University of Rochester

Insurance products issued by:
Securian Life Insurance Company

Protect your family's financial future

Group life insurance guide – effective July 1, 2024

Protect your family 3

Your life insurance plan at-a-glance 4

About your life insurance offered by the University of Rochester 5

Cash accumulation account: Your money, your choices 7

Choosing a beneficiary 8

What does it cost? 9

Enrolling for coverage 11

Enrolling within your initial 90-day eligibility period 11

Enrolling after your initial 90-day eligibility period 11

Enrolling during annual open enrollment 11

Changing the amount of your insurance 12

Increasing your coverage 12

Decreasing or canceling your coverage 12

Qualifying event 12

Effective dates for coverage changes and payroll deductions 13

When changes become effective 13

If you become terminally ill 13

If you are on sick leave 14

If you become totally disabled 14

If you are on an unpaid leave of absence, NYS Paid Family Leave, military leave or layoff 14

If you terminate or change to an ineligible status 14

If you are rehired 18

When you retire 18

How to enroll/designate your beneficiary 19

Filing a claim for benefits 20

Plan information 21

Definition of terms 22

Protect your family

Save for your future

To help protect your family's financial future, the University of Rochester offers group life insurance coverage to help ensure that at the loss of a loved one, your family will have the money it needs to cover short-term expenses, such as final medical bills and burial costs, or to fulfill longer-term goals, such as sending your children to college or helping fund retirement.

This guide contains important information about the benefits of the University of Rochester group life insurance plan, underwritten by Securian Life Insurance Company, a subsidiary of Securian Financial. It also includes information about the administration of your plan, how to file claims and your rights under ERISA.

Please keep this booklet for future reference.

You may apply at any time for additional optional life insurance beyond the University-paid coverage automatically provided to you. Some guaranteed amounts of coverage are available — no medical exam is required — if you apply within the first 90 days of eligibility for coverage under the plan, within 90 days of a family status change or during annual open enrollment (if eligible). Online enrollment and management of your life insurance coverage is available through Securian Financial.

Questions?

Call Securian Financial at **1-800-941-2192** or send an email to **LifeBenefits@securian.com** if you have questions. You may use the secure website, **LifeBenefits.com**, to enroll for coverage or make changes.

To access the site, log onto myURHR Workday (**rochester.edu/erp/ur**) with your Active Directory and click on "Benefits and Pay" under apps, then click on "Securian Financial Life Insurance" under Suggested Links.

Your life insurance plan at-a-glance

Insurance for you[1]	• University-paid basic term life insurance and a matching amount of accidental death and dismemberment (AD&D) coverage is provided by the University of Rochester at no cost to you. • You have the opportunity to purchase group universal life (GUL) insurance. You can elect one to eight times your annual salary, to a maximum of $1,500,000. Your coverage amount will change during the year if your salary changes. • If you enroll in GUL, you may elect one to eight times your annual salary of optional AD&D coverage, to a maximum of $1,500,000.
Guaranteed coverage for you	• Up to the lesser of six times your annual salary or $600,000 of GUL and all optional AD&D coverage is guaranteed — no health questions or medical exam is required — if elected within 90 days of initial eligibility. Guaranteed amounts of coverage also are available within 90 days of a family status change or during annual enrollment (if eligible).
Insurance for your spouse/domestic partner	• Your spouse/domestic partner is eligible for $10,000, $25,000, $50,000 or $100,000 of group term life insurance (not to exceed eight times your annual salary). • Spouse/domestic partner coverage cannot exceed the amount that the employee is eligible to elect • You must elect GUL coverage for yourself to purchase coverage for your spouse/domestic partner. • Faculty/staff members cannot also be covered as a spouse/domestic partner or child.
Guaranteed coverage for your spouse/domestic partner[2]	• Up to $50,000 of spouse/domestic partner coverage is guaranteed — no health questions or medical exam is required — if elected within 90 days of initial eligibility.
Insurance for your dependent children	• You may elect $2,500, $5,000 or $10,000 of group term life insurance for each eligible child. One premium covers all children in the family. • Children are eligible from live birth to age 26. • An employee's first eligible newborn child is automatically covered for $2,500 for 31 days from the child's live birth. • Child coverage cannot exceed the amount that the employee is eligible to elect. • You must elect GUL coverage for yourself to purchase coverage for your children. • A child can be insured by only one parent.
Guaranteed coverage for your dependent children	• All coverage is guaranteed — no health questions or medical exam is required — if elected within 90 days of eligibility.
Plan features	
Accelerated death benefit	• Up to 100 percent of the policy's face amount, to a maximum of $1,000,000, can be paid as an accelerated benefit if the insured person becomes terminally ill with a life expectancy of 12 months or less.
Cash accumulation account (GUL)	• In addition to life insurance protection, GUL gives you the option to contribute additional premium beyond the cost of insurance in the cash accumulation account. • Money in the cash accumulation account earns a fixed rate of interest and grows tax-deferred — you do not pay taxes on any earnings unless you withdraw more than you have contributed.
Portability/conversion	• If you terminate, retire from the University of Rochester or become ineligible for the plan, you may take coverage with you and pay premiums directly to Securian Financial. Premiums may be higher than those paid by active employees. • See page 15 for more details on continuation, portability and conversion.
Online management of your policy	• You may use the secure website, **LifeBenefits.com**, to review your coverage and make changes. To access the site, log onto myURHR Workday (**rochester.edu/erp/ur**) with your Active Directory and click on "Benefits and Pay" under apps, then click on "Securian Financial Life Insurance" under Suggested Links.

1. Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

2. A spouse/domestic partner is not eligible for guaranteed issue 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.

About your life insurance offered by the University of Rochester

Who is eligible?

You are eligible for coverage under the University of Rochester group life insurance plan if you are a regular full-time or part-time faculty or staff member of the University of Rochester and are actively at work on the effective date of your coverage. If you are not actively at work on the effective date of your coverage, your coverage will be effective when you return to work.

Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

Coverage options

University-paid basic term life insurance

Regular full-time and part-time faculty and staff members are eligible for University-paid basic term life insurance immediately upon appointment. The amount, subject to the following minimums and maximums, is equal to 50 percent of annual salary.*

Minimum and maximum amounts of University-paid basic term life insurance

	Minimum	Maximum
Full-time	$15,000	$50,000
Part-time	$ 7,500	25,000

Note: Strong Memorial Hospital residents and fellows receive University-paid basic term life insurance coverage equal to 150 percent of annual salary,* subject to the same minimum and maximum amounts stated above.

