



Voluntary Accident & Illness Benefits

It's common for people to feel that their medical and disability insurance plans have them safely covered. However, when an unexpected illness or accident occurs, many people find themselves in financial difficulty due to large out-of-pocket expenses that are not covered by their medical insurance.

CBIA Health Connections Voluntary Accident & Illness Benefits – Critical Illness, Accident, and Hospital Indemnity – are the perfect solution.

These voluntary products from the Hartford are designed to complement regular medical insurance with **additional coverage that pays your employees**– not doctors and hospitals. The intent is that, instead of being left with a stack of bills, your employees will have the ability to maintain a level of financial stability through a difficult time. Your employees may choose one, two, or all three products.

WHEN MEDICAL INSURANCE ISN'T ENOUGH.

Voluntary Accident & Illness Benefits help your employees pay for:

- Deductibles and coinsurance
- Caregiver expenses
- Travel to/from treatment centers
- Rehabilitation
- Rent or mortgage
- Groceries
- Child care
- Utility bills

Benefits for Your Employees and Their Dependents



In 2015, 63% of Americans with medical insurance used all their savings for out-of-pocket medical costs.

CRITICAL ILLNESS INSURANCE

- Provides lump-sum cash payment upon diagnosis of a covered illness such as cancer, heart attack, and stroke
- Includes benefits not offered under other programs such as coverage for organ transplants, Parkinson's disease, and ALS.
- Employees have a choice between two plans/coverage levels*



A disabling injury occurs every second in the U.S., and an accidental death occurs every four minutes.

ACCIDENT INSURANCE

- Provides cash payments for covered injuries like cuts, burns, and concussions; related services such as hospital and emergency room services; and catastrophic events.
- Employees have a choice between two plans/coverage levels*



The average cost for a hospital stay is **\$2,346 per day**

HOSPITAL INDEMNITY INSURANCE

- Provides a cash benefit for each day confined in a hospital for a covered illness or injury
- Employees have a choice between two plans/coverage levels*

GOOD FOR YOU; GOOD FOR YOUR EMPLOYEES

CBIA's Voluntary Accident & Illness Benefits give you a way to help strengthen your employees' financial security, while helping you build an attractive, affordable benefits package.

Talk to your agent, or learn more at cbia.com/insurance.

* Please refer to plan summaries for plan options and coverage details.



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