

Benefits and Well-being Portfolios: Putting It All Together

Illustrative Examples

Note: The scenarios in this guide are highly generalized and are for illustrative purposes only.

References to preventive care include routine well exams, screenings and immunizations intended to prevent or avoid illness or other health problems. When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the preventive care benefit. Consult with your health care provider before having the service performed.

If you have questions about any benefits or programs mentioned in this document, please refer to [My Wellness at Work/My Benefits at Work](#) or the appropriate Summary Plan Description (SPD). SPDs are located on [NetBenefits](#) and are updated on an annual basis, typically in January.



Balancing it all: Meet Mary

Mary is a single mom with a son in college and is the primary caregiver for her mother. Balancing her responsibilities at work and at home has been overwhelming, but with the help of The Hartford's comprehensive benefits package, she is able to manage it all.

During Annual Enrollment, Mary...

- Elects the [MyChoice Core \(HDHP\)](#) for her health plan to align with her family's needs and budget. The plan covers in-network preventive care at 100%, which is not subject to deductible, and she uses it for occasional sick visits and her medications: one on the preventive drug list is covered at 100%, and the other is a low-cost Tier 1 generic.
- Enrolls in the [Enhanced Dental Plan](#) in anticipation of a root canal, and adds [Vision](#) coverage to get her annual frames and her son's mail-order contacts.
- Elects to contribute \$6,000 to her [Health Savings Account \(HSA\)](#), which covers her immediate expenses with some left over to save for the future. She invests the funds she doesn't need this year in Fidelity's no-fee mutual funds to build a financial foundation for her retirement medical expenses.
- Elects [Optional Life Insurance](#) to help ensure her son can finish college if the unthinkable happens, and [Critical Illness Insurance](#) for extra financial protection.
- Enrolls in [Legal Insurance](#) to help manage her mom's legal matters and update her own estate plan, and adds [ID Theft Monitoring](#) to keep an eye on her and her son's credit and online presence.

Throughout the rest of the year, Mary...



Physical

- Participates in the [Well-being Incentive Program](#), completing various wellness activities and earning the maximum **\$1,000 incentive** for her coverage level.



Emotional

- Receives up to **10 no-cost counseling sessions** through the [Employee Assistance Program \(EAP\)](#) to manage stress from caring for her mom and supporting her son through college.
- Connects her smartwatch to My Wellness at Work and uses the [Calm App](#) to practice mindfulness and track her sleep.



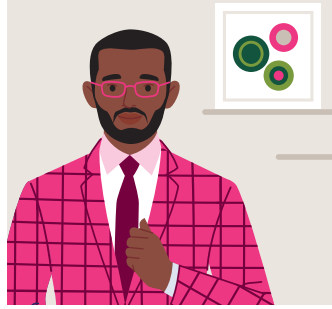
Financial

- Her son accesses [Travel Assistance](#) through her [Basic Life Insurance](#) coverage in the event he needs medical help during his European backpacking trip this summer.
- Contributes 6% to the [Investment and Savings Plan \(ISP\)](#), matched by The Hartford, which also adds a 2% non-elective contribution. Altogether, 14% of Mary's eligible compensation goes toward retirement savings.
- Sets up a free 45-minute appointment with Fidelity's [Workplace Financial Consultant](#) to prepare for retirement, earning activity points toward the Well-being Incentive Program.
- Contributes 2% of her gross pay to the [Employee Stock Purchase Plan](#), buying company stock at a 5% discount off market price.



Social

- Participates in the [MatPros ERG](#), which supports experienced workers navigating lifestyle transitions through work and knowledge sharing. She also joined the [Working Caregivers of Older Adults Community](#) to connect with peers facing similar life challenges.
- Contributes to the [Employee Relief Fund](#) to support colleagues experiencing financial hardships.



Caring for a growing family: Meet Jackson

Jackson is married and has three kids, all under 12. This year will be particularly eventful for him, as he welcomes a new family member through adoption, supports his husband – who is managing a chronic condition – and prepares for major knee surgery. With the help of The Hartford's comprehensive benefits package, Jackson navigates these challenges with ease.

During Annual Enrollment, Jackson...

- Enrolls in the [MyChoice Select \(PPO\)](#) at the family coverage level, which has a slightly higher contribution rate than the other options, but offers more predictable cost share for his husband's frequent appointments with his PCP and specialist, and the kids' occasional sick visits. Maintenance prescriptions are delivered through Optum Rx's mail order pharmacy, saving them money and trips to the pharmacy. Their preventive checkups are covered at 100%, not subject to deductible.
- Elects the [Enhanced Dental Plan](#), as his youngest will need braces next year, and [Vision](#) coverage for his oldest child's glasses and his husband's contacts.
- Contributes to both a [Health Care FSA](#) for eligible medical expenses and a [Dependent Day Care Spending Account](#) for child care costs.
- Enrolls in [Optional Life Insurance](#) for himself, his husband and children to ensure his family is financially protected if the unthinkable happens.
- Elects [Accident Insurance](#), because with three active young children, you can never be too prepared.
- Enrolls in [Legal Insurance](#) to get help with preparing a will.