* 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."

University-paid basic accidental death and dismemberment (AD&D)

Regular full-time and part-time faculty and staff members also receive University-paid basic AD&D insurance in an amount equal to their University-paid basic term life insurance.

Need more life insurance protection? Consider group universal life (GUL)

You have the opportunity to purchase GUL. You can elect one to eight times your annual salary, to a maximum of $1,500,000. Coverage increases due to salary change are guaranteed up to $1,000,000 except for an employee whose amount of insurance is limited to the guaranteed amount of $600,000 due to failure to provide satisfactory evidence of insurability.

GUL insurance pays a death benefit and, in addition, allows the owner to contribute additional premiums beyond the cost of the insurance to accumulate cash value that can be used during his or her lifetime for needs such as paying for college, buying a new home or building retirement funds. If you terminate, retire from the University of Rochester or become ineligible for the plan, you may continue all of your GUL coverage until age 100 by paying premiums directly to Securian Financial.

Additional information about the cash accumulation account can be found on page seven.

Optional accidental death and dismemberment (AD&D)

If you enroll for GUL, you also may elect optional AD&D coverage. Optional AD&D coverage pays a benefit if you die or suffer certain injuries as the result of a covered accident.* This protection covers you when you are on business, on vacation or at home. The accidental death benefit is available one to eight times your annual salary to a maximum of $1,500,000. All optional AD&D coverage is guaranteed — no health questions or medical exam is required. The extent and nature of your loss determines the dismemberment benefits as shown in the schedule below.

Schedule of accidental death and dismemberment benefits

Loss as the result of an accident	Benefit
Life	100 percent
Two or more of the following: eyes, hands, feet	100 percent
One eye, hand or foot	50 percent

*Benefits are not payable under University-paid basic accidental death and dismemberment (AD&D) or optional AD&D if injury or death results from or is caused directly or indirectly by the following:

1. intentionally self-inflicted injury; or
2. suicide or attempted suicide; or
3. your participation in a felony; or
4. your being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or
5. aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; or
6. war or any act of war, whether declared or undeclared.

Dependent coverage

If you elect GUL, you also may elect group term life insurance for your spouse/domestic partner. See definition of "spouse" on page 23. You can elect $10,000, $25,000, $50,000 or $100,000, not to exceed eight times your annual salary. Up to $50,000 of spouse/domestic partner coverage is guaranteed — no health questions or medical exam is required — if elected within 90 days of initial eligibility. (A spouse/domestic partner is not eligible for guaranteed issue 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.)

To apply for domestic partner coverage, you must sign and file the University's certification of domestic partner status form in addition to completing the insurance application. The form is available at and to be filed with the Office of Total Rewards. It is also available online at rochester.edu/totalrewards/health.

Group term life insurance for dependent children may be elected in amounts of $2,500, $5,000 or $10,000. No evidence of insurability is required if elected within 90 days of initial eligibility. Children are eligible from live birth to age 26. An employee's first eligible newborn child is automatically covered for $2,500 for 31 days from the child's live birth. To enroll a stepchild, the signature of a biological parent is required on the enrollment form.

Individuals may be covered only once under the group policy: Faculty/staff members cannot also be covered as a spouse/domestic partner or child; a child can be insured by only one parent; and an individual cannot be insured as both a previous employee and a current employee.

If a dependent is hospitalized or confined because of illness or disease on the date his or her insurance would otherwise be effective, the effective date will be delayed until the dependent is released from the hospital or is no longer confined. Dependent insurance cannot go into effect before coverage on the employee is effective.

Cash accumulation account: Your money, your choices

Permanent insurance products such as GUL allow you to make premium contributions above the cost of insurance with the objective of building cash in the policy. This money can increase the death benefit or be used during your lifetime as an education fund, a source of money for large purchases, to cover medical expenses or as a supplement to retirement income.

Building cash value in a life insurance policy is attractive because:

- Subject to IRS limits,* you may contribute any amount at any time.
- Earnings on contributions are not subject to income taxes unless you withdraw more than the total premiums paid, which include premiums to cover the cost of your insurance and contributions to the account.
- You may withdraw your money without an IRS penalty* and without a surrender charge.

How does it work?

Each contribution you make to the cash value of a GUL policy is assessed a one-time administrative charge of 2 percent. After that, your money grows tax-deferred in Securian Financial's guaranteed account and earns a fixed rate of return guaranteed not to fall below 3 percent.

To see how cash value may grow at different contribution levels, use the online cash accumulation tool when you enroll for coverage at **LifeBenefits.com**.

Withdraw money without penalty

You may withdraw amounts up to 100 percent of your policy's net cash value. The minimum withdrawal amount is $100. You are not taxed on any earnings on the money accumulated in your account until you withdraw more than the premiums you have contributed, assuming that your policy is not a modified endowment contract (MEC).* We will inform you if your policy is at risk of becoming a MEC and inform you at that time of your options.

*See "What is a modified endowment contract?" on page 8.

Use your cash value when you want

If you have accumulated cash value in your GUL policy, you may take a loan against the cash value after your policy has been in force for three years. The minimum loan amount is $100. You do not have to pay back the loan, but interest continues to be added to any outstanding loan balance. Securian Financial charges 8 percent interest and credits back 6 percent on borrowed funds.

Withdrawals and loans reduce the policy's total death benefit, which is a combination of the policy's face amount and any cash value. Your policy may lapse if a premium payment is missed and you lack sufficient funds in the cash accumulation account to cover your premium.

You may make loan or withdrawal requests online at **LifeBenefits.com**, by completing a life insurance change request form available online, by calling Securian Financial at **1-800-941-2192** or by sending an email to **LifeBenefits@securian.com**.

To see how cash value may grow at different contribution levels, log in to **LifeBenefits.com** and use the online cash accumulation tool.

What is a modified endowment contract?

A modified endowment contract (MEC) is a life insurance contract for which premiums exceed a limit set by current federal tax rules. Securian Financial tests every new premium contribution against these limits whenever there is a "material change" to the policy — e.g., the policy is exchanged for another insurance contract, the amount of insurance is increased or a future benefit is added. In addition, a reduction in the death benefit of a life insurance policy may cause a contract to become a MEC.

