



ADDITIONAL SERVICES

Teamsters Local 922

If you are enrolled in insurance coverage with The Hartford, you may also be eligible to receive additional services at no cost to you. These services help with challenges that come before and after a claim. Be sure to read the information provided below; The Hartford wants to be there when you need us.

SERVICES AVAILABLE

COVERAGE ENROLLED IN	ADDITIONAL SERVICES AVAILABLE
Disability	Ability Assist Counseling Services Health Champion Travel Assistance Services with ID Theft Protection and Assistance

ASKED & ANSWERED

WHAT IS ABILITY ASSIST COUNSELING SERVICES?

Ability Assist[®] Counseling Services provides access to Master's- and PhD-degreed clinicians for 24/7 assistance if you're enrolled in our long term disability plan. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal, and work-life concerns.

WHAT IS HEALTHCHAMPION?

HealthChampionSM offers unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and health insurance claims concerns if you're enrolled in our long term disability plan. Service includes: guidance on health insurance claims and billing support, explanation of benefits, cost estimates and fee negotiation, information related to conditions and available treatments, and support to help prepare for medical visits.

WHAT IS TRAVEL ASSISTANCE SERVICES WITH ID THEFT PROTECTION AND ASSISTANCE?

Travel Assistance Services with ID Theft Protection and Assistance³ includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

³ Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. Europ Assistance USA may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Europ Assistance USA as a part of the Travel Assistance and Identity Theft service are insurance. This brochure, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy.

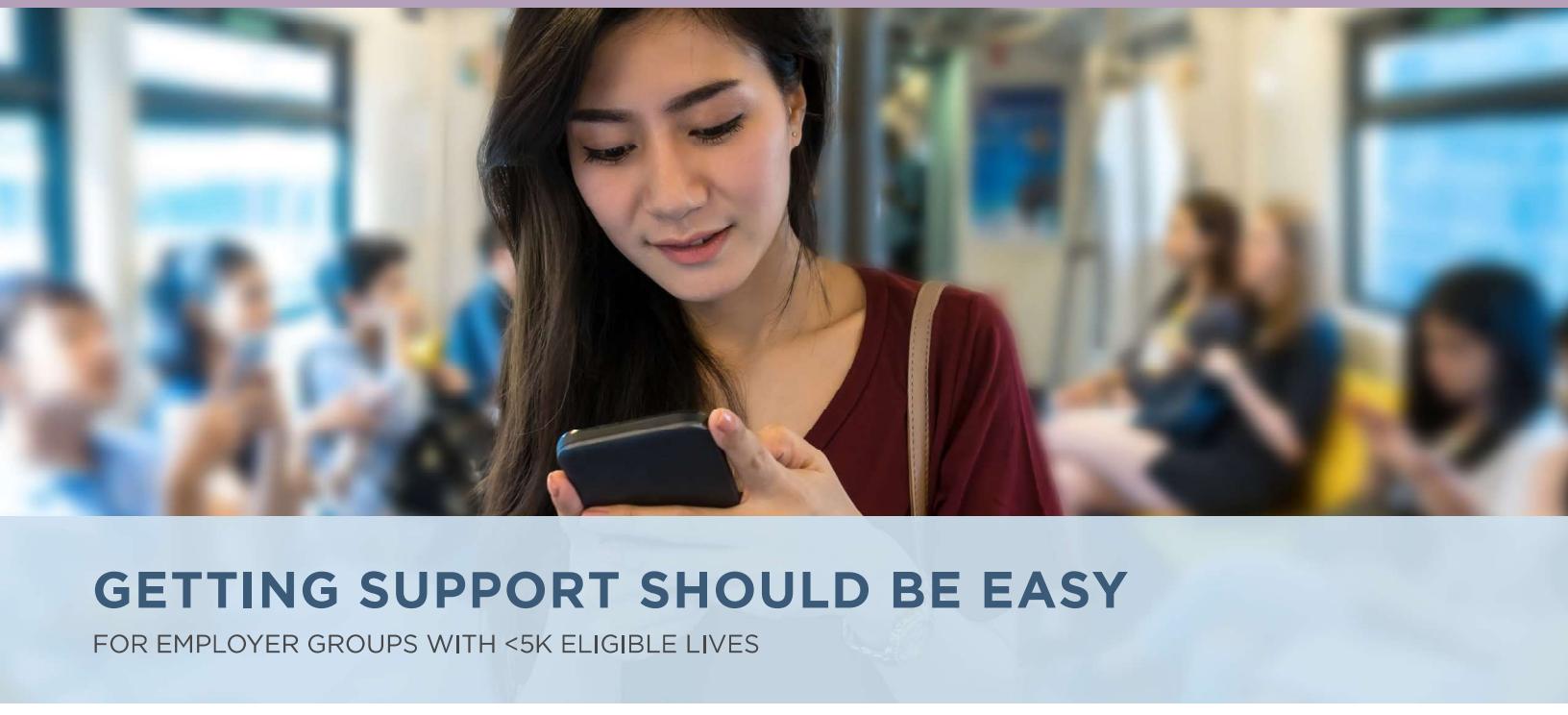
⁴ Ability Assist[®] is offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁵ HealthChampionSM is offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

