



2019 Group Benefits Employer Markets Legislative Notice

Employee Version

Note: The purpose of this Notice is to provide an overview of new laws primarily passed in 2019 that may impact your insurance policy. These laws may apply to the extent that your policy has the applicable provisions in the contract.

DISCLAIMER: The Hartford provides this Notice for informational purposes only. This Notice includes information that may impact policies issued by The Hartford, but does not constitute legal advice. You should continue to consult your employer's legal and HR resources for guidance on the application of the law(s) cited in this Notice.

Policy Provisions

State and Title: FL Senate Bill 7098

Effective Date: July 1, 2019

Summary: FL updated the statutory benefit amounts for accidental death or accidental injury of firefighters resulting in death while on duty. The death benefit amount increased to \$75,000 (previously \$50,000) as of July 1, 2019. This amount increases to \$225,000 (previously \$150,000) if the death is caused by an unlawful or intentional act.

State and Title: MS House Bill 628

Effective Date: July 1, 2019

Summary: Mississippi passed a law requiring certain accident and health insurance policies to add language to policy provisions that penalize late payment of claims and increased the penalty for late payment of claims to 3% (formerly 1 ½ %).



State and Title: NH Regulation 6203.01

Effective Date: August 26, 2019

Summary: New Hampshire updated its regulation on minimum standards applicable to certain accident coverage policies, as follows: The benefit amounts for accidental death and double dismemberment shall now be at least \$10,000 (up from \$1,000). The benefit for dismemberment of a limb in whole or in part shall be at least \$5,000 (up from \$1,000) and the benefit for dismemberment of a digit shall be at least \$1,000 per covered person (previously no minimum applicable).

Discretionary Clauses:

State and Title: CT House Bill 7424

Effective Date: January 1, 2020

Summary: Connecticut passed a law prohibiting the use of discretionary clauses in disability income protection policies. According to the new law such policies cannot contain a provision reserving discretion to such insurer to interpret the terms of the policy, or provide standards for the interpretation or review of such policy, that are inconsistent with the laws of the state.

State and Title: ME Senate Paper 321

Effective Date: January 1, 2020

Summary: Maine passed a law prohibiting the use of discretionary clauses in group health insurance policies. These policies cannot contain a provision purporting to reserve sole or absolute discretion to the insurer to interpret the terms of the contract, to provide standards of interpretation or review, to determine eligibility for benefits, to determine the amount of benefits or to resolve factual disputes. Any such provisions will not be enforceable.



Disclosures/Notices:

State and Title: NM Insurance Bulletin 2019-06

Effective Date: May 1, 2019

Summary: Insurers issuing group health policies offering excepted benefits to out of state groups (not governed by ERISA) which cover NM residents must meet NM's minimum standards for those residents and shall include a consumer complaint advisory notice to be delivered with the certificate of coverage issued to out-of-state groups, which reads:

If you are resident of New Mexico, your coverage will be administered in accordance with the minimum applicable standards of New Mexico law. If you have concerns regarding your claim, premium or other matters pertaining to coverage, you may file a complaint with the New Mexico Office of the Superintendent of Insurance (OSI) using the complaint form available on the OSI website and found at: <https://www.osi.state.us/ConsumerAssistance/index.aspx>.

State and Title: NM Bulletin 2019-13

Effective Date: August 1, 2019

Summary: Insurers providing certain excepted benefit plans must include a specific notice to consumers at the top of the applications and policies or certificates that are limited benefit plans and specified disease plans, and are not major medical health benefit plans or disability-only plans. The notice must appear in at least 14-point bold type and appear as follows:

Notice to Consumer: This is a limited benefits health plan. The benefits provided are supplemental to, and not a substitute for, major medical coverage, even in combination with other limited benefits plans. To apply for an individual or small-group major medical plan, please visit the website of New Mexico Health Insurance exchange at www.bewellnm.com or call 1-833-862-3935 (TTY:711).



Guaranty Association Notices:

The purpose of the Life and Health Insurance Guaranty Associations is to provide certain insured's with a limited benefit in the event that their insurance company becomes insolvent and can no longer pay claims. Each state provides coverage according to its Life and Health Insurance Guaranty Association laws for certain certificate holders under a group insurance policy. All insurance companies (with limited exceptions) licensed to write life and health insurance or annuities in these states are required, as a condition of doing business in the state, to be members of the Guaranty Association. The Hartford is required by law to provide or make available the Guaranty Association Notice as a means of informing policyholders of the existence and purpose of the Guaranty Association. The following states have made changes to their Guaranty Association coverage limits:

State and Title: Ill Adm Code 3401 Ill A

Effective Date: February 25, 2019

Summary: The IL Department of Insurance implemented changes to the Illinois Life and Health Insurance Guaranty Association Notice. This notice provides a brief summary description of the Illinois Life and Health Insurance Guaranty Association ("the Association") and the protection it provides for certain insureds. This safety net was created under Illinois law, which determines who and what is covered and the amounts of coverage.

State and Title: IN DOI Bulletin 249

Effective Date: April 10, 2019

Summary: IN Department of Insurance implemented changes to the Life and Health Guaranty Association Notice. Member insurers may not deliver a policy or contract to a policy or contract owner unless the summary document is delivered to the policy or contract owner at the time of delivery of the policy or contract. The summary document is available upon request by a policy or contract owner.

State and Title: MT ARM 6.6.4603

Effective Date: January 1, 2020

Summary: The MT Department of Insurance implemented changes to the MT Life and Health Insurance Guaranty Association Notice to clarify language and amounts specific to life and health insurance benefits.

State and Title: NV Bulletin 19-006

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). © 2019 The Hartford



Effective Date: January 1, 2020

Summary: The NV Department of Insurance implemented changes to the NV Life and Health Insurance Guaranty Association Notice which expanded coverage to include Health Maintenance Organizations (HMOs) and health benefit plans.

State and Title: TN DOI Notice Concerning Coverage

Effective Date: February 1, 2020

Summary: The TN Department of Insurance implemented changes to the current TN Life and Health Insurance Guaranty Association Notice. In general, individuals are protected by the Association if they live in TN and hold a life or health insurance contract, HMO contract, or an annuity, or if they are insured under a group insurance contract issued by an insurer that is authorized to conduct business in TN.

State and Title: UT Rule R590-155-1

Effective Date: June 7, 2019

Summary: The UT Department of Insurance updated the UT Life and Health Insurance Guaranty Association Notice to include Health Maintenance Organizations (HMOs) and health benefit plans. Contact information for the UT Life and Health Insurance Guaranty Association was also updated.

State and Title: WV Informational Letter 204

Effective Date: July 1, 2019

Summary: The WV Department of Insurance issued an informational letter implementing changes to the Life and Health Guaranty Association Notice. Member insurers may not deliver a policy or contract to a policy or contract owner, certificate holder or enrollee unless the summary document is delivered to the policy or contract owner, certificate holder or enrollee prior to or at the time of delivery of the policy or contract. The summary document is available upon request by a policy or contract owner, certificate holder or enrollee.

State and Title: WY House Bill 175

Effective Date: July 1, 2019

Summary: The WY Life and Health Insurance Guaranty Association updated the Guaranty Notice as a result of WY House Bill 175 which was amended to include Health Maintenance Organizations (HMOs) and health benefit plans.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). © 2019 The Hartford