

Welcome to
CIGNA Group Insurance, a
subsidiary of CIGNA
Corporation.

Voluntary Life for Employees of *Mississippi Department of Employment Security*

We provide Voluntary Term
Life insurance for Employees of
**MS Dept. of Employment
Security**

Who Needs Life Insurance?

You do. Single or married.
Buying your first home or
preparing for retirement.
Raising children or sending
them off to college. No matter
where you are in life, insurance
should be part of your financial
plan.

Having adequate insurance
coverage is not only the basis
for a sound financial blueprint; it
also provides the protection you
need to help ensure that your
family, your home and your
finances will be protected.

By purchasing Life insurance
through your employer, you
benefit from:

- Affordable group rates
- Convenient payroll deduction
- Guaranteed Coverage with no medical questions
- Access to knowledgeable service representatives

This flyer highlights some of the
benefits available to you. For
more information, refer to the
CIGNA Group Insurance Life
booklets available from your
employer.

Benefits

- **What is Life Coverage?** Life is simple Term Life insurance that pays your beneficiary a death benefit upon your death. It does not build up any cash value. Coverage is available for all full-time Employees of the Employer regularly working the stated minimum number of hours per week. If enrolling for the first time, you must be actively at work on the Effective Date to be covered on this plan.
- **Employee Voluntary Life:** You can purchase in Units of \$10,000 (not to exceed 5 times annual earnings) to a maximum of \$ 500,000. Any amount selected up to \$ 150,000 is Guarantee Issue, **meaning no Medical Underwriting.** We can not turn you down for coverage up to \$ 150,000 (5 X's salary). If you exceed this amount, you must complete an Evidence of Insurability Form.

Dependent Life: You must enroll in Employee coverage in order to elect Spouse or Child Coverage. Dependents can not be disabled at time of Enrollment.

Spouse: Units of \$ 5,000 up to \$ 250,000 (not to exceed 50% of EE amount).
Coverage ends at age 70 for spouse.

Child: 6months to 26 years: Units of \$1,000 to \$ 10,000

Spouse coverage up to \$ 30,000 and child coverage up to \$ 10,000 is under Guarantee Issue.

*** Guaranteed Coverage Amount is only available to Spouse and Children, as long as they are not confined (at home, in a hospital, or in any other care facility) at the time that coverage is effective**

- Waiver of premium is included- If you become disabled and no longer are employed, coverage can continue if you meet certain conditions and premium is waived.
- Age Reduction: 65% at age 70, 50% at age 75+.
- Terminal Illness Benefit: 50% up to \$250,000 for Voluntary benefits.
- Portability and Conversion Included- Can take this policy with you if you leave.
- There is a 2 year Suicide Exclusion on the Voluntary Life. We will not pay a benefit in the first 2 years if cause of death is due to suicide.
- This period is the "Open Enrollment" period, meaning if you apply for coverage, you can't be turned down up to the GI limit. If you opt out, you will have to provide evidence of insurability in the future.
- The coverage is entirely Employee paid, which can be made through payroll deductions. **Please refer to the rate sheets to see an estimated cost.**

About CIGNA Group Insurance

- CIGNA Group Insurance is a subsidiary of CIGNA Corporation, a benefits company that has been in business for over 200 years. CIGNA is a leading provider for Group Life Insurance, with more than 90 years of group life experience. CIGNA Group Insurance covers nearly 2.4 million people for Life Insurance. Our company has received a rating of "Excellent" or better from the A.M. Best Company for the past 15 years.

For Complete Plan Details

- This highlight flyer is intended to provide an overview of the benefits available from your employer, and is *not* a complete description of plan provisions. Receipt of this sheet does *not* certify eligibility for benefits under this plan.
- When you become eligible for benefits, your employer will provide you with the CIGNA Group Insurance Life booklets containing complete plan details.

