



Health and well-being benefits just for you.

- ▶ Physical
- ▶ Financial
- ▶ Emotional
- ▶ Social

The Hartford is proud of the many diverse and unique individuals who make up our workforce and we are committed to helping you improve your overall health and well-being. That's why we work hard to ensure our benefits are comprehensive and flexible enough to support you and your family in every facet of your life. Recognizing the unique needs and challenges LGBTQIA+ members may face, we partner with providers who are committed to treating all members with respect and dignity.



Physical

Make a Family Your Way

Free Support for All Paths to Parenthood with Maven

Maven is a specialized telehealth platform that provides on-demand access to doctors, specialists and coaches for support through **fertility, egg freezing, adoption or surrogacy** journeys. The Maven provider network includes many who specialize in LGBTQIA+ family planning experiences, including reproductive endocrinologists, adoption and surrogacy coaches, lactation consultants, fertility awareness educators and mental health practitioners. In addition, each user of the Maven platform has access to their very own Care Advocate who is trained in health advocacy and can connect you with best-in-class providers across a range of services – many experienced in serving the LGBTQIA+ community.

Fertility Benefits

The Hartford employees and their partners enrolled in The Hartford's health plan with UnitedHealthCare (UHC), have access to:

- One Maven Cycle to be utilized on eligible fertility expenses.
- Access to Maven's high-quality fertility clinic network and prescription program.
- Claims administration and reconciliation with seamless payment and reimbursement through Maven Wallet.

- 24/7 support and guidance from a Maven Care Advocate to help navigate coverage and care.
- To find out more, log on to your [MyWellness at Work](#) account and search for Maven.

Adoption Assistance

The company will reimburse you for 100% of your covered expenses, up to \$10,000 (per eligible adoption) through Maven Wallet for adoption of a child under the age of 18. For more information, go to [My Benefits at Work](#).

HIV Prevention, Care and Pharmacy Benefits

HIV testing is covered as a diagnostic test, subject to your Hartford health plan option's deductible and applicable cost share. To find an in-network provider and/or estimate cost, log on to your [myuhc.com](#) account and select "Find Care & Costs."

Medications for pre-exposure prophylaxis (PrEP), postexposure prophylaxis (PEP) and antiretroviral therapy (ART), including injectable treatment, are generally covered under the plan. Maintenance medication prescriptions must be filled via Optum Rx home delivery or through the CVS 90 program. Specialty medications must be accessed through Optum Rx and may require prior authorization by Optum Rx. To locate more information about

prescription medication, log on to your [myuhc.com](#) account and select "Prescription Drug List" under "Pharmacies and Prescriptions." Be sure to review the formulary drug list with your healthcare provider when contemplating a new prescription or change to an existing medication. If you have questions about medications and services, call Optum Rx at **844-562-6280**.

Gender Affirmation Benefits

When you are enrolled in The Hartford's health insurance plan with UnitedHealthcare (UHC), you and your covered dependents have access to dedicated, specially trained Gender Identity Support Advocates who can:

- Help connect you to medical specialists with expertise in gender dysphoria and gender-affirming care including behavioral health providers.
- Answer your benefits questions about what is covered and how much the plan will pay.
- Engage appropriate clinical resources and assist with prerequisites, claims, referrals, medications and authorizations, a personal Advocate will call providers directly.
- Assist with adding alerts to your account, detailing what name and pronouns you would like to be addressed as.

What's Covered

Coverage examples include, but are not limited to, the following:

- Hormone therapy*
- Voice modification therapy/surgery*
- Behavioral health services
- Breast/chest surgery*
- Facial/body contouring*
- Gender affirmation surgery*
- Hair-related services, such as electrolysis*
- Travel and lodging: \$10,000 lifetime maximum. Must be using a network provider more than 50 miles from your primary residence and within the United States, or if travel to another state is required because services cannot be obtained in your state of residence due to law or regulation.

* Requires prior authorization

For more information, call a UHC Advocate on the Gender Identity Support team at **800-326-9166**.

Looking for a New In-network Provider?

