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Director:	312-603-6422	<u>Facsimile</u>	312-603-6608
Employee Benefits:	312-603-6385		312-603-6447
Workers' Compensation:	312-603-6590		312-603-6753
General Liability:	312-603-6852		312-603-5909
Safety:	312-603-6759		312-603-5909

Fall Open Enrollment

VOLUNTARY UNIVERSAL LIFE INSURANCE

ENROLL BY PHONE October 16th – October 30th

October 5, 2006

Dear Cook County or Forest Preserve District Employee:

Due to the high-level of interest in the **Voluntary Universal Life Insurance Program** offered during previous enrollments, we are pleased to announce another open enrollment period during which you will have the opportunity to increase your current universal life insurance policy or purchase such insurance for certain family members. The insurance is issued by American General Life Insurance Company, Houston, Texas, a member company of American International Group, Inc. (AIG). AIG American General insurance companies are top-rated and leaders in the industry.

During this open enrollment period, you can conveniently enroll by phone **1-800-299-1377** (please see reverse side). The following options are available to you during the enrollment:

- Enroll by phone **1-800-299-1377**. (Please see reverse side.)
- Enrollment is easy and **limited underwriting** is offered during the open enrollment period only.
- You may increase the face amount of your current voluntary universal life insurance policy.
- In addition to insurance for yourself, you may also purchase insurance for your spouse or domestic partner, dependent children, or dependent grandchildren who live with you.

The **Voluntary Universal Life Insurance Program** offers:

- **Affordability** Minimum of \$3.00 weekly premiums
- **Payroll Deduction** Automatically deducted per pay period
- **Portability** You can take this same coverage with you when you terminate employment with the County and at the same premium.
- **Cash Value** Universal life insurance can build cash value over time through cash accumulation based on current or minimum guaranteed interest rates, provided premiums are continuously paid and subject to any applicable surrender charges.

(Please see reverse side)

Aon Employee Benefit Communications will be conducting the enrollment for this program. Telephone enrollment meetings will last approximately 15 minutes. Please take the time to call a Benefit Specialist who will explain the program in detail and help you enroll in new coverage or make changes to your current coverage.

A Benefit Specialist will be available to discuss with you the value of **Voluntary Universal Life Insurance**. If you are interested in learning more about the value of Universal Life Insurance please call:

1-800-299-1377
FALL OPEN ENROLLMENT FOR:
VOLUNTARY UNIVERSAL LIFE INSURANCE
ONLY

ENROLL BY PHONE AND SPEAK TO A BENEFIT
SPECIALIST
October 16th – October 30th

Call Center Hours
Monday – Thursday

7:30 AM Central Time – 7:30 PM Central Time
Friday
7:30 AM Central Time – 5:00 PM Central Time
Saturday
10:00 AM Central Time – 2:00 PM Central Time

John L. Hibbett
Director of Risk Management