



State of Arizona
Flexible Spending Accounts
January 1, 2017 Plan Year

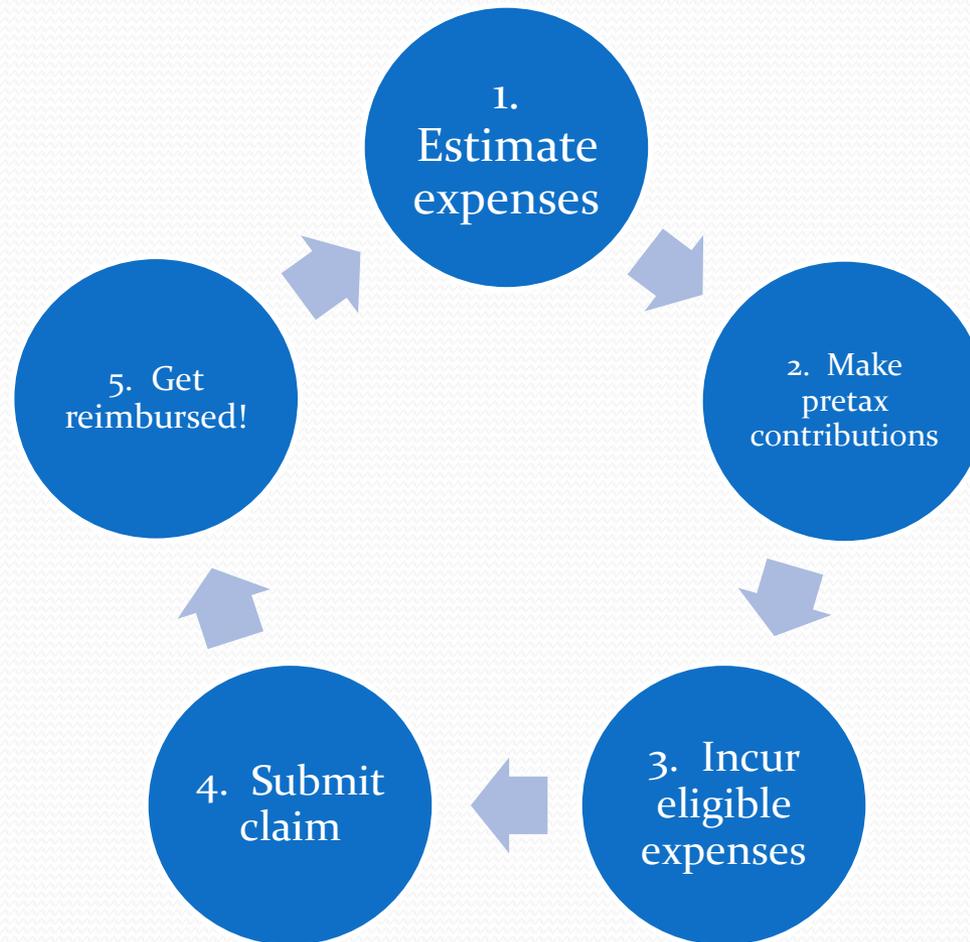


What are FSAs?

- Flexible Spending Accounts
 - Year-to-year account
 - Set aside pretax dollars
 - Pay for expenses not covered by insurance
 - Three Accounts:
 - General-Purpose Health Care FSA
 - Deductibles, Co-Pays, Office Visits, Dental, Vision
 - Limited-Purpose Health Care FSA
 - HSA Compatible for Dental and Vision only
 - Dependent Care FSA
 - Daycare, after-school care, pre-school, nursery school



How does it work?



Pretax Savings

EXAMPLE of Savings: \$4,000 daycare \$2,000 health care	Without FSA	With FSA
Annual Income	\$50,000	\$50,000
Pre-Tax FSA Contribution	\$0	\$6,000
Taxable Income	\$50,000	\$44,000
Estimated 30% Taxes	\$15,000	\$13,200
EXTRA MONEY	\$0	\$1,800

IRS Regulated FSA Rules



- **Enroll every year** with a new election
- **Spend** all funds during the year
- Expenses must be **incurred** during your period of coverage, or plan year
- **Do not have to be covered** under employer health insurance
- Use to pay expense for **spouse and dependent children**
- Election **remains in effect** for the plan year unless you experience a qualified status change
- **Can access all health care funds anytime** during the year
- Funds remaining at year end are **forfeited**

