



University of Arizona

Supplemental Term Life, Accidental Death & Personal Loss, and Dependent Life
Summary of Benefits Effective 10/1/06

<p>How much Supplemental Term Life Coverage Can I Buy?</p>	<ul style="list-style-type: none"> ▪ You, if you are a benefits eligible employee: <p>Option 1 = 100% of your basic annual earnings, as determined by your Employer, rounded to the next higher \$1,000, up to the maximum allowed, \$300,000, or</p> <p>Option 2 = 200% of your basic annual earnings, as determined by your Employer, rounded to the next higher \$1,000, up to the maximum allowed, \$300,000, or</p> <p>Option 3 = 300% of your basic annual earnings, as determined by your Employer, rounded to the next higher \$1,000, up to the maximum allowed, \$300,000.</p> <p>You will also be covered for Accidental Death & Personal Loss in an amount equal to the amount of your Supplemental Term Life coverage.</p> ▪ Your spouse: \$5,000 ▪ Your children*: \$5,000 <p>During your initial enrollment you may elect any option available, limited only by your base annual earnings.</p> <p>Increases in coverage during the annual Open Enrollment period are restricted to a single option level above your existing election. Therefore, new enrollees may elect only Option 1. Employees currently enrolled in Option 1 may increase coverage to Option 2. Employees currently enrolled in Option 2 may increase coverage to Option 3.</p> <p>When you experience a qualified life event change, you may elect any option available, limited only by your base annual earnings. Your coverage and contributions are automatically adjusted in accordance with any change in your base annual earnings.</p> <p>Academic employees pay an additional premium amount during the year to ensure coverage during summer months.</p> <p>* Your unmarried biological and adopted children between 14 days and 19 years, or up to age 25 if they are attending school full-time (coverage may be continued for handicapped children beyond the limiting age). Dependents include children you support and who live with you in a parent/child relationship.</p>																				
<p>How Much Does Supplemental Term Life Cost?</p>	<table border="1"> <thead> <tr> <th><u>Your Age</u></th> <th><u>Your Cost Per \$1,000 of Coverage</u></th> </tr> </thead> <tbody> <tr> <td>18-34</td> <td>\$0.06</td> </tr> <tr> <td>35-39</td> <td>\$0.10</td> </tr> <tr> <td>40-44</td> <td>\$0.16</td> </tr> <tr> <td>45-49</td> <td>\$0.26</td> </tr> <tr> <td>50-54</td> <td>\$0.32</td> </tr> <tr> <td>55-59</td> <td>\$0.50</td> </tr> <tr> <td>60-64</td> <td>\$0.76</td> </tr> <tr> <td>65-69</td> <td>\$1.14</td> </tr> <tr> <td>Age 70+</td> <td>Contact your Human Resources office for premium rates</td> </tr> </tbody> </table> <p>Optional Dependent Life Insurance: Spouse \$5,000 – Children (14 days to 19/25 years) \$5,000: \$0.66 per month.</p>	<u>Your Age</u>	<u>Your Cost Per \$1,000 of Coverage</u>	18-34	\$0.06	35-39	\$0.10	40-44	\$0.16	45-49	\$0.26	50-54	\$0.32	55-59	\$0.50	60-64	\$0.76	65-69	\$1.14	Age 70+	Contact your Human Resources office for premium rates
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<p>What Is the Age Reduction Rule?</p>	<p>The total amount of Aetna Supplemental Term Life coverage will be automatically reduced to 60% as of the first of the month following an active employee's 70th birthday. If applicable, the age reduction rule will be automatically applied to the new coverage levels for an employee who is at least 70 years of age.</p>																				

The above is only a brief summary of the insurance benefits available. Some restrictions may apply. Some benefits are not available in all states. For more specific information about the coverage details, including limitation, exclusions and other requirements, please refer to your Certificate of Insurance or contact your Human Resources office. This coverage is underwritten or administered by Aetna Life Insurance Company.



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<p>Life Coverage Features</p>	<p>Premium Waiver: If you become permanently and totally disabled while insured and prior to age 60, Supplemental Term Life insurance will be extended without payment of premium during the continuance of the disability.</p> <p>Portability: If you leave your current employer, you may take your Supplemental Term Life insurance and the accidental death benefit of your AD&PL with you. Aetna will bill you directly. Coverage is not portable when you retire or if you are disabled.</p> <p>Conversion: If you terminate employment, are no longer eligible for coverage, or your coverage reduces due to age, pension or retirement, you have the opportunity to convert your Supplemental Term Life insurance coverage to an individual life insurance policy.</p> <p>Accelerated Death Benefit (ADB): If you have a terminal illness with a life expectancy of no longer than 12 months, your policy will pay - while you're still alive - 50% of your Supplemental Term Life insurance benefit, with a minimum of \$5,000 and a maximum of \$150,000. This benefit can help with expenses not covered by your medical plan, pay other bills, enable you to visit relatives and help you get your affairs in order. It pays an advance benefit and ensures that your beneficiary will receive the rest of your life insurance benefit upon your death. The advance benefit may be requested once for you and it is not subject to income tax.</p>
<p>AD&PL (or AD&D Ultra)</p>	<p>In addition to traditional Accidental Death & Dismemberment coverage for loss of life and dismemberment and paralysis, you have:</p> <ul style="list-style-type: none"> ▪ Coma benefit ▪ Repatriation of remains benefit ▪ Child care benefit ▪ Total disability benefit ▪ Education benefit for spouse and/or dependent child(ren) ▪ Passenger restraint/airbag benefit
<p>When Does Coverage Start?</p>	<p>If on 10/1/06 you are currently enrolled, your effective date is your original date of enrollment. If you are a newly hired or newly eligible employee, your coverage will take effect the first of the month following receipt of your properly completed enrollment election, subject to the "Actively at Work" provision. Elections made during Open Enrollment, including newly elected coverage and increased coverage elections, become effective on the applicable effective date for that Open Enrollment, subject to the "Actively at Work" provision.</p> <p>"ACTIVELY AT WORK" provision: Plan provisions require that an employee be performing the duties of his/her normal occupation with the employer in order for coverage to be effective. If an employee is absent due to illness or injury on the effective date of his/her coverage, the requested coverage or increase in coverage become effective upon the employee's return to work for one full day. If an employee is neither ill nor injured but is not actively at work on the date an increase in coverage is scheduled to occur, that increase will occur on its regularly scheduled date.</p>

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