



cis benefits
cisbenefits.org



Supplemental Life & Voluntary Dependent Life Coverage 2025

CIS offers life and disability coverage through The Hartford. Employers pay for basic coverage and choose whether to make available optional employee-paid Supplemental Employee/Spouse/Registered Domestic Partner (DP) Life and/or Voluntary \$10,000 Dependent Life coverage. ***If your employer offers any of these options, you will see these plans online in CIS-Connect.***

NEW! Supplemental Employee/Spouse/DP Life

In 2025, the employee maximum benefit for your Supplemental Life policy will increase from \$300,000 to \$1,000,000 — and the guaranteed issue amount will increase from \$100,000 to \$400,000. The Supplemental Spouse maximum benefit will increase to \$500,000, and the guaranteed issue amount will increase from \$20,000 to \$30,000.

Because of the benefit enhancement, CIS has negotiated with The Hartford to allow all employees and spouses to be eligible for the new guaranteed issue amounts during the 2025 open enrollment period. This is a one-time opportunity to increase your coverage to the new guaranteed issue amounts without having to complete Evidence of Insurability, or EOI. After the 2025 open enrollment period, any requested increase to coverage will require EOI and will depend on Hartford's approval. Please also note, your current elections will not automatically increase to the new guaranteed issue amounts. If you want to increase your supplemental employee or spouse coverages, you must elect the higher amount(s) through the Open Enrollment process.

Personal Health Application (PHA)

If you prefer to complete the PHA by hardcopy, click on the PHA link and it will take you to the online version. You must complete the first two pages of the form, and then on the third page (Health Questions) you will see a link to print out the form (Print Personal Health Application).

It will be pre-populated with the information provided on the first two pages. Then answer the questions and mail the completed form to The Hartford.

Please Note: You may be required to provide documentation if your spouse is not currently an approved dependent in CIS-Connect, and you are enrolling them for Supplemental Spouse Life for the first time.

If electing coverage over the guaranteed issue amount, a link to The Hartford Personal Health Application (PHA) will be included on your homepage in the Action Items box. If enrolling in coverage for yourself only, you can click on the link and complete the PHA immediately. If enrolling in coverage for you and your spouse, the PHA will include questions for both of you and must be completed at the same time.

If you can't complete the PHA at the time of enrollment or wish to complete it later, you will need to do so no later than Nov. 30, 2024. To complete it, log into CIS-Connect (www.cisbenefits.org) to access the Hartford link from your homepage. All coverage approved before Dec. 1 will be effective Jan. 1, 2025. Coverage approved after that will have a Feb. 1 or later effective date. If you wish to discontinue Supplemental Life, you must elect the waive option.

Supplemental Employee/Spouse/DP Rates

If enrolling in Supplemental Employee/Spouse Life for the first time, rates will be based on you and your spouse's/DP's age (if you enrolled for spouse coverage) on Jan. 1. After that, rates will increase every Jan. 1 for employees and/or spouses/DPs who changed age categories during the previous calendar year. Your first paycheck after Jan. 1 will reflect the new rates (see below).

Age	Employee Cost/\$1K	Spouse Cost/\$1K
0-29	\$0.027	\$0.032
30-34	\$0.035	\$0.040
35-39	\$0.048	\$0.055
40-44	\$0.068	\$0.078
45-49	\$0.095	\$0.110
50-54	\$0.149	\$0.173
55-59	\$0.279	\$0.322
60-64	\$0.428	\$0.494
65-69	\$0.808	\$0.932
70-74	\$1.272	\$1.466
75 & Older	\$1.854	\$1.854

Example: If you elect \$100,000 for employee coverage and are 45 years old your premium would be: $\$0.095 \times 100 = \9.50 . This amount would be the monthly payroll deduction.