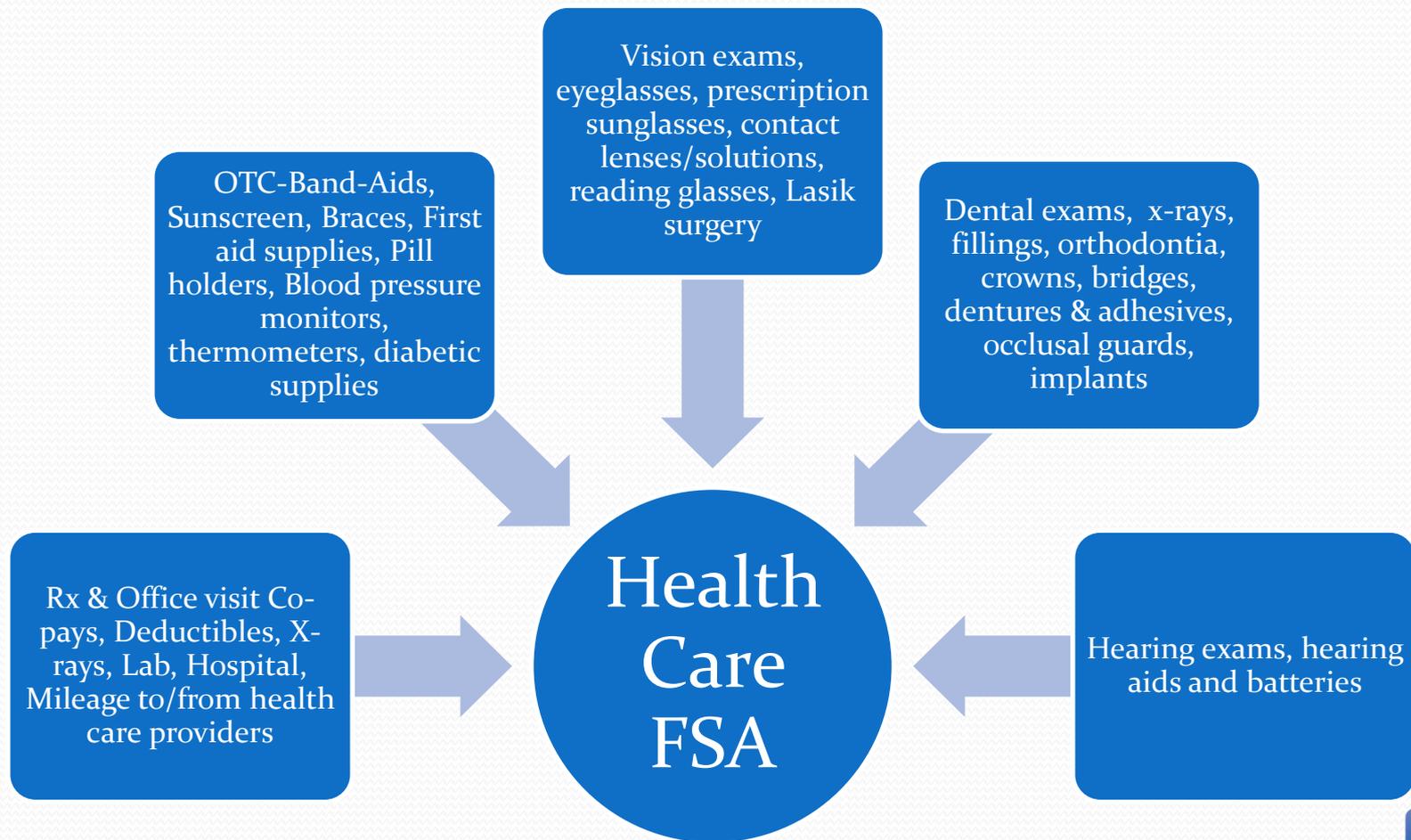
How to avoid forfeitures

- It's easy!
 - Plan for **predictable and recurring** expenses
 - Expenses you **know** you will have during the year
 - **Review** prior year expenses as a guide
 - Be **conservative**
 - Use online **tools** at **www.asiflex.com**
 - Expense estimator
 - Eligible expense listing
 - FSASore.com resource for OTC products

Health Care Expenses



Health Care - \$130 to \$2,550



Over-the Counter Items



Qualifies for most FSAs without a prescription
(can usually be purchased with an FSA card):

- Bandages, elastic bandages & wraps
- Birth control, pregnancy & ovulation kits
- Braces & supports
- Catheters & Ostomy products
- Contact lens supplies & solutions
- Denture adhesives
- Diagnostic tests & monitors
- First aid kits & supplies
- Insulin & diabetic supplies
- Pill holders & pill splitters
- Reading glasses
- Sunscreen SPF15 & higher
- Thermometers & Vaporizers
- Wheelchairs, walkers & canes

No Prescription Required

www.asiflex.com and www.fsastore.com



Only qualifies for reimbursement if you have a
prescription (claims must be submitted manually):

