



## WHAT'S CHANGING FOR 2027?

# Critical Illness

New carrier with enhanced benefits for certain covered conditions.

## WHAT'S CHANGING

2026

**Aflac**



2027

**The Hartford**

## HEALTH SCREENING DOUBLES FOR 2027

2026 AFLAC  
\$50/year



2027 HARTFORD  
**\$100/year**

## KEY BENEFIT HIGHLIGHT

### Non-Invasive Cancer

2026 AFLAC

**25%**

of elected benefit



2027 HARTFORD

**100%**

of elected benefit

### EXAMPLE

With \$20,000 of elected coverage:

2026 AFLAC

**\$5,000**

2027 HARTFORD

**\$20,000**

Benefits are payable when the diagnosis meets the applicable policy definition and all other plan requirements.

### BENEFIT AMOUNTS — EMPLOYEE CHOOSES

**\$5,000**

**\$10,000**

**\$15,000**

**\$20,000**

**\$25,000**

**\$30,000**

**Spouse:** 50% of the employee's elected amount

**Child:** 50% of the employee's elected amount

### COVERAGE FOR MAJOR CONDITIONS

Examples include heart attack, stroke, invasive cancer, non-invasive cancer, sudden cardiac arrest, major organ failure, end-stage renal disease, Type 1 diabetes, coma, permanent paralysis, and loss of hearing, sight or speech.

**Recurrence benefits:** The Hartford plan can provide additional benefits for qualifying recurrences of certain covered conditions, subject to plan provisions.

### 2027 Rates per \$1,000

<30

30–39

40–49

50–59

60–69

70–79

80+

Employee & Spouse

\$0.18

\$0.28

\$0.46

\$0.90

\$1.99

\$2.67

\$2.67



### WHAT YOU NEED TO KNOW

Critical Illness insurance pays a **cash benefit directly to you** following a covered diagnosis. The money can be used however you choose. Benefits are subject to the terms and conditions of the plan.



**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.*