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Supplemental Life & Voluntary Dependent Life Coverage 2019

CIS offers life and disability coverage through The Hartford. Employers pay for basic coverage, and choose whether to make available optional employee-paid Supplemental Employee/Spouse/Domestic Partner (DP) Life and/or Voluntary \$10,000 Dependent Life coverage. ***If either of these options are offered by your employer, you will see these plans online and will be given the opportunity to enroll for the first time or increase your current election(s).***

Supplemental Employee/Spouse/DP Life

Employees and/or spouses can elect amounts from \$10,000 to \$300,000 in \$10,000 increments. Any amount elected for supplemental life during open enrollment requires completion of a Personal Health Application (PHA) by The Hartford.

If electing coverage, a link to the Hartford PHA will be provided at the end of your enrollment. If enrolling in coverage for yourself only, you can click on the link and complete the PHA immediately. If enrolling in coverage for you and your spouse, the PHA will include questions for both of you and must be completed at the same time.

If you cannot complete the PHA at the time of enrollment, or you wish to complete at a later date, you will need to do so no later than December 1, 2018.

Please Note: If you added a spouse or children during open enrollment, required documentation must be uploaded into the enrollment system and approved by CIS before the EOI link will allow access to the Hartford site.

Personal Health Application (PHA)

If you prefer to complete the PHA by hardcopy, click on the PHA link and it will take you to the online version. You have to complete the first two pages of the form and then on the third page (Health Questions) you will see a link to print out the form (Print Personal Health Application).

It will be pre-populated with the information provided on the first two pages. Then answer the questions and mail the completed form to The Hartford.



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To complete the PHA at a later date, log into Benefitsolver and access the Hartford link from your homepage. All coverage approved prior to December 1 will be effective January 1, 2019. Coverage approved after that will have a February 1 or later effective date. If you wish to discontinue Supplemental life, you must elect the waive option.

Supplemental Employee/Spouse/DP Life Rates

Rates will adjust on January 1 for employees and/or spouses who changed age categories during the previous calendar year. Your first paycheck after January 1 will reflect the new rates (see below).

Age	Employee Cost/\$1K	Spouse Cost/\$1K
0-29	\$0.030	\$0.035
30-34	\$0.039	\$0.044
35-39	\$0.053	\$0.061
40-44	\$0.075	\$0.087
45-49	\$0.106	\$0.122
50-54	\$0.166	\$0.192
55-59	\$0.310	\$0.358
60-64	\$0.476	\$0.549
65-69	\$0.898	\$1.035
70-74	\$1.413	\$1.629
75 & Older	\$4.354	\$5.022

If you elect \$100,000 for employee coverage and are 45 years old your premium would be: $\$0.106 \times 100 = \10.60 . This amount would be the monthly payroll deduction.

Voluntary \$10,000 Dependent Life

You can elect the \$10,000 Dependent life coverage during open enrollment on a guarantee issue basis. Coverage is \$2.66 per month and will cover a spouse, DP, and/or children under the age of 26. If you wish to discontinue Voluntary Dependent life, you must choose the waive option.

ARE YOUR BENEFICIARY DESIGNATIONS CORRECT?

When going through the open enrollment process, please be sure to confirm that your Beneficiary Designations are correct. The beneficiary(ies) listed on the system are the ones who will receive any life insurance benefits.

You are automatically the beneficiary for the Supplemental Spouse/DP Life and the Voluntary \$10,000 Dependent Life. Beneficiaries for the Basic Life and Supplemental Employee Life coverage need to be designated online. If you are adding coverage for the first time, you will be offered the opportunity to assign a beneficiary during the enrollment process.