- Acid controllers & digestive aids
- Allergy & sinus
- Antibiotic products
- Anti-diarrheals & laxatives
- Anti-gas products & stomach remedies
- Anti-itch & insect bite
- Baby rash ointments & creams
- Cold sore remedies
- Cough, cold, flu & pain relief products
- Feminine anti-fungal/anti-itch
- Hemorrhoidal preps
- Motion sickness
- Respiratory treatments
- Sleep aids & sedatives

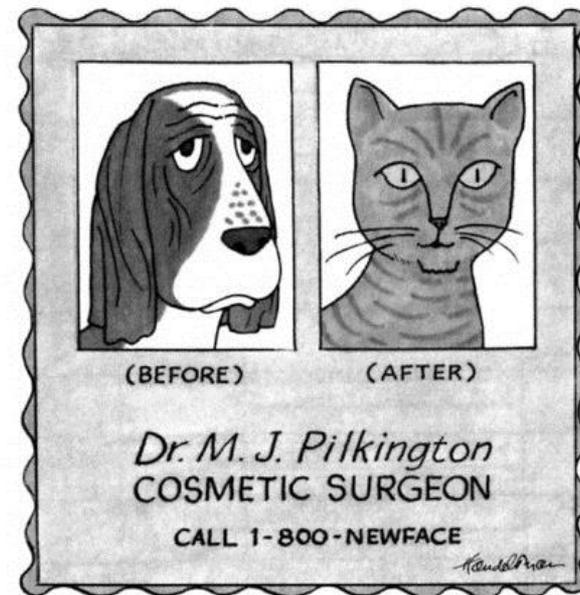
More information available at,

www.asiflex.com and www.fsastore.com



Ineligible Health Care Expenses

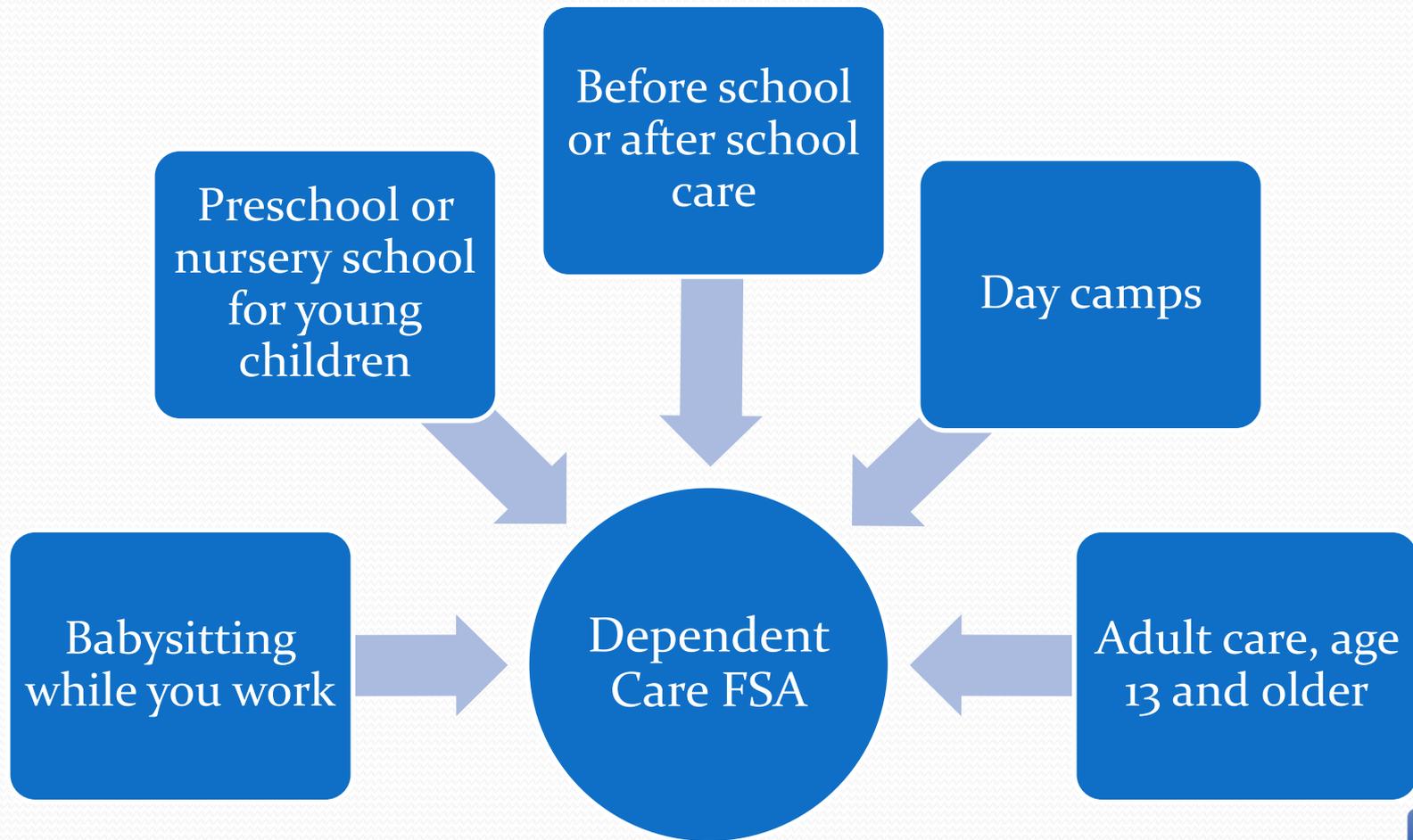
- Services not provided yet; pretreatment estimates
- Cosmetic treatments or medications
- General health and well-being
- Illegal operations
- Expenses paid by insurance
- Diapers, maternity clothes
- Insurance Premiums
- Dancing, swimming lessons
- Holistic, natural remedies, vitamins
- Warranties



