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# Supplemental Life & Voluntary Dependent Life Coverage 2024

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 your employer offers any of these options, 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. Any amount elected for supplemental life during open enrollment requires completion of Hartford's Personal Health Application (PHA), unless your employer added this plan for the first time in which case you can elect up to \$100,000 for yourself and \$20,000 for a spouse without completing the application

If electing coverage, a link to The Hartford PHA will be included on your homepage in the Action Items box. 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.

**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 then 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.*

If you can't complete the PHA at the time of enrollment or wish to complete it later, you will need to do so no later than Nov. 30, 2023. To complete it, log into CIS-Connect ([www.cisbenefits.org](http://www.cisbenefits.org)) to access the Hartford link from your homepage. All coverage approved before Dec. 1 will be effective Jan. 1, 2024. Coverage approved after that will have a Feb. 1 or later effective date. If you wish to discontinue Supplemental Life, you must elect the waive option.

## Supplemental Employee/Spouse/DP Life Rates

If enrolling in Supplemental Employee/Spouse Life for the first time, rates will be based on you and your spouse's/DP's age (if you enrolled for spouse coverage) on Jan. 1. After that, rates will increase every Jan. 1 for employees and/or spouses/DPs who changed age categories during the previous calendar year. Your first paycheck after Jan. 1 will reflect the new rates (see below).

Age	Employee Cost/\$1K	Spouse Cost/\$1K
0-29	\$0.027	\$0.032
30-34	\$0.035	\$0.040
35-39	\$0.048	\$0.055
40-44	\$0.068	\$0.078
45-49	\$0.095	\$0.110
50-54	\$0.149	\$0.173
55-59	\$0.279	\$0.322
60-64	\$0.428	\$0.494
65-69	\$0.808	\$0.932
70-74	\$1.272	\$1.466
75 & Older	\$1.854	\$1.854

*Example: If you elect \$100,000 for employee coverage and are 45 years old your premium would be:  $\$0.095 \times 100 = \$9.50$ . 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 guaranteed 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?

We encourage you to confirm that your Beneficiary Designations are correct every year during open enrollment, as errors can happen. It's an important step since the beneficiary (or beneficiaries) listed in CIS-Connect are the ones who will receive your life insurance benefits.

You are automatically the beneficiary for the Supplemental Spouse/DP Life and the Voluntary \$10,000 Dependent Life. Beneficiaries for Basic Life, Supplemental Employee Life, and Statutory Life need to be designated online. You will have the opportunity to assign or change beneficiaries during the enrollment process.