



# Supplemental Life & Voluntary Dependent Life Coverage 2026

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.***

## Supplemental Employee/Spouse/DP Life

Employees and their spouses may elect supplemental life insurance coverage in amounts ranging from \$10,000 to \$1 million available in \$10,000 increments. In most cases, any amount elected during open enrollment requires completion of The Hartford's Personal Health Application (PHA) as part of the Evidence of Insurability (EOI) process. However, if your employer is offering this plan for the first time, you may elect up to \$400,000 for yourself and \$30,000 for your spouse without completing the PHA. If you do elect coverage, a link to The Hartford PHA will appear in the Action Items section of your homepage. When enrolling for yourself only, you can click the link and complete the PHA immediately. If you are enrolling for both yourself and your spouse, the PHA will include questions for each of you.

## 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'll see a link to print out the form (Print Personal Health Application).*

*It will be prepopulated 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.

## 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 in employee coverage and are 45 years old your premium would be:  $\$0.095 \times 100 = \$9.50$ . This amount would be your 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.

## DEADLINES & EFFECTIVE DATES

- You must complete the PHA by **Nov. 30, 2025**.
- Log into [cisbenefits.org](https://cisbenefits.org), go to your homepage, and click The Hartford link to finish.
- Coverage approved by **Dec. 1, 2025**, will begin **Jan. 1, 2026**.
- Coverage approved after that will start **Feb. 1, 2026**, or later.

### 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.