

Voluntary Benefits

Voluntary Products

At CAPK eligible employees are offered the option to enroll in additional benefits; hospital indemnity, accident, disability and term life. All benefits offer portability options. In the event of serious illness or accident, The Hartford gives you more ways to protect yourself, your family and your assets. Below is a brief summary of the plans. Please review the full benefit summaries and plan documents for more detailed information.

- Most benefits paid directly to you unless otherwise specified
- Individual coverage purchased through payroll deductions; plans are completely portable
- Most plans pay benefits regardless of other insurance coverage
- Most policies can be paid post tax allowing for the benefit to be received tax free

Group Medical Bridge (Hospital Indemnity)

If you are admitted to the hospital for a covered accident or sickness, hospital indemnity insurance plans provide benefits that can help pay for hospital expenses that aren't covered by your health insurance such as costs related to:

- Outpatient surgery
- Inpatient services
- Diagnostic tests
- Doctor appointments
- Emergency room trips

Accident Insurance

When an accident happens, the last thing you want to think about is how you are going to pay the bills. Accident insurance helps you pay for the medical and out-of-pocket costs that you may have after an accidental injury. Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care.

Critical Illness Insurance

This plan is designed to help employees offset the financial impact of a catastrophic illness with lump sum benefits if an insured is diagnosed with a covered critical illness. The benefit amount is based on the coverage in effect on the date of diagnosis, or the date treatment is received according to the terms and provisions of the policy. Thus, please refer to the full benefit summary for examples of covered illness & payouts.

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Additional Benefits

Identity Theft and Secure Travel

"Identity Theft" occurs when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. The ID Theft program provides you with free information to protect yourself and step-by-step coaching to help identify and resolve ID Theft. Services include prevention, detection and resolution.

Travel assistance offers the following services through Europ Assistance USA:

- Pre-trip planning and assistance while traveling (travel arrangements)
- Interpretation Services and Legal Assistance/Bail
- Assistance with lost luggage, emergency cash advance
- Medical emergencies assistance
- So much more!

To gain access to services, customers must contact Europ Assistance USA at: [800-243-6108](tel:800-243-6108)



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Employee Assistance Program (EAP)

Just when you think you have it figured out, along comes a challenge! Whether those challenges are big or small, your EAP Support Program is available to help you and your family find a solution and restore peace of mind.

Call ComPsych any day, any time. Support is just a phone call away whenever you need support - at no additional cost to you. An advocate is ready to help assess your needs and develop a solution to help resolve your concerns. Advocates can also direct you to an array of resources in your community and online tools. You and your household members have up to three face-to-face sessions available to use. Call for a referral to a service in your community, or advice on topics such as:

- **Parenting:** Receive guidance on child development, sibling rivalry, separation anxiety and much more.
- **Senior care:** Learn about challenges and solutions associated with caring for an aging loved one.
- **Child care:** Whether you need care all day or just after school, find a place that's right for your family.
- **Pet care:** From grooming to boarding and veterinary services, find what you need to care for your pet.
- **Temporary back-up care:** Don't let an unplanned event get the best of you - find back-up child care.

For more information and to reach out for support:

- **Call:** [800-327-1850](tel:800-327-1850)
- **Online:** www.guidanceresources.com
- **Your web ID:** HLF902

