### SUPPLEMENTAL LIFE INSURANCE COMPARISON

**January 1–December 31, 2020**

<table>
<thead>
<tr>
<th>AGE</th>
<th><strong>SECURIAN</strong> (per $1,000 coverage per month)*</th>
<th><strong>AETNA</strong> <strong>(per $1,000 coverage per month)</strong>*</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–24</td>
<td>$0.06</td>
<td>$0.058</td>
</tr>
<tr>
<td>25–29</td>
<td>$0.06</td>
<td>$0.071</td>
</tr>
<tr>
<td>30–34</td>
<td>$0.068</td>
<td>$0.071</td>
</tr>
<tr>
<td>35–39</td>
<td>$0.075</td>
<td>$0.084</td>
</tr>
<tr>
<td>40–44</td>
<td>$0.121</td>
<td>$0.109</td>
</tr>
<tr>
<td>45–49</td>
<td>$0.158</td>
<td>$0.133</td>
</tr>
<tr>
<td>50–54</td>
<td>$0.249</td>
<td>$0.183</td>
</tr>
<tr>
<td>55–59</td>
<td>$0.355</td>
<td>$0.296</td>
</tr>
<tr>
<td>60–64</td>
<td>$0.626</td>
<td>$0.470</td>
</tr>
<tr>
<td>65–69</td>
<td>$0.626</td>
<td>$0.732</td>
</tr>
<tr>
<td>Age 70+</td>
<td>$0.981</td>
<td>$0.732</td>
</tr>
</tbody>
</table>

**Election options**
- Elect in $5,000 increments.
- During this Open Enrollment only, increases up to the lesser of 3x salary or $500,000 are permitted.
- If you experience a qualifying life event during the year, you may elect any coverage option.

**Minimum Coverage**
- $5,000

**Maximum Coverage**
- $500,000
- or 3x 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: $7.05
  - $50,000*: $23.50

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

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

**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 Open Enrollment. If you experience a qualifying life event during the year, you may elect any coverage option.

**Minimum Coverage**
- 1x annual salary rounded up to nearest $1,000

**Maximum Coverage**
- $500,000
- or 5x annual salary, whichever is less

**Monthly Cost**
- $5,000 spouse or domestic partner
  - $5,000 each child

**Monthly Cost:**
- $0.718

*Employee must be enrolled in one of Aetna insurance options (A–E, above) in order to elect dependent coverage.

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*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](http://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits#hdr-8) for more information.