Prepare. Protect. Prevail. With The Hartford.[®]

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. 5962a NS 07/16 © 2016 The Hartford Financial Services Group, Inc. All rights reserved.

This Benefit Highlights Sheet is an overview of the non-insurance services being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the services as actually provided. Only the Service Provider can fully describe all of the provisions, terms, conditions, limitations and exclusions of your non-insurance service coverage.



GETTING SUPPORT SHOULD BE EASY

FOR EMPLOYER GROUPS WITH <5K ELIGIBLE LIVES

For employees covered under Disability, Voluntary or Leave Management Services with The Hartford.

EXTRAS THAT SUPPORT AND ASSIST

For access over the phone, call toll-free **1-800-96-HELPS (1-800-964-3577)**.

Visit www.guidanceresources.com to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the Register tab.

1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of personalization page enter: **ABILI**
3. After selecting "Ability Assist program", create your confidential user name and password.



(Snap a photo with a mobile device to capture information above.)

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford's Ability Assist® Counseling Services, offered by ComPsych®, can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are covered under Disability insurance, Voluntary insurance or Leave Management Services with The Hartford.

SERVICE FEATURES

The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Counseling for your legal, financial, medical and benefit-related concerns is also available by phone.

continued



ABILITY ASSIST COUNSELING SERVICES	
Emotional or Work-Life Counseling	Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts SM —highly trained master's-level clinicians — who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include: <ul style="list-style-type: none"> • Job pressures • Relationship/marital conflicts • Stress, anxiety and depression • Work/school disagreements • Substance abuse • Child and elder care referral services
Financial Information and Resources	Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include: <ul style="list-style-type: none"> • Managing a budget • Retirement • Getting out of debt • Tax questions • Saving for college
Legal Support and Resources	Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include: <ul style="list-style-type: none"> • Debt and bankruptcy • Guardianship • Buying a home • Power of attorney • Divorce
Health and Benefit Services	HealthChampion SM is a service that supports you through all aspects of your health care issues. ² HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include: <ul style="list-style-type: none"> • One-on-one review of your health concerns • Preparation for upcoming doctor's visits/lab work/tests/surgeries • Answers regarding diagnosis and treatment options • Coordination with appropriate health care plan provider(s) • An easy-to-understand explanation of your benefits—what's covered and what's not • Cost estimation for covered/non-covered treatment • Guidance on claims and billing issues • Fee/payment plan negotiation

Check with your benefits manager for more information on **Ability Assist Counseling Services**



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company, Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued inforce or discontinued. © 2018 The Hartford.

Services may not be available in all states. For more information, visit www.TheHartford.com/employee-benefits/value-added-services.

¹ Ability Assist[®], GuidanceResources[®] and HealthChampionSM services are provided through The Hartford by ComPsych[®]. ComPsych, GuidanceResources[®], Family Source[®], LegalConnect[®] and FinancialConnect[®] are registered trademarks of ComPsych Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. ComPsych and GuidanceResources are registered trademarks and HealthChampion is a service mark of ComPsych Corporation.

² HealthChampionSM specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.



