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 x 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.

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.

DEADLINES & EFFECTIVE DATES

- You must complete the PHA by **Nov. 30, 2025**.
- Log into 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.

CHOOSING A BENEFICIARY IS IMPORTANT. WE CAN HELP.

PLEASE REMEMBER:

If you don't name a Life insurance beneficiary, your benefits will be paid according to the beneficiary provision in your contract. See your plan documents for details.

SELECTING WHO WILL GET YOUR LIFE INSURANCE PAYMENT

You've made a great choice to help protect the security of your loved ones with a Life insurance plan from The Hartford. Now, you have another important choice to make: who will be your beneficiary?[1]

A beneficiary is the person or legal entity who receives the Life insurance payment if the insured person dies.[2] An example of a legal entity is a trust fund you may have set up.

To help make your beneficiary decision simpler, here are some key things to consider.

7 TIPS TO CONSIDER WHEN CHOOSING A BENEFICIARY

1. YOU CAN NAME AS MANY BENEFICIARIES AS YOU WANT.

Specify whether you want each to be one of the following:

- Primary beneficiary
- Contingent beneficiary

The contingent beneficiary receives a payment only if there is no primary beneficiary entitled to payment.

Just remember to provide each person's full name, Social Security number and his or her relationship to you.

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2. YOU CAN DESIGNATE A TRUST AS A BENEFICIARY.

When the insured person dies, the Life insurance payment can go to the trust as beneficiary.

3. YOU CAN DECIDE HOW YOU WANT THE BENEFICIARY PAYMENT DIVIDED.

- Use percentages. Make sure the total adds up to 100 percent.
- You can also choose to have the payment evenly divided among beneficiaries.
- Avoid using dollar amounts since your coverage amount may change.

4. THERE MAY BE A COURT PROCESS IF YOU DESIGNATE YOUR ESTATE AS A BENEFICIARY.

That process, known as probate, may be used to settle an estate. It will:

- Resolve all claims and distribute property under a valid will.
- Protect the deceased's instructions.
- Confirm who is the personal representative of the estate.
- Protect the interests of family members who may have claims against the estate.
- Protect the personal representative against claims and lawsuits.

5. THERE MAY BE A COURT PROCESS IF A MINOR IS A BENEFICIARY.

If the beneficiary is a minor, a court may need to decide who should be the guardian or conservator of the minor's property before payment can be made.

6. SUBMIT YOUR BENEFICIARY DESIGNATION.

Use the paper form or the online portal, if there's one set up.

7. BE SURE TO REVIEW YOUR BENEFICIARY CHOICES FROM TIME TO TIME.

- Check to see if the decisions you made still fit your plans, especially after major events like a birth, marriage or divorce.
- Beneficiary designations can't be signed or changed by a power of attorney.

If you need help choosing or changing your beneficiary, contact your employer's benefits representative. Or call us at **888-563-1124**.

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[1] You may want to talk to an estate planner, accountant or attorney before you make your decision.
[2] A benefit will be payable if the insured person, who must be eligible for coverage under the plan, suffers a covered loss while coverage is inforce. Limitations and exclusions may apply.

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GETTING SUPPORT SHOULD BE EASY

EXTRAS THAT SUPPORT AND ASSIST

For access over the phone, simply call toll-free

800-96-HELPS
(800-964-3577)

Visit **guidanceresources.com** to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the **Register** tab.

1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of personalization page enter: **ABILI**
3. After selecting "**Ability Assist program**", create your own confidential user name and password.

Snap a photo with a mobile device to capture information above.

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,[1] can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist, once you have an approved claim under The Hartford's fully-insured Short-term Disability (STD) and Long-term Disability (LTD) or Voluntary insurance.

SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get unlimited telephonic financial, legal and health care support services as long as you're covered under a fully-insured Group Disability or Voluntary policy from The Hartford. All services are available only when on an approved claim.

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ABILITY ASSIST COUNSELING SERVICES

Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts℠ – highly trained master's-level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse
- Child and elder care referral services

Financial Information and Resources

Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

Legal Support and Resources

Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

Health Care Navigation Services

HealthChampion℠ is a service that supports you through all aspects of your health care issues.[2] HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits – what's covered and what's not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

Check with your benefits manager for more information on **Ability Assist Counseling Services**

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Business Insurance
Employee Benefits
Auto
Home

[1] AbillityAssist®and HealthChampion(®are offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit TheHartford.com/employee-benefits/value-added-services for more information.

