



Supplemental Life & Voluntary Dependent Life Coverage 2027



CIS offers life and disability insurance through The Hartford. Your employer pays for your basic coverage and determines which optional, employee-paid life insurance plans are available to you. Depending on your employer's offerings, you may be able to elect Supplemental Employee Life, Supplemental Spouse/Registered Domestic Partner (DP) Life and/or Voluntary Dependent Life. Available options will appear in CIS-Connect during Open Enrollment.

Supplemental Employee/Spouse/DP Life

You may elect Supplemental Life coverage for yourself and, if eligible, your spouse or Registered Domestic Partner (DP), in \$10,000 increments up to \$1 million.

Coverage elected during Open Enrollment generally requires Evidence of Insurability (EOI) completed through The Hartford's Personal Health Application (PHA). If your employer is offering Supplemental Life for the first time, you may elect up to \$400,000 for yourself and \$30,000 for your spouse/DP without completing a PHA.

Adding spouse/DP coverage for the first time?

You may be required to provide documentation verifying your spouse or Registered Domestic Partner if they are not already an approved dependent in CIS-Connect.

Deadlines & Effective Dates

- Complete your Open Enrollment election in CIS-Connect.
- Complete The Hartford's PHA from the Action Items section of CIS-Connect.
- **Submit the PHA by Nov. 30, 2026.**
- Coverage requiring EOI will not take effect unless approved by The Hartford.
- Your coverage effective date depends on when The Hartford approves your application.

Evidence of Insurability (EOI)

Evidence of Insurability may be required for certain coverage elections. If EOI is required for the coverage you elect, a link to The Hartford's Personal Health Application (PHA) will appear in the **Action Items** section of CIS-Connect.

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.

Selecting coverage during Open Enrollment does not mean it is approved. You must complete the PHA and receive approval from The Hartford before coverage requiring EOI can take effect.

Supplemental Employee/Spouse/DP Rates

Your monthly premium is based on the amount of coverage you elect and the insured person's age as of Jan. 1. Rates are adjusted each Jan. 1 if you or your spouse/DP moved into a new age band during the previous calendar year.

Below is the monthly cost per \$1,000 of coverage.

Age	Employee Cost	Spouse Cost
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

Voluntary \$10,000 Dependent Life

This plan provides \$10,000 of life insurance coverage for each eligible child through age 25 and for your spouse or, if eligible, Registered Domestic Partner. This is guaranteed-issue coverage and costs **\$2.66 per month**, regardless of the number of eligible dependents covered.

If you currently have Voluntary Dependent Life coverage and want to discontinue it for 2027, you must select **Waive** during Open Enrollment.

Review Your Beneficiaries Every Year

Open Enrollment is a good time to confirm that your beneficiary designations are current. The beneficiaries listed in CIS-Connect determine who will receive your life insurance benefits.

You are automatically the beneficiary for Supplemental Spouse/DP Life and Voluntary Dependent Life. You must designate beneficiaries for Basic Life, Supplemental Employee Life and Statutory Life, if applicable.

Review and update your beneficiary information in CIS-Connect during Open Enrollment, especially if you've experienced a marriage, divorce, birth, death or other major life

Monthly Cost Example:

If you are 45 and elect \$100,000 in Supplemental Employee Life:

$$\$100,000 \div \$1,000 = 100$$

$$100 \times \$0.095 = \textbf{\$9.50 per month}$$