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Supplemental Life & Voluntary Dependent Life Coverage 2021

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 in CIS-Connect.***

Supplemental Employee/Spouse/DP Life

Employees and/or spouses can elect amounts from \$10,000 to \$300,000 in \$10,000 increments. As a new hire, you can elect up to \$100,000 on yourself and up to \$20,000 on your spouse on a guaranteed issue (GI) basis (no medical underwriting). Any amount elected above the GI amounts requires completion of Hartford's Personal Health Application (PHA).

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 60 days from your date of hire.

Please Note: You may be required to provide documentation if your spouse is not currently an approved dependent in CIS-Connect and you are enrolling him/her for Supplemental Spouse Life for the first time.

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 must 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 CIS-Connect to access the Hartford link from your homepage. Coverage will be effective the first of the month following 30 days after approval.

Supplemental Employee/Spouse/DP Life Rates

Rates will increase every January 1 for employees and/or spouses/DPs 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

Example: 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 as a new hire or annually 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.

BENEFICIARY DESIGNATIONS

For both the employer and some of the employee paid life insurance policies, you'll want to designate beneficiaries. You'll be offered the opportunity to assign a beneficiary during the enrollment process. Designating beneficiaries online will simplify the process if a claim is filed.

You are automatically the beneficiary for the Supplemental Spouse/DP Life and the Voluntary \$10,000 Dependent Life. opportunity to assign a beneficiary during the enrollment process.