Generally, you can continue contributing premium into a contract that is a MEC and maintain its status as life insurance. A withdrawal or loan taken from the cash value of a MEC, however, will be treated as a taxable distribution of any gain that exists in the contract. A 10 percent penalty also may apply if you are under age 59½. Cash value in a MEC continues to accumulate tax free (subject to the withdrawal rules described above), and death benefits paid to the beneficiary are income tax free.

This is a general discussion of the relevant tax laws. It was not intended for nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek advice of their own tax and legal advisors regarding any tax and legal issues applicable to their situation.

Choosing a beneficiary

Naming a beneficiary is an important right of life insurance ownership. It allows you to determine who receives your policy benefits. Under current tax law, life insurance benefits paid to a beneficiary generally are not taxable income.

Types of beneficiaries:

- **Primary beneficiary:** The person or persons named will receive the benefit.
- **Contingent beneficiary:** If the primary beneficiary is no longer living, the benefit is paid to the contingent beneficiary.
- **Default beneficiary:** If you do not name a beneficiary, policy benefits will be paid, in order of priority, to your lawful spouse, children, parents, siblings or estate. (A lawful spouse is your current spouse if the marriage was valid in the state or country where it was performed.) If you wish to have proceeds paid to a domestic partner, you must elect him or her as a primary beneficiary.

We strongly encourage you not to rely on the default beneficiary. Rather, specifically designate a beneficiary and keep it up to date as life progresses.

You may view or change your beneficiary information online at any time at **LifeBenefits.com**. To access the site, log onto myURHR Workday (**rochester.edu/erp/ur**) with your Active Directory and click on "Benefits and Pay" under apps, then click on "Securian Financial Life Insurance" under Suggested Links.

What does it cost?

The cost of GUL for active and retired faculty and staff and group term life insurance for your spouse/domestic partner is based on the insured person's age and whether or not he/she smokes. Rates increase with age and are subject to change.

Your cost for coverage will change when the insured person moves into a higher age bracket. The increase will be effective on the first of the month following the month of the insured person's birthday.

GUL rates for active and retired faculty and staff

Rates increase with age.

Monthly rates per $1,000 of coverage

Age	Non-smoker	Smoker
Under 30	$0.026	$0.030
30 - 34	0.030	0.036
35 - 39	0.039	0.050
40 - 44	0.046	0.052
45 - 49	0.072	0.086
50 - 54	0.111	0.135
55 - 59	0.194	0.236
60 - 64	0.266	0.318
65 - 69	0.464	0.557
70 and over	Call Securian Financial at **1-800-941-2192**	

Semi-monthly/bi-weekly rates per $1,000 of coverage

Age	Non-smoker	Smoker
Under 30	$0.013	$0.015
30 - 34	0.015	0.018
35 - 39	0.020	0.025
40 - 44	0.023	0.026
45 - 49	0.036	0.043
50 - 54	0.056	0.068
55 - 59	0.097	0.118
60 - 64	0.133	0.159
65 - 69	0.232	0.278
70 and over	Call Securian Financial at **1-800-941-2192**	

Group term life rates for spouse/domestic partner

Rates increase with age.

Monthly rates per $1,000 of coverage

Age	Non-smoker	Smoker
Under 30	$0.055	$0.063
30-34	0.062	0.075
35-39	0.082	0.104
40-44	0.096	0.111
45-49	0.151	0.179
50-54	0.234	0.283
55-59	0.405	0.495
60-64	0.558	0.667
65-69	0.978	1.170
70 and over	2.258	2.711

Semi-monthly/bi-weekly rates per $1,000 of coverage

Age	Non-smoker	Smoker
Under 30	$0.028	$0.032
30-34	0.031	0.038
35-39	0.041	0.052
40-44	0.048	0.056
45-49	0.076	0.090
50-54	0.117	0.142
55-59	0.203	0.248
60-64	0.279	0.334
65-69	0.489	0.585
70 and over	1.129	1.356

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

Optional accidental death and dismemberment (AD&D) rates for active and retired faculty and staff

$0.02 per $1,000 of coverage per month.

Group term life rates for dependent children

$0.10 per $1,000 of coverage per month. One premium covers all eligible children in the family.

All rates are subject to change.

Sample premium calculation

The employee in the following example will pay $26.00 per month for the selected coverage. A 45-year-old non-smoker wants $200,000 of GUL coverage, $50,000 of optional AD&D coverage, $100,000 of group term life insurance for her 42-year-old non-smoking spouse/domestic partner and $10,000 of child term life insurance for each of their three children.

Group universal life for employee

Number of insurance units ($200,000 ÷ $1,000) 200

Rate per $1,000 x $.072
Monthly premium: $14.40

Optional AD&D for employee

Number of insurance units ($50,000 ÷ $1,000) 50

Rate per $1,000 x $.02
Monthly premium: $1.00

Group term life for spouse/domestic partner

Number of insurance units ($100,000 ÷ $1,000) 100

Rate per $1,000 x $.096
Monthly premium: $9.60

Group term life for children

Number of insurance units ($10,000 ÷ $1,000) 10

Rate per $1,000 x $.10
Monthly premium: $1.00

Total monthly premium: $26.00

Paying premiums

Group life insurance is a convenient way to purchase protection. While you are an active employee of the University of Rochester, your life insurance premiums are conveniently deducted from your paycheck.

If you continue or port your GUL or Dependent Term Life insurance coverage, you will be billed directly by Securian Financial.

Enrolling for coverage

Enrolling within your initial 90-day eligibility period

You may enroll for one to eight times your annual salary in GUL insurance to a maximum of $1,500,000. Up to the lesser of six times your annual salary or $600,000 is guaranteed — no health questions or medical exam is required. If you request more than six times your annual salary or an amount greater than $600,000, you must provide evidence of insurability. If you are declined for amounts above the guaranteed issue maximum, you will not be eligible for automatic coverage increases due to salary increases, but may apply for additional coverage by providing evidence of insurability.

If your online profile is not yet set up with Securian Financial when you wish to enroll for coverage, you may complete a paper form to take advantage of the guaranteed issue coverage opportunity immediately. Forms are available by calling Securian Financial at **1-800-941-2192** or by sending an email to **LifeBenefits@securian.com**.

