

Securian Financial

General questions: 1-877-491-5265

securian.com/pitt-insurance

Life insurance and accidental death and dismemberment (AD&D) insurance help provide financial protection in the event of your death or that of a spouse/domestic partner or dependent child. To elect or change a beneficiary, go to securian.com/pitt-insurance.

To report a death or to check on a claim, call 1-888-658-0193.

Basic Group Life and AD&D Coverage

The University provides group term life insurance coverage to eligible faculty and staff in the amount of one times your annual salary, rounded up to the next thousand capped at the plan maximum of \$50,000. AD&D coverage is also provided in the amount of one times your annual salary, rounded up to the next thousand capped at the plan maximum of \$50,000. There is no cost to you.

Optional Coverage and Monthly Rates

Group Life

Optional group term coverage is available to you at your choice of one to six times your annual salary, rounded up to the next thousand capped at the plan maximum of \$1,500,000. This is a fully employee-paid, after-tax benefit that does not reduce federal and state taxes. The monthly premium will be based on your age as of July 1 annually. New hires may elect the lesser of three times their annual salary or up to \$500,000 in optional life insurance without Evidence of Insurability (EOI), if enrolled within 31 days from the date of hire. The cost is a calculation of the age-graded rate times each \$1,000 of coverage.

29 years and under.....	\$0.028
30-34 years.....	\$0.038
35-39 years.....	\$0.042
40-44 years.....	\$0.047
45-49 years.....	\$0.083
50-54 years.....	\$0.118
55-59 years.....	\$0.202
60-64 years.....	\$0.324
65-69 years.....	\$0.596
70+ years.....	\$0.967

To calculate your life insurance cost:

annual salary x additional coverage value (1-6) = total coverage

Employees age 42 with \$45,000 annual salary electing to have coverage of three (3) times their salary will have a total coverage of \$135,000.

Total coverage / 1,000 x age rate = cost per month

\$135,000 / 1,000 x .047 = \$6.35

Employee cost per month = \$6.35

AD&D

Coverage is available at your choice of one to six times your annual salary, rounded up to the next thousand capped at the maximum of \$1,500,000.

Cost is not age-graded and is a constant rate times each \$1,000 of coverage (\$.015/\$1,000).

Dependent Life

Optional dependent life insurance is available to the spouse/domestic partner and children (up to age 26) of the employee.* Eight options are available to choose from for a spouse or domestic partner and three options are available for a dependent child or children. The employee would be the automatic beneficiary of any elected benefit. Coverage is subject to Evidence of Insurability (EOI) for spouse/domestic partner and dependent child coverage. Cost is not age-graded and is constant regardless of the number of dependent children covered.

Coverage for Spouse/Domestic Partner

Option 1	\$1.18.....	\$10,000
Option 2	\$2.32.....	\$15,000
Option 3	\$2.63.....	\$20,000
Option 4	\$7.74.....	\$50,000
Option 5	\$10.77.....	\$75,000
Option 6	\$14.61.....	\$100,000
Option 7	\$19.33.....	\$125,000
Option 8	\$23.20.....	\$150,000

Coverage for Dependent Child(ren)

Option 1	\$.80.....	\$10,000
Option 2	\$1.20.....	\$15,000
Option 3	\$1.60.....	\$20,000

* Proof of good health, also called Evidence of Insurability (EOI), is required for some types of coverage. EOI is an application process in which you provide information on the condition of your health or your dependent's health in order to be approved for coverage. If you elect coverage that requires EOI, Securian Financial will send you and/or your spouse/domestic partner an application with further information.

Life and AD&D Benefits

for All Eligible University of Pittsburgh Employees

July 1, 2026 - June 30, 2027



Updated May 2026

Disclosure

The information presented in this summary guide is intended to provide a general overview and discussion of the plans. Descriptive literature is available from the carriers and the Office of Human Resources. Additional details of the benefits presented may also be found at hr.pitt.edu/benefits.

The rights and obligations of employees and those of the University are governed by the terms of each benefit plan and, in some cases, by contracts with the insurance companies. The plans are based on current federal and state laws and are regulated by those laws. If there is a conflict between this summary guide and the plan/contracts, then the plan and contracts will control.

Benefits may be modified as required by applicable laws, and benefits may be modified or terminated as deemed necessary or appropriate by the University. Any such modifications or terminations will be communicated in writing, as appropriate.

Employees covered under collective bargaining agreements are governed by the terms of those agreements. No one speaking on behalf of the plans or purporting to speak on behalf of the plans can modify the terms of the plans in any way. The terms of the plans control in all instances.

Contact the Benefits Department

Call: 833-852-2210

Submit an inquiry: hr.pitt.edu/contact-ohr

Individuals are responsible for reviewing the benefit deductions and retirement plan contributions on their pay statement for each benefit plan every pay period. Contact the Benefits Department immediately if there are any discrepancies.