



Be there to help no matter what.

Life Insurance

Your annual enrollment opportunity: November 5th - 19th, 2025



NOVANT HEALTH, INC.

Group Life insurance provides a cash benefit to help with final planning and loss of future income at a lower cost, using a more simplified enrollment process than individual policies.

At The Hartford, our focus on empathy and compassion sets our claims process apart as a carrier that truly cares about its customers and their well-being.

If you have any questions about your benefit options, contact the HR Service Center. Visit AskHR@novanthealth.org or call 1-800-890-5420.

Basic Life insurance coverage.

Your Company cares about your financial well-being and is offering all eligible Team members with a Basic Life insurance benefit of 1.5x annual earnings to a maximum of \$1,000,000 at no cost to you. You can choose to enhance your protection with a Supplemental Life insurance plan at an affordable group rate. You must be actively at work with your employer on the day your coverage takes effect.

Supplemental Life insurance coverage options.

For Yourself: Up to 5x annual earnings, to a maximum of \$1,000,000 (whichever is less)

For Your Spouse: .05x, 1x or 1.5x annual earnings to a maximum of \$200,000 (whichever is less)

For Your Child(ren): \$5,000 or \$10,000

If you elect an amount that exceeds the Guaranteed Issue amount, you and your spouse will need to provide Evidence of Insurability (EOI). If you enroll after your annual or initial enrollment period, EOI will be required for all coverage amounts.

For Yourself: Up to \$500,000

For Your Spouse: Up to \$50,000



Help ease your loved ones financial burden.

By providing your beneficiaries a lump sum in the event of your death, Life benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family afford the same lifestyle they have today.

Single parent, multiple responsibilities

Help take care of your children financially.

Dual income, no kids

Help your spouse maintain the same standard of living as you have today.

Growing children, aging parents

Help protect your kids' financial futures and take care of elderly parents.

Single and carefree

Help make sure those student loans and car payment aren't a burden to anyone.

All changes will
become effective
on January 1st,
2026.

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The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2025 The Hartford

Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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