HEALTH CARE SUPPORT SERVICE

For employees covered under Disability, Voluntary or Leave Management Services with The Hartford

GET THE SUPPORT YOU NEED TO HELP MAKE SMARTER HEALTH CARE DECISIONS

If you become disabled from an accident or are diagnosed with a critical illness, your first priority should be focusing on your treatment and recovery. What you don't need is more stress about your care options, medical benefits, co-pays and other expenses.

To help, there's ComPsych[®] HealthChampion¹ – a service provided to you as part of The Hartford's Ability Assist[®] EAP services.¹ HealthChampion helps take some of the burden off your shoulders, no matter what kind of health plan you have. Whether you have a self-funded plan, or a public or private health care exchange, the program can:

- Guide you through health care options
- Connect you with the right resources
- Advocate for timely and fair resolution of issues

How does it work? You have unlimited access to HealthChampion specialists who walk you through all aspects of your health care issue, helping to ensure you're fully supported through employee assistance programs and/or work-life services.

TIMELY ANSWERS FROM TRUSTED PROFESSIONALS

HealthChampion is staffed by highly trained master's level members who assess the issues and needs, and connect you to the appropriate HealthChampion specialist. HealthChampion can then help you through a variety of administrative and clinical concerns.

(See the table on the next page for a complete list.)

BETTER CARE, EASY ACCESS

Save yourself time and effort by accessing HealthChampion for your health needs today.

continued



ADMINISTRATIVE SUPPORT

- An easy-to-understand explanation of your benefits - what's covered and what's not
- Cost estimation for covered and non-covered treatment options
- Step-by-step guidance on claims and billing issues
- Fee and payment plan negotiation
- Referral to financial resources for the under- and uninsured
- Explanation of the appeals process

CLINICAL SUPPORT

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits, lab work, tests and surgeries
- Straightforward answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

MAKING RECOVERY SIMPLER²**Michael suffered a mild heart attack and was later diagnosed with coronary artery disease and high blood pressure.**

After being discharged from the hospital, he felt overwhelmed with unfamiliar information and a multitude of instructions. Concerned about the recovery process, Michael called ComPsych® HealthChampion and spoke with an RN specialist who explained how these disease processes develop. She also provided more information on his new prescriptions and necessary changes to his lifestyle.

Since Michael had been unable to work during his recovery, he became concerned with his finances when some of his therapy and follow-ups required a portion of payment upfront.

The HealthChampion claims and benefits advocacy specialist informed Michael's doctors of his tight financial situation and they agreed to provide services without collecting any prepayment. The HealthChampion team was there for Michael with information and help with administration, so he was able to focus his time on recovering and taking control of his health.

EXTRAS THAT SUPPORT AND ASSIST

Best of all, you can access help 24 hours a day, seven days a week via a toll-free line: **1-800-96-HELPS (1-800-964-3577)** so you'll have assistance when you need it.³



(Snap a photo with a mobile device to capture information above.)