If you enroll in GUL, you also may elect one to eight times your annual salary of optional AD&D coverage, to a maximum of $1,500,000. No health questions or medical exam is required. Guaranteed issue coverage is effective on the date you sign the application. Coverage requiring evidence of insurability is effective on the date it is approved by Securian Financial. You will see the deduction from your pay on the next pay date coinciding with or following the date the new coverage is processed by Securian Financial.

You can elect $10,000, $25,000, $50,000 or $100,000 of group term life insurance for your spouse/domestic partner (not to exceed eight times your annual salary). Up to $50,000 of spouse/domestic partner coverage is guaranteed — no health questions or medical exam is required. (A spouse/domestic partner is not eligible for guaranteed issue 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.) To apply for domestic partner coverage, you must sign and file the University's certification of domestic partner status form in addition to completing the insurance application. The form is available at and to be filed with the Office of Total Rewards. It is also available online at rochester.edu/totalrewards/health. You may elect $2,500, $5,000 or $10,000 of group term life insurance for dependent children. Up to $10,000 is guaranteed — no health questions or medical exam is required.

Enrolling after your initial 90-day eligibility period

Evidence of insurability is required for any life insurance election made after your initial eligibility period for any amount of insurance, unless you are enrolling as the result of a qualifying event (see page 12) or during open enrollment. Optional AD&D is always guaranteed issue.

Enrolling during annual open enrollment

Without providing evidence of insurability, you may enroll in or increase your GUL coverage by one salary multiple — up to the lesser of six times your annual salary or $1,000,000. Provided you are insured for GUL, you may also add optional AD&D coverage of one to eight times your annual salary. Both options are available without answering health questions or having a medical exam. You are not eligible for the GUL guaranteed issue coverage if you previously have been declined for coverage. Optional AD&D is always guaranteed issue. If you are not actively at work during the enrollment period, you will have 31 days to enroll or increase your coverage once you return to work. If you are not actively at work on the effective date of your coverage, your coverage will be effective when you return to work.

If you are increasing your GUL coverage by more than one salary multiple, to a multiple greater than six times your annual salary or to an amount greater than $1,000,000 during open enrollment, you must provide evidence of insurability for the amount above the limits.

Changing the amount of your insurance

Increasing your coverage

You may request to increase your GUL or dependent group term life insurance at any time by providing evidence of insurability. Provided you are insured for GUL, you may also add optional AD&D. No evidence of insurability required. Requests to increase coverage can be made online at **LifeBenefits.com** or by completing a life insurance change request form available online at **LifeBenefits.com**, by calling Securian Financial at **1-800-941-2192** or by sending an email to **LifeBenefits@securian.com**. Once a decision has been made about your evidence of insurability, you will receive a confirmation from Securian Financial.

Decreasing or canceling your coverage

You may decrease your GUL or dependent group term life insurance to a lower salary multiple or increment or cancel your coverage at any time. Decreases may be requested online at **LifeBenefits.com**. You also may request a decrease or cancel coverage by completing a life insurance change request form available online at **LifeBenefits.com**, by calling Securian Financial at **1-800-941-2192** or by sending an email to **LifeBenefits@securian.com**.

Qualifying event

Within 90 days of a qualifying family status change, you may enroll in or increase your GUL coverage amount without evidence of insurability, up to the lesser of six times your annual salary or $1,000,000. 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 of a child. If enrolling for GUL coverage, you also may elect optional AD&D coverage of one to eight times your annual salary. To take advantage of this guaranteed issue offer, you must be actively at work and may not have been previously declined for coverage under the plan.

Within 90 days of a qualifying family status change, you may elect additional dependent coverage without evidence of insurability — up to $50,000 of group term life insurance coverage for a new spouse/domestic partner or up to $10,000 of group term life insurance coverage for a newborn or newly adopted dependent child(ren). You must be enrolled in GUL insurance and actively at work to take advantage of these guaranteed amounts of coverage. (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.)

Effective dates for coverage changes and payroll deductions

Coverage change type	The change in coverage is effective	Your premium deduction changes
Salary increase	On the date of the change in salary or, for an amount exceeding $1,000,000, on the date of approval by Securian.	The next pay date coinciding with or following the first of the month the date the change is processed by Securian.
Salary decrease	If change is received by Securian by the 25th of a month, on the first day of the following month; otherwise, on the first day of the second following month.	The next pay date coinciding with or following the date the change is effective.
Request for increase in coverage	On the date you sign the request, if evidence of insurability is not required; otherwise on the date of approval by Securian.	The next pay date coinciding with or following the date the change is processed by Securian.
Request for decrease in coverage	If request is received by Securian by the 25th of a month, on the first day of the following month; otherwise, on the first day of the second following month.	The next pay date coinciding with or following the date the change is effective.
Voluntary termination of coverage	The first day of the month following the date the request is received by Securian.	The next pay date coinciding with or following the date the change is effective. (Any excess premium collected will be refunded by Securian.)

When changes become effective

A request for an increase in coverage will be effective on the date you sign the request if evidence of insurability is not required; otherwise, on the date of approval by Securian Financial. A request for a decrease in coverage, if received by Securian by the 25th of a month, will be effective on the first day of the following month; otherwise, on the first day of the second following month. A request for cancellation of coverage will be effective on the first day of the month following the date the request is received by Securian. See the chart “effective dates for coverage changes and payroll deductions” above.

If you become terminally ill

If you become terminally ill with a life expectancy of 12 months or less, the accelerated death benefit feature allows you to elect a lump-sum advance of up to 100 percent of the total death benefit in lieu of the death benefit being paid to the policy beneficiary.

The maximum is $1,000,000 (University-paid basic term and employee-paid optional coverage combined). The minimum amount that can be paid as an accelerated benefit is $5,000 or 25 percent of the total benefit, if less.

If you are on sick leave

University-paid basic term Life, University-paid AD&D insurance, GUL insurance, optional AD&D coverage and group term life insurance for dependents will be continued when an active* faculty or staff member is receiving benefits under the Sick Leave Plan for Short-Term Disability and Workers' Compensation.

Faculty and staff members must continue to pay premiums for any employee-paid coverage.

