



WHAT'S CHANGING FOR 2027?

Accident Insurance

New carrier, lower rates and enhanced 2027 plan features.

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	\$6.07	→	\$4.55
Employee + Spouse	\$10.34	→	\$7.75
Employee + Child(ren)	\$10.84	→	\$8.13
Employee + Family	\$15.11	→	\$11.33

KEY BENEFIT HIGHLIGHTS

EMERGENCY ROOM

2026 AFLAC
\$150 / \$200 → **2027 HARTFORD
\$300**
w/o / with X-ray

GROUND AMBULANCE

2026 AFLAC
\$350 → **2027 HARTFORD
\$1,100**

DIAGNOSTIC EXAM (CT/MRI/EEG)

2026 AFLAC
\$300 → **2027 HARTFORD
\$400**

FOLLOW-UP VISIT

2026 AFLAC
\$50 → **2027 HARTFORD
\$100**
up to 3 visits up to 10 visits

HOSPITAL ADMISSION

2026 AFLAC
\$1,350 → **2027 HARTFORD
\$3,000**

ICU CONFINEMENT

2026 AFLAC
\$600/day → **2027 HARTFORD
\$850/day**

Plus, many other accident benefits continue, including benefits for urgent care, X-rays, fractures, dislocations, lacerations, surgery, therapy and air ambulance.

WELLNESS BENEFIT

\$100 Annual Wellness Benefit

One \$100 per year for an eligible Health Screening OR Accident Prevention activity, subject to plan provisions.

ORGANIZED AMATEUR SPORTS RIDER

A covered injury while participating in organized amateur sports can receive an **additional 25%** of the applicable benefit, **up to \$2,000**.



WHAT YOU NEED TO KNOW

Accident insurance pays benefits **directly to you** and is designed to supplement—not replace—medical insurance.



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.