

This document is a Summary of Material Modifications (SMM), intended to notify you of changes to your Hartford benefits.



Annual Enrollment is Oct. 23 – Nov. 6

Your well-being is important to us. The Hartford is committed to providing benefits and resources to support your health and well-being.

Annual Enrollment is your opportunity to review your current coverage and select the options that best fit your life and budget for the coming year.



How to Enroll

On or after Oct. 23, make your 2026 benefits elections on [NetBenefits](#):

- **At work** – iConnect > Pay and Benefits > Benefits Selection and Review ([NetBenefits](#))
- **At home** – [NetBenefits](#)

Be sure to complete your elections by Nov. 6, 2025. For more information about your benefits:

1. Navigate

to the 2026 Annual Enrollment page on [My Wellness at Work/My Benefits at Work](#) to review the 2026 changes and all of your available benefits including:

- 2026 contribution rates
- A recording of the “Understanding Your Benefits” webinar
- Illustrative examples of how hypothetical employees use their benefits
- Important legal notices about your coverage and privacy

2. Call

the HR Service Center at 1-877-HR-AT-WORK (1-877-472-8967) and press “1” or say “Benefits” to ask questions about your benefits.

Important 2026 Changes for The Hartford's Benefits

This document provides important benefits plan information. Review it carefully and retain it for your future reference. All changes outlined in this document are effective January 1, 2026, unless otherwise stated.

Your 2026 Contributions

The rising cost of healthcare is a challenge employers are facing nationwide, including The Hartford. We remain committed to covering the majority of health plan premiums, but due to increasing medical expenses, largely driven by medical inflation and rising pharmaceutical costs, you may see changes in your employee contributions for 2026 depending on which plan option you choose and the dependents you enroll. We are not increasing deductibles, coinsurance and out-of-pocket limits. You will also see a slight increase in your Vision premiums, however: Dental premiums will not change in 2026.

One of the best ways that you can manage your medical expenses is to engage in preventive care (e.g., annual checkups, screenings and vaccinations) and participate in programs to manage chronic conditions. Early detection of health issues reduces long-term treatment costs.

2026 contributions can be found on the Annual Enrollment page of [My Wellness at Work/My Benefits at Work](#). Be sure to use the decision support tool on [NetBenefits](#) to help you select the health plan option that best fits your personal and financial needs.

Health

- We are discontinuing the \$1,000 penalty for not completing the Surgery Decision Support program for knee replacement, hip replacement, bariatric surgery, hysterectomy and lower back surgery.
- Non-preventive virtual visits with one of UnitedHealthcare's vendors — such as Doctor on Demand, Teladoc or Amwell — will be covered at 100% and not subject to your deductible. These visits allow you to consult a provider 24/7 for common minor illnesses or when your Primary Care provider is unavailable, with no out-of-pocket costs. Any prescriptions issued during these visits are covered according to your pharmacy plan and will be subject to cost-sharing.
- MRIs will be covered at 100% when performed at an in-network facility as part of your preventive breast cancer screening. This service will be added to the preventive screening list along with mammograms and ultrasounds for breast cancer screening purposes.

Dental

Preventive dental care, including exams and cleanings, will no longer count toward your annual maximum. The annual maximums will stay the same at \$1,000 for the Core plan and \$1,500 for the Enhanced plan.

This change allows you to allocate more of your available benefit toward significant dental treatments, such as root canals or tooth extractions, ensuring better coverage for when you need it most.

Vision

The reimbursement for frames purchased from an out-of-network provider will increase to \$75, up from the previous amount of \$64.

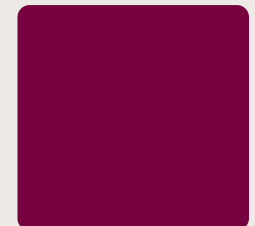
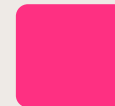
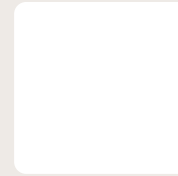
Voluntary Coverage

As the cost of healthcare and everyday essentials continues to rise, we're introducing enhancements to our suite of voluntary coverage—designed to help you manage these increases without adding to your coverage costs.

- **Critical Illness:** The benefit for non-invasive cancer diagnosis will increase from 25% to 100%.
- **Accident Insurance:** Enhanced coverage now includes a broader range of eligible injuries and services, such as:

Expanded Accident Insurance Benefits	Amount
Initial accident (report an accident and get an automatic payment before the claims process begins)	\$150
Hospital observation / short stay	\$300
Additional therapy services, including speech therapy, behavioral and others (current is just physical therapy)	\$100
Prescription drug	\$25
Pain management, including epidural and cortisone injections	\$300
Expanded health screening benefit	\$50
Motor vehicle safety	25% extra
Step-down hospital confinement	\$400
Severe traumatic brain injury	\$1,000
Ear injury	\$250
Gunshot wound	\$500
Puncture wound	\$100
Outpatient facility fee	\$200
General anesthesia	\$300
Allergic reactions	Are now included as a covered event

- **Hospital Indemnity:** This year, we're expanding our mental health coverage to include substance misuse as a reason for hospitalization. This further demonstrates our commitment to supporting you and your family's mental health and well-being.