* The life insurance plan's suspension or cancellation date(s) will apply for individuals whose statutory sick leave benefits begin after the effective date of leave of absence, layoff, retirement, termination or change to an ineligible status. Please see pages 14-18.

If you become totally disabled

University-paid basic term life insurance

If approved total disability continues beyond six months, coverage for both your University-paid basic term life insurance and basic AD&D will continue while you are receiving benefits under the University long-term disability plan. If such a total disability is not continuously approved, and you do not return to active University employment, the University-paid basic term life may be continued by paying premiums directly to Securian Financial. University-paid basic AD&D coverage terminates.

GUL insurance

If you become totally disabled — defined as the "incapacity of the insured, resulting from injury or disease, to engage in any occupation for remuneration or profit. Any occupation means an occupation for which you are reasonably suited by education, training or experience" — you may not have to pay premiums for your GUL, optional AD&D or dependent term life insurance.

Certain conditions apply, such as:

- Your total disability begins before age 60; and
- You have been totally disabled for at least six months.

If your claim for premium waiver is approved, Securian Financial will pay the premium charges for your GUL, optional AD&D and dependent term life insurance until you reach age 65, recover or the date you fail to furnish proof of continued disability when requested or you refuse to submit to a required medical examination, whichever comes earlier.

If you are on an unpaid leave of absence, NYS Paid Family Leave, military leave or layoff

Coverage for both University-paid basic term life and University-paid basic AD&D insurance will continue for faculty/staff members on an approved leave of absence, NYS Paid Family Leave, military leave or for staff members with two or more years of service placed on an indefinite layoff.

Coverage for both University-paid basic term life and University-paid basic AD&D insurance will continue for staff members eligible for the coverage who are placed on a temporary layoff.

For staff members with less than two years of service placed on an indefinite layoff, University-paid basic term life and University-paid basic AD&D insurance cancels as of the effective date of the change in status. Continuation/portability options for both University-paid and any employee-paid optional coverage are the same as for terminating faculty/staff members. Please see "If you terminate or change to an ineligible status" for coverage continuation options.

Unless the faculty/staff member cancels the coverage by written consent, any GUL, optional AD&D and dependent term life insurance will be continued for faculty/staff members on an approved leave of absence, NYS Paid Family Leave, military leave or on a temporary layoff or for staff members with two or more years of service placed on an indefinite layoff. (Faculty or staff members who do not cancel their GUL, optional AD&D or dependent term life insurance will be billed by Securian Financial for the premium.)

If you terminate or change to an ineligible status

University-paid life insurance will be canceled as of the effective date of your change in status. Any employee-paid optional life insurance will be canceled at the end of the month of your (or your dependents') loss of eligibility or change in status. If your domestic partnership ends, you must notify the University within 60 days of terminating the relationship and file a statement of termination of domestic partnership with the University Office of Total Rewards.

Faculty and staff members may elect to continue University-paid basic term life, GUL, optional AD&D and optional dependent term life insurance. Coverage continuation options are described below and shown on the diagram on page 17.

See the "Coverage continuation options" chart to view the continuation process as a diagram.

Continuing University-paid and employee-paid life insurance

Faculty and staff members will be notified by the University of Rochester of their right to continue coverage. You will need to notify Securian Financial when your dependents are no longer eligible for coverage by completing a life insurance change request form available online, by calling **1-800-941-2192** or by sending an email to **LifeBenefits@securian.com**. You will be notified of your right to continue your group life insurance. If notification is made within 15 days before or after the event that results in termination or reduction of the group life coverage, you will have 31 days from the date the insurance terminates to elect continuation under this supplement. If the notice is given more than 15 days but less than 90 days after the event, the time allowed for the exercise of the continuation privilege shall be extended to 45 days after such notice is sent. If the notice is not given within 90 days, the time allowed for the exercise of the continuation privilege expires 90 days after the terminating event.

Premium rates for ported coverage are shown on page 16. University of Rochester retirees pay the same rates as active employees.

- **If you are under age 65 at the time you port,** you may port up to your full amount of University-paid basic term life insurance.
- **If you are age 65 or older (but under age 70) when you port,** you may port up to 65 percent of your University-paid basic term life insurance. Any amounts of coverage lost because of the age reduction may be converted to an individual life policy within 31 days of the reduction.
- **When the employee turns 65 after porting** your insurance reduces to 65 percent of insurance in force on the day prior to your attainment of age 65. Any amounts of coverage lost because of the age reduction may be converted to an individual life policy within 31 days of the reduction.

Your ported group term life insurance terminates upon your attainment of age 70.

Group term life insurance rates for ported coverage

Monthly rates per $1,000		
Basic term life		
Age	**Non-Smoker**	**Smoker**
Under 30	$0.093	$0.106
30-34	0.106	0.126
35-39	0.139	0.174
40-44	0.161	0.185
45-49	0.253	0.301
50-54	0.394	0.475
55-59	0.681	0.833
60-64	0.933	1.120
65-69	1.636	1.960

Monthly rates per $1,000		
Spouse/domestic partner		
Age	**Non-Smoker**	**Smoker**
Under 30	$0.098	$0.111
30-34	0.109	0.131
35-39	0.146	0.182
40-44	0.169	0.196
45-49	0.267	0.316
50-54	0.411	0.498
55-59	0.714	0.870
60-64	0.983	1.174
65-69	1.720	2.059

Rates increase with age and are not guaranteed. Retirees pay the same rates as active employees.

Monthly optional AD&D rate: $0.02 per $1,000
Monthly child term life rate: $0.115 per $1,000

One premium covers all eligible children in the family.

Continuing GUL insurance

You do not need to apply to continue GUL coverage. Securian Financial will automatically bill you to continue your GUL coverage and optional AD&D, if any, as well as group term life coverage you have for your spouse/domestic partner or dependent child(ren). Your ported GUL insurance and any optional AD&D terminates at the earliest of: age 100, when you surrender your certificate or when there is insufficient cash value to pay for the insurance charges and a premium payment is not made during the 61-day grace period. Ported dependent coverage terminates when the spouse/domestic partner or child is no longer eligible under the terms of the group policy or when the employee's GUL coverage terminates, whichever comes first.

