



VOLUNTARY ACCIDENT & ILLNESS BENEFITS



CBIA Health Connections Voluntary Accident & Illness Benefits from The Hartford are the perfect complement to your medical insurance. They will help ease your out-of-pocket financial burden so you can focus on what's most important—getting better.

These affordable products are easy to enroll in and paid for with payroll deduction. They are offered to you and your family members regardless of your health status*, age, or gender. You may choose one, two, or all three products.



Critical Illness Insurance

Critical Illness Insurance provides a cash benefit upon the diagnosis of a covered condition, such as cancer, heart attack, or stroke, helping provide financial support when it's needed most.



Accident Insurance

Accident Insurance provides a cash benefit for covered injuries and related services, helping offset unexpected expenses from accidents such as fractures, concussions, and lacerations, so you can focus on recovery.



Hospital Indemnity Insurance

Hospital Indemnity Insurance helps reduce the financial impact of an unexpected hospital stay. If you're hospitalized for a covered illness or injury, you'll receive a cash benefit that can be used to help cover medical expenses, deductibles, travel, meals, lodging, or other costs.

Help when you need it most to pay for:

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



ACCIDENT INSURANCE PLANS & COSTS

Coverage Type	24 Hour (on and off job)
Portability	Your coverage stays with you if you change jobs
Health Screening Benefit/Accident Prevention	\$100 per covered person

EMERGENCY, HOSPITAL & TREATMENT CARE BENEFITS

Includes benefits for each covered person for: Initial care, diagnostic and emergency services; Hospital admission and confinement; Follow-up care and more.

	COVERAGE TIME FRAME	PLAN A	PLAN B
Emergency Room	Once/accident within 72 hours	\$150	\$250
Urgent Care	Once/accident within 72 hours	\$100	\$250
Initial Physician Office Visit	Once/accident within 90 days	\$50	\$250
Accident Follow Up	Up to 3 treatments/accident within 90 days	\$75	\$200
Ambulance – Air/ Ground	1 each accident within 72 hours/1 each accident within 90 days	100%/ 100%	100%/ 100%
X-Ray	Once/accident within 90 days	\$100	\$200
Diagnostic Exam	Once/accident within 90 days	\$200	\$500
Hospital Admission	Once/accident within 90 days	\$500	\$2,500
Physical/ Occ Therapy	Up to 10 visits/accident within 90 days	\$25	\$125
Rehabilitation Facility	Up to 15 days/lifetime within 90 days	\$50	\$600
Chiropractic Care	Up to 10 visits/accident within 365 days	\$25	\$100
Acupuncture	Up to 10 visits/accident within 365 days	\$25	\$100
Blood/ Plasma/ Platelets	Once/accident within 90 days	\$150	\$500
Emergency Dental – Crown	Highest benefit once/accident within 90 days	\$150	\$900
Emergency Dental – Extraction	Highest benefit once/accident within 90 days	\$50	\$450
Medical Appliance	Once/accident within 90 days	\$50	\$450
Child Care	Up to 30 days/accident while insured is confined	\$25	\$100
Lodging	Up to 30 nights/lifetime	\$100	\$175
Transportation	Up to 3 trips/accident	\$200	\$800
Ingestion Of Controlled Drug		\$500	\$500
Daily Hospital Confinement		\$100/day	\$750/day
Daily ICU Confinement		\$300/day	\$1,000/day

MONTHLY RATES

Valid through Dec. 31, 2026

	PLAN A	PLAN B
Employee	\$6.29	\$14.78
Employee & Spouse	\$9.88	\$23.21
Employee & Child(ren)	\$10.08	\$24.33
Family	\$16.03	\$38.37



Mike's Story

While traveling to pick up his children after soccer practice, Mike was in a car accident and broke his leg. He was taken to the hospital, where he received various services.

Luckily, Mike had Accident Insurance in addition to his medical insurance, which helped him pay for expenses such as ambulance transportation, diagnostic exams, X-rays, follow-up physician visits, and other covered services.



INJURY & SURGERY BENEFITS

Includes benefits for each covered person for: Dislocations and fractures; Burns, lacerations and concussions; Surgery and more.

