

Basic Life and AD&D Insurance

If you are an eligible permanent full-time or part-time employee, you are covered by the CIGNA basic life and accidental death and dismemberment (AD&D) plan. The City provides this coverage at no cost to you.

Basic Life Benefit

If you die, the plan will pay your designated beneficiary a benefit of 1.4 times your basic yearly compensation, rounded to the next higher \$1,000. Regardless of the amount of your basic yearly compensation, the benefit will not be less than \$25,000 or greater than \$50,000.

When you retire, your coverage will reduce by 50%. Your employer will continue to provide this coverage at no cost to you. You may convert the lost coverage as outlined below.

Converting Your Coverage

When your coverage is reduced or ends (for any reason except nonpayment of premiums) you can convert the lost coverage to an individual permanent life insurance policy. No medical certification is needed. To convert coverage, you must apply for the conversion policy and pay the first premium payment within 31 days after group coverage ends. Converted policies are subject to certain benefits and limits as outlined in the conversion brochure which may be requested as needed.

Accident Insurance Benefit

The plan will also pay benefits for losses due to covered accidents. A covered accident is a sudden unforeseeable event that results in injury or death and that occurs while coverage is in force. The AD&D benefit amount is the same as the Basic Life benefit amount. The full benefit will be paid in the event of accidental loss of life occurring within 365 days of a covered accident. Or, to help survivors of severe accidents adjust to new living circumstances, a percentage of the benefits will be paid for dismemberment and/or loss of eyesight.

Waiver of Premium

If you become totally disabled - To make sure you can keep the life insurance protecting you during a difficult period of your life, this plan provides a waiver of premium feature. If you submit proof that you became totally disabled prior to age 60 and have remained continuously totally disabled at least 9 months, your coverage will continue until age 65, subject to proof of continuing disability each year. You are considered totally disabled when you are completely unable to engage in any occupation for wage or profit because of injury or sickness.

Will Preparation Program

When you are covered by CIGNA life insurance, CIGNA's Will Center makes it easy for you to take charge of difficult life and health legal decisions. There are no more reasons to hesitate planning for the future with the online will preparation service. You can easily complete essential life and health legal documents online at no cost to you. CIGNA's Will Center is secure, easy to use, and available to you seven days a week, 365 days a year. Go to CIGNAWillCenter.com. To access your Personal Estate Planning web page, simply complete the online form and register as a new user. Once registered, you can immediately start building your will and other legal documents.



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Learn More

To learn more, call 505-768-3758.

Help.

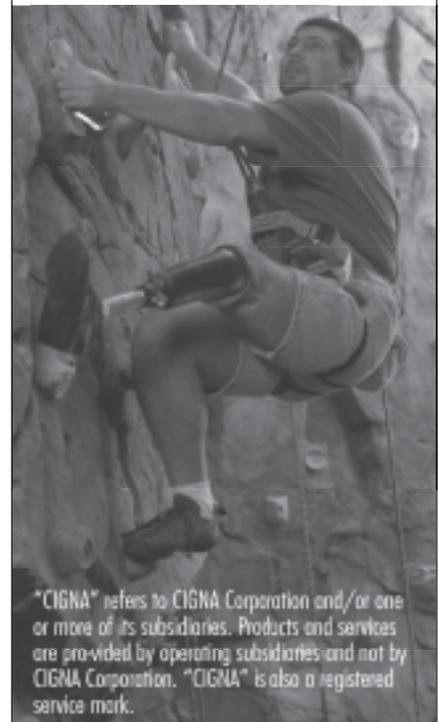
A good job, a hard day's work are the threads from which pride and self-respect are woven. Should a disabling accident or illness cut those threads, planning ahead can make an enormous difference. We focus on making sure people are prepared. And use some innovative ways to help them get back on their feet faster. We've found that when you remind people how much fun life is, they can't wait to be a part of it.



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Voluntary Life Insurance

If you would like to purchase additional life insurance protection for you or your dependents, you may do so through CIGNA's voluntary life insurance. You must be a full-time employee and work a minimum of 20 hours per week to be eligible. This plan is a voluntary plan, meaning if you participate you are responsible for the entire cost of the premium.



