# SUPPLEMENTAL LIFE INSURANCE COMPARISON

**January 1 – December 31, 2015**

<table>
<thead>
<tr>
<th>AGE</th>
<th>HARTFORD</th>
<th>AETNA **</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(per $1,000 coverage per month)*</td>
<td>(per $1,000 coverage per month)*</td>
</tr>
<tr>
<td>18-24</td>
<td>$0.08</td>
<td>$0.066</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.08</td>
<td>$0.082</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.10</td>
<td>$0.082</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.12</td>
<td>$0.099</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.20</td>
<td>$0.130</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.26</td>
<td>$0.162</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.42</td>
<td>$0.227</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.60</td>
<td>$0.372</td>
</tr>
<tr>
<td>60-64</td>
<td>$1.08</td>
<td>$0.597</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.08</td>
<td>$0.934</td>
</tr>
<tr>
<td>Age 70+</td>
<td>$1.72</td>
<td>$0.934</td>
</tr>
</tbody>
</table>

**Election options**
- Elect in $5,000 increments.
- Increases may not exceed $20,000 per plan year in future years.
- If you experience a qualifying life event during the year, you may elect any coverage option.

**Minimum Coverage**
- HARTFORD: $5,000
- AETNA **: 1x annual salary rounded up to nearest $1,000

**Maximum Coverage**
- HARTFORD: $500,000
- AETNA **: $500,000
  - or
  - 3x annual salary; whichever is less
  - or
  - 5x annual salary, whichever is less

**Spouse & Dependent Coverage**
- Monthly Cost
  - $ 2,000   $ 0.94
  - $ 4,000   $ 1.88
  - $ 6,000   $ 2.82
  - $10,000   $ 4.70
  - $12,000   $ 5.64
  - $15,000   $ 7.06
  - $50,000*  $23.50

  *must have a minimum $35,000 supplemental Life Insurance to elect $50,000 dependent

  **Monthly Cost:**
  - $5,000 spouse
  - $5,000 each child
  - $0.718

**Portability/Conversion Options**
- Portability and Conversion Option
- Retiree Continuation Option

**Other Features**
- Accidental Death & Personal Loss Double Indemnity
- Seatbelt Incentive
- Non Smoker
- Child Care Benefit
- Education Benefit
- Accidental Death & Personal Loss Double Indemnity
- Seatbelt/Air Bag
- Child Care Benefit
- Education Benefits
- Coma Benefit

* Coverage levels automatically adjust for age and changes in salary.
** 1.5% of the premium is retained by the University to cover administrative costs.
Visit [http://www.hr.arizona.edu/supplemental_life_insurance_general_information](http://www.hr.arizona.edu/supplemental_life_insurance_general_information) for more information.