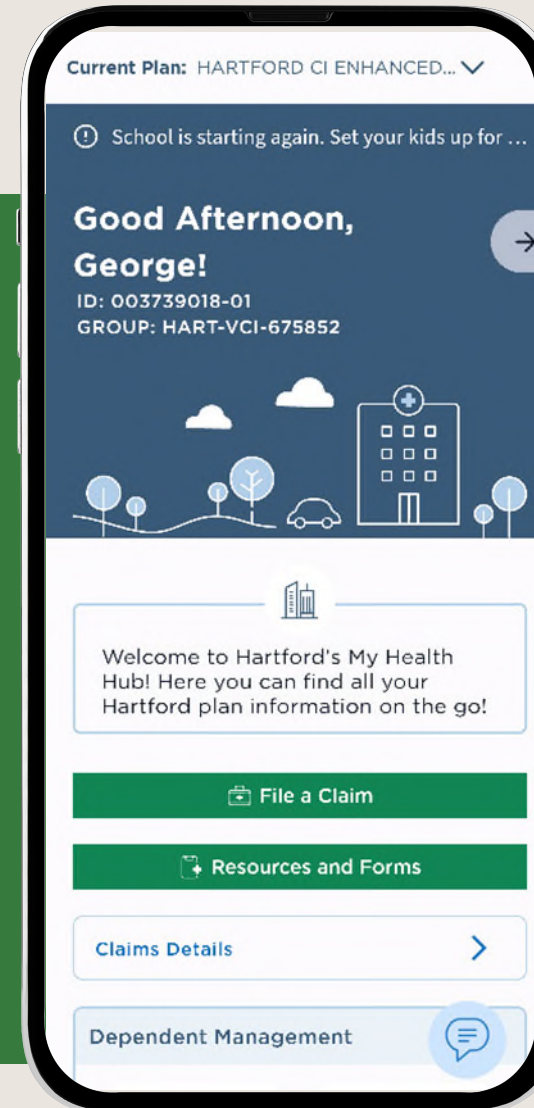
Questions or claim status: 866-547-4205 | myhealthhub.app/thehartford

Supplemental Health Claims Digital Portal

We take the guesswork out of submitting and managing claims.

- ▶ **Accessibility** to meet employees where they are with web and mobile access.
- ▶ **User-friendly** claims management
 - Easily view coverage details and access forms
 - Upload documents quickly and hassle-free
 - Track claim status at every step of the process

