

## Explore the benefits of life insurance

### Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer three questions about your health history — along with height and weight. Applicants previously declined coverage also will be required to answer the health questions.

#### Within 90 days of initial eligibility

- Employee: Elect up to the lesser of six times annual salary or \$600,000
- Spouse/domestic partner<sup>1</sup>: Elect up to \$50,000
- Child: Elect up to \$10,000 maximum benefit option

#### During each annual open enrollment

- Employee: Elect or increase one multiple of salary, up to the lesser of six times annual salary or \$1,000,000

#### Within 90 days of a family status change<sup>2</sup>

- Employee: Elect or increase up to the lesser of six times annual salary or \$1,000,000

#### Health questions never required

- Enrolling for optional AD&D coverage never requires health questions

Once your coverage is effective, you never have to re-enroll to continue your coverage.

1. A spouse/domestic partner is not eligible for guaranteed coverage if he or she is receiving or entitled to receive any sick pay or disability benefits due to sickness or injury; confined at home or in a care facility under the care of a physician for sickness or injury; or in a chemotherapy, radiation therapy or dialysis treatment program.

2. A qualifying family status change includes marriage/establishment of a domestic partnership, divorce/termination of a domestic partnership, death of a spouse/domestic partner or the birth or adoption or placement for adoption of a child.

Prepared for:

**TOTAL REWARDS**  
HUMAN RESOURCES



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse/domestic partner and child, it's when you become eligible for benefits or within 90 days of a new marriage or birth/adoption.



### Basic coverage (automatically enrolled)

<b>Basic term life</b>	50% of your annual salary <sup>3</sup> Strong Memorial Hospital residents and fellows, 150% of your annual salary Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements	<ul style="list-style-type: none"> <li>• Includes matching amount of AD&amp;D insurance</li> <li>• Minimum: \$15,000 full-time/\$7,500 part-time</li> <li>• Maximum: \$50,000 full-time/\$25,000 part-time</li> </ul>
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### Optional coverages

<b>Employee group universal life</b>	1-8x your annual salary	<ul style="list-style-type: none"> <li>• Maximum: \$1,500,000</li> </ul>
<b>Spouse/domestic partner term life</b>	\$10,000, \$25,000, \$50,000 or \$100,000	
<b>Child term life</b>	\$2,500, \$5,000 or \$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until age 26</li> <li>• An employee's first eligible newborn child is automatically covered for \$2,500 for 31 days from the child's live birth</li> <li>• To enroll a stepchild, the signature of a biological parent is required</li> </ul>
<b>Employee optional AD&amp;D</b>	1-8x your annual salary	<ul style="list-style-type: none"> <li>• Maximum: \$1,500,000</li> </ul>

If your spouse/domestic partner or child is eligible for coverage as faculty/staff of the University of Rochester, they cannot be covered as a dependent.

A child may only be covered by one parent.

You must elect GUL coverage for yourself to purchase optional AD&D coverage and coverage on your dependents.

3. For an hourly-paid staff member, annual salary is standard annual hours times the hourly rate of pay; for a salaried faculty or staff member, annual salary is 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For faculty members under the School of Medicine and Dentistry Master Clinical Faculty Compensation Plan, annual salary means "Targeted Salary."

## How much will it cost?

Rates are shown per \$1,000 of coverage and increase with age. The cost of coverage for active and retired faculty and staff and for your spouse/ domestic partner is based on the insured person's age and whether or not he/she smokes. The cost of coverage will change when the insured moves into a higher age bracket. The increase will be effective on the first of the month following the month of his or her birthday.

### GUL rates (Rates per \$1,000 of coverage)

Age	Monthly rate		Semi-monthly/bi-weekly rate	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 30	\$0.033	\$0.037	\$0.017	\$0.019
30-34	0.037	0.045	0.019	0.023
35-39	0.049	0.062	0.025	0.031
40-44	0.057	0.065	0.029	0.033
45-49	0.090	0.107	0.045	0.054
50-54	0.139	0.169	0.070	0.085
55-59	0.242	0.295	0.121	0.148
60-64	0.332	0.397	0.166	0.199
65-69	0.580	0.696	0.290	0.348
70 and over	Call Securian Financial at 1-800-941-2192			

Bi-weekly life insurance premiums are deducted on the first two pay days of each month. Deductions will not be taken on the third pay day in months with three pay periods.

### Group term life rates for spouse/domestic partner

(Rates per \$1,000 of coverage)

Age	Monthly rate		Semi-monthly/bi-weekly rate	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 30	\$0.055	\$0.063	\$0.028	\$0.032
30-34	0.062	0.075	0.031	0.038
35-39	0.082	0.104	0.041	0.052
40-44	0.096	0.111	0.048	0.056
45-49	0.151	0.179	0.076	0.090
50-54	0.234	0.283	0.117	0.142
55-59	0.405	0.495	0.203	0.248
60-64	0.558	0.667	0.279	0.334
65-69	0.978	1.170	0.489	0.585
70 and over	2.258	2.711	1.129	1.356

Employee and spouse rates increase with age

### Child life One premium provides coverage for all eligible children

\$0.100 per \$1,000 per month

\$0.050 per \$1,000 semi-monthly/bi-weekly

### Optional AD&D

\$0.020 per \$1,000 per month

\$0.010 per \$1,000 semi-monthly/bi-weekly

Rates are subject to change.

**Enrollment instructions  
and frequently asked  
questions are on the  
next page**

### Here's how to calculate your monthly premium:

Coverage amount \$ \_\_\_\_\_

÷ 1,000 \$ \_\_\_\_\_

× your rate (based on  
your age and  
smoker status) \$ \_\_\_\_\_

= **Monthly premium** \$ \_\_\_\_\_

## Frequently asked questions

Q. What are GUL and AD&D insurance?

A. Group universal life (GUL) is a type of permanent life insurance that offers flexible protection for you and your family. GUL includes a savings component and an option to pay only for the cost of coverage or make additional contributions – above the cost of the insurance – to accumulate cash value.

Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave the University?

A. You can continue to be insured with Securian beyond active employment without answering health questions. Premiums may be higher than those paid by active employees. Details on coverage continuation, portability and conversion are included in the University of Rochester group life insurance guide.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to the University of Rochester. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Products are offered under policy form series 04-30686 and 04-30664.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

## Enroll

Log on to [rochester.edu/people](https://rochester.edu/people) with your NetID and click on "Securian Financial" or log on to LifeBenefits.com using your User ID ("UR" and Employee ID) and password.

The password for first-time users is your eight-digit date of birth (mmddyyyy) and the last four digits of your Social Security number.

If you have forgotten your password, go to the "Forgot your password?" link and use the password help feature.

## Evaluate your insurance needs

Use Securian Financial's online decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

Once you're logged into the Securian Financial site (above), click on "Get started." Then, click "Visit Benefit Scout."

## Questions?

Call Securian Financial at **1-800-941-2192** or email [LifeBenefits@securian.com](mailto:LifeBenefits@securian.com).

You may also visit [rochester.edu/totalrewards/life](https://rochester.edu/totalrewards/life) for additional plan information, rates or paper forms.

To request a certificate for group universal life (GUL), contact Securian at **1-800-941-2192**.

To request a certificate for University-paid basic term life insurance coverage, contact the Office of Total Rewards at **585-275-2084**.

The policy may be viewed at the University of Rochester Office of Total Rewards.

The University reserves the right to modify, amend or terminate the plans at any time, including actions that may affect coverage, cost sharing or covered benefits, as well as benefits that are provided to current and future retirees.



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[lifebenefits.com](https://lifebenefits.com)

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