**How Critical Illness and Accident Coverage Can Help You**

Your benefits are not only part of your overall compensation through **City of Lee’s Summit,** they also are an important part of maintaining your financial wellness**. Your benefit enrollment period, 10/19-11/6,** is the time to help secure financial wellness for the future.

**GET THE FACTS**

Even if you have medical insurance, it may provide only limited protection against the costs of treatment for hospitalizations, illnesses and accidents. Here’s what you need to know:

* One in five (20 percent) working-age Americans report having problems paying medical bills in the past year that often cause serious financial challenges and changes in employment and lifestyle.1
* 62 percent of those who had medical bill problems say the bills were incurred by someone who had health coverage at the time (most often through an employer).2
* Among those *with medical insurance*, 63 percent used most or all their savings and 42 percent took on an extra job or worked more hours; over half (53 percent) of those *without insurance* had problems paying household medical bills in the past year.3
* Of those who were insured when the bills were incurred, three-quarters  (75 percent) say that the amount they had to pay for their insurance copays, deductibles, or coinsurance was more than they could afford.4

**Critical Illness insurance** can help fill coverage gaps with a cash benefit for specific medical conditions, such as cancer, heart attack and stroke, helping to pay out-of-pocket medical costs and to offset nonmedical costs associated with treatment (such as child care or transportation).

An accident can happen to anyone, and recovery can be costly. Your medical insurance may pick up most of the tab, but leave you with out-of-pocket expenses that add up quickly. **Accident insurance** provides benefits for covered accidental injuries, related services, and treatments.

You can enroll in these plans **without having to provide evidence of insurability (EOI)5**. You can elect coverage for yourself, your spouse and/or your child(ren).

To begin enrolling, visit Selerix URL

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1-4 Kaiser Family Foundation/New York Times Medical Bills Survey, January 2016

http://www.kff.org/health-costs/report/the-burden-of-medical-debt-results-from-the-kaiser-family-foundationnew-york-times-medical-bills-survey/

5 The Critical Illness plan is guaranteed issue, but it does contain a Pre-existing Conditions Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

THIS CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. 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 policy provides limited benefits health 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.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. 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.

5 The Hospital Indemnity plan is guaranteed issue, but it does contain a Pre-existing Conditions Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

Hospital Income Plan Form Series includes GBD-2800, GBD-2900, or state equivalent.