Convenient access to support through chat or call to speak to representative

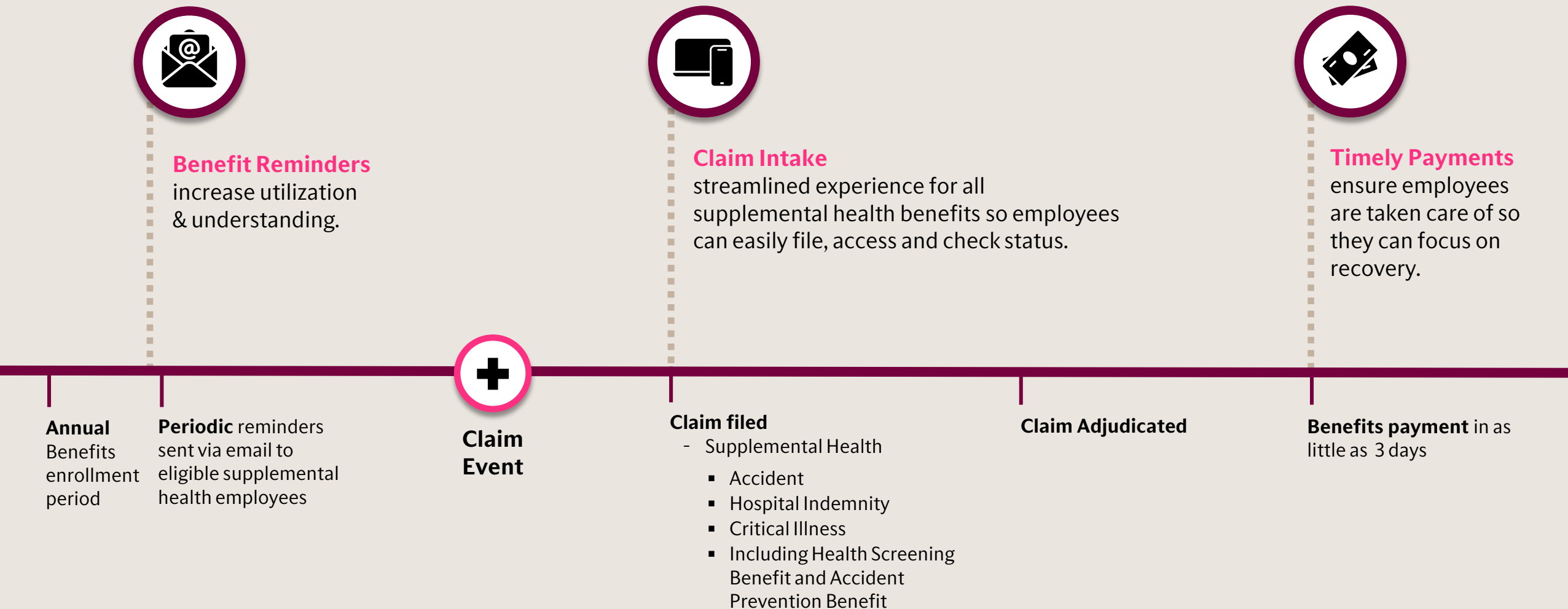


97%¹

Average Customer
experience satisfaction
Rate for supplemental
health claims

¹ Based on 2025 Claims Satisfaction Survey Results

Empowering Employees Through Expert Claims Support



Hospital Indemnity Quick Pay Pregnancy Delivery



This expedited claims process allows payment of up to four days of hospitalization benefits based on claimant self-report¹.

Easy access

available on paper, telephonic and digital claims submissions.

Quick payment

streamlined process and less information deliver expedited outcomes.

Compassionate care

financial relief allows claimants to focus on recovery and bonding.

¹Self-reporting includes filing a digital, paper, or telephonic claim. Expedite payment based on self report not to exceed self reported days; total benefit contingent on eligibility and available benefits.

*Based on 2024 Book of Business Hospital Indemnity results



15%* of HI claims are maternity related.



Wrap Up and Questions

Available Plans

- Life Insurance
- Accidental Loss of Life and Severe Injury Benefits
- Accidental Injury Benefits
- Critical Illness Benefits
- Hospital Cash Benefits
- Income Protection Benefits

HartEnroll

Access benefits education and guidance whenever and wherever you want it:



To learn more, scan or visit:
<https://app.pasito.ai/csebo>



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Kevin's Story

Kevin and his wife were always busy. If they weren't putting in extra time at work, they were at their kids' sporting events or starting a new project around the house.

Sadly, Kevin's wife passed away unexpectedly. After she died Kevin received a cash benefit from her Life insurance. She'd always checked the box for this coverage during open enrollment to provide financial protection for the family. She hadn't known they would need it, but having it gave them peace of mind.

The benefit helped pay their home mortgage and make college tuition payments. Receiving his wife's Life insurance benefit gave Kevin support during a difficult time.



Life Form Series includes GBD-1000, GBD-1100, GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

These claim examples are for illustrative purposes only.

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Jasmine's Story

Jasmine was on a road trip when she ran into a bad rainstorm. She tried to avoid a car swerving into her lane, lost control and went off the road.

When she woke up in the hospital, a doctor explained that shattered glass had damaged her eyes and caused permanent sight loss. For months all her energy went into recovery.

Fortunately, Jasmine had financial support from her Accidental Loss of Life and Severe Injury Benefits.

She'd checked the box during her employer's open enrollment and received a cash payment that helped pay for food, rent and anything else she needed while adjusting to her new way of living.



Accident Form Series includes GBD-1000, GBD-1300, GBD-3500, GBD-3300, or state equivalent. Not available in all states
These claim examples are for illustrative purposes only.

