



A Fully Insured Plan that Offers Economy and Flexibility.



Our Group Retiree Health (GRH) insurance products are fully insured group indemnity plans that supplement Medicare. They offer your retirees access to any provider or hospital that accepts Medicare while also helping to reduce their annual premiums and post-retirement benefit liability such as FASB 106 and GASB 43/45 — and coverage may offer more benefits than standardized Medicare supplemental plans.*

GRH insurance with The Hartford.

<p>Who is covered</p>	<p>Retirees, plus:</p> <ul style="list-style-type: none"> • Their spouses • Widow(er)s • Domestic partners who are age 65+ and entitled to Medicare <p>Coverage is guaranteed issue, subject to a pre-existing condition limitation.¹</p>
<p>Group eligibility</p>	<p>Groups with two or more employees, including:</p> <ul style="list-style-type: none"> • Corporations • Partnerships • Individual employers • Labor unions • Religious organizations • Multiple Employer Trusts (MET) • Most government agencies or departments (depending on state eligibility laws) <p>Customized plans are available for groups of 100 or more.</p>

GRH insurance with The Hartford, *con't.*

Plan options	<ul style="list-style-type: none"> • Calendar-year maximum ranging from \$50,000–500,000 in \$10,000 increments or unlimited • Lifetime maximum from \$1,000,000–2,000,000 or unlimited • Calendar-year deductible up to a maximum of \$1,500 for all benefits except inpatient hospital confinement benefits, including skilled nursing facility²
RX coverage options	<p>Access to Medicare Prescription Drug Plans (PDPs) using CMS-approved products to best fit employer and retiree needs, including:</p> <ul style="list-style-type: none"> • A single plan for all retirees located in the U.S. • Retail and mail-order coverage from countrywide pharmacies • Broad formularies of available medication
Multiple billing options	<ul style="list-style-type: none"> • List billing, direct billing or a combination • Paper bill or have funds auto-deducted from a bank account • Monthly, quarterly or semi-annual billing, or a combination
Claims and customer service	<p>Full administrative services through a third-party administrator:</p> <ul style="list-style-type: none"> • Billing • Electronic claim payments • Toll-free customer service number for the retiree and employer • Customer service representatives trained in senior-care relations • Online benefit and claims inquiry capabilities • HIPAA compliant

Is GRH insurance a good choice for you?

A fully insured GRH solution is a good choice for:

- Groups currently providing retiree coverage but looking to reduce and/or control costs
- Older industries with a large group of retirees such as manufacturing, financial services, religious organizations, universities, hospitals, utilities, and public entities
- Firms in financial difficulty that are looking to shift liability

The Hartford Difference.

In The Hartford, you have a trusted insurance industry leader with 25-plus years of experience in group retiree health benefits. Put our knowledge and flexibility to work for you.



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TGEIB@TAGCOMET.COM

Prepare. Protect. Prevail.®

To learn more about our Group Retiree Health solutions, call your local Hartford representative or The Hartford Group Retiree Health Sales contact line **(877-223-9782)**, and visit our website at **THEHARTFORD.COM/GROUPBENEFITS**.

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NOT CONNECTED WITH OR ENDORSED BY THE U.S. GOVERNMENT OR THE FEDERAL MEDICARE PROGRAM.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Policies may not be available in all states.

Limitations & Exclusions: The Hartford's Insurance Plan does not cover any expense that is not a Medicare Eligible Expense or beyond the limits imposed by Medicare for such expenses or excluded by name or specific description by Medicare, except as specifically provided in the policy. The plan does not cover: Any part of a covered expense to the extent paid by Medicare; benefits payable under one benefit of the policy to the extent covered under another benefit of the policy; or expense incurred after coverage terminates, except as stated in the Extension-of-Benefits provision of the policy.

* Subject to state availability. Some states permit only standardized Medicare supplement plans.

¹ Acceptance into the plan is guaranteed. However, insurance benefits payable are subject to the policy's pre-existing conditions limitation.

² Hospital does not include any institution or part thereof that is used primarily as a nursing home, convalescent home, or Skilled Nursing Facility; a place for rest, custodial, educational or rehabilitative care; a place for the aged; or, a place for alcoholism or drug addiction.

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