Check with your benefits manager for more information on **HealthChampion**



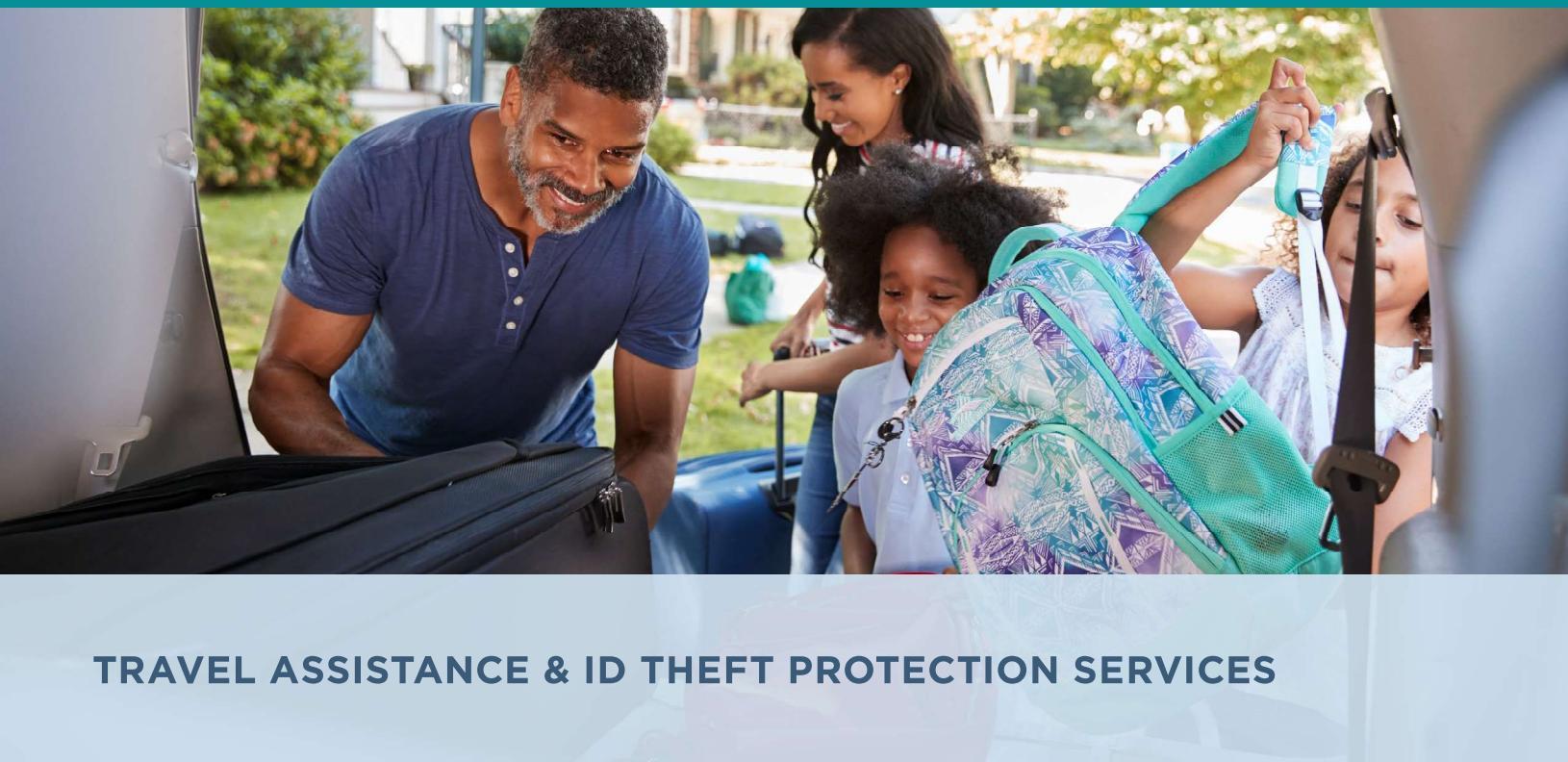
The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. HealthChampion™ and Ability Assist® are offered through The Hartford by ComPsych®. ComPsych, HealthyChampion™ and Ability Assist® are registered trademarks of ComPsych Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. Services may not be available in all states. Visit www.thehartford.com/employee-benefits/value-added-services for more information.

¹ ComPsych AND HealthChampion® are registered trademarks of ComPsych Corporation.

² This case study is fictional. It is intended for illustrative purposes only.

³ HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

4996 07/18 © 2018 The Hartford



TRAVEL ASSISTANCE & ID THEFT PROTECTION SERVICES

TRAVEL ASSISTANCE

If you are covered by your employer's group policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Generali Global Assistance, Inc.

Have a serious medical emergency? Please obtain emergency medical services first (contact the local "911"), and then contact Generali Global Assistance, Inc. to alert them to your situation.

Call: **1-800-243-6108** | Fax: **202-331-1528**
Collect from other locations: **202-828-5885**

WHAT TO HAVE READY:

- Your employer's name
- Phone number where you can be reached
- Nature of the problem
- Travel Assistance Identification Number: **GLD-09012**
- Your Policy No. # _____

(Policy Number can be obtained through your Human Resources department.)



(Snap a photo with a mobile device to capture information above.)

EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance.

