June 2013

Dear Cornell University Employee,

Please see the reverse side of this letter for an important announcement regarding a new website for Life & Personal Accident coverage, Cigna Trusted Advisor®.

This secure website, available to you as an active employee of Cornell University, gives you detailed information about the Basic Life, Group Universal Life (GUL) & Personal Accident Insurance plan(s) in an easy-to-understand way. You’ll find tools that will help you learn why and how to enroll, make changes to your coverage or your GUL Cash Accumulation Fund contributions and print confirmation of coverage statements* at your convenience. It also provides you with a secure and easy way to enter and maintain your beneficiary designations.

This secure and easy-to-use site is now available to all Cornell University employees through your existing Workday website.

Review the information on the reverse side and don’t hesitate to contact us at 1.800.231.1193 if you have any questions.

Sincerely,
Cigna

*Please note:
  - Basic Life Insurance is provided at no cost to you on behalf of Cornell University. You may disregard any premium amount shown for Basic Life Insurance coverage on your confirmation of coverage statement on the Cigna Trusted Advisor® website.
  - If you are covered under the New York State Employee’s Retirement System (NYSERS), your Basic Life Insurance is provided through the New York State Pension System.
We know that selecting the right insurance protection is important to you. That’s why we created Cigna Trusted Advisor®. This secure website gives you detailed information in an easy-to-understand way. You’ll find tools that will help you learn why and how to enroll for coverage. Plus, you can quickly complete everything online at your convenience.

Cigna Trusted Advisor® helps you
- Use calculators to determine your insurance needs
- Get important messages from your employer
- Get instant access to forms, and much more

Go online today to learn more.

How to enroll for coverage and designate beneficiaries online
- Enroll online at http://workday.cornell.edu (You should land on All About Me)
- Click the Benefits icon
- Click on the External Links and choose either Life Insurance or Personal Accident Insurance
- Once on Cigna Trusted Advisor, click on the "My Accounts" or "Enroll Now" link

<table>
<thead>
<tr>
<th>Online Enrollment</th>
<th>Online Beneficiary Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review your plan options</td>
<td>Designate, edit or delete beneficiaries</td>
</tr>
<tr>
<td>Determine costs before you enroll</td>
<td>View and confirm beneficiary information</td>
</tr>
<tr>
<td>Select your coverage and who to enroll</td>
<td>Sign beneficiary designation electronically</td>
</tr>
<tr>
<td>Answer medical questions (if needed) for you and your</td>
<td>Print confirmation statement, or receive an e-mail confirmation, by inputting your e-mail address into the system</td>
</tr>
<tr>
<td>spouse/domestic partner</td>
<td></td>
</tr>
<tr>
<td>View and confirm your selections</td>
<td></td>
</tr>
<tr>
<td>Make life event changes</td>
<td></td>
</tr>
<tr>
<td>Sign enrollment elections electronically</td>
<td></td>
</tr>
<tr>
<td>Print confirmation statement</td>
<td></td>
</tr>
</tbody>
</table>

Paper enrollment and beneficiary designation options are also available. You can download forms on the Cigna Trusted Advisor® website – print, complete and mail them to Cigna. If you don’t have internet access, please call customer service to request forms. If you submit your beneficiary designation via a paper form, we will enter it into the Cigna Trusted Advisor® website so you can view it online.

Help is just a phone call away.
You can call our toll-free number at 1.800.231.1193 and one of our experienced customer service representatives can assist you with plan and enrollment questions, rate information, beneficiary designations, coverage confirmation, and much more.

Offered by: Connecticut General Life Insurance Company (CGLIC) or Cigna Life Insurance Company of New York

“Cigna” is a registered service mark, and the “Tree of Life” logo and “GO YOU” are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. Products and services are provided by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Life Insurance Company of North America, Connecticut General Life Insurance Company and Cigna Life Insurance Company of New York. © 2013 Cigna. Some content provided under license.