

<b>Critical Illness Benefits</b>		
All Initial Occurrence Benefit Amounts are a percentage of the applicable Coverage Amount, unless otherwise stated as a specific dollar amount.		
All Reoccurrence Benefit Amounts are a percentage of the Initial Occurrence Benefit Amount that is payable or was previously paid under the Policy.		
<b>COVERED ILLNESS</b>	<b>Initial Occurrence Benefit Amount</b>	<b>Reoccurrence Benefit Amount</b>
<b>Cancer &amp; Benign Tumor Category</b>		
Cancer (Invasive)	100%	100%
Carcinoma in Situ (Non-Invasive)	25%	100%
Skin Cancer	\$2,000 annually	
Bone Marrow Failure	100%	None
Benign Brain or Spinal Cord Tumor • Advanced Diagnosis	100%	None
<b>Heart/Vascular Category</b>		
Heart Attack (Myocardial Infarction) • STEMI	100%	100%
• NSTEMI	25%	100%
Sudden Cardiac Arrest	100%	None
Coronary Artery Disease • Minor (endovascular repair)	10%	100%
• Major (open repair)	50%	100%
Heart Valve Disease • Minor (endovascular repair)	10%	None
• Major (open repair)	25%	None
Heart Arrhythmia	25%	None
Stroke • Without Impairment (including Transient Ischemic Attack)	10%	100%
• Mild	100%	100%
• Moderate	100%	100%
• Severe	100%	100%
Abdominal or Thoracic Aortic Aneurysm • Major (open repair)	50%	100%
Other Ruptured or Dissecting Aneurysm • Major (open repair)	50%	None
<b>Major Organ Category</b>		
Major Organ Failure	100%	100%
End Stage Renal Disease (ESRD)	100%	None
Pulmonary Embolism	25%	None
<b>Neurological Conditions Category</b>		
Dementia (includes Alzheimer's Disease) • Advanced Diagnosis	100%	None
Parkinson's Disease • Advanced Diagnosis	100%	None
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's) • Advanced Diagnosis	100%	None
Multiple Sclerosis • Advanced Diagnosis	100%	None
Huntington's Disease • Advanced Diagnosis	100%	None
<b>Chronic/Progressive &amp; Infectious Conditions Category</b>		
Other Chronic or Progressive Condition • Advanced Diagnosis	25%	None
Severe Infectious Disease • Major Diagnosis - Minimum Hospital Confinement Duration: 5 days  - Covered Diseases: Standard & Optional – See Additional Information for the Severe Infectious Disease Benefit for list of covered diseases	25%	None
<b>Functional Loss &amp; Catastrophic Conditions Category</b>		
Coma	100%	100%

Loss of Hearing		100%	None
Loss of Sight		100%	None
Loss of Speech		100%	None
Permanent Paralysis		100%	None
Severe Burn			
• >36% TBSA		100%	None
<b>Child Conditions Category</b>			
Cerebral Palsy			
• Advanced Diagnosis		100%	None
Congenital Metabolic Disorder		100%	None
Congenital Heart Disease		100%	None
Genetic Disorder		100%	None
Structural Congenital Defect		100%	None
<b>Occupational Diseases Category</b>			
Occupational HIV		100%	None
Occupational Hepatitis		100%	None
<b>Additional Benefit(s)</b>			
Additional Benefit(s) that are believed to be HSA compatible are tagged below with <sup>HSA</sup> . Additional Benefit(s), if any, that do not include the <sup>HSA</sup> tag may not be HSA compatible. Please refer to the HSA Compatibility information above for additional information.			
Additional Benefit Accrual Period (as applicable)	Policy Year		
Health Screening Benefit <sup>HSA</sup>			
• Includes Expanded Wellness Module	\$50; Once per policy year		
• Includes Immunizations Module			
<b>Additional Plan Features &amp; Services</b>			
Continuity of Coverage from a Prior Policy	Included		
Continuation of Coverage	Included		
Extended Continuation	Included		
Ability Assist <sup>® 2</sup>	Included		
Health Champion <sup>SM 2</sup>	Included		
The Hartford's Claims Connections	Auto-Submission/Auto-Adjudication <sup>3</sup> – When possible based on core claim events, claims for employees are initiated, filed and adjudicated automatically; If essential data elements to enable auto-adjudication are not readily available, claims for employees will be automatically submitted with follow-up as needed to employees		
<b>Plan Maximum(s) &amp; Limitation(s)</b>			
Policy Benefit Maximum	Unlimited for each covered person		
Pre-Existing Condition Limitation	Not Included		
Initial Occurrence Benefit Separation Period	Not Included		
Reoccurrence Benefit Separation Period	180 days		
Related Critical Illness Limitation	30 days		
Policy Age Limit (for eligibility)	Not Included		