[2] HealthChampion℠ specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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TRAVEL ASSISTANCE & ID THEFT PROTECTION SERVICES

TRAVEL ASSISTANCE

If you are covered by your employer's group policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Generali Global Assistance, Inc.

Have a serious medical emergency? Please obtain emergency medical services first (contact the local "911"), and then contact Generali Global Assistance, Inc. to alert them to your situation.

Call: **1-800-243-6108** | Fax: **202-331-1528**
Collect from other locations: **202-828-5885**

WHAT TO HAVE READY:

- Your employer's name
- Phone number where you can be reached
- Nature of the problem
- Travel Assistance Identification Number: **GLD-09012**
- Your Policy No. # ____________________

(Policy Number can be obtained through your Human Resources department.)

(Snap a photo with a mobile device to capture information above.)

EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance.

If you are covered under a Hartford Group Policy, you and your family have access to Travel Assistance Services provided by Generali Global Assistance, Inc.[1]

With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

GOOD TO GO: MULTILINGUAL ASSISTANCE 24/7

Whether you're traveling for business or pleasure, Travel Assistance services are available when you're more than 100 miles from home for 90 days or less.[2,3] As long as you contact Generali Global Assistance, Inc. at the time of need, you could be approved for up to $1 million in covered services.[4]

SERVICES FROM HERE TO THERE

Travel Assistance begins even before you embark, with pre-trip information, and continues throughout your trip. See the list of services in the chart on the back of this page.

continued

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CASE ILLUSTRATION: HELP A WORLD AWAY[9]

As a Human Resource Professional, Tammy had always been on the coordinating end of travel services helping her company's employees; but when her daughter was hurt while traveling with her school group in Italy, she suddenly found herself in a different position.

Using the travel assistance medical referral, medical monitoring, and repatriation services from Generali Global Assistance, Inc., Tammy's daughter was able to receive immediate medical treatment and was evacuated within 48 hours. The Generali Global Assistance, Inc. Case Manager helped Tammy through some of the most stressful days she's experienced as a mother and provided care for her daughter when she couldn't.

IDENTITY THEFT ASSISTANCE

The 2017 Identity Fraud Study, released by Javelin Strategy & Research, found that $16 billion was stolen from 15.4 million U.S. consumers in 2016, compared with $15.3 billion and 13.1 million victims a year earlier. In the past six years identity thieves have stolen over $107 billion.[5] Generali Global Assistance, Inc. helps protect you and your family from its consequences 24/7,[2] at home and when you travel. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

EMERGENCY MEDICAL ASSISTANCE[6]	• Medical referrals • Medical monitoring • Medical evacuation • Repatriation • Traveling companion assistance • Dependent children assistance • Visit by a family member or friend • Emergency medical payments • Return of mortal remains
PRE-TRIP INFORMATION	• Visa and passport requirements • Inoculation and immunization requirements • Foreign exchange rates • Embassy and consular referrals
EMERGENCY PERSONAL SERVICES[7]	• Medication and eyeglass prescription assistance • Emergency travel arrangements[8] • Emergency cash[8] • Locating lost items • Bail advancement
IDENTITY THEFT ASSISTANCE	• Prevention Services - Education - Identity Theft Resolution Kit • Detection Services - Fraud alert to three credit bureaus • Resolution Guidance and Assistance - Credit information review - ID Theft Affidavit Assistance - Card replacement • Personal Services - Translation - Emergency cash advance*

* Cash advance available when theft occurs 100 miles or more from your primary residence. Must be secured by a valid credit card.

Check with your benefits manager for more information on **Travel Assistance & ID Theft Protection**

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The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

1 Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. None of the benefits provided by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. Services may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information.

2 Coverage includes spouse (or domestic partner) and dependent children under age 26.

3 Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, GGA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

4 The Combined Single Limit (CSL), or amount of money available to the insured under a Hartford Group policy the Travel Assistance Program, is $1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