Dependent Care Expenses



Dependent Care \$260 to \$5,000





Ineligible Dependent Care Expenses

- Services not provided yet
- Educational, tutoring or tuition expenses
 - Kindergarten or higher education
- Expenses to learn a specific skill, e.g., music lessons, swimming classes, dance classes, etc.
- Overnight camp expenses
- Services provided while you are on vacation, holidays, leave-of-absence
- Divorce situations – only expenses incurred by custodial parent are eligible
- Expenses in excess of \$5,000 per family per calendar year



Claim Filing Options



Multiple Claim Filing Options

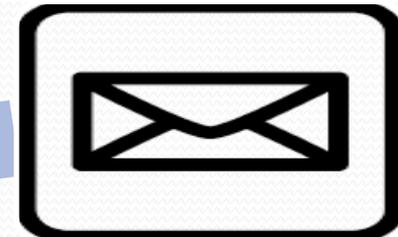
Mobile App



Toll-Free Fax



Mail



Online
www.asiflex.com

ASIFlex
Claims

ASIFlex Mobile App

- Free!
- Video tutorial on asiflex.com
- Use on smart phone or tablet
- Snap a picture of documentation
- Submit right from the
 - pharmacy
 - doctor's office
 - dental or vision office
- Check your balance 24/7!



Claim Documentation

Type of Expense	Documentation Needed
If covered by insurance	Insurance payer Explanation of Benefits; or itemized statement
If not covered by insurance	Itemized statement must include: <ol style="list-style-type: none"> 1. Provider name/address 2. Patient name 3. Date of service 4. Description of service 5. Dollar amount
OTC Drugs & Medicines	Physician Rx and itemized merchant receipt
OTC Medical Supplies/Items	Itemized merchant receipt
Rx	Pharmacy receipt; or printout from pharmacy

Claim Deadlines



- Incurred:
 - January 1 through December 31, 2017
 - Incurred means that you have actually had the service provided, or that you have secured the product, that gave rise to the expense
 - \$25 check minimum (does not apply to electronic payments)
- Deadline to Submit Claims:
 - March 31, 2018
 - Don't wait until the last minute as you may miss the date!

GO GREEN!

- **Sign up for email or text alerts!**
 - Avoid paper notices and delayed mail
- **Have payment sent to your bank!**
 - Avoid the hassle of paper checks
 - Avoid delayed mail
- **File claims with the Mobile App or online!**
 - It's quick! It's easy! It results in rapid claim payments!
- **Have dependent care providers sign claim form!**
 - No other document is needed!



Online Resources

www.asiflex.com

- Access your FSA account detail
- Submit claims online
- Review secure messages sent to you
- Extensive eligible/ineligible expense listing
- Visit FSA Store - thousands of eligible FSA products
- Frequently Asked Questions
- Expense Estimator & Tax Savings Calculator
- Helpful videos
- IRS Forms & Publications



Customer Service



Website

www.asiflex.com

www.asiflex.com/debitcards



E-Mail

asi@asiflex.com



Phone

1.800.659.3035



Address

PO Box 6044

Columbia, MO 65205

Thank you!





LIASON TRAINING



SHORT-TERM DISABILITY INSURANCE





SHORT-TERM DISABILITY INSURANCE

WHAT IS IT?

Short-term Disability insurance is designed to help protect your income if you're hurt or sick and can't work. It's:

- A percentage of your income every week.
- A way to help pay the bills.
- The support to help you get back on your feet and back to work safely.
- Affordable group rates with convenient payroll deductions.

Consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.
- Workers' Compensation kicks in only in the event of a work-related accident or injury.

SHORT-TERM DISABILITY INSURANCE

WHY DO I NEED IT?

Accidents are not the only cause of a disability, others include:

- Back pain
- Pregnancy
- Heart Disease
- Mental illnesses and more

Whatever the cause, a disability can mean months out of work, without a paycheck.

You could risk getting behind on bills like:

- The rent/mortgage
- Car payments
- Tuition
- Utilities



Just over one in four of today's 20-year-olds will become disabled before they retire.

Social Security Basic Facts 2014. Viewed on 6/17/2015.
Available at <http://www.ssa.gov/news/press/basicfact.html>



SHORT-TERM DISABILITY INSURANCE

ALL THE DETAILS

- This is a Voluntary Benefit which provides the following coverage:
 - Tax free benefit
 - 66 2/3% of weekly earnings
 - Maximum weekly benefit of \$769.27
 - Minimum weekly benefit of \$57.69
 - Maximum duration for benefits is up to 26 weeks if benefits start on day 1, 22 weeks if benefits start on day 31 or 18 weeks if benefits start on day 61 and as long as the definition of disability is met.

- When does my coverage begin?
 - **Benefits will start on day 1 due to an accident;** regardless of when the employee enrolls
 - **Benefits will start on the 31st day for a sickness/pregnancy-** if employee enrolls at their initial offering as a new hire
 - **Benefits will start on the 61st day for a sickness/pregnancy-** if employee enrolls after their initial offering
 - *once employee is continuously insured for 12 consecutive months, benefits will start on the 31st day*

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



SHORT-TERM DISABILITY INSURANCE

ALL THE DETAILS

- Who's eligible
 - All Full Time Employees working at least 20 hours weekly
- When can I elect my coverage?
 - At initial eligibility as a new hire, annual enrollment or within 31 days from a Qualifying Life Event.
 - Annual enrollment for the 2017 plan year will be October 24 – November 14, 2016

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



SHORT-TERM DISABILITY INSURANCE

KEY HIGHLIGHTS

- **STD benefits will be offset with any income you receive from Your Employer as a result of any accumulated sick leave, annual leave or donated leave.**
- Minimum benefits will be payable
- Employees should take into consideration what their accumulated sick leave is when electing coverage
- Coverage can be dropped:
 - Anytime throughout the plan year
 - **Note:** Employees should be reminded that if coverage is dropped, and elected in the future, they will have a 60 day elimination period for one full year with the exception of accidents which are effective day 1.
- **Employees are encouraged to speak with their Agency regarding any requirements to use accumulated sick or annual leave during an approved FMLA leave.**

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



SHORT-TERM DISABILITY INSURANCE

DEFINITION OF OTHER INCOME/OFFSETS:

Other Income Benefits means the amount of any benefit for loss of income, provided to You, as a result of the period of Disability for which You are claiming benefits under The Policy. This includes any such benefits that are paid to You, or to a third party on Your behalf, pursuant to any:

1. temporary, permanent disability, or impairment benefits under a Workers' Compensation Law, the Jones Act, occupational disease law, similar law or substitutes or exchanges for such benefits;
 2. governmental law that provides disability benefits as a result of Your job with Your Employer;
 3. **any income you received from Your Employer as a result of any accumulated sick leave, annual leave**
 4. disability benefits under:
 - a) the United States Social Security Act or alternative plan offered by a state or municipal government;
 - b) the Railroad Retirement Act;
 - c) the Canada Pension Plan, the Canada Old Age Security Act, the Quebec Pension Plan or any provincial pension or disability plan; or
 - d) similar plan or act;
 - that You are eligible to receive because of Your Disability.
- The amount of any increase in Other Income Benefits will not be included as Other Income Benefits if such increase:
 1. takes effect after the date benefits become payable under The Policy; and
 2. is a general increase which applies to all persons who are entitled to such benefits.

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



SHORT-TERM DISABILITY INSURANCE

CLAIM INTAKE

- **Caller will hear this message before reaching a Nurse at Claim Intake:**
 - "Please note that if you are approved for short term disability benefits, they will be reduced by any sick leave, annual leave or donated leave paid to you after your established date of disability."
- **Claim Intake**
 - Employee will be advised that any sick/annual/donated time will be an offset to benefits. Hartford will be obtaining this information from their employer and the claim analyst will discuss this further with them.
- **Employer Certification**
 - Fields have been added to the Employer Certification to capture total sick and annual time the employee has available
 - *Note: Donated time will not be known until pay period reporting is received.



