



HELP TO SECURE THEIR DREAMS
WHILE YOU ARE LIVING YOURS.



**You might already have
life insurance, but do you
have enough?**

Life insurance helps protect those you leave behind with a cash benefit that can help with final planning and loss of future income.



If you have any questions about your benefit options, contact the HR Service Center at 888-694-7287.

➤ SUPPLEMENTAL LIFE INSURANCE OPPORTUNITY

CVS Health cares about your financial well-being. In addition to providing full-time colleagues with a Basic Life insurance benefit of 1x your annual earnings¹ at no cost to you, you can enhance your protection with a Supplemental Life Insurance plan at an affordable group rate.

- **For Yourself:** Up to 8x annual earnings,¹ to a maximum of \$3,000,000 (whichever is less)
- **For Your Spouse/Partner:** Increments of \$25,000 up to \$250,000
- **For Your Child(ren):** \$10,000, \$15,000 or \$20,000

As a newly eligible colleague, you have the opportunity to enroll yourself and your spouse/partner in coverage up to the Guaranteed Issue amount – **with no Evidence of Insurability (EOI) required.**

- **For Yourself:** Up to 3x annual earnings,¹ to a maximum of \$750,000
- **For Your Spouse/Partner:** Up to \$50,000

If you wish to elect coverage over the Guaranteed Issue amount, you'll need to answer medical questions to seek approval for coverage over the Guaranteed Issue amount.





➤ BASIC AD&D INSURANCE

CVS Health provides full-time colleagues with a Basic AD&D benefit of 1x your annual earnings,¹ (to a maximum of \$2,000,000).

➤ SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE OPPORTUNITY

For Yourself: Up to 8x annual earnings,¹ to a maximum of \$3,000,000 (whichever is less). Family coverage is also available.

➤ HELP MAP YOUR ROUTE TO FINANCIAL WELLNESS

By providing your beneficiaries a lump sum in the event of your death, Life and AD&D benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.



NOTE

All elections will become effective on the first of the month following your benefit eligibility date. If you elect amounts over the Guaranteed Issue amounts outlined, Evidence of Insurability (EOI) will be required and coverage will not be effective until approved by The Hartford.



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Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, or state equivalent. Policy Number: 681758.

¹ Annual earnings is your ABBR (Annual Benefits Base Rate) as of the February 28 prior to the June 1 plan year. ABBR includes your annual salary plus your total averaged annual performance-related bonuses and commissions paid during the two-year period before each February 28.

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