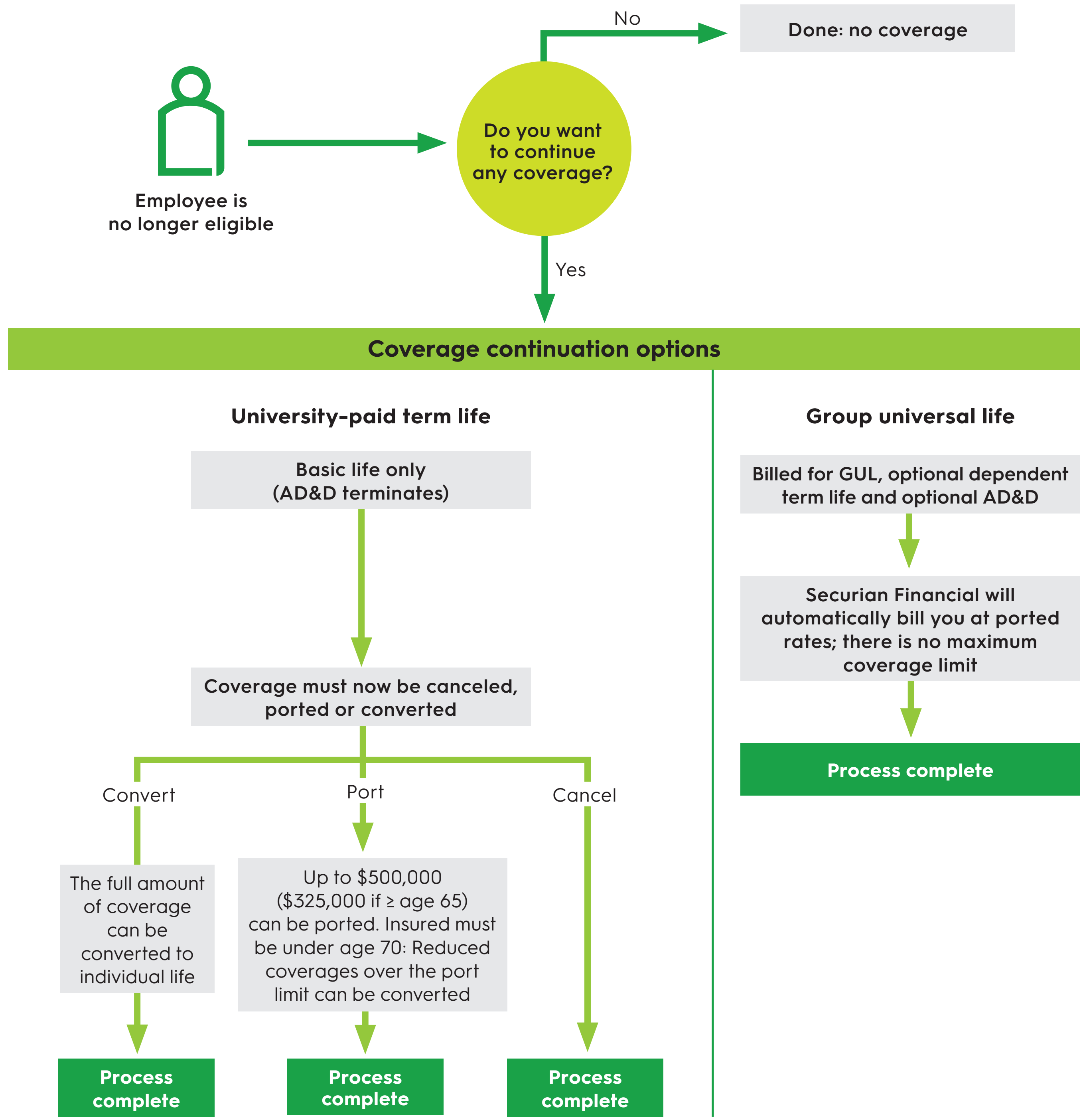
Group universal life insurance rates for ported coverage

Monthly rates per $1,000		
Age	**Non-Smoker**	**Smoker**
Under 20	$0.065	$0.065
20-24	0.081	0.100
25-29	0.081	0.100
30-34	0.081	0.122
35-39	0.117	0.166
40-44	0.155	0.178
45-49	0.243	0.289
50-54	0.330	0.455
55-59	0.516	0.798
60-64	0.743	1.075
65-69	1.231	1.885
70	1.984	2.382
71	2.278	3.336
72	2.568	4.365
73	2.903	5.233
74	3.286	5.675
75	3.713	6.162
76	4.188	6.698
77	4.721	7.310
78	5.331	8.002
79	6.041	8.759

Monthly rates per $1,000		
Age	**Non-Smoker**	**Smoker**
80	$6.873	$9.603
81	7.800	10.524
82	8.722	11.466
83	9.627	12.459
84	10.625	13.559
85	11.709	14.755
86	12.906	16.052
87	14.226	17.464
88	15.612	18.909
89	17.029	20.332
90	18.313	21.540
91	19.522	22.601
92	20.918	23.824
93	22.525	25.208
94	24.363	26.884
95	26.295	28.750
96	28.218	30.557
97	29.826	31.984
98	31.097	32.998
99	32.127	34.463

Rates increase with age and are not guaranteed. Retirees pay the same rates as active employees.

University of Rochester coverage continuation options



See pages 14-16 for a detailed description of coverage continuation options for you and your dependents.

If you are rehired

As a result of previous employment with the University, you may have elected to port your GUL coverage and pay premiums directly to Securian Financial. If you are later rehired to a benefit eligible (full- or part-time) position at the University, the multiple of salary (one to eight times) you continued will be automatically transferred back to "active" status with the University. The GUL amount will be based on your annual salary at rehire and your premiums will be deducted from your paycheck at the active employee rate. (Your coverage amount will change as your annual salary changes.)

In addition, as a newly benefit-eligible (full- or part-time) faculty or staff member of the University of Rochester, you are eligible to enroll for GUL coverage of one to eight times your annual salary at rehire. Up to the lesser of six times your annual salary or $600,000 is guaranteed — no health questions or medical exam is required — if elected within 90 days of initial eligibility. Therefore, you have the opportunity to increase the multiple of salary you previously had, if you do so within 90 days of rehire.

When you retire

Coverage for both your University-paid basic term life and AD&D insurance will end when you retire.