You can do a provider directory search on myuhc.com to identify transgender- and non-binary-affirming providers by including key words in the search toolbar under Find Care and Costs or call a UHC advocate at **844-562-6280**.

Helpful Internal Resources

The [Transgender Support Group](#) is intended to support and uplift individuals with lived experience related to the Transgender community, including those who identify as Transgender, Gender Non-Conforming, Non-Binary, or Questioning, as well as family members and close allies.

If you aren't ready to join just yet, you can request information of any kind or ask a question privately.

Menopause and Midlife Support

Maven, our virtual clinic for family building and fertility support, also provides menopause and midlife support that's personalized for LGBTQIA+ members by pairing them with culturally competent Care Advocates, providing 24/7 access to diverse providers trained in LGBTQIA+-specific care, and ensuring all resources and forums are accurate, trustworthy and affirming of every gender identity and sexual orientation. Each member is paired with a dedicated Care Advocate, providing personalized, around-the-clock support and ensuring care aligns with their lived experiences and cultural needs. Members gain 24/7 access to a network of providers across 35+ specialties—such as reproductive endocrinology and mental health—via video or messaging, plus tailored assessments and custom care tracks that reflect individual identities and goals. All virtual coaching and support is offered at no-cost and you don't have to be enrolled in The Hartford's health plan.

To find out more, log on to your [My Wellness at Work](#) account and search for Maven.

Financial

Financial Planning Support

Saving for the long-term future can seem daunting and sometimes downright impossible given some of the factors that LGBTQIA+ individuals are likely to face.

Additionally, some of the unique medical needs for this community are likely to come in the earlier stages of life, which can impact your financial future. When seeking financial

information and guidance, you want to work with someone who makes you feel safe to speak openly about your loved ones, and your individual priorities and financial needs. Fidelity representatives are trained to help you:

- A **Fidelity Planning Consultant** can talk with you about your financial goals, like creating a budget, establishing an emergency fund or saving for college or a house. You can connect with a consultant at **877-902-0007**.
- The **Planning and Guidance Center** in the Plan and Learn tab on NetBenefits has educational tools and resources to help you develop your personal financial goals and plan for the future.
- **Workplace Financial Consultants** will help you create a long-term retirement plan for free. To connect with a Workplace Financial Consultant, log on to NetBenefits, register for a consultation and search for "The Hartford - 1:1 Consultation" to find a date and time.

Additional Resources You May Find Helpful

[Fidelity's PRIDE Community page](#)

[Financial Planning Tips for LGBTQIA+ Couples](#)

[Estate Planning for Families with LGBTQIA+ Loved Ones](#)

Edelman Financial Engines Investment and Savings Plan (ISP)/401(k) Investment Advice

Edelman Financial Engines (EFE) offers an array of investment planning tools and services to help you meet your savings goals. They will help you review and evaluate your current risks, savings and investment strategies, and your projected retirement income, as well as provide guidance about specific action steps you can take to help improve your retirement plan results. EFE

offers an **Online Advice Tool** that helps you build an investment strategy on your own at no cost to you. If you would like more help, EFE can take over **professional management** of your ISP account for you for a fee. Call **800-601-5957** or watch this [video](#) to find out more.

Included with Your Company-paid Basic Life/AD&D Insurance

If you are covered by The Hartford's basic Life and AD&D insurance, you have access to additional services: Travel Assistance, ID Theft Support Services (which is different from the active ID theft protection/monitoring you can purchase from LifeLock™) and Compassionate Services. Compassionate Services guides you through end-of-life preparation of such things as legal directives, wills, trusts and organizing your affairs for your beneficiaries. You can access more information about these services on the Life and AD&D page on [My Benefits at Work](#).

Voluntary Coverages

The Hartford offers a suite of optional coverages that you can purchase to cover you and your spouse/domestic partner, including same sex. These offerings include: optional life, critical illness, hospital indemnity, accident insurance, ID theft protection and legal insurance. For more information, go to the Voluntary Insurance Protection page on [My Benefits at Work](#).