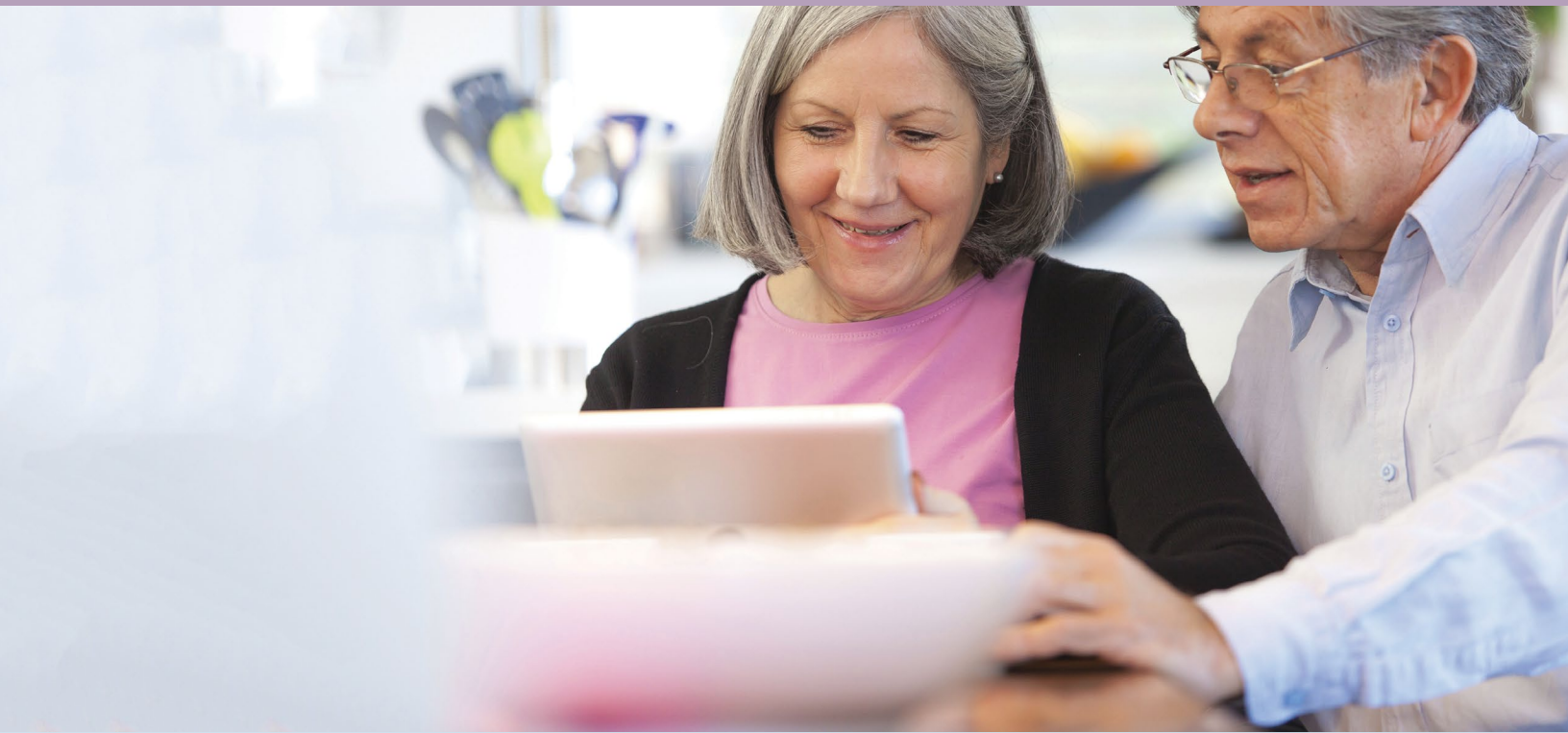
Voluntary \$10,000 Dependent Life

You can elect the \$10,000 Dependent Life coverage during open enrollment on a guaranteed issue basis. Coverage is \$2.66 per month and will cover a spouse/DP and/or children under the age of 26. If you wish to discontinue Voluntary Dependent Life, you must choose the waive option.

ARE YOUR BENEFICIARY DESIGNATIONS CORRECT?

