

## Accidents Can Happen. Minimize Their Impact.

When an accident turns a good time bad, it can result in pain and expense. Health insurance will help cover doctors' costs and medical treatments. What it doesn't cover is on you. This is when Accident insurance kicks in.

The cash benefit Accident insurance provides for each covered injury can be used for any type of expense.

- · Deductibles, X-rays and/or copays
- Get an extra physical therapy session
- · Order takeout while you heal
- · Other bills you may have

### A Smart Way to Plan Ahead.

An accident can happen at any time. With easy payroll deductions that will never increase due to age, Accident insurance offers convenient protection to help ease recovery. It could make a huge difference when you and your family need it most. Get covered today, and rest easy tomorrow.



### **AFFORDABLE**

Take advantage of employer-offered preferred rates



#### EASY

Set up a simple payroll deduction



### **SENSIBLE**

Protection for your family and your financial well-being

# TRUST IN THE HARTFORD









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

# HIGH MAINTENANCE PROJECT

Bill and Marie had noticed the gutters overflowing all week. Once the weather cleared, Bill was on a ladder cleaning them out. Shortly after, he was in the emergency room.

The wet ground had swallowed the ladder, and Bill with it. X-rays confirmed his leg was broken and his wrist was badly sprained. His quick home maintenance project became an ambulance ride, exams, tests and consults. Though the gutters were still clogged, Bill did have the peace of mind provided by Accident insurance.

Medical insurance only picked up part of the tab for Bill's care, so their out-of-pocket costs built up. Accident insurance helped to cover those costs and ease some of the burden of their mortgage, utility bills and groceries while Bill was on the mend.

Receive cash for a covered accident. Some examples include:







ROOM



ACCIDENT FOLLOW-UPS



**APPOINTMENTS** 

Use your cash for the expenses you choose



DEDUCTIBLES AND COPAYS



MORTGAGE PAYMENT



GROCERIES



YOU MAY HAVE



All kinds of expenses can quickly add up after a mishap. Accident insurance helps with those expenses.

To learn more, visit TheHartford.com/resources/accident

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THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT 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 includes GBD-2000, GBD-2300, or state equivalent.

- 1 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 only.



Business Insurance Employee Benefits Auto Home