Take advantage of guaranteed coverage opportunities

**Within 30 days of initial eligibility:**
- **Employee:** Elect 1-3x annual base earnings, not to exceed $500,000

**During annual enrollment:**
- **Employee:** Elect coverage for the first time in one salary multiple or increase existing coverage 1x annual base earnings, not to exceed 3x annual base earnings or $500,000

Elections made outside of these periods and amounts exceeding these amounts require evidence of good health.

Qualified family status change:
- **Employee:** Increase existing coverage 1x annual base earnings, not to exceed 3x annual base earnings or $500,000

Always guaranteed:
- **Spouse:** Elect $5,000, $15,000 or $25,000
- **Child:** Elections never require evidence of good health

Applicants previously declined coverage must also provide evidence of good health.

Issued by Securian Life Insurance Company
Protect your family from the unexpected loss of your life and income during your working years.

### Additional features

Beyond paying a benefit in the event of your death, your group life insurance plan has other important features:

- **Accidental Death and Dismemberment (AD&D)** insurance provides additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

- **Take your coverage with you** - If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

- **Early benefit payments if diagnosed as terminally ill** - If an insured person becomes terminally ill with a life expectancy of 12 months or less, you may request early payment of up to 100 percent of the life insurance amount, not to exceed $1,000,000.

- **No premiums if you become disabled** - If you become totally disabled according to the terms of your certificate, ASU Life Employee Supplemental insurance premiums may be waived.

### Why life insurance

**Group Term Life** insurance can protect your family’s financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

### Basic coverage (automatically enrolled)

**Basic Life and AD&D**

- **1x** base annual earnings less $15,000
- Maximum: $385,000
- Minimum: $5,000
- Includes matching AD&D
- Age reductions apply

### QUESTIONS?

For any questions, contact the Employee Service Center at [HRESC@asu.edu](mailto:HRESC@asu.edu) or 1-855-ASU-5081 (855-278-5081).

### TO ENROLL:

Elect coverages in PeopleSoft

### Here’s the easy math to your monthly premium:

<table>
<thead>
<tr>
<th>Total coverage you need</th>
<th>$___________</th>
</tr>
</thead>
<tbody>
<tr>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>$___________</td>
<td>$___________</td>
</tr>
</tbody>
</table>

### Calculation:

\[
\text{Monthly Premium} = \frac{\text{Total coverage you need}}{1,000} \times \text{your rate}
\]
ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options (choose all that apply)

### ASU Life Employee Supplemental

- **1-3x** annual base earnings
- Maximum: $1,000,000
- Includes matching AD&D
- Age reductions apply

### ASU Life Spouse

- Coverage amount: $5,000, $15,000, $25,000 or $50,000
- Maximum: $50,000
- Includes matching AD&D

### ASU Life Child

- Coverage amount: $2,500, $7,500, $12,500 or $25,000
- Maximum: $25,000
- Children eligible from live birth to age 26
- Includes matching AD&D

Monthly cost of coverage

#### ASU Life Employee Supplemental

Rates are shown per $1,000 of coverage and increase with age.

<table>
<thead>
<tr>
<th>Age</th>
<th>Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.075</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.081</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.085</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.094</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.113</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.147</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.203</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.301</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.358</td>
</tr>
<tr>
<td>65 and over</td>
<td>$0.645</td>
</tr>
</tbody>
</table>

#### ASU Life Spouse

<table>
<thead>
<tr>
<th>Coverage amount</th>
<th>Monthly premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$1.95</td>
</tr>
<tr>
<td>$15,000</td>
<td>$5.85</td>
</tr>
<tr>
<td>$25,000</td>
<td>$9.75</td>
</tr>
<tr>
<td>$50,000</td>
<td>$19.50</td>
</tr>
</tbody>
</table>

#### ASU Life Child

<table>
<thead>
<tr>
<th>Coverage amount</th>
<th>Monthly premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
<td>$0.25</td>
</tr>
<tr>
<td>$7,500</td>
<td>$0.75</td>
</tr>
<tr>
<td>$12,500</td>
<td>$1.25</td>
</tr>
<tr>
<td>$25,000</td>
<td>$2.50</td>
</tr>
</tbody>
</table>

All rates are subject to change.

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent.

A child may only be covered by one parent.

Beginning at age 70, Basic Life and AD&D and ASU Life Employee Supplemental and AD&D coverage reduces to a percentage of the amount in effect prior to age 70: to 40 percent at age 70, and 25 percent at age 75.

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds.
WHY LIFE INSURANCE?
Learn how life insurance can protect your financial future by watching a brief video at LifeBenefits.com/videos/term

Evidence of insurability (EOI)
Also referred to as medical underwriting, EOI is part of the insurance application process. You may need to complete an EOI form to determine if you are insurable (a good risk).

When providing EOI, you answer a few simple health questions and provide information on your gender, height and weight, tobacco status (if applicable) and physical condition.

A medical underwriter reviews the application to determine if you meet our acceptance standards for the amount of insurance requested.

What is guaranteed issue?
Guaranteed issue coverage gives you the option to purchase insurance without EOI. This means, you won’t be turned down for medical reasons.

Usually this coverage is available during open/annual enrollment periods, when first enrolling in your insurance plan or if you experience a life event (e.g., marriage, birth, etc.).

Is additional medical information ever required?
Many group applications can be processed using only the health information provided on the EOI form. To complete the application process, a paramedical exam may be required. Exams are free of charge and can be done at your home.

The basic paramedical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and an EKG. Your medical records are kept confidential. Information from the exam is not released to anyone else without your consent.

Once we receive all information we review it promptly and notify you of the underwriting decision.

QUESTIONS?
Please contact our Medical Underwriting department at 1-800-872-2214.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Arizona State University. 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 for employees and the hospitalization confinement provision for dependents.

Products are offered under policy form series 14-31700.