We encourage you to confirm that your Beneficiary Designations are correct every year during open enrollment, as errors can happen. It's an important step since the beneficiary (or beneficiaries) listed in CIS-Connect are the ones who will receive your life insurance benefits.

You are automatically the beneficiary for the Supplemental Spouse/DP Life and the Voluntary \$10,000 Dependent Life. Beneficiaries for Basic Life, Supplemental Employee Life, and Statutory Life need to be designated online. You can assign or change beneficiaries during the enrollment process.



CREATE A SIMPLE WILL FROM THE CONVENIENCE OF YOUR DESKTOP

Having a will is important no matter the size of your estate. A will ensures that your intentions will be honored in the event of your death, including your wishes about who will inherit your property, serve as guardian of your children, and manage your estate. Without a will, those decisions may be left to others.

AN EASY AND EMPOWERING SOLUTION

As an employee with a Group Life insurance policy from The Hartford, you have access to EstateGuidance® Will Services provided by ComPsych®.¹ This free service helps you create a simple, legally binding will online, saving you the time and expense of a private legal consultation. Other advantages include:

- Online assistance from licensed attorneys should you have questions
- Unlimited revisions at no additional charge
- Additional estate planning services are also available for purchase, including the creating of a living will or a final arrangements document that allows you to specify burial or cremation preferences; funeral or memorial services options

continued



QUICK ANSWERS TO KEY QUESTIONS

Isn't will preparation complicated?

Not with EstateGuidance®. You'll be asked a series of questions online that are used to compose your will. In many states, you need only add your signature to make the will valid.

What if I have questions as I'm creating my will?

The online education center provides answers regarding family law. You can also access fully licensed attorneys who'll respond to you online.

What about my privacy?

All information is kept secure and confidential with the latest encryption technology.²

What happens if I don't create a will?

The state, not you, would decide how your property is distributed. By drafting a will, you can protect your interests and those of your loved ones.

PUT YOUR GOOD INTENTIONS INTO ACTION

Visit www.estateguidance.com

USE THIS CODE: **WILLHLF**

Then follow the easy steps below:

1. Access The Hartford's EstateGuidance® Will Services online.
2. Sign in to the secure site by entering the access code.
3. Follow the instructions and create your will.
4. Download the final will to your computer and print.
5. Obtain signatures and determine if your will should be notarized.

Check with your benefits manager for more information
on **EstateGuidance Will Service**



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

¹ EstateGuidance® is offered through The Hartford by ComPsych® Corporation. 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. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information. A simple will does not cover printing or certain other features. These features are available at an additional cost to you.

² The EstateGuidance® website is secured with a GoDaddy.com Web Server Certificate. Transactions on the site are protected with up to 256-bit Secure Sockets Layer encryption.



CONTINUE CARING FOR YOUR LOVED ONES EVEN AFTER YOU'RE GONE.

COMPASSIONATE SERVICES BEYOND YOUR BENEFITS

It feels good, knowing that you're supporting those who depend on you. But sometimes that support needs to go beyond paying the bills. Your Life insurance coverage comes with access to a suite of services that go beyond the financial benefits – helping you and your loved ones through the moments that matter.

Some of the services available:



... **Will Preparation:** Step-by-step guidance and support for preparing a will.



... **Funeral Planning:** Detailed instructions and on-demand assistance available to help plan a funeral, burial and/or cremation.

GRIEF SUPPORT FOR YOUR BENEFICIARIES

Your loved ones don't have to deal with loss on their own. They'll have access to an online tool that offers personalized checklists of practical tasks. And they'll have compassionate people to talk to who are there to listen and offer support. They can help your beneficiaries better understand some of the challenges that come with loss like:

- Estate planning and probate management
- Immediate arrangements
- Account deactivation
- And more

HOW TO ACCESS THESE SERVICES?

Register online at join.empathy.com/hartfordcare

Once you register, access these services by calling **229-544-2332**.

Support, compassion and guidance are available for you and your loved ones.
REGISTER ONLINE TODAY.