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Voluntary Coverage for Yourself

You can buy coverage for yourself in increments of \$10,000 up to \$500,000. If you purchase an amount greater than \$250,000 or increase coverage after initial eligibility, you will need to provide evidence of insurability. Death benefits will be reduced by 50% at age 70. And, your coverage ends when you retire. Reduced or terminated coverage may be converted to an individual permanent life insurance policy. Please refer to your Group Insurance Certificate, or to the conversion brochure available from Human Resources, for details.

If you become totally disabled before turning 60 years old, your coverage will remain in force without needing to pay premiums provided the insurance company approves you for this waiver of premium benefit. There is a nine-month waiting period and benefits will continue to age 65, as long as you remain totally disabled and provide proof each year. If you become terminally ill, you may receive 50% of your death benefit up to \$250,000.

When you enroll in the voluntary life plan, you pay the premium cost through payroll deductions. The chart to the right shows your cost depending on your age and whether or not you smoke. You are considered a smoker if you used any form of tobacco in the last 12 months. Deductions are taken on a per pay period basis.

A sample contribution calculation

Employee (age 28, non-smoker)	$\$250,000 \div 10,000 = 25 \text{ units}$ 25 units X \$0.215 per unit	=	\$5.38
Spouse/Domestic Partner (age 24, smoker)	$\$100,000 \div 10,000 = 10 \text{ units}$ 10 units X \$0.443 per unit	=	\$4.43
Children	\$10,000 benefit level	=	\$0.96
	Total Bi-weekly Cost		\$10.77

Additional AD&D Coverage

When you and/or your spouse/ domestic partner enroll in voluntary life insurance you automatically receive additional AD&D coverage of \$20,000.

Rate Per \$10,000

Age	Smoker Rate	Non-Smoker Rate
Less than 30	\$0.443	\$0.215
30-34	\$0.550	\$0.275
35-39	\$0.882	\$0.443
40-44	\$1.218	\$0.658
45-49	\$2.258	\$1.271
50-54	\$3.381	\$1.880
55-59	\$4.925	\$2.709
60-64	\$6.248	\$3.486
65-69	\$9.230	\$5.198
70-74	\$17.577	\$9.786
75-79	\$27.290	\$15.194
80 and older	\$65.573	\$36.572

Voluntary Coverage for Your Dependents

If your spouse/domestic partner or child is also an employee of the same employer, they may only be covered as an employee or a dependent. No one may be covered as both an employee and spouse/domestic partner or employee and child.

If you decide to purchase coverage for your spouse/domestic partner, you may purchase coverage in increments of \$10,000 up to \$500,000, whether or not you purchase coverage for yourself. Rates are based on age and whether or not your spouse/domestic partner smokes. They are considered a smoker if they used any form of tobacco in the last 12 months. If you purchase an amount of dependent life coverage greater than the coverage amounts in the table to the right or increase coverage after initial eligibility, evidence of insurability will apply, which means you need to supply proof of good health which is acceptable to the insurance company.

You can also enroll your children in the plan. Coverage starts for children at least 14 days old through age 26. You can purchase coverage in increments of \$2,500 to a maximum of \$10,000. Coverage is limited to \$500 for children 14 days to six months old. You and/or your spouse/domestic partner must be enrolled to enroll your dependent children.

Employee Coverage Amount	Spouse/Domestic Partner Coverage Guaranteed Amount
\$50,000	\$10,000
\$100,000	\$20,000
\$150,000	\$30,000
\$200,000	\$40,000
\$250,000	\$50,000

Child Coverage Amount	Rate
\$2,500	\$0.240
\$5,000	\$0.480
\$7,500	\$0.720
\$10,000	\$0.960

Guarantee issue is available only at initial eligibility. All other requests for coverage are subject to underwriting approval. Rates for age 75 and over apply to active, full-time employees only. Spouse/domestic partner coverage ends at age 75. Suicide is excluded for the first two years of voluntary life coverage. Exclusions for the AD&D coverage will be listed in the enrollment brochures. This is a summary of group term life insurance coverage available under CIGNA Group Insurance. For specific provisions, please contact the City of Albuquerque Insurance Office (505-768-3758). Underwritten by Life Insurance Company of North America. This information is a brief description of the important features of the plan. It is not a contract. In the event of a discrepancy between this summary and the group insurance policy, benefits will be paid according to the terms and conditions of the policy. Please refer to your Life Insurance Company of North America brochure for a complete description of benefits, limitations and exclusions.