SHORT-TERM DISABILITY INSURANCE

STD APPROVAL LETTERS

All STD approval letters will include the following:

- “Please note that your STD benefits will be reduced by “Other Income Benefits”, including any sick, annual or donated leave paid to you after your date of Disability. The Hartford receives periodic updates from your employer regarding any usage of sick, annual or donated time. This may cause a retroactive update to your claim in the form of a reduction in STD benefits and a possible overpayment.”
- For example, if you were paid \$500 per week in STD benefits and The Hartford was notified of paid leave in the amount of \$300 per week, your STD benefit would be overpaid by the amount of paid leave you received. You would be entitled to \$200 per week and would need to repay The Hartford \$300 per week.

SHORT-TERM DISABILITY INSURANCE

BENEFIT EXAMPLE: BACK TO NORMAL

- Darly suffered from agonizing pain and numbness in her legs. She was diagnosed with a herniated disk and needed to have an operation. Weeks away from her job as a nurse turned into months.
- Without Short-term Disability insurance, she would have had to borrow money from her parents.
- Short-term Disability insurance helped her pay the rent and buy groceries. She even used it to pay for daycare for her son. Short-term Disability insurance took the pressure off so she could get back to normal. And, in time, back to work.



This case illustration is fictitious and for illustrative purposes only.



FML vs. SHORT-TERM DISABILITY INSURANCE

What is FML?

FML is a Federal law which entitles eligible employees to take job-protected leave for specified family and medical leaves.

What is Short-term Disability (STD)?

STD insurance provides you with income if you become disabled from a covered injury, sickness, or pregnancy.

How is an FML claim approved?

Employees request FML from their employer. The employer reviews the request and bases approval and certification according to ADOA requirements

How is an STD claim approved?

The employee must be disabled by Sickness or Injury according to The Hartford Short Term Disability Insurance policy and submit the claim to The Hartford. If the employee is eligible and The Hartford determines that medical records and information support the disability, the claim will be approved.

If approved for FML, will my STD claim also be approved?

It is possible to be approved for FML and not be approved for STD. For STD, the medical records and information provided to The Hartford must support the disability. FML follows different requirements. For example, an employee may take an FML leave to care for certain family members, this would not qualify as an STD claim.

LONG-TERM DISABILITY INSURANCE





LONG-TERM DISABILITY INSURANCE

WHAT IS IT?

Long-term Disability insurance is designed to help protect your income if you're hurt or sick and can't work for an extended period of time. It's:

- A percentage of your income each month.
- A source of professional help for disability-related challenges:
 - Legal specialists
 - Financial and therapeutic counselors
- Affordable group rates with convenient payroll deduction.

**Long-term
Disability
insurance helps
protect your
paycheck after a
serious accident
or illness.**

Consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.
- Workers' Compensation kicks in only in the event of a work-related accident or injury.

LONG-TERM DISABILITY INSURANCE

WHY DO I NEED IT?

Anyone can become disabled. Some reasons for long-term absences might include:

- Back pain
 - Heart disease
 - Mental illnesses and more
- Whatever the cause, a disability can mean months out of work, without a paycheck.
 - You could risk getting behind on bills like:
 - The rent/mortgage
 - Car payments
 - Tuition
 - Utilities



Every second,
a disabling
injury changes
someone's life.



LONG-TERM DISABILITY INSURANCE

ALL THE DETAILS

- How much is provided by my employer?
 - 66 2/3% of your salary with a monthly maximum of \$10,000
- Who's eligible?
 - Employees who are **not** covered by the Arizona State Retirement System (ASRS) LTD Plan, and are full time working at least 20 hours per week.
- When can I elect my coverage?
 - No election is needed, your employer will automatically provide this coverage

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



LONG-TERM DISABILITY INSURANCE

WHAT HAPPENS AFTER A CLAIM?

- How long before I receive benefits?
 - Benefits will start after 180 days or the end of any Employer sponsored salary continuation or sick pay.
- When will my benefits end?
 - Benefits may continue until age 65 if disabled prior to age 62. Below are the durations for benefits on employees who become disabled after age 62.

Age When Disabled	Benefits Payable
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months



LONG-TERM DISABILITY INSURANCE

DOES THE LONG TERM DISABILITY PLAN HAVE A PRE-EXISTING LIMITATION?

YES.

- Benefits may not be payable if the employee files a disability claim within the first 365 days they are eligible under the LTD plan.
- If the employee files an LTD claim within the first 365 days of eligibility, Hartford will look back 180 days from the date the employee became eligible for LTD to determine if treatment was provided for the disability. If the employee received treatment for the disability, the claim would be denied.
- If no treatment was received in the 180 day period prior to the employee becoming eligible for LTD, the claim would be reviewed for payment.