DID YOU KNOW?

You designate your loved ones to receive your Life insurance benefits in the event of your passing. Those loved ones are called **beneficiaries**. Choosing a beneficiary allows them to access these benefits when that time comes. Talk to your HR representative to learn more.



The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. © 2023 The Hartford

Bereavement Services, Funeral Planning Services and Will Prep Services are provided through The Hartford by Empathy. Empathy 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 described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

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

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MAKE THE MOST OF YOUR BENEFITS PACKAGE

ADDITIONAL SERVICES FROM THE HARTFORD

Life and Disability insurance from The Hartford can help you protect the financial future of your loved ones. Your coverage includes valuable services that can help you and your family.

FUNERAL CONCIERGE SERVICES¹

Helps provide peace of mind when it's needed most.

The Hartford's Funeral Concierge offers a suite of online tools and live support to help guide you through key decisions. It allows for pre-planning, documentation of wishes, and even offers cost comparisons of funeral-related expenses. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers – often resulting in significant savings.

For more information, call: **866-854-5429**
Visit: **www.everestfuneral.com/hartford**
Use code: **HFEVLC**

BENEFICIARY ASSIST[®] COUNSELING SERVICES²

Getting through a loss is hard. Getting support shouldn't be.

The Hartford offers you Beneficiary Assist counseling that can help you or your beneficiaries (named in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited 24/7 phone access for legal and financial advice or emotional counseling with up to five* face-to-face sessions or equivalent professional time for one service or a combination of services, for up to a year from the date a claim is filed.

For more information, call: **800-411-7239**

ESTATEGUIDANCE[®] WILL SERVICES^{2,3}

Create a simple will from the convenience of your home.

Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance. It helps you protect your family's future by creating a will online – backed by online support from licensed attorneys. Just follow the instructions to create a will that's customized and legally binding.

Visit: **www.estateguidance.com**
Use code: **WILLHLF**



What do I do first?

In the event of a life-threatening emergency, call local emergency authorities first for immediate assistance.

Then, contact Travel Assistance via phone:

U.S. and Canada:

800-243-6108 (toll-free)

Outside U.S.: **202-828-5885**

Or email: assist@imglobal.com

Ability Assist® & HealthChampionSM

Call toll-free:

800-96-HELPS

(800-964-3577)

To register, visit:

www.guidanceresource.com

Use Company Code: **HLF902**

Use Company Name: **ABILI**

Select: "Ability Assist Program" to create your own confidential user name and password



(Cut here, or snap a photo with a mobile device to capture information above.)

TRAVEL ASSISTANCE WITH IDENTITY THEFT SUPPORT SERVICES⁴

Travel Assistance is available when traveling more than 100 miles from home and for 90 days or less. Services include but are not limited to:

- Medical assistance, including worldwide medical referrals, medical monitoring, prescription transfer, replacement of medical devices and corrective lenses.
- Emergency transports, medical repatriations and evacuations and repatriations of mortal remains.
- Pre-trip information, lost luggage/document assistance and legal referrals.

Identity Theft Support Services provide 24/7/365 assistance including education on how to prevent theft and guidance on what to do if a theft occurs.

Caseworkers help review credit information, and if a theft has occurred, will notify major credit bureaus, assist with completing an identity theft affidavit, help with replacing credit/debit cards and more.

ABILITY ASSIST® COUNSELING SERVICES WITH HEALTHCHAMPIONSM HEALTH CARE NAVIGATION^{2,5}

Disability can be a challenge. Getting support doesn't have to be.

Ability Assist Counseling Services offers 24/7 access to master's level clinicians. Includes three face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal and work-life concerns.

If your company provides life or disability coverage for less than 5,000 people, Ability Assist is available to you at any time if you're covered by a group policy or Leave Management services with The Hartford. If your company provides disability coverage for more than 5,000 people, you'll have access to this service once you have an approved claim or leave. See your benefits manager for details.

