



Cigna Group Insurance®

Offered by Life Insurance Company of North America, Cigna Life Insurance Company of New York (New York, NY) and Connecticut General Life Insurance Company.

Enrollment Event Reminders

A Job Aid for Employers and Administrators

- Group Life insurance does NOT typically allow group annual enrollment. Review your policy to determine if a group enrollment event is available. While your medical plan may routinely have annual group enrollment events, group life insurance usually does not.
- Only one *initial* enrollment event is common. Initial and any subsequent special one-time enrollment group events must be specifically described in the policy, if there are any at all.
- Check Spousal enrollment eligibility separately. If your policy does not specifically provide opportunity for Spouses to enroll in a group event, then they may not be enrolled in any group initial enrollment or subsequent group event. This includes any increase to existing coverage.
- Newly hired employees and employees with life status changes must timely enroll. Newly married Employees are eligible to enroll their new Spouse for coverage as that Spouse becomes newly eligible to enroll under the policy (conceptually similar to coverage being first offered to a new hire employee). Unless your contract otherwise specifically states so, only Employees are able to adjust their coverage due to a Life Status Change within which such change is being offered (e.g. 31 days).
- Only coverage (new or increase) up to the explicit Guaranteed Issue amount stated in your policy may be elected. If GI is not specifically stated as being part of your enrollment event, then all coverage elections (whether brand new coverage or a request for increase in coverage) must be prior approved by your carrier after our receipt of a medical underwriting application.
- It is important the employees be allowed to enroll only during the enrollment period which we agreed upon. Permitting employees to enroll post-enrollment poses selection risk concern for the continued viability of your voluntary employee benefits plan.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

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