However, those who were actively employed at the University of Rochester and were at least age 50 or older with 10 or more years of service at the University as of July 1, 1996, will receive University-paid basic term life insurance at retirement equal to $10,000 if they are full-time; $5,000 if they are part-time.

You may continue your GUL, optional AD&D and dependent term life insurance. Continuation and conversion are described under "If you terminate or change to an ineligible status" on page 14. Retirees pay the same rates as active employees pay under the plan for GUL insurance, optional AD&D coverage and dependent term life insurance.

How to enroll/designate your beneficiary

Online

Log onto myURHR Workday (**rochester.edu/erp/ur**) with your Active Directory and click on "Benefits and Pay" under apps, then click on "Securian Financial life insurance" under Suggested Links. Or, log in to **LifeBenefits.com**, using the ID and password included in the enrollment packet that is sent to your home, and follow the online instructions.

On paper

Online enrollment is strongly encouraged. If you do not have access to a computer or the Internet, follow the instructions below to complete the paper forms provided in the enrollment packet. Forms are also available at **LifeBenefits.com** or **rochester.edu/totalrewards/life** or may be requested by calling Securian Financial customer service at **1-800-941-2192** or email **LifeBenefits@securian.com**.

If you are designating a beneficiary for University-paid basic term life and basic AD&D insurance

- Complete the beneficiary designation and change request form to name a beneficiary for your University-paid basic term life and basic AD&D insurance. You are automatically enrolled for your University-paid basic term life and basic AD&D insurance if you are a regular full-time or part-time faculty or staff member.

If you are applying for GUL insurance

- Complete the GUL application, including the amount you want to contribute to the cash accumulation account, if any
- If you wish to elect coverage for your spouse/domestic partner or children, provide the information requested
- If applying for more than the guaranteed issue amounts for yourself or your spouse/domestic partner, also complete the group life insurance evidence of insurability form

Sign and date all forms and return them to Securian Financial or fax both sides of each form to **1-651-665-1542**.

Filing a claim for benefits

University-paid basic term life insurance

In the event of the death of a faculty or staff member or retiree covered under the University-paid basic term life and University-paid basic AD&D insurance, that faculty or staff member's beneficiary(ies) should contact the Office of Total Rewards. Securian Financial will provide a beneficiary statement that must be completed and returned by the beneficiary(ies) to Securian Financial, along with a certified copy of the death certificate. In the event of accidental death, the beneficiary also should provide evidence that the death was accidental.

If a faculty or staff member is dismembered due to an accident, he or she should contact Securian Financial at **1-888-658-0193** and complete the appropriate claim forms, submitting proof that the dismemberment was due to an accident.

GUL/optional AD&D

In the event of the death of a faculty or staff member or retiree covered under GUL insurance, the faculty or staff member's beneficiary(ies) should contact Securian Financial directly at **1-888-658-0193**. Securian Financial will provide a beneficiary statement which must be completed and returned by the beneficiary(ies) to Securian Financial, along with a certified copy of the death certificate. In the event of accidental death of a faculty or staff member, the beneficiary should also provide evidence that the death was accidental.

If the faculty or staff member is dismembered due to an accident, he or she should contact Securian Financial directly at **1-888-658-0193** and complete the appropriate claim forms, submitting proof that the dismemberment was due to an accident.

Dependent term life

In the event of the death of a dependent (spouse/domestic partner or dependent child) covered under dependent term life insurance, the faculty or staff member of the dependent should contact Securian Financial at **1-888-658-0193**. Securian Financial will provide a beneficiary statement which must be completed and returned by the beneficiary to Securian Financial, along with a certified copy of the death certificate.

Claims review procedure

The procedures that must be followed after the filing of an initial claim, including the responsibilities of the plan and information on how to appeal any denial of a claim, may be found in the University of Rochester Claims and Appeals Procedures for Non-Pension Benefits. You may view or obtain a copy of the detailed claims procedure by contacting the University of Rochester Office of Total Rewards at 585-275-2084 or online at rochester.edu/totalrewards.

Plan information

- The University Plan Administrator for the Life Insurance is: Sr. Vice President & CHRO University of Rochester (ID No. 16-0743209)
  Office of Human Resources,
  Total Rewards
  60 Corporate Woods, Suite 310,
  P.O. Box 270453
  Rochester, NY 14627-0453
  585-275-2084
- The Sr. Vice President & CHRO is the agent for legal process in any action involving the University of Rochester life insurance plan
- The plan year is from January 1 — December 31
- The plan number is 505

The University's life insurance plan is classified as a welfare benefit plan under ERISA. The insurer for the University's life insurance plan is: Securian Life Insurance Company, 400 Robert Street North, St. Paul, MN 55101-2098, **1-800-941-2192** — phone, **651-665-1542** — fax.

Your rights under ERISA

As a participant in the University's life insurance plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants are entitled to:

Receive information about your plan and benefits

1. Examine, without charge, at the Plan Administrator's office all documents governing the plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
2. Obtain copies of all documents governing the operation of the plan and other plan information upon written request to the Plan Administrator, including insurance contracts, copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Administrator may make a reasonable charge for the copies.
3. Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish you with a summary of the plan's financial report.

Prudent actions by plan fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for operating the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a life insurance benefit or exercising your rights under ERISA.

Enforce your rights

If your claim for a life insurance benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the plan review and reconsider your claim. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and don't receive them within 30 days, you may file a suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits that is denied or ignored in whole or in part, you may file suit in a state or federal court. If the plan fiduciaries misuse the plan's money, or if you're discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with your questions

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA or if you need assistance obtaining documents from the Plan Administrator, you should contact the nearest Area Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Definition of terms

The following terms are used to define eligibility for participation in the plan:

Annual salary: Noted as basic rate of compensation in the GUL certificate. 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."

Appointment: The action which begins a relationship with the University in a specific position, such as a member of the faculty; the period during which such a relationship is in effect.

Continuous employment: Actively at work in a position eligible for the full range of University benefit plans. Absences due to leave of absence or layoff would be included in determining continuous employment.

Full-time: For nonexempt job classifications (excluding those in PAS job classifications paid hourly): a regular weekly work schedule of at least 35 hours; for all professional, administrative and supervisory (PAS) job classifications (including PAS paid on an hourly basis): a weekly work schedule of 40 hours or more; for faculty: a normal full teaching and research load as defined for the faculty by the college or school concerned.