The Employee Relief Fund

Those facing financial hardship may qualify for assistance through the [Employee Relief Fund](#). Employees can also donate to the Employee Relief Fund where they will receive a 50% match from The Hartford. For more information, go to [Community & Giving – Home \(sharepoint.com\)](#).

Emotional

Better health starts with care that feels safe, welcoming and affirming. The [Pride 365+](#) site offers access to resources that educate and uplift, helping connect you to providers that understand the needs and priorities of the LGBTQIA+ community. If your child is on a journey to figure out their identity, you can offer support by becoming a well-informed ally. Check out the [podcasts on Pride 365+](#) and learn about welcoming environments and inclusive language.

Employee Assistance Program

Through the Employee Assistance Program (EAP), you can connect with a counselor over the phone, online or in person and get 10 counselling sessions per year for you or a member of your household at no cost. Masters-level counselors who specialize in dysphoria and transgender issues are available. Call **800-563-4760**, any day, any time, to receive an authorization number that you can use for your 10 counseling sessions. You don't have to be enrolled in The Hartford's health plan with UHC to be eligible for EAP visits.

Behavioral Health Coverage through UHC and Lyra

If you have exhausted your EAP visits, are covered by The Hartford's health plan with UHC and/or need longer term care or medication management, you can find a behavioral health provider who specializes

in LGBTQIA+ care through either the UHC or Lyra network.

You can use the provider directory search on [myuhc.com](#) to identify providers who specialize in LGBTQIA+ care by including key words in the search toolbar under Find Care and Costs or call a UHC Advocate at **844-562-6280**.

To access Lyra's network, go to [TheHartford.lyrahealth.com](#) to search for and view provider profiles and schedule an appointment. Lyra's network includes providers who offer a blended care therapy model, which is a combination of video sessions and digital support.

Optum Legal

If you did not purchase Legal insurance through ARAG during Annual Enrollment, you have access to legal assistance services through EAP's Optum Legal that gives you confidential access to local attorneys to answer legal questions, prepare legal documents and help you resolve legal issues. Resources, articles and guides on LGBTQIA+ topics are available.

Access to Legal assistance services include:

- Access to licensed state-specific attorneys.
- One 30-minute telephonic or face-to-face consultation per year at no cost to you.
- Ongoing representation by an attorney at a 25% discounted rate.

Call **800-563-4760** or go to the Legal Resource Center on [Optum's website](#) for more information. For more information on legal insurance go to the Voluntary Insurance Protections page on [My Benefits at Work](#). Compare the two offerings against your needs to see which offering is best for you.

Leaves of Absence

The Hartford recognizes that you may need to take time away to attend to medical, family and other personal issues. We offer a variety of leave options including paid parental leave, for both birth and non-birth parents, to make sure you can take the time you need.

Social

Employee Resource Groups

Employee Resource Groups (ERGs) are great ways for employees to engage with one another on points of common interest to influence positive change and foster the achievement of The Hartford's goals. In general, ERGs are typically based on a specific demographic, such as gender, race or life stage and open to all employees as either a member or an ally.

These groups contribute to building a diverse and inclusive work environment:

- [Asian Pacific Professionals Network \(APPN\)](#)
- [Black Insurance Professionals Network \(BIPN\)](#)
- [Flex-Abilities Network \(FAN\)](#)
- [LGBTQ+ Professionals Network \(PRIDE\)](#)
- [Hispanic Leadership Network \(HLN\)](#)
- [Mature Professionals Network \(MatPros\)](#)
- [Military Community Network \(MilCom\)](#)
- [Professional Women's Network \(PWN\)](#)
- [Young Professionals Network \(YoPros\)](#)
- [PRIDE Resources page](#)
- [SHINE – PRIDE's Leadership Development Program](#)

Charitable Giving with Corporate Match

Your monetary donations to your favorite charitable organizations, including LGBTQIA+ focused charitable organizations, can go even further when you give through The Hartford's [Volunteering & Giving site](#), which matches 50 cents for every dollar you contribute and 200% during Blitz Weeks.

