

## **HUMAN RESOURCES INFORMATION NOTE**

### **CIGNA VOLUNTARY GROUP LIFE INSURANCE**

- Officials not wishing to continue life insurance coverage after retirement need not do anything. CIGNA will automatically give free coverage for three months following the retirement date.
- There is no invalidity coverage after the age of 60/62/65 (depending on recruitment date). Life coverage can be extended up to the age of 70. Where an extension of coverage is requested, the insured capital will be reduced by 20 per cent each year as from the 65<sup>th</sup> and until the 68<sup>th</sup> birthday, ending when the retiree reaches the age of 70. The reduction of the insured capital does not imply a reduction of the premium.
- Notice of intention to continue should be given to the Compensation Secretariat before separation from duty. The Compensation Secretariat will then forward the following information to CIGNA:

Name and address of insured person

Date of birth

Last day of contract

Pensionable remuneration

- The amount of the premium and method of payment will be communicated by CIGNA directly to the insured.
- At retirement, the amount of coverage may be reduced but not increased.
- It is the official's responsibility to ensure that the "Designation of beneficiaries" is kept up-to-date.
- Officials taking early retirement may also request the continuation of their policy.

Correspondence with CIGNA after retirement should be addressed to:

Mr. Michiel Everars

CIGNA

Plantin en Moretuslei 299

B-2140 BORGERHOUT

Belgium

Tel: (00 32 3) 217 63 14

Fax: (00 32 3) 272 39 69

E-mail: [michiel.everars@cigna.com](mailto:michiel.everars@cigna.com)

Copy to : [clientservice1@cigna.com](mailto:clientservice1@cigna.com)

Website: [www.cigna.com](http://www.cigna.com)

***Inquiries regarding the CIGNA Group Life Insurance may be addressed to the Compensation Secretariat, Offices 3-85/87 (Ext. 7156/8225), HR/POL, Geneva.***