Throughout the rest of the year, Jackson...



Physical

- Participates in the [Well-being Incentive Program](#) with his husband and earns the maximum **\$1,500 incentive** for their coverage level, after both of them have completed their annual preventive physicals.



Emotional

- Uses the [EAP](#) to find resources for caring for his middle child, who was recently diagnosed with autism, specifically the **Family Navigator** program. In addition, UHC has assigned them a Care Advocate as part of their **Special Needs Initiative** who is trained to remove obstacles and coordinate support.
- Connects with a [Maven Care Advocate](#), who guides them through the entire adoption journey, making the process less stressful.
- Explores meditation courses through the [Calm App](#) to help manage the stress of balancing work and home life.



Financial

- Gets reimbursed \$10,000 through the [adoption expense benefit](#) toward the adoption of their youngest child.
- Receives up to 8 weeks of [Parental Leave](#) to help their newest family member settle in.
- Contributes 6% to the [ISP](#), matched by The Hartford, which also adds a 2% non-elective contribution. Altogether, 14% of Jackson's eligible compensation goes toward retirement savings.
- Receives [Short-term Disability benefits](#) during his knee surgery recovery, providing up to 100% of his pay for 8 weeks – at no cost.
- Contributes to [The Hartford's 529 Tax-Advantaged College Savings Plan](#) to save for his children's future college expenses.
- Attends a free financial planning session with a [Workplace Financial Consultant](#) to plan for the future, earning activity points toward the Well-being Incentive Program.



Social

- Participates in the [PRIDE ERG](#), championing the growth and development of LGBTQ+ members and allies.
- Contributes to a charity that supports LGBTQ+ youth through the [Matching Gift Program](#).



Starting a new chapter: Meet Kyra

Kyra and her partner are planning to buy their first home and start a family next year, which is exciting – but nerve-wracking! They both take their health seriously, getting regular preventive check-ups, which are covered at 100% by The Hartford's health plan.

During Annual Enrollment, Kyra...

- Elects the [MyChoice Plus \(HDHP\)](#) with a lower deductible. The plan covers in-network preventive care at 100%, and Kyra uses it for occasional sick visits and to save for future medical expenses.
- Increases her [Health Savings Account \(HSA\)](#) contribution to \$8,000, saving for eligible medical expenses, including the baby's birth and postpartum care.
- Enrolls in the [Core Dental Plan](#) to cover regular preventive visits and the occasional cavity.
- Elects [Hospital Indemnity Insurance](#), which provides a lump-sum cash payment for hospital admissions related to childbirth, helping to cover expenses like deductibles, copayments and other out-of-pocket costs.
- Enrolls in [Legal Insurance](#) to access attorneys for support with document preparation during the home-buying process.

Throughout the rest of the year, Kyra...



Physical

- Participates in the [Well-being Incentive Program](#) with her partner and earns **\$1,500 in wellness incentives**, after both of them have completed their annual preventive physicals.



Emotional

- Connects with a [Maven Care Advocate](#), about preparing for pregnancy and for guidance through their fertility journey with resources and support for one covered Maven fertility cycle.
- Receives up to **10 no-cost counseling sessions** through the [EAP](#) to manage stress during their fertility journey. (Her partner uses the EAP, too!)



Financial

- Receives \$125 per month for her student loans through the [Student Loan Paydown Program](#).
- Contributes 2% of her gross pay to the [Employee Stock Purchase Plan](#), buying company stock at a 5% discount off market price.
- Contributes 6% to the [ISP](#), matched by The Hartford, which also adds a 2% non-elective contribution as well. Altogether, 14% of Kyra's eligible compensation goes toward retirement savings.



Social

- Participates in the [YoPros and PWN Employee Resource Groups](#).
- Is a [Well-being Catalyst](#) for her Workplace Community.
- Explores [volunteer opportunities](#) throughout the year and leads her department's annual Walk to End Alzheimer's team.

When her baby is born, Kyra...

- Receives [Short-term Disability benefits](#) to recover from childbirth, which provides up to 100% of her pay for 8 weeks – at no cost.
- Takes 8 weeks of [Parental Leave](#) to bond with her newborn, following disability leave.
- Adds her newborn to her health coverage within **31 days** of the baby's birth and enrolls in the following benefits:
 - [Dependent Day Care Spending Account](#) to pay for child care when she returns to work.
 - [Optional Life Insurance](#) to provide extra financial security for her family.
- Uses her [Legal Insurance](#) benefit to prepare a will, ensuring their family's future is secure.