



A little help when you're not 100%.

Critical Illness Insurance¹

Your annual enrollment opportunity: October 27th - November 14th, 2025

City of Cedar Rapids

Critical Illness Insurance which we call Critical Illness Benefits provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

What are Critical Illness Benefits?

To support your financial well-being, your company is offering Critical Illness Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Mortgage or Rent
- Out-of-Pocket Medical Costs
- Travel for Treatment
- Everyday Living Expenses

Critical Illness plan benefits.

For Yourself: Increments of \$10,000 up to a maximum of \$30,000

For Your Spouse: Increments of \$10,000 up to a maximum of \$30,000

For Your Child(ren): 50% of your coverage amount

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

How Critical Illness Benefits work:

David's Story²

David always considered himself healthy, but one morning, he felt an intense pain in his chest and was rushed to the hospital. He'd suffered a heart attack and needed immediate surgery followed by weeks of recovery and cardiac rehab.

Fortunately, David had signed up for Critical Illness insurance through work. After his diagnosis, he received a lump-sum cash benefit that helped cover expenses his health insurance didn't—like hospital bills, transportation to appointments, and everyday costs while he was out of work.

With the financial support from his Critical Illness coverage, David could focus on getting better without worrying about his bills.

All changes will
become effective
on January 1st,
2026.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Lump-sum payout helps cover family bills and daily costs while you recover.

Single parent, multiple responsibilities

Gives you financial breathing room so you can focus on getting better, not bills.

Dual income, no kids

Covers lost income or out-of-pocket medical expenses without draining savings.

Growing children, aging parents

Helps you manage care costs for your kids or parents if a major illness hits.

Single and carefree

Protects your income and lifestyle so that a diagnosis doesn't derail your finances.



The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. 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. Benefits are subject to state availability. © 2025 The Hartford

THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. 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.

Critical Illness Form Series includes GBD-3600, GBD-3700, or state equivalent.

Not available in all states.

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.

¹Critical Illness is referred to as 'Specified Disease' in New York.

²This case illustration is fictitious and for illustrative purposes only.

2999279 05-25