If you are covered under a Hartford Group Policy, you and your family have access to Travel Assistance Services provided by Generali Global Assistance, Inc.¹

With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

GOOD TO GO: MULTILINGUAL ASSISTANCE 24/7

Whether you're traveling for business or pleasure, Travel Assistance services are available when you're more than 100 miles from home for 90 days or less.^{2,3} As long as you contact Generali Global Assistance, Inc. at the time of need, you could be approved for up to \$1 million in covered services.⁴

SERVICES FROM HERE TO THERE

Travel Assistance begins even before you embark, with pre-trip information, and continues throughout your trip. See the list of services in the chart on the back of this page.

continued



CASE ILLUSTRATION: HELP A WORLD AWAY⁹

As a Human Resource Professional, Tammy had always been on the coordinating end of travel services helping her company's employees; but when her daughter was hurt while traveling with her school group in Italy, she suddenly found herself in a different position.

Using the travel assistance medical referral, medical monitoring, and repatriation services from Generali Global Assistance, Inc., Tammy's daughter was able to receive immediate medical treatment and was evacuated within 48 hours. The Generali Global Assistance, Inc. Case Manager helped Tammy through some of the most stressful days she's experienced as a mother and provided care for her daughter when she couldn't.

IDENTITY THEFT ASSISTANCE

The 2017 Identity Fraud Study, released by Javelin Strategy & Research, found that \$16 billion was stolen from 15.4 million U.S. consumers in 2016, compared with \$15.3 billion and 13.1 million victims a year earlier. In the past six years identity thieves have stolen over \$107 billion.⁵ Generali Global Assistance, Inc. helps protect you and your family from its consequences 24/7,² at home and when you travel. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

EMERGENCY MEDICAL ASSISTANCE⁶	<ul style="list-style-type: none"> Medical referrals Medical monitoring Medical evacuation Repatriation Traveling companion assistance Dependent children assistance Visit by a family member or friend Emergency medical payments Return of mortal remains
PRE-TRIP INFORMATION	<ul style="list-style-type: none"> Visa and passport requirements Inoculation and immunization requirements Foreign exchange rates Embassy and consular referrals
EMERGENCY PERSONAL SERVICES⁷	<ul style="list-style-type: none"> Medication and eyeglass prescription assistance Emergency travel arrangements⁸ Emergency cash⁸ Locating lost items Bail advancement
IDENTITY THEFT ASSISTANCE	<ul style="list-style-type: none"> Prevention Services <ul style="list-style-type: none"> Education Identity Theft Resolution Kit Detection Services <ul style="list-style-type: none"> Fraud alert to three credit bureaus Resolution Guidance and Assistance <ul style="list-style-type: none"> Credit information review ID Theft Affidavit Assistance Card replacement Personal Services <ul style="list-style-type: none"> Translation Emergency cash advance*

* Cash advance available when theft occurs 100 miles or more from your primary residence. Must be secured by a valid credit card.

Check with your benefits manager for more information on **Travel Assistance & ID Theft Protection**



The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries including companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

¹ Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. None of the benefits provided by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

² Coverage includes spouse (or domestic partner) and dependent children under age 26.

³ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, GGA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

⁴ The Combined Single Limit (CSL), or amount of money available to the insured under a Hartford Group policy the Travel Assistance Program, is \$1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

⁵ Insurance Information Institute, www.iii.org/fact-statistic/identity-theft-and-cybercrime, viewed on 5/1/2018.

⁶ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, Generali Global Assistance, Inc. may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

⁷ Generali Global Assistance, Inc. provides the described personal services to you in an emergency, but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees. Emergency cash advances and bail advancement require your personal satisfaction guarantee of reimbursement provided through a valid credit card.

⁸ Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and are all subject to that account's finance rates.

⁹ This case illustration is fictitious and for illustrative purposes only.

DISCLAIMER: Service Exclusions and Limitations: Generali Global Assistance, Inc. (GGA) services are eligible for payment or reimbursement by GGA only if GGA was contacted at the time of the services and arranged and/or pre-approved the services. Certain terms, conditions and exclusions apply; for further information refer to the Web site listed or call GGA at the number provided.

4213 07/18 © 2018 The Hartford