5 Insurance Information Institute, www.iii.org/fact-statistic/identity-theft-and-cybercrime, viewed on 5/1/2018.

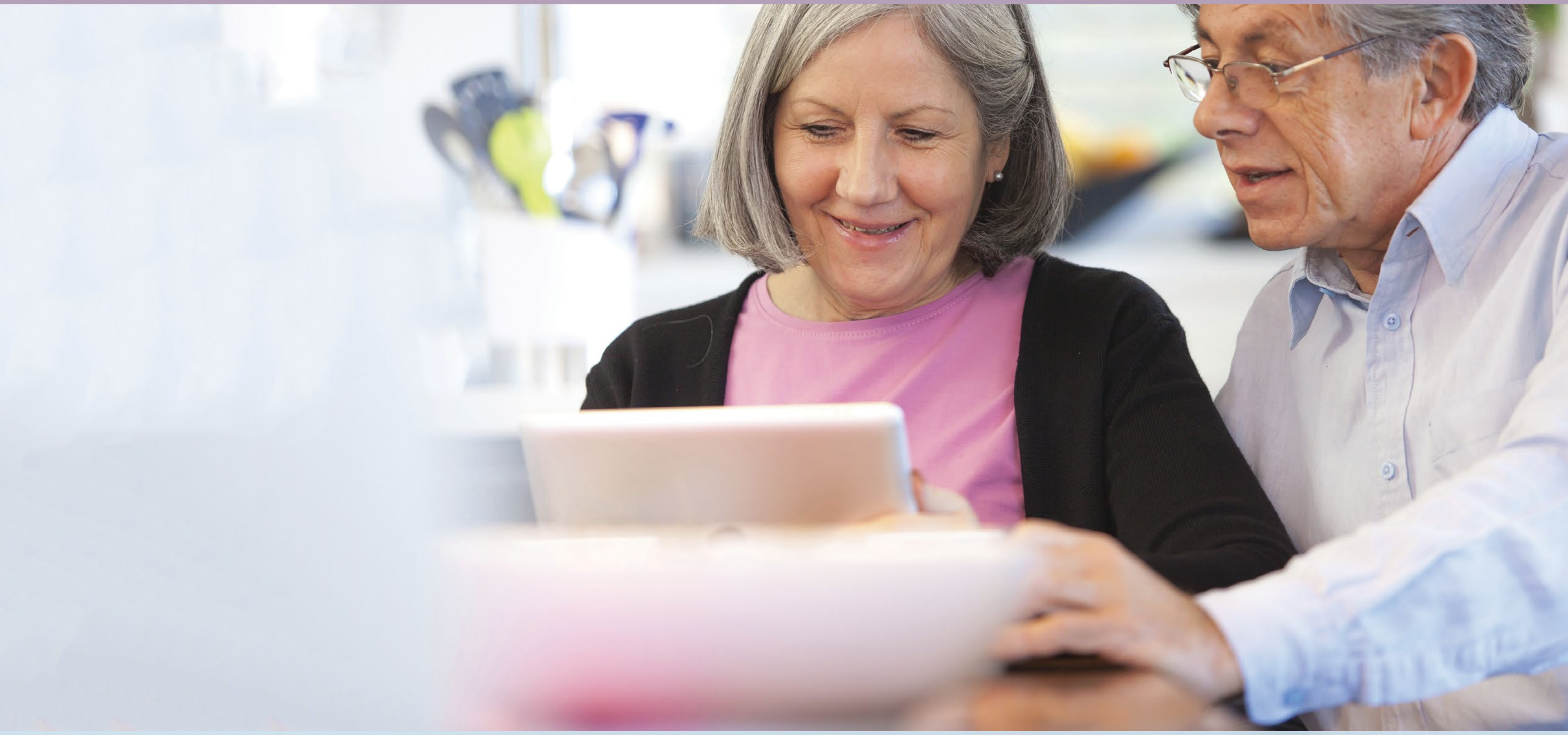
6 Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, Generali Global Assistance, Inc. may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

7 Generali Global Assistance, Inc. provides the described personal services to you in an emergency, but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees. Emergency cash advances and bail advancement require your personal satisfactory guarantee of reimbursement provided through a valid credit card.

8 Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and are all subject to that account's finance rates.

9 This case illustration is fictitious and for illustrative purposes only.

DISCLAIMER: Service Exclusions and Limitations: Generali Global Assistance, Inc. (GGA) services are eligible for payment or reimbursement by GGA only if GGA was contacted at the time of the services and arranged and/or pre-approved the services. Certain terms, conditions and exclusions apply; for further information refer to the Web site listed or call GGA at the number provided.



CREATE A SIMPLE WILL FROM THE CONVENIENCE OF YOUR DESKTOP

Having a will is important no matter the size of your estate. A will ensures that your intentions will be honored in the event of your death, including your wishes about who will inherit your property, serve as guardian of your children, and manage your estate. Without a will, those decisions may be left to others.