HealthChampion offers Health Care Navigation support if you've become disabled or are diagnosed with a critical illness. You'll receive guidance on care options, helpful resources and help with timely and fair resolution of issues.

Visit TheHartford.com/employeebenefits



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

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Some services may not be available in all states. For more information, visit <http://www.TheHartford.com/employee-benefits/value-added-services>.

¹ California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

² Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC, as described in these materials and reserves the right to discontinue any of these services at any time.

³ Beneficiary Assist, EstateGuidance, Ability Assist and HealthChampion are offered through The Hartford by ComPsych® Corporation. 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.

⁴ The EstateGuidance® website is secured with a GoDaddy.com WebServer Certificate. Transactions on the site are protected with up to 256-bit Secure Sockets Layer encryption. A simple will does not cover printing or certain other features. These features are available at an additional cost to you.

⁵ Travel Assistance and Identity Theft Support services are offered through a vendor which is not affiliated with The Hartford. These services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states.

⁶ HealthChampion® specialists are available during business hours only. Inquiries outside this time frame can request a callback or schedule an appointment.

The Hartford's Privacy Policy is available at: <http://www.TheHartford.com/online-privacy-policy>.



TRAVEL ASSISTANCE & ID THEFT PROTECTION SERVICES

TRAVEL ASSISTANCE

If you are covered by your employer's group policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Generali Global Assistance, Inc.

Have a serious medical emergency? Please obtain emergency medical services first (contact the local "911"), and then contact Generali Global Assistance, Inc. to alert them to your situation.

Call: **1-800-243-6108** | Fax: **202-331-1528**
Collect from other locations: **202-828-5885**

WHAT TO HAVE READY:

- Your employer's name
- Phone number where you can be reached
- Nature of the problem
- Travel Assistance Identification Number: **GLD-09012**
- Your Policy No. # _____

(Policy Number can be obtained through your Human Resources department.)



(Snap a photo with a mobile device to capture information above.)

EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance.

If you are covered under a Hartford Group Policy, you and your family have access to Travel Assistance Services provided by Generali Global Assistance, Inc.¹

With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

GOOD TO GO: MULTILINGUAL ASSISTANCE 24/7

Whether you're traveling for business or pleasure, Travel Assistance services are available when you're more than 100 miles from home for 90 days or less.^{2,3} As long as you contact Generali Global Assistance, Inc. at the time of need, you could be approved for up to \$1 million in covered services.⁴

SERVICES FROM HERE TO THERE

Travel Assistance begins even before you embark, with pre-trip information, and continues throughout your trip. See the list of services in the chart on the back of this page.

continued

CASE ILLUSTRATION: HELP A WORLD AWAY⁹

As a Human Resource Professional, Tammy had always been on the coordinating end of travel services helping her company's employees; but when her daughter was hurt while traveling with her school group in Italy, she suddenly found herself in a different position.

Using the travel assistance medical referral, medical monitoring, and repatriation services from Generali Global Assistance, Inc., Tammy's daughter was able to receive immediate medical treatment and was evacuated within 48 hours. The Generali Global Assistance, Inc. Case Manager helped Tammy through some of the most stressful days she's experienced as a mother and provided care for her daughter when she couldn't.

IDENTITY THEFT ASSISTANCE

The 2017 Identity Fraud Study, released by Javelin Strategy & Research, found that \$16 billion was stolen from 15.4 million U.S. consumers in 2016, compared with \$15.3 billion and 13.1 million victims a year earlier. In the past six years identity thieves have stolen over \$107 billion.⁵ Generali Global Assistance, Inc. helps protect you and your family from its consequences 24/7,² at home and when you travel. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

EMERGENCY MEDICAL ASSISTANCE⁶

- Medical referrals
- Medical monitoring
- Medical evacuation
- Repatriation
- Traveling companion assistance
- Dependent children assistance
- Visit by a family member or friend
- Emergency medical payments
- Return of mortal remains

PRE-TRIP INFORMATION

- Visa and passport requirements
- Inoculation and immunization requirements
- Foreign exchange rates
- Embassy and consular referrals

