Human Resources

THE HARTFORD & UNUM SUPPLEMENTAL LIFE INSURANCE PLANS COMPARISON

Age	The Hartford (State of Arizona) (per $1,000 coverage per month)*	Unum (University of Arizona) (per $1,000 coverage per month)*
18–24	$0.053	$0.050
25–29	$0.053	$0.050
30–34	$0.059	$0.055
35–39	$0.065	$0.060
40–44	$0.101	$0.090
45–49	$0.129	$0.113
50–54	$0.200	$0.155
55–59	$0.282	$0.244
60–64	$0.492	$0.395
65–69	$0.492	$0.423
Age 70+	$0.768	$0.614
Election options	Elect in $5,000 increments.	1x, 2x, 3x, 4x or 5x salary
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 Dependent Coverage	Coverage / Monthly Cost – Spouse only $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 of $35,000 Supplemental Life Insurance with Hartford to elect $50,000 dependent coverage.	Available in $5,000 increments up to $50,000. *Age / Monthly Cost per $1000 of coverage 18-29 / .020 30-34 / .025 35-39 / .030 40-44 / .060 45-49 / .083 50-54 /.125 55-59 /.214 60-64 /.365 65-69 /.393 70+ /.584 *Based on the employee's age Employee must be enrolled in Unum Supplemental Life.
Child Dependent Coverage	Included with Spouse coverage	Available in $5,000 increments up to $50,000 Monthly cost: $.144 per $1,000 of coverage
Portability/ Conversion Options	Portability and Conversion Option	• Portability and Conversion Option • Retiree Continuation Option
Other Features	Accidental Death and Dismemberment coverage included. Additional benefits found on the Hartford website.	Accidental Death and Dismemberment coverage included • Home Alterations Benefit • Childcare Benefit • Education Benefit • Rehab/Physical Therapy Benefit

* Coverage levels automatically adjust for age and changes in salary.

The university retains 1 .5% of the Unum premium to cover administrative costs.

Effective date January 1, 2026