	COVERAGE TIME FRAME	PLAN A	PLAN B
Burn	Once/accident	≤\$5,000	\$20,000
Concussion	Up to 3 concussions/year within 72 hours	\$100	\$400
Dislocations	Once/joint/lifetime (open or closed)	\$1,000	\$7,500
Fractures	Once/bone/accident within 90 days	\$1,000	\$12,000
Eye – Debris Removal/Surgical	Highest benefit once/accident within 90 days	\$100/\$300	\$600/\$1,000
Joint Replacement	Once/accident within 90 days	\$1,500	\$7,500
Lacerations	Once/accident within 72 Hours	≤\$400	\$1,500

CATASTROPHIC BENEFITS

Includes benefits for each covered person for: Death and dismemberment; Coma and paralysis; Prosthesis and more.

	COVERAGE TIME FRAME	PLAN A	PLAN B
Accidental Death Employee	Within 90 days of accident	\$20,000	\$100,000
Accidental Death Spouse	Within 90 days of accident	50% of employee benefit	50% of employee benefit
Accidental Death Child(ren)	Within 90 days of accident	25% of employee benefit	25% of employee benefit
Common Carrier Death	Within 90 days of accident	3 times death benefit	3 times death benefit
Coma	Once/accident within 90 days	\$5,000	\$20,000
Dismemberment/Paralysis	Once/accident within 90 days	≤\$20,000	≤\$50,000
Home Health Care	Up to 30 days/accident	\$50	\$125
Prosthesis	Highest benefit once/accident within 365 days	≤\$1,000	\$5,000

CRITICAL ILLNESS INSURANCE PLANS & COSTS



Coverage Amounts	Plan A Employee: \$10,000 Spouse: \$5,000 Child(ren): \$5,000	Plan B Employee: \$20,000 Spouse: \$10,000 Child(ren): \$5,000
Benefit Amount	Lump sum benefit for a covered person diagnosed with any of the following covered illnesses while insurance is in effect, subject to any pre-existing condition limitation	
Covered Illnesses % of coverage noted next to each illness	Cancer Invasive Cancer (100%) Non-Invasive Cancer (100%) Benign Brain Tumor (100%) Skin Cancer (\$500)	Other Major Organ Transplant (100%) End Stage Renal Failure (100%) Bone Marrow Transplant (100%) Coma (100%) Paralysis (100%) Loss of Vision (100%) Loss of Hearing (100%) Loss of Speech (100%) Advanced Parkinson's (100%) Amyotrophic Lateral Sclerosis (ALS or "Lou Gehrig's") (100%) Advanced Multiple Sclerosis (MS) (100%) Alzheimers (100%)
	Vascular Heart Attack (100%) Heart Transplant (100%) Coronary Artery Bypass (100%) Angioplasty/Stent (25%) Stroke (100%) Aneurysm (100%)	Child Specified Cerebral Palsy (100%) Congenital Heart Disease (100%) Cystic Fibrosis (CF) (100%) Muscular Dystrophy (100%) Spina Bifida (100%)
Benefit Separation Period	Different/Non-related illness – None Related Illness – 30 Days	
Coverage Maximum	Employee/Spouse: 500%; Child(ren): 300%	
Recurrence Benefit	100%; 12 months separation period	
Health Screening Benefit	\$100 once per year for each covered person	
Pre-Existing Conditions Limitation	6 months lookback/6 months continuously insured	
Portability	Your coverage stays with you if you change jobs	
Transitional Care Package		
Travel Package		

Rachel's Story

Rachel is a working mom who was diagnosed with colon cancer. Her health insurance paid for most of her medical expenses, but she was responsible for several thousand dollars in copayments and deductibles.

Fortunately, Rachel had enrolled in Critical Illness insurance. The cash payout covered her outstanding medical expenses, as well as child care and other living expenses she incurred during her recovery period.