AN EASY AND EMPOWERING SOLUTION

As an employee with a Group Life insurance policy from The Hartford, you have access to EstateGuidance® Will Services provided by ComPsych®.[1] This free service helps you create a simple, legally binding will online, saving you the time and expense of a private legal consultation. Other advantages include:

- Online assistance from licensed attorneys should you have questions
- Unlimited revisions at no additional charge
- Additional estate planning services are also available for purchase, including the creating of a living will or a final arrangements document that allows you to specify burial or cremation preferences; funeral or memorial services options

continued

QUICK ANSWERS TO KEY QUESTIONS

Isn't will preparation complicated?

Not with EstateGuidance®. You'll be asked a series of questions online that are used to compose your will. In many states, you need only add your signature to make the will valid.

What if I have questions as I'm creating my will?

The online education center provides answers regarding family law. You can also access fully licensed attorneys who'll respond to you online.

What about my privacy?

All information is kept secure and confidential with the latest encryption technology.[2]

What happens if I don't create a will?

The state, not you, would decide how your property is distributed. By drafting a will, you can protect your interests and those of your loved ones.

PUT YOUR GOOD INTENTIONS INTO ACTION

Visit **www.estateguidance.com**

USE THIS CODE: WILLHLF

Then follow the easy steps below:

1. Access The Hartford's EstateGuidance® Will Services online.
2. Sign in to the secure site by entering the access code.
3. Follow the instructions and create your will.
4. Download the final will to your computer and print.
5. Obtain signatures and determine if your will should be notarized.

Check with your benefits manager for more information on **EstateGuidance Will Service**

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[1] EstateGuidance® is offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information. A simple will does not cover printing or certain other features. These features are available at an additional cost to you.

[2] The EstateGuidance® website is secured with a GoDaddy.com Web Server Certificate. Transactions on the site are protected with up to 256-bit Secure Sockets Layer encryption.

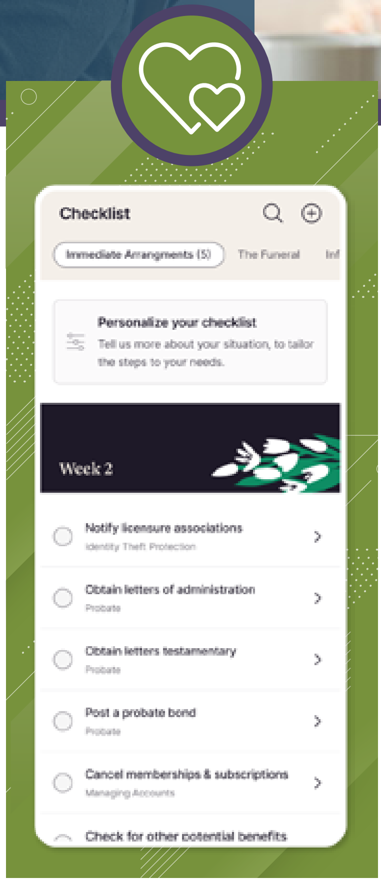
HONORING YOUR LOVED ONE SHOULD BE YOUR FOCUS. WE CAN HELP WITH THE REST.

COMPASSIONATE SUPPORT FOR YOU

Grief is hard. And when you add things like estate planning and probate management, immediate arrangements and taxes, it can be overwhelming and stressful. But you don't have to deal with it all on your own. You have access to resources and real, trained professionals who are there to listen and offer support during this difficult time thanks to your loved one's Life insurance.

How we can help support you:

- **Easy-to-use App:** Access resources and services in one place to help you navigate the challenges of loss.
- **Grief Counseling:** Licensed social workers are available to listen and give support.
- **Funeral Planning:** Detailed instructions and on-demand assistance are available to manage the logistics of funeral planning, burial, cremation and other related services.
- **Estate Administration:** Guidance is available for navigating estate and probate processes.
- **Account Deactivation:** Get help closing unneeded financial accounts, memberships and subscriptions.
- **Identity Theft Protection:** Step-by-step instructions to freeze credit and protect the identity of your loved one.



HOW TO ACCESS THESE SERVICES?

Visit: empathy.com/partner/hartford
Register online at join.empathy.com/hartford
Via Digital App, use Access Code: **EMP-HART**
Contact: hartford@empathy.com
For questions, call: **270-681-1364**.

Let us help take care of you.
REGISTER ONLINE TODAY.

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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

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