



## 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 a few questions about your health history – along with height and weight. Applicants previously declined coverage also will be required to answer the health questions.

### **Within 60 days of initial eligibility**

- Employee: Elect up to \$500,000
- Spouse/domestic partner: Elect up to \$20,000

### **Health questions never required**

- Enrolling for child and/or voluntary AD&D coverage never requires health questions when elected during any of the above events

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

Prepared for:

**Research  
Foundation**



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.

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## Your basic and optional coverages

### Basic coverage (automatically enrolled)

Basic term life	\$50,000	<ul style="list-style-type: none"> <li>Includes matching AD&amp;D benefit</li> </ul>
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### Optional coverages

Employee optional term life	1-8x your base annual earnings	<ul style="list-style-type: none"> <li>Maximum: \$500,000</li> <li>Includes matching AD&amp;D benefit</li> </ul>
Spouse/domestic partner optional term life	\$10,000, \$20,000, \$40,000, \$60,000, \$80,000 or \$100,000	<ul style="list-style-type: none"> <li>Includes matching AD&amp;D benefit</li> <li>Coverage may not exceed the total amount of employee basic and optional coverage combined</li> </ul>
Child optional term life	\$2,000, \$4,000, \$6,000, \$8,000 or \$10,000	<ul style="list-style-type: none"> <li>Includes matching AD&amp;D benefit</li> <li>Coverage may not exceed the total amount of employee basic and optional coverage combined or a total of \$25,000.</li> <li>Children are eligible from live birth until age 26</li> </ul>

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Beginning at age 70, employee and spouse/domestic partner basic, basic AD&D, optional term life coverage and optional AD&D coverage reduces to a percentage of the amount in effect prior to age 70: to 90 percent at age 70, to 80 percent at age 71, to 70 percent at age 72, to 60 percent at age 73 and to 50 percent at age 74.

## Bi-weekly cost of coverage

### Employee optional term life and AD&D insurance (rates/\$1,000/bi-weekly)

Age	Employee
Under 29	\$0.019
30-34	0.021
35-39	0.027
40-44	0.031
45-49	0.044
50-54	0.066
55-59	0.099
60-64	0.171
65 and over	0.305

### Spouse/domestic partner optional term life and AD&D insurance (rates/\$1,000/bi-weekly)

Age	Spouse/domestic partner
Under 25	\$0.030
25-29	0.039
30-34	0.044
35-39	0.049
40-44	0.062
45-49	0.090
50-54	0.136
55-59	0.219
60-64	0.413
65-69	0.625
70 and over	0.958

### Optional child life and AD&D insurance

One premium provides coverage for all eligible children  
(rates/\$1,000/bi-weekly)

\$2,000	\$0.083
\$4,000	0.161
\$6,000	0.239
\$8,000	0.317
\$10,000	0.395

Please note, employee and spouse/domestic partner rates increase with age and are subject to change.

## Here's how to calculate your premium:

Coverage amount	\$
<b>divided</b> by 1,000	\$
<b>times</b> your rate (based on your age)	\$
<b>Bi-weekly premium</b>	<b>\$</b>

## Enroll

Log in to [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice) to enroll. If you are unable to enroll online, you can submit a paper enrollment form to your campus Benefits Office

## Frequently asked questions

### What is term life insurance and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. 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.

### Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few 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 question and it will not affect any coverage you already have.

### What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

### Can I take my coverage with me if I leave Research Foundation?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to The Research Foundation for The State of University of New York. 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.

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 the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 19-31700.31.

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.



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