



March 2011

A Life Insurance Opportunity for Your Employees

Dear CBIA Health Connections Employer,

Thank you for participating in CBIA's supplemental life insurance program. I am pleased to notify you that CBIA is offering a special opportunity for your employees who have not elected supplemental life insurance. In conjunction with your May 2011 renewal, each employee who currently has basic life insurance through CBIA Health Connections but who did not elect supplemental life insurance when first eligible (including those who were denied due to Evidence of Insurability) may elect **\$10,000 in supplemental coverage**.

***No health related questions.
No minimum group size requirements.
No hassles!***

This supplemental life insurance coverage has great pricing and is employee-paid through payroll deduction. You still get the convenience of one bill and one place to call for service.

The enclosed employer information sheet provides detailed program information. The benefit highlight sheet can be copied and distributed to all your employees who do not currently participate. Pre-filled enrollment forms for your employees may be obtained from your agent or by logging into the secure employer website at CBIA.com/insurance.

The deadline for your employees to enroll in this program is May 1, 2011. If you have questions, please contact your agent or call your CBIA Health Connections representative at 860-244-1900.

Sincerely,

Donna Gonzales
Director, Insurance Marketing

CBIA Service Corp.

Supplemental Life Insurance



INFORMATION FOR EMPLOYERS

- Eligible employees are those who are not currently enrolled in supplemental life (this includes those employees who were previously denied entry due to underwriting review / evidence of insurability.)
- Supplemental Life Insurance is effective upon your group's renewal. No evidence of insurability is required for the flat \$10,000 option. If an employee requests to enroll after the renewal date or wants a higher amount of coverage, Hartford Life will require evidence of insurability before coverage can be approved.
- Eligible employees must also be enrolled in CBIA Health Connections basic life insurance benefit through Hartford Life.
- Each employee must complete a pre-filled supplemental life insurance enrollment form. The beneficiary section of the form must be completed and they must sign and date the enrollment form. (Use of pre-filled enrollment forms is required. Contact your agent or visit the secure employer website at CBIA.com/insurance to access the forms.)
- Keep a copy of each enrollment form for your records and to have beneficiary information on file.
- If an employee's employment terminates, they have the option to convert or port their supplemental life insurance benefit. Details are available in the Life & Disability section of our website at cbia.com/insurance.
- The supplemental life insurance rate table is guaranteed for a minimum of two years from your group's supplemental life effective date. However, an individual employee's premium may change upon your group's renewal if their age change results in a change in age bracket.
- Supplemental life insurance is an employee-paid benefit, paid through employee payroll deductions and will be added to your CBIA monthly bill.
- New hires will be eligible to elect supplemental life insurance coverage at the same time they enroll in the existing group life coverage. New hires are eligible to select ANY available amount of supplemental life insurance without evidence of insurability within 31 days of their eligibility date. The generic enrollment form may be used for new hires only. The form is available at CBIA.com/insurance or from your agent.

Supplemental Life Insurance

BENEFIT HIGHLIGHTS

What is supplemental life insurance?	Supplemental life insurance is coverage that you pay for. It is in addition to your basic life insurance benefit provided by your employer. Supplemental life insurance pays your <i>beneficiary</i> (see below) a benefit if you die while you are covered.
Why do I need supplemental life insurance?	Supplemental life insurance provides affordable financial security for your loved ones. It is especially important coverage if your family depends on your income.
Am I eligible?	You are eligible if you are an active full-time employee who works at least 30 hours per week on a regularly scheduled basis. In addition, you must be enrolled in a CBIA Health Connections basic life insurance benefit through your employer.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than date of hire. You must be actively at work with your employer on the day your coverage takes effect.
How much supplemental life insurance can I purchase?	You can purchase supplemental life insurance in the amount of \$10,000. If you are age 65 or older, age restrictions will apply.
What is a beneficiary?	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.
Are there other limitations to enrollment?	If you do not enroll when first eligible, or desire a greater amount of coverage, you will be considered a "late entrant." Late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required. Approval of your supplemental life insurance benefit is determined by The Hartford.
Does my coverage reduce as I get older?	Yes. Your benefit reduction is 35% of original amount at age 65, 50% of original amount at age 70, rounded up to the next higher \$1,000. All coverage cancels at retirement.
Can I keep my supplemental life coverage if I leave my employer?	Yes. Options are available to continue your group life and supplemental life coverage if you leave your employer. Contact your benefits administrator for details.
What is the "living benefits" option?	If you are diagnosed as terminally ill with a 12-month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.
Do I still pay my life insurance premiums if I become disabled?	If you become totally disabled before age 60 and your disability lasts for at least 9 months, your life insurance premium may be waived.

IMPORTANT DETAILS

As is standard with most term life Insurance, this Insurance coverage includes limitations and exclusions:

- The amount of your coverage may be reduced when you reach certain ages.
- Death by suicide (two years)

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a Certificate of Insurance will be available to explain your coverage in detail.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, condition, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.