Alexis' Story: The Value of Quality Time

Alexis knew how important her baby's first few months would be and wanted as much time as possible with the baby before going back to her job.

Giving birth qualifies for disability benefits that provide income protection. And by checking the box for Short-term Income Protection Benefits during open enrollment, Alexis was eligible for a cash benefit during her leave from work.

The weekly payment she received replaced a big part of her paycheck while she was out on parental leave. It reduced financial stress for everyday needs like baby wipes and diapers, so she could focus on her new family.

*Short-term Income Protection
helps cover your everyday
expenses when you need time
away from work.*

These claim examples are for illustrative purposes only.

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Elliot's Story: Support When You Need It



Elliot loved spending time with family and friends and was excited about the future. They enjoyed traveling, being outdoors and planning get-togethers. That changed after a knee injury and a long recovery that didn't go as planned.

Elliot started having issues sleeping and was less inclined to be social. With support from loved ones, Elliot decided to see a therapist to support their mental health, which required time off from work.

Thankfully, Elliot had checked the box for Long-term Income Protection Benefits.

The cash benefit helped cover daily living expenses, which provided financial support so Elliot could focus on recovery.

These claim examples are for illustrative purposes only.

THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 Disability policy provides disability income 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.

Disability Form Series includes GBD-1000, GBD-1200, GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent.

Accidental Injury Benefits

JAYDEN'S STORY

Jayden had played basketball through high school and still played as often as possible after graduation. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled and he could not stand without feeling dizzy, friends called an ambulance.

Jayden left the emergency room with his arm in a cast and instructions on healing from a concussion. It took him time to recover, but Jayden knew he would be okay with bills because he selected Accidental Injury Benefits during open enrollment at work.

It paid a cash benefit he used for medical expenses, food, and rent. It also paid a set amount for each covered service as shown on this slide.

These claim examples are for illustrative purposes only. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.

The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 GBD-2000, GBD-2300, GBD-3300, GBD-3500, or state equivalent. Not available in all states

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What Benefits Could be Included?

Service	Accident Plan Pays
Ground Ambulance	\$200
ER	\$100
X-Ray	\$50
CT Scan	\$100
Wrist Fracture (Closed/Non-surgical)	\$300
Accident Follow-up (2 visits)	\$100 (\$50/visit x 2)
Chiropractor (6 visits)	\$150 (\$25/visit x 6)
Physical Therapy (3 visits)	\$250 (\$25/visit x 10)
Total	\$1,250

Delia's Story

Delia was cleaning up after a catering event when her heart started racing and she couldn't catch her breath. Coworkers called 911 and tried to keep Delia comfortable until the ambulance arrived.

Paramedics stabilized Delia on the way to the hospital, where testing showed she'd had a heart attack caused by a heart defect she didn't know about.

After leaving the hospital, Delia needed several months to recover. Thinking back, she realized how important it had been to check the box for the Critical Illness Benefits during open enrollment.

Delia used the cash benefit for groceries, mortgage payments, and other expenses. It helped keep her life together and enabled Delia to take the time she needed to get back on her feet.



This case illustration is fictitious and for illustrative purposes only.

THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 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.

*Critical Illness is referred to as "Specified Disease" in New York

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent.

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Hospital Cash Benefits

SAMANTHA’S STORY

Samantha was excited about the arrival of her first child, but her delivery didn’t go as planned. Complications led to an unexpected C-section and a longer than-expected hospital stay. While her health insurance covered a portion of the medical costs, the extra days in the hospital added up quickly.

Luckily, Samantha had enrolled in Hospital Indemnity Insurance during open enrollment. The plan paid a set cash benefit for each day she was in the hospital, which she used to help with medical bills, childcare, and even groceries while she recovered at home.

Thanks to her hospital indemnity coverage, Samantha had one less thing to worry about during a stressful time

What Benefits Could be Included?

Benefit	Hospital Indemnity Plan Pays
First Day Stay Confinement	\$200
Daily Hospital Confinement	\$100
Total	\$300

These claim examples are for illustrative purposes only. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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 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.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.