



## SECURIAN AND THE HARTFORD SUPPLEMENTAL LIFE INSURANCE PLANS COMPARISON

Age	Securian (State of AZ) (per \$1,000 coverage per month)*	The Hartford (UArizona) (per \$1,000 coverage per month)*
18–24	\$0.06	\$0.058
25–29	\$0.06	\$0.071
30–34	\$0.068	\$0.071
35–39	\$0.075	\$0.084
40–44	\$0.121	\$0.109
45–49	\$0.158	\$0.133
50–54	\$0.249	\$0.183
55–59	\$0.355	\$0.296
60–64	\$0.626	\$0.470
65–69	\$0.626	\$0.732
Age 70+	\$0.981	\$0.732
Election options	Elect in \$5,000 increments. During benefits open enrollment or a qualifying life event, increases may not exceed \$20,000.	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  Increases may not exceed one step during benefits open enrollment or a qualifying life event.
Minimum Coverage	\$5,000	1x annual salary rounded up to the nearest \$1,000
Maximum Coverage	\$500,000 or 3x annual salary, whichever is less	\$500,000 or 5x annual salary, whichever is less
Spouse/ Domestic Partner and Dependent Coverage	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 Available for spouse and dependent children only  *Must have a minimum of \$35,000 Supplemental Life Insurance to elect \$50,000 dependent coverage.	\$5,000 available for spouse or domestic partner  \$5,000 each child Monthly Cost: \$0.718  *Employee must be enrolled in one of The Hartford insurance options (A–E, above) to elect dependent coverage.
Portability/ Conversion Options	Portability and Conversion Option	<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>Seatbelt/Air Bag Incentive</li> <li>Nonsmoker</li> <li>Childcare Benefit</li> <li>Education Benefit</li> <li>Coma Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Seatbelt/Air Bag Incentive</li> <li>Seatbelt/Air Bag</li> <li>Childcare Benefit</li> <li>Education Benefit</li> </ul>

\* Coverage levels automatically adjust for age and changes in salary.  
The university retains 1.5% of The Hartford premium to cover administrative costs.