



Wherever their dreams
take them, you can always
be there to help.



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, you have the opportunity to enhance your protection. Select a Supplemental Life insurance amount for you and your family²—all at affordable group rates:

- **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 earnings¹ (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.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family afford the same lifestyle they have today.

Single parent, multiple responsibilities

Help take care of your children financially.

Dual income, no kids

Help protect all you've worked hard for and help your spouse maintain the same standard of living as today.

Growing children, aging parents

Help protect your kids' financial futures and take care of elderly parents.

Single and carefree

Help make sure those student loans and car payment aren't a burden to anyone.



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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 28th.

² Any coverage over the guaranteed issue amount will require providing Evidence of Insurability (EOI).

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