EMERGENCY PERSONAL SERVICES⁷

- Medication and eyeglass prescription assistance
- Emergency travel arrangements⁸
- Emergency cash⁸
- Locating lost items
- Bail advancement

IDENTITY THEFT ASSISTANCE

- Prevention Services
 - Education
 - Identity Theft Resolution Kit
- Detection Services
 - Fraud alert to three credit bureaus
- Resolution Guidance and Assistance
 - Credit information review
 - ID Theft Affidavit Assistance
 - Card replacement
- Personal Services
 - Translation
 - Emergency cash advance*

* Cash advance available when theft occurs 100 miles or more from your primary residence. Must be secured by a valid credit card.

Check with your benefits manager for more information
on **Travel Assistance & ID Theft Protection**



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

¹ Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. None of the benefits provided by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

² Coverage includes spouse (or domestic partner) and dependent children under age 26.

³ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, GGA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

⁴ The Combined Single Limit (CSL), or amount of money available to the insured under a Hartford Group policy the Travel Assistance Program, is \$1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

⁵ Insurance Information Institute, www.iii.org/fact-statistic/identity-theft-and-cybercrime, viewed on 5/1/2018.

⁶ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, Generali Global Assistance, Inc. may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

⁷ Generali Global Assistance, Inc. provides the described personal services to you in an emergency, but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees. Emergency cash advances and bail advancement require your personal satisfactory guarantee of reimbursement provided through a valid credit card.

⁸ Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and are all subject to that account's finance rates.

⁹ This case illustration is fictitious and for illustrative purposes only.

DISCLAIMER: Service Exclusions and Limitations: Generali Global Assistance, Inc. (GGA) services are eligible for payment or reimbursement by GGA only if GGA was contacted at the time of the services and arranged and/or pre-approved the services. Certain terms, conditions and exclusions apply; for further information refer to the Web site listed or call GGA at the number provided.

CHOOSING A BENEFICIARY IS IMPORTANT. WE CAN HELP.

PLEASE REMEMBER:

If you don't name a Life insurance beneficiary, your benefits will be paid according to the beneficiary provision in your contract. See your plan documents for details.

SELECTING WHO WILL GET YOUR LIFE INSURANCE PAYMENT

You've made a great choice to help protect the security of your loved ones with a Life insurance plan from The Hartford. Now, you have another important choice to make: who will be your beneficiary?¹

A beneficiary is the person or legal entity who receives the Life insurance payment if the insured person dies.² An example of a legal entity is a trust fund you may have set up.

To help make your beneficiary decision simpler, here are some key things to consider.

7 TIPS TO CONSIDER WHEN CHOOSING A BENEFICIARY

1. YOU CAN NAME AS MANY BENEFICIARIES AS YOU WANT.

Specify whether you want each to be one of the following:

- Primary beneficiary
- Contingent beneficiary

The contingent beneficiary receives a payment only if there is no primary beneficiary entitled to payment.

Just remember to provide each person's full name, Social Security number and his or her relationship to you.

2. YOU CAN DESIGNATE A TRUST AS A BENEFICIARY.

When the insured person dies, the Life insurance payment can go to the trust as beneficiary.

3. YOU CAN DECIDE HOW YOU WANT THE BENEFICIARY PAYMENT DIVIDED.

- Use percentages. Make sure the total adds up to 100 percent.
- You can also choose to have the payment evenly divided among beneficiaries.
- Avoid using dollar amounts since your coverage amount may change.

4. THERE MAY BE A COURT PROCESS IF YOU DESIGNATE YOUR ESTATE AS A BENEFICIARY.

That process, known as probate, may be used to settle an estate. It will:

- Resolve all claims and distribute property under a valid will.
- Protect the deceased's instructions.
- Confirm who is the personal representative of the estate.
- Protect the interests of family members who may have claims against the estate.
- Protect the personal representative against claims and lawsuits.

5. THERE MAY BE A COURT PROCESS IF A MINOR IS A BENEFICIARY.

If the beneficiary is a minor, a court may need to decide who should be the guardian or conservator of the minor's property before payment can be made.

