

# LIFE MOVES FAST - MAKE SURE YOUR PROTECTION CAN KEEP UP.

## HAVE THE PROTECTION YOU NEED WHEN IT MATTERS MOST

No one likes being sick. And if it's a serious illness, it can impact your life in so many ways - emotionally, physically and financially. Critical Illness<sup>®</sup> insurance can make it all easier to handle. Of course your health insurance will help cover medical expenses. But what about all of your other household bills? Those aren't going anywhere just because you're ill. Critical Illness insurance can help.

The lump sum payment Critical Illness provides when a covered illness is diagnosed can be used for anything you choose.

- Deductibles and co-pays
- Travel to and from treatment centers
- Groceries
- Child care

## PLANNING AHEAD COULDN'T BE EASIER

You never know when a serious illness might happen in your family. Critical Illness insurance helps protect you and your family from the financial impact an unexpected illness can bring into your life. This can be the security you'll need at a time when you need to be focused on recovery - not how you're going to pay for it.



### AFFORDABLE

Take advantage of employer-offered preferred rates



### FLEXIBLE

Set up a simple payroll deduction



### SENSIBLE

Protection for your family and your financial well-being



## TRUST IN THE HARTFORD<sup>1</sup>



**60+ YEARS**  
HELPING TO PROTECT  
**15.7M FAMILIES<sup>2</sup>**



**THE HARTFORD**



## CASE STUDY<sup>3</sup>

# ROOM TO BREATHE

Liz is a single mom of two preteen girls. There are dance lessons and music lessons and soccer practices. In other words, Liz is running full speed all the time to keep up with her girls' schedules – not to mention her work.

And then there was her annual mammogram – the one that she barely had time for. The one that caught her breast cancer early and saved her life. But after that mammogram, there was surgery and chemotherapy treatments. This wasn't something she'd planned. How would she manage it all? Her parents could help with the girls, but what about the bills? Then Liz remembered it was going to work out because she had Critical Illness insurance.

With her benefit, she was able to pay down her health insurance deductible to keep things moving in the right direction financially for herself and her girls. Having the money they needed to pay for recital costumes, car payments and someone to take care of the lawn while Liz took care of herself.

## Some Things To Remember



MAJOR ILLNESSES INCLUDE CANCER, HEART ATTACK AND STROKE – AMONG OTHERS.



CRITICAL ILLNESS INSURANCE ENHANCES YOUR TRADITIONAL MEDICAL PLAN.



WHEN COMBINED WITH ACCIDENT OR DISABILITY, CRITICAL ILLNESS INSURANCE CAN HELP YOU BE BETTER PREPARED TO COVER OUT-OF-POCKET EXPENSES.



YOUR PAYMENT AMOUNT WILL DEPEND ON THE AMOUNT OF COVERAGE ELECTED AND THE DIAGNOSED ILLNESS.



**A serious illness doesn't have to cost your family so much financially. Critical Illness insurance can help.**

To learn more, visit [TheHartford.com/resources/critical](https://www.TheHartford.com/resources/critical)



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**CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY.** 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 Form Series includes GBD-2600, GBD-2700, or state equivalent.

<sup>1</sup> [www.TheHartford.com/about-us/ethics-compliance](https://www.TheHartford.com/about-us/ethics-compliance); viewed on June 28, 2021.

<sup>2</sup> Based on The Hartford's internal data of covered employees as of May 31, 2021.

<sup>3</sup> This benefit example is fictitious and for illustrative purposes.

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