Hired: For purposes of determining post-retirement benefits, "hired" is defined as an appointment to a position that is eligible for the full range of University benefit plans.

Layoff (indefinite): Indefinite suspension of University employment because of reduction of staff or elimination of a position for more than four months or for unspecified duration, not over one year.

Layoff (temporary): Temporary suspension of University employment because of reduction of staff or elimination of a position with the expectation of return to work within four months of the day the layoff begins.

Leave of absence: Approved absence that does not end, but does change, the appointment relationship. Leave may be for research or study, to permit a visiting appointment elsewhere, for personal reasons, or for disability.

Part-time: A regular, weekly or monthly schedule that is less than that required for full-time status but generally not less than 17.5 hours per week in the case of those in nonexempt and/or professional, administrative and supervisory (PAS) job classifications. For faculty, it indicates that the individual carries at least half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

Regular: Period of appointment in nonexempt and/or professional, administrative and supervisory (PAS) job classifications that is expected to exceed four months, unless otherwise defined in collective bargaining agreements; period of appointment for faculty — instructional staff that is at least one year (or one academic year) or, if shorter, is expected to be renewed. Appointments primarily for furthering education (for example, graduate assistant) are not considered "regular" appointments.

Rehired: For purposes of determining post-retirement benefits, "rehired" is defined as an appointment to a position that is eligible for the full range of University benefit plans from an appointment that was not eligible for the full range of University benefit plans or following termination or retirement.

Retiree: The University Retired faculty and staff members who satisfy the following:

- For regular full-time and part-time faculty and staff hired or rehired prior to 1/1/96 who: (1) retire after age 55 and after 2023, and (2) who have completed 15 years of benefits-eligible service at their retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirements may be met by cumulative employment at the University or another higher education institution.) If you were hired prior to 1/1/1996, terminated employment or moved into a position that does not entitle you to receive the full range of University Benefit Plans, and are later moved (or rehired after 1996) into a benefits eligible position, you will not be eligible for the Retiree benefits associated with those whom were hired before 1/1/1996. Instead, your benefits will be determined under the Retiree Benefit plan for those hired or rehired on or after 1/1/1996 and you must retire after attaining age 60, as described in the next definition.

- For regular full-time and part-time faculty and staff hired or rehired on or after 1/1/96 who: (1) retire after age 60 and after 2023, and (2) have completed 15 years of benefits-eligible service at their retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirement may be met by cumulative employment at the University or another higher education institution as long as there is continuous benefits-eligible employment the immediate five years prior to retirement.) If eligibility requirements are not yet met when benefits eligible service is interrupted and then benefits-eligible service at a later date resumes, previous benefit-eligible service is counted towards the retiree eligibility and all requirements must then be met to attain retiree status.

Once retired, post-retirement benefits continue to be based on cumulative service time, age, and years of service at the time of initial retirement, even if the retiree returns to work. There is no adjustment to the retiree level, years of service, or age calculation to determine the level of post-retirement benefits based upon post-retirement rehire and employment. However, in the event a retiree returns to work and becomes eligible for healthcare plan coverage, dental plan coverage, and/or University-paid basic term life insurance coverage because the retiree has satisfied the eligibility criteria for active employees to participate, the retiree will be limited to the active employee options and will become ineligible for the post-retirement benefit options.

Retirement or retire: The ending of Appointment (whether voluntary or involuntary) after satisfying the requirements to be treated as a Retiree.

Spouse: The insured employee's lawful spouse by marriage, if the marriage was valid in the state or country where it was performed. An employee may not also be covered as a spouse under the University of Rochester group life insurance plan.

In addition, domestic partner eligibility requirements are described below. Domestic partners and their children are subject to the same plan guidelines which govern all other participants in the plan.

An employee's domestic partner can have the same or opposite gender as the employee. The employee and his/her domestic partner must satisfy all of the following criteria:

1. Registration as a domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six (6) months, where such registry exists; or

2. For partners residing where registration does not exist, by an alternative affidavit of domestic partnership.

- The affidavit must be notarized and must contain the following:
  - The partners are both 18 years of age or older and are mentally competent to consent to contract;
  - The partners are not related by blood in a manner that would bar marriage under laws of the State of New York;
  - The partners have been living together on a continuous basis prior to the date of the application;
  - Neither individual has been registered as a member of another domestic partnership within the last six (6) months; and
    - Proof of cohabitation (e.g., a driver's license, tax return or other sufficient proof); and
    - Proof that the partners are financially interdependent. Two (2) or more of the following are collectively sufficient to establish financial interdependence:
      - A joint bank account;
      - A joint credit card or charge card;
      - Joint obligation on a loan;
      - Status as an authorized signatory on the partner's bank account, credit card or charge card;
      - Joint ownership of holdings or investments;
      - Joint ownership of residence;
      - Joint ownership of real estate other than residence;

- Listing of both partners as tenants on the lease of the shared residence;
- Shared rental payments of residence (need not be shared 50/50);
- Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence;
- A common household and shared household expenses, e.g., grocery bills, utility bills, telephone bills, etc. (need not be shared 50/50);
- Shared household budget for purposes of receiving government benefits;
- Status of one as representative payee for the other's government benefits;
- Joint ownership of major items of personal property (e.g., appliances, furniture);
- Joint ownership of a motor vehicle;
- Joint responsibility for child care (e.g., school documents, guardianship);
- Shared child-care expenses, e.g., babysitting, day care, school bills (need not be shared 50/50);
- Execution of wills naming each other as executor and/or beneficiary;
- Designation as beneficiary under the other's life insurance policy;
- Designation as beneficiary under the other's retirement benefits account;
- Mutual grant of durable power of attorney;
- Mutual grant of authority to make health care decisions (e.g., health care power of attorney);
- Affidavit by creditor or other individual able to testify to partners' financial interdependence; or
- Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case.

Domestic partners must be unmarried individuals

Termination: Ending of appointment for reason other than retirement.

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.

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.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for financial obligations under the policies or contracts it issues.

Products are offered under policy form series 19-31700.31 and 20-32100.61.

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.

securian FINANCIAL®

PREPARE
PROTECT
SECURE

lifebenefits.com

400 Robert Street North, St. Paul, MN 55101-2098

F65398 Rev 12-2025 DOFU 7-2024
3601297