MONTHLY RATES

Valid through Dec. 31, 2026

PLAN A - \$10,000 COVERAGE AMOUNT

AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD	FAMILY
18-24	\$6.23	\$10.11	\$12.52	\$17.44
25-29	\$7.56	\$12.12	\$13.36	\$18.87
30-34	\$8.43	\$13.45	\$13.36	\$19.19
35-39	\$10.59	\$16.68	\$15.03	\$21.85
40-44	\$14.61	\$22.88	\$18.60	\$27.53
45-49	\$22.33	\$34.85	\$26.22	\$39.39
50-54	\$30.80	\$47.99	\$34.56	\$52.38
55-59	\$41.78	\$65.09	\$45.52	\$69.45
60-64	\$58.53	\$91.05	\$62.23	\$95.35
65-69	\$79.70	\$123.31	\$83.39	\$127.61
70-74	\$105.40	\$162.73	\$109.09	\$167.03
75-79	\$137.22	\$211.05	\$140.91	\$215.36
80+	\$156.85	\$241.29	\$160.54	\$245.60

PLAN B - \$20,000 COVERAGE AMOUNT

AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD	FAMILY
18-24	\$10.83	\$17.03	\$17.12	\$24.36
25-29	\$13.38	\$20.82	\$19.18	\$27.57
30-34	\$15.07	\$23.36	\$19.99	\$29.10
35-39	\$19.35	\$29.78	\$23.79	\$34.95
40-44	\$27.28	\$41.90	\$31.27	\$46.55
45-49	\$42.61	\$65.61	\$46.50	\$70.14
50-54	\$59.52	\$91.85	\$63.29	\$96.24
55-59	\$81.48	\$126.01	\$85.22	\$130.37
60-64	\$114.98	\$177.94	\$118.67	\$182.24
65-69	\$157.32	\$242.45	\$161.01	\$246.76
70-74	\$208.72	\$321.29	\$212.41	\$325.59
75-79	\$272.36	\$417.94	\$276.05	\$422.24
80+	\$311.60	\$478.42	\$315.29	\$482.72



HOSPITAL INDEMNITY INSURANCE PLANS & COSTS

Coverage Type, Covered Events & Benefit Accrual Period	• 24-hour coverage (on and off-job) • Illness & Injury • Pregnancy covered
Plan Type	HSA Compatible Benefits*



INJURY & SURGERY BENEFITS

Includes benefits for each covered person for: Dislocations and fractures; Burns, lacerations and concussions; Surgery and more.

	PLAN A	PLAN B
First Day Hospital Confinement	\$500; Once/year	\$2,000; Once/year
Daily Hospital Confinement	\$100; Up to 90 days/year	\$200; Up to 90 days/year
First Day ICU Confinement	\$1,000; Once/year	\$4,000; Once/year
Daily ICU Confinement	\$200; Up to 30 days/year	\$400; Up to 30 days/year
Continuity of Coverage from a Prior Plan	Included	
Continuation of Coverage	Included	
Portability	Your coverage stays with you if you change jobs.	

MONTHLY RATES

Valid through Dec. 31, 2026

	PLAN A	PLAN B
Employee	\$11.30	\$35.52
Employee & Spouse	\$23.36	\$73.59
Employee & Child(ren)	\$21.58	\$67.21
Family	\$35.20	\$110.00

John's Story

John was playing ice hockey when he began to experience severe chest pain. He was rushed to the hospital, where he was diagnosed with a heart attack. After being admitted, he underwent emergency surgery and then spent two days in the ICU, followed by another seven days in a regular hospital room.

Because his hospital stay was covered by his Hospital Indemnity plan, he received a cash payment for each day spent in the hospital. This helped him cover his \$3,000 medical plan deductible and supplement his income while he was unable to work.



* HSA Compatibility – The IRS limits the types of supplemental insurance that individuals who participate in a Health Savings Account (HSA) may have while maintaining the tax-exempt status of HSA contributions. The Hartford offers plan designs that are intended to be HSA compatible. However, employees who participate in an HSA should consult a tax and/or legal advisor to determine which supplemental insurance products may be appropriate for their situation. Plan designs that are intended to be HSA compatible are indicated above.

The services described in this brochure are only an overview of the entire benefit package. For a more detailed description of benefits and terms, including any limitations and exclusions, refer to the carrier documents that will be provided upon enrollment.