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Supplemental Life & Voluntary Dependent Life Coverage 2025

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/Registered 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.***

NEW! Supplemental Employee/Spouse/DP Life

In 2025, the employee maximum benefit for your Supplemental Life policy will increase from \$300,000 to \$1,000,000 — and the guaranteed issue amount will increase from \$100,000 to \$400,000. The Supplemental Spouse maximum benefit will increase to \$500,000, and the guaranteed issue amount will increase from \$20,000 to \$30,000.

Because of the benefit enhancement, CIS has negotiated with The Hartford to allow all employees and spouses to be eligible for the new guaranteed issue amounts during the 2025 open enrollment period. This is a one-time opportunity to increase your coverage to the new guaranteed issue amounts without having to complete Evidence of Insurability, or EOI. After the 2025 open enrollment period, any requested increase to coverage will require EOI and will depend on Hartford's approval. Please also note, your current elections will not automatically increase to the new guaranteed issue amounts. If you want to increase your supplemental employee or spouse coverages, you must elect the higher amount(s) through the Open Enrollment process.

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.

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 them for Supplemental Spouse Life for the first time.

If electing coverage over the guaranteed issue amount, a link to The Hartford Personal Health Application (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.

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, 2024. To complete it, log into CIS-Connect (www.cisbenefits.org) to access the Hartford link from your homepage. All coverage approved before Dec. 1 will be effective Jan. 1, 2025. 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 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 can assign or change beneficiaries during the enrollment process.