

**January 1–December 31, 2018**

<b>AGE</b>	<b>HARTFORD (per \$1,000 coverage per month)*</b>	<b>AETNA ** (per \$1,000 coverage per month)*</b>														
18–24	\$0.07	\$0.058														
25–29	\$0.07	\$0.071														
30–34	\$0.08	\$0.071														
35–39	\$0.09	\$0.084														
40–44	\$0.15	\$0.109														
45–49	\$0.20	\$0.133														
50–54	\$0.32	\$0.183														
55–59	\$0.46	\$0.296														
60–64	\$0.82	\$0.470														
65–69	\$0.82	\$0.732														
Age 70+	\$1.29	\$0.732														
Election options	<p>Elect in \$5,000 increments.</p> <p>During this Open Enrollment, increases may not exceed \$20,000.</p> <p>If you experience a qualifying life event during the year, you may elect any coverage option.</p>	<p>Option A: 1x annual salary Option B: 2x annual salary Option C: 3x annual salary Option D: 4x annual salary Option E: 5x annual salary</p> <p>Increases may not exceed one step during Open Enrollment. If you experience a qualifying life event during the year, you may elect any coverage option.</p>														
Minimum Coverage	\$5,000	1x annual salary rounded up to nearest \$1,000														
Maximum Coverage	\$500,000 <u>or</u> 3x annual salary; whichever is less	\$500,000 <u>or</u> 5x annual salary, whichever is less														
Spouse & Dependent Coverage	<p>Monthly Cost</p> <table> <tr> <td>\$ 2,000</td> <td>\$ 0.94</td> </tr> <tr> <td>\$ 4,000</td> <td>\$ 1.88</td> </tr> <tr> <td>\$ 6,000</td> <td>\$ 2.82</td> </tr> <tr> <td>\$10,000</td> <td>\$ 4.70</td> </tr> <tr> <td>\$12,000</td> <td>\$ 5.64</td> </tr> <tr> <td>\$15,000</td> <td>\$ 7.06</td> </tr> <tr> <td>\$50,000*</td> <td>\$ 23.50</td> </tr> </table> <p>*Must have a minimum \$35,000 supplemental Life Insurance to elect \$50,000 dependent</p>	\$ 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	<p>\$5,000 spouse \$5,000 each child</p> <p><u>Monthly Cost:</u> \$0.718</p> <p>*Employee must be enrolled in one of Aetna insurance options (A–E, above) in order to elect dependent coverage.</p>
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\$ 4,000	\$ 1.88															
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\$50,000*	\$ 23.50															
Portability/ Conversion Options	<ul style="list-style-type: none"> <li>Portability and Conversion Option</li> </ul>	<ul style="list-style-type: none"> <li>Portability and Conversion Option</li> <li>Retiree Continuation Option</li> </ul>														
Other Features	<ul style="list-style-type: none"> <li>Accidental Death &amp; Personal Loss Double Indemnity</li> <li>Seatbelt Incentive</li> <li>Nonsmoker</li> <li>Child-Care Benefit</li> <li>Education Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death &amp; Personal Loss Double Indemnity</li> <li>Seatbelt/Air Bag</li> <li>Child-Care Benefit</li> <li>Education Benefits</li> <li>Coma Benefit</li> </ul>														

\* 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://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits#hdr-8> for more information.