



WHAT'S CHANGING FOR 2027?

Hospital Indemnity

New carrier, lower rates and enhanced hospital benefits.

WHAT'S CHANGING

NEW CARRIER

2026
Aflac



2027
The Hartford

RATES PER PAY PERIOD

↓ LOWER AT EVERY COVERAGE LEVEL

Coverage	2026 Aflac		2027 Hartford
Employee Only	\$12.35	→	\$9.26
Employee + Spouse	\$21.68	→	\$16.26
Employee + Child(ren)	\$19.35	→	\$14.51
Employee + Family	\$28.68	→	\$21.51

KEY BENEFIT HIGHLIGHTS

HOSPITAL ADMISSION

2026 AFLAC → 2027 HARTFORD
\$1,000 → \$1,200

INCREASES

DAILY HOSPITAL CONFINEMENT

2026 AFLAC → 2027 HARTFORD
\$200/day → \$200/day

SAME BENEFIT

DAILY ICU CONFINEMENT

2026 AFLAC → 2027 HARTFORD
\$500/day → \$700/day

INCREASES

HEALTH SCREENING BENEFIT

DOUBLES FOR 2027

2026 AFLAC → 2027 HARTFORD
\$50/year → \$100/year

ADDITIONAL 2027 HARTFORD BENEFITS

The Hartford plan also includes benefits for:

- Newborn routine hospital care
- Substance abuse confinement
- Mental/nervous confinement
- Rehab, skilled nursing & hospice care



WHAT YOU NEED TO KNOW

Hospital Indemnity pays **cash benefits directly to you** for covered hospital stays. The money can be used for medical or everyday expenses.



REMEMBER: YOU MUST ENROLL · 2027 Open Enrollment: **October 19 – November 2, 2026**. All current benefits end **Dec. 31, 2026** — enroll to have elected benefits effective **Jan. 1, 2027**.



This is a summary of benefit changes and highlights. Please refer to the 2027 Employee Benefits Guide and official plan documents for complete plan details.