LONG-TERM DISABILITY INSURANCE

ARE THERE ANY OFFSET'S TO THE LONG-TERM DISABILITY BENEFITS?

YES.

There is a complete listing of Other Income Benefits listed in the Contract which are offset's to the LTD benefits. Below are some of the most common:

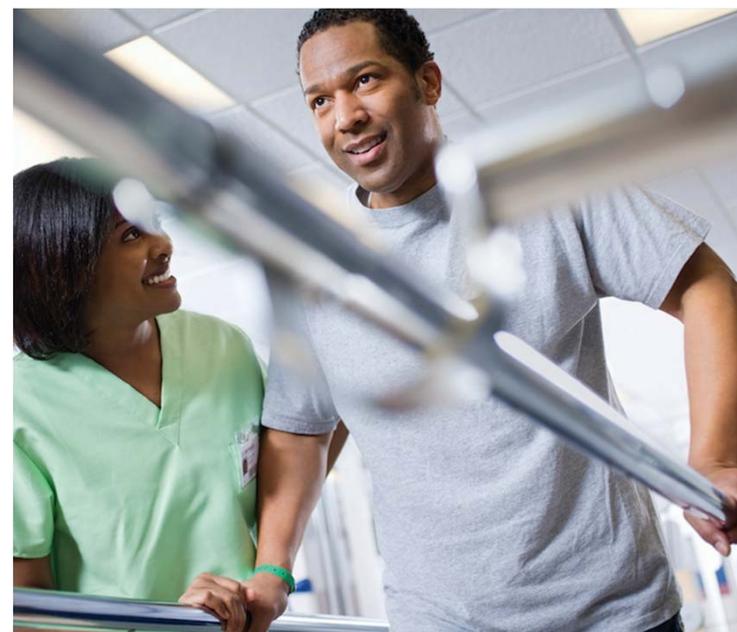
1. Workers Compensation Benefits;
2. 85% of Social Security Disability benefits (Employee, Spouse and Child);
3. Retirement Benefits (Not including IRA's, 401(k), 403(b), or 457 deferred compensation arrangements.)
4. Military Benefits (Increase or Award after Date of Disability)

Other Income Benefits means the amount of any benefit for loss of income, provided to You or Your family, as a result of the period of Disability for which You are claiming benefits under The Policy. This includes any such benefits for which You or Your family are eligible or that are paid to You, or Your family or to a third party on Your behalf.

LONG-TERM DISABILITY INSURANCE

BENEFIT EXAMPLE: WINNING THE RACE

- Rick was a passionate cyclist until the day his bike flipped over during a long ride. The accident left him in a coma for a month with an ordeal to face.
- He spent months in rehab, slowly regaining his strength and mobility. Although he never fully recovered movement in his legs, Rick was able to cover his daily bills thanks to Long-term Disability benefits from The Hartford.
- When he finally returned to work part-time, he had a lot to catch up on. But his mortgage wasn't one of them—he remained current with all of his financial obligations.



This case illustration is fictitious and for illustrative purposes only.

LIFE INSURANCE





LIFE INSURANCE

WHAT IS IT?

- A lump sum benefit paid to your beneficiaries to help pay for things like:
 - Burial and final expenses
 - Debts (e.g. student and car loans and the mortgage)
 - Future expenses including:
 - Tuition
 - Rent
 - Childcare
 - Retirement savings
 - Elderly parent care

It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there.

LIFE INSURANCE

WHY DO I NEED IT?

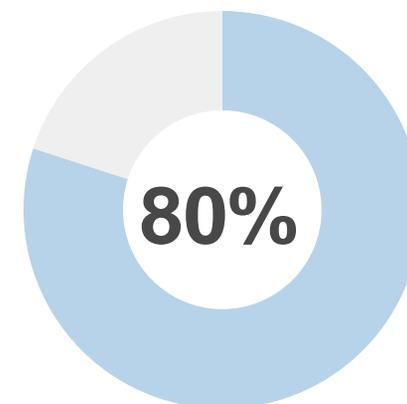
Even the most basic things in life are not guaranteed, such as:

- The income you depend on
- A roof over your head
- Plans for the future

If you die unexpectedly, will those advantages end for your loved ones?

Other Advantages:

- Affordable group rates
- Premiums are automatically deducted from your paycheck
- Portability
- Conversion
- Waiver of premium
- Living benefit option



of consumers
believe most
people need life
insurance.