Optional Life Insurance

To provide you with more flexibility, you have the opportunity to select Optional Life Insurance coverage equal to your annual salary, without needing to provide Evidence of Insurability, as long as the amount is within the guaranteed issue limit, which will increase from \$475,000 to \$500,000 in 2026.

If you...	During Annual Enrollment, you have the option to...	You should know that...
Currently purchase Optional Life insurance for yourself	Elect to increase by 1x your annual salary up to \$500,000, without providing Evidence of Insurability.	Any amount over \$500,000 or electing to increase by 2x or more of your annual salary will be subject to Evidence of Insurability.
Do not currently purchase Optional Life Insurance for yourself	Elect 1x your annual salary up to \$500,000 without providing Evidence of Insurability.	If you would like to elect 2x or more of your annual salary, you will have to provide Evidence of Insurability for any amount over 1x your annual salary or \$500,000, whichever is lower.

Investment and Savings Plan

If you are 50 or older, you are eligible to make additional “Catch-up” contributions to your ISP account beyond the standard IRS limit (\$23,500 in 2025). These “Catch-up” contributions are not elected separately. If you qualify, your pre-tax or Roth contributions will automatically continue until you reach the limit for your age group, based on the election you made.

However, due to the SECURE 2.0 Act, effective January 1, 2026, if you earned more than \$145,000 in the previous year (2025), you will be required to make all “Catch-up” contributions on a Roth basis. Pre-tax “Catch-up” contributions will no longer be an option for you. Your regular contributions up to the IRS limit (\$23,500 in 2025) are not affected, and you can still choose to make them on a pre-tax, Roth, or a combination of both before reaching this limit. A detailed communication with more information on this change will be provided in December.



Well-being Program

Introducing Calm and Calm Health

Calm and Calm Health will replace Headspace for Work as our go-to apps for mindfulness, meditation, sleep and more – at no cost to you.

- **Calm:** Enhance your sleep, relaxation and mindfulness with a variety of features, including celebrity-narrated Sleep Stories, immersive soundscapes, guided meditations and breathing exercises. Calm is part of your EAP benefit, available to you and your household members.
- **Calm Health:** Enjoy all of the features of Calm plus receive comprehensive screenings, personalized plans and programs from psychologists. Access Calm Health's most popular mindfulness content to help you stay centered and focused. Calm Health is part of UHC's Behavioral Health benefits and is available to all employees enrolled in The Hartford's health plan and their covered dependents.

You can share your free membership with all members of your household. Starting January 1, 2026, access these new resources at liveandworkwell.com.

Replacing services through My Medical Ally

We're sunsetting our partnership with My Medical Ally and transitioning some of our services to programs affiliated with our health plan administrator, UnitedHealthcare (UHC). These programs will better align with UHC to identify gaps in care and offer more features and services than our current partnership with My Medical Ally:

Current Program	New Program
Surgery Decision Support	Specialist Management Solutions
Cancer Quality Support Program	Cancer Support Program
Expert Medical Opinion	2ndMD
Behavioral Health Concierge	Same support is already available through our Employee Assistance Program (EAP), UHC Advocates and Lyra



Enroll by Nov. 6

Annual Enrollment is your opportunity to review your current benefits elections and choose the coverage that will work best for you and your family in 2026.

What Happens If I Don't Enroll?

Your current elections will carry over to 2026, with the exception of the following benefits which require re-election every year and do not carry over to the next year:

- Health Care Flexible Spending Account (HCFSA)
- Dependent Day Care Spending Account (DCSA)*
- Limited Purpose Flexible Spending Account (LPFSA)

After the enrollment period, you can only make changes to your benefits if you experience a qualifying life event during the plan year. You can change your Health Savings Account (HSA) contribution at any time.

*If you are a highly compensated employee (\$160,000 annual compensation in 2025), your calendar year maximum may be reduced mid-year based on government regulations that apply to plan participation.

Note On Health Plan ID Cards

If you enroll in the MyChoice Core, MyChoice Plus or MyChoice Select plan, you will receive a new ID card for 2026 in late December along with a "Get Started" guide.

If you do not receive your new ID card, please call UHC at 1-877-842-3210. Digital ID cards are available on UHC's app and at myuhc.com.

Consider Enrolling in Voluntary Coverage

Our suite of voluntary coverage options provide an additional layer of financial protection. These options can help you pay deductibles, coinsurance and everyday expenses if an unexpected event occurs.

Identity Theft Monitoring helps keep your personal data safe and Legal Insurance ensures access to legal help for personal matters, such as creating a will, estate planning, real estate transactions, family matters and more.

What do you gain by purchasing voluntary coverage through The Hartford?

- ✓ Cost of coverage at lower group rate
- ✓ Streamlined enrollment process
- ✓ Automatically deducted from paycheck
- ✓ Save time and money when you utilize the coverage

Resources to Help You Choose

Visit the Annual Enrollment page on [My Wellness at Work/My Benefits at Work](#) for additional information and resources.

Visit [NetBenefits](#) for decision support tools that can help you:

- Choose a health plan option that works best for you.
- Determine how much to contribute to an HSA and/or invest your current funds to cover health care expenses now and in the future.