

TIPS FOR A SUCCESSFUL GROUP LIFE ENROLLMENT EVENT



A checklist for employers and administrators

- Review your policy terms.** While your medical plan may routinely have annual enrollment events, group life insurance usually does not. Review your policy to determine if a group enrollment event is available. Typically, one *initial* enrollment event is common. Any subsequent special one-time enrollment group events must be specifically described in the policy, if there are any at all.
- Promote your enrollment event.** Use the prepackaged communications in our Enrollment Toolkit to educate employees about the need for life insurance and encourage them to enroll. Go to cigna.com/life/employers-and-brokers to access the toolkit. Flip page for instructions on “*How to Promote Your Life Enrollment Event to Employees.*”
- Be clear on who is eligible.** 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. Adjust your promotion and messaging accordingly.
- Collect proof of good health.** Employees may only elect coverage (new or increase) up to the explicit guaranteed issue amount stated in your policy. If guaranteed issue is not specifically stated as being part of your enrollment event, then all employee coverage elections (new or increase) must be approved after we receive and approve a medical underwriting application.
- Enforce enrollment deadlines.** It is important that employees be allowed to enroll only during the enrollment period which we agree upon. Permitting employees to enroll past the agreed upon enrollment deadline could negatively impact risk selection and continued viability of your voluntary employee benefits plan. Likewise, newly hired employees must also complete their enrollment within the agreed upon time frame.
- Facilitate coverage.** Employees with a life status change – such as newly married, birth of a child – must enroll spouse/dependents in a timely manner. Unless your contract states otherwise, employees can only adjust their coverage within a specified window – within 31 days of the life status change.

Together, all the way.®



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

Promote your life insurance enrollment event to employees

How to use our prepackaged communications

Use these materials to educate employees about the role life insurance can play in helping to protect the well-being of their loved ones.



Materials are available in three formats.

- › Txt file for use on your company intranet site.
- › Msg file for use in emails.
- › Pdf file for use when you want to distribute via interoffice mail or post in common areas.

To optimize enrollment, we **highly recommend** you add your company's life insurance enrollment event information into the communications prior to distribution. That field is editable in each of the files.

- › Download the file.
- › Type in your company information in the editable field.
- › Resave the file.
- › Distribute.



We offer a variety of topics.

For general use

- › When's the last time you thought about life insurance?
- › Protect the people who rely on you every day.
- › Think you can't afford life insurance?
- › Why buying life insurance at work makes sense.
- › Are you due for a life insurance check-up?

Only use if you're offering these options

- › Does my spouse/partner need life insurance, too?
- › Term vs. universal: Which life insurance is right for me?

For use with enrollees after enrollment has closed

- › You're enrolled. What now?



Product availability may vary by location, plan type and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and complete details of coverage, contact your Cigna representative.

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