

THE BIGGER
THE DREAMS,
THE MORE
IMPORTANT TO
PROTECT THEM.



YOUR ANNUAL ENROLLMENT OPPORTUNITY APRIL 8-26, 2024



**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.

SPECIAL 2024 LIFE INSURANCE OPEN ENROLLMENT OPPORTUNITY!

No Evidence of Insurability (EOI) needed to increase your current coverage or elect new coverage for the first time for yourself and your family up to these guaranteed issue amounts*:

- **For Yourself:** Up to 3x annual earnings,¹ to a maximum of \$750,000
- **For Your Spouse/Partner:** Up to \$50,000
- **For Your Child(ren):** Up to \$20,000

* Colleagues and Spouses/Partners previously declined for coverage are eligible to enroll for coverage up to the amounts listed above during this open enrollment opportunity.

BASIC LIFE INSURANCE COVERAGE

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 can enhance your protection with a Supplemental Life Insurance plan at an affordable group rate.²

SUPPLEMENTAL LIFE INSURANCE COVERAGE OPTIONS

- **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

WANT TO INCREASE COVERAGE BY MORE THAN THESE NUMBERS?

You can. You'll need to get approval after answering some medical questions. Elected amounts over the Special Enrollment guaranteed issue amounts listed above will not be effective until approved by The Hartford.

**ALL CHANGES
WILL BECOME
EFFECTIVE
ON JUNE 1, 2024.**

BASIC ACCIDENTAL DEATH & DISMEMBERMENT (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 PLAN OPTIONS

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

Family coverage when elected is a percentage of your coverage amount.

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 SHOULD SOMETHING HAPPEN 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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