

2025 Employee Benefits Employer Markets Legislative Notice

Employee Version

Note: The purpose of this Notice is to provide an overview of new laws primarily passed in 2025 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: Kansas ; House Bill 2050 (revises 40-102)

Effective Date: July 1, 2025

Summary: Kansas has updated the insurance department section within its Insurance Code to reflect the new name when referencing the department. All powers, duties and functions of the Kansas Insurance Department have been transferred and imposed upon the Kansas Department of Insurance. Any forms or policies that reference the Kansas Insurance Department are updated to reflect the Kansas Department of Insurance.

State and Title: Maryland HB 1355 (s 15-838.1)

Effective Date: January 1, 2026

Summary: Maryland has updated its coverage requirements for hearing aids to include coverage for adults and authorizing an insured or enrollee to choose a certain hearing aid and pay a certain amount for the hearing aid without financial or contractual penalty to the provider of the hearing aid for Group Retiree Health and Tricare Supplement policies.

State and Title: Maryland SB 60 (Ins. s 15-861)

Effective Date: January 1, 2026

Summary: Insurers offering hospital, medical, or surgical benefits on an expense-incurred basis must cover calcium score testing as per the latest guidelines from the American College of Cardiology for Group Retiree Health and Tricare Supplement policies.

State and Title: Arkansas HB 1079 (s 23-79-3502)

Effective Date: August 5, 2025

Summary: The Arkansas legislature has passed House Bill 1079 to mandate coverage for genetic testing for inherited gene mutations and evidence-based cancer imaging without cost-sharing for Group Retiree Health policies.

State and Title: Florida SB 1202 / HB 751 (112.191 / 112.19)

Effective Date: July 1, 2025

Summary: Florida passed legislation adding a new condition for injury under which a firefighter, law enforcement officer, correctional officer, or correctional probation officer and their spouse and dependent children can qualify for benefits for Business Travel Accident policies.

State and Title: Utah HB 23 (Section 31A-22-614)

Effective Date: May 7, 2025

Summary: This law updates the time limit on proof of loss for a claim under an accident and health insurance policy from 120 days to 180 days. For purposes of this policy requirement an accident and health insurance policy includes a life insurance policy with an AD&D rider.

State and Title: Oklahoma SB 1050 (Section 36 s 1250.5)

Effective Date: November 1, 2025

Summary: The time limit for insurers to request refunds on paid claims has changed for Life, Accident and Health insurance policies. Insurers now have six months, reduced from 12 months, to make these requests after a claim is paid out.

State and Title: Pennsylvania HB 261 (Section 40-39-110)

Effective Date: June 30, 2025

Summary: This law has changed the wording for “mental retardation or physical handicap” to “intellectual or physical disability” with respect to an unmarried dependent child covered by a group accident and sickness insurance policy.

State and Title: NY, Department of Financial Services, Circular Letter 2025-01

Effective Date: February 18, 2025

The New York Department of Financial Services (DFS) released Insurance Circular Letter No. 1 (2025). This circular provided detailed guidance on the inclusion of government benefit offset provisions within disability income insurance policies, as per New York Insurance Law and regulations. The DFS emphasized that insurers can only offset policy benefits by the actual amount of governmental or workers compensation benefits received by the insured, not based on estimated benefits, unless requested by the insured, who also retains the right to opt-out at any time. To comply with this rule, The Hartford filed a rider with language approved by the DOI which reflects the rules above.

Disclosures/Notices:

State and Title: Kansas ; House Bill 2050 (revises 40-102)

Effective Date: July 1, 2025

Summary: Kansas has updated the insurance department section within its Insurance Code to reflect the new name when referencing the department. All powers, duties and functions of the Kansas Insurance Department have been transferred and imposed upon the Kansas Department of Insurance. Any forms or policies that reference the Kansas Insurance Department are updated to reflect the Kansas Department of Insurance.

State and Title: Nevada ; Assembly Bill 52 (revises 689B.0295)

Effective Date: January 1, 2026

Summary: Nevada has updated the law that requires insurers upon issue of a policy of group health insurance to provide a written notice to the insured in clear and comprehensible language that is understandable explaining the right of the insured to file a written complaint. This includes additional notices relating to the denial of claims.

Guaranty Association Notices:

The purpose of the Life and Health Insurance Guaranty Associations is to provide certain insureds with a limited benefit in the event the 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

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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: SC – Guaranty Association Notice

Effective Date: January 25, 2025

Summary: The South Carolina Life and Accident and Health Insurance Guaranty Association (SCLAHIGA) has implemented a summary notice which all member insurers of SCLAHIGA must distribute. This summary document must be distributed when delivering a new policy or contract to the policy owner, contract owner, certificate holder, or enrollee at the time of delivery of the policy or contract. The document must also be made available upon request by a policy owner, contract owner, certificate holder, or enrollee. This notice requirement applies to new policies and renewals.