LIFE INSURANCE

ALL THE DETAILS

- How much Life insurance is provided by my employer?
 - Employee: \$15,000
 - How much Supplemental coverage am I able to purchase?
 - Employee: Increments of \$5,000, subject to the lesser of \$500,000 or 3 times Your annual Earnings.
 - Spouse & Dependent Children:
 - Option 1: \$2,000 for each
 - Option 2: \$4,000 for each
 - Option 3: \$6,000 for each
 - Option 4: \$10,000 for each
 - Option 5: \$12,000 for each
 - Option 6: \$15,000 for each
- (Please note: Dependent coverage cannot exceed 100% of the employees Basic and Supplemental Life insurance inforce)
- Who's eligible?
 - Full time Employees working at least 20 hours weekly
 - When can I elect my coverage?
 - At initial eligibility as a new hire, annual enrollment or within 31 days from a Qualifying Life Event.
 - Enrollment rules:
 - During Annual Enrollment, Employees may increase coverage in increments of \$5,000 up to \$20,000, not to exceed the maximum of \$500,000 or 3 times your annual salary, whichever is less
 - When does my coverage begin?
 - At initial eligibility as a new hire, annual enrollment or within 31 days from a Qualifying Life Event.

LIFE INSURANCE

BENEFIT EXAMPLE: PROMISES KEPT

- Keith died at age 48 due to heart failure. He left behind three children and a wife, Melissa, who commuted over an hour a day to get to her job.
- Keith's life insurance helped pay off the remainder of the mortgage on the family home.
- Melissa was able to stay at home to help her two younger children through this difficult period and still provide for her college-bound daughter.



This case illustration is fictitious and for illustrative purposes only.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE



WHAT IS IT?

- AD&D insurance provides a high-benefit lump sum if you were to die as a result of a covered accident.
- It also pays partial benefits if you lose your vision, hearing, speech or limb in a covered accident.

HOW THE COVERAGE WORKS

- Benefits are paid in addition to any life insurance you may have.
- Benefits can be used to pay for daily living expenses and other needs such as:
 - Monthly bills and credit card debts
 - Mortgage
 - Childcare
 - Funeral cost and estate taxes



ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

WHY DO I NEED IT?

- AD&D applies wherever covered accidents happen, including accidents that may happen in your workshop, your kitchen or on the road.
- Paired with life insurance, AD&D can kick in an additional benefit that can help make a big difference during a challenging time.



In the U.S., a disabling injury occurs every second, and an accidental death occurs every 4 minutes.

Injury Facts. National Safety Council. 2014 Edition. P. 37. Print.



ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

ALL THE DETAILS

- How much AD&D insurance is provided by my employer?
 - Employee: \$15,000
- How much Supplemental coverage am I able to purchase?
 - Employee:
The amount You elect in increments of \$5,000, subject to the lesser of \$500,000 or 3 times Your annual Earnings.
 - Spouse & Dependent children:
 - Option 1: \$2,000 for each
 - Option 2: \$4,000 for each
 - Option 3: \$6,000 for each
 - Option 4: \$10,000 for each
 - Option 5: \$12,000 for each
 - Option 6: \$15,000 for each
 - Option 7: \$50,000 for each
- Who's eligible?
 - Full time Employees working at least 20 hours weekly
- When can I elect my coverage?
 - At initial eligibility as a new hire, annual enrollment or within 31 days from a Qualifying Life Event.
- Enrollment rules:
 - During Annual Enrollment, Employees may increase coverage in increments of \$5,000 up to \$20,000, not to exceed the maximum of \$500,000 or 3 times your annual salary, whichever is less
- When does my coverage begin?
 - At initial eligibility as a new hire, annual enrollment or within 31 days from a Qualifying Life Event.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

BENEFIT EXAMPLE: A HELPING HAND

- Jim was a do-it-yourselfer working on an addition to his home when he had a power saw accident that destroyed his right hand.
- Unable to resume his normal duties at work as a draftsman, Jim relied on the lump-sum payment from his AD&D policy to get through his greatest challenges.
- He owed the next year of his life to his own foresight. AD&D helped replace his income while paying for physical therapy and a prosthetic hand.



This case illustration is fictitious and for illustrative purposes only.



ADDITIONAL SERVICES

Take advantage of additional benefits that come with your insurance plan.

- They provide valuable services to you and your family when you need them most.
 - Funeral Planning and Concierge Services by Everest¹ Beneficiary Assist[®] Counseling Services.²
 - EstateGuidance[®] Will Services.³
 - Travel Assistance and ID Theft and Protection Services.⁴
 - Ability Assist[®] Counseling Services.⁵
 - **Important:** You must be enrolled in our Long-term Disability plan and have a claim approved by The Hartford to be eligible.

QUESTIONS?



Prepare. Protect. Prevail. With The Hartford.®





LEGAL DISCLAIMERS

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2 Beneficiary Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

3 EstateGuidance® services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

4 Travel Assistance and ID Theft Protection Services is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

5 Ability Assist® Counseling Services are provided through The Hartford by ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

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