6. SUBMIT YOUR BENEFICIARY DESIGNATION.

Use the paper form or the online portal, if there's one set up.

7. BE SURE TO REVIEW YOUR BENEFICIARY CHOICES FROM TIME TO TIME.

- Check to see if the decisions you made still fit your plans, especially after major events like a birth, marriage or divorce.
- Beneficiary designations can't be signed or changed by a power of attorney.

If you need help choosing or changing your beneficiary, contact your employer's benefits representative. Or call us at **888-563-1124**.



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¹ You may want to talk to an estate planner, accountant or attorney before you make your decision.

² A benefit will be payable if the insured person, who must be eligible for coverage under the plan, suffers a covered loss while coverage is in force. Limitations and exclusions may apply.
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HEALTH CARE SUPPORT SERVICE

For employees covered under Disability, Voluntary or Leave Management Services with The Hartford

GET THE SUPPORT YOU NEED TO HELP MAKE SMARTER HEALTH CARE DECISIONS

If you become disabled from an accident or are diagnosed with a critical illness, your first priority should be focusing on your treatment and recovery. What you don't need is more stress about your care options, medical benefits, co-pays and other expenses.

To help, there's ComPsych® HealthChampion¹ – a service provided to you as part of The Hartford's Ability Assist® EAP services.¹ HealthChampion helps take some of the burden off your shoulders, no matter what kind of health plan you have. Whether you have a self-funded plan, or a public or private health care exchange, the program can:

- Guide you through health care options
- Connect you with the right resources
- Advocate for timely and fair resolution of issues

How does it work? You have unlimited access to HealthChampion specialists who walk you through all aspects of your health care issue, helping to ensure you're fully supported through employee assistance programs and/or work-life services.

TIMELY ANSWERS FROM TRUSTED PROFESSIONALS

HealthChampion is staffed by highly trained master's level members who assess the issues and needs, and connect you to the appropriate HealthChampion specialist. HealthChampion can then help you through a variety of administrative and clinical concerns.

(See the table on the next page for a complete list.)

BETTER CARE, EASY ACCESS

Save yourself time and effort by accessing HealthChampion for your health needs today.

continued



ADMINISTRATIVE SUPPORT

- An easy-to-understand explanation of your benefits - what's covered and what's not
- Cost estimation for covered and non-covered treatment options
- Step-by-step guidance on claims and billing issues
- Fee and payment plan negotiation
- Referral to financial resources for the under- and uninsured
- Explanation of the appeals process

CLINICAL SUPPORT

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits, lab work, tests and surgeries
- Straightforward answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

MAKING RECOVERY SIMPLER²

Michael suffered a mild heart attack and was later diagnosed with coronary artery disease and high blood pressure.

After being discharged from the hospital, he felt overwhelmed with unfamiliar information and a multitude of instructions. Concerned about the recovery process, Michael called ComPsych® HealthChampion and spoke with an RN specialist who explained how these disease processes develop. She also provided more information on his new prescriptions and necessary changes to his lifestyle.

Since Michael had been unable to work during his recovery, he became concerned with his finances when some of his therapy and follow-ups required a portion of payment upfront.

The HealthChampion claims and benefits advocacy specialist informed Michael's doctors of his tight financial situation and they agreed to provide services without collecting any prepayment. The HealthChampion team was there for Michael with information and help with administration, so he was able to focus his time on recovering and taking control of his health.

EXTRAS THAT SUPPORT AND ASSIST

Best of all, you can access help 24 hours a day, seven days a week via a toll-free line: **1-800-96-HELPS (1-800-964-3577)** so you'll have assistance when you need it.³



(Snap a photo with a mobile device to capture information above.)

Check with your benefits manager for more information on **HealthChampion**



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¹ ComPsych AND HealthChampion[®] are registered trademarks of ComPsych Corporation.

² This case study is fictional. It is intended for illustrative purposes only.

³ HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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