Life, Accidental Death & Dismemberment (AD&D), and Disability Insurance

Whether it’s providing peace of mind or financial security, our insurance products are there for you and your family. Below is a brief description of the products available to active employees and retirees of the University of Texas System.

**BASIC AND VOLUNTARY LIFE**

FOR ACTIVE EMPLOYEES

- **Basic Life Benefit**: $40,000
- **Voluntary Life Benefit**: 1 to 10 times annual compensation up to a maximum of $2,000,000.
- **Dependent Spouse/Child(ren)**: $10,000
- **Dependent Spouse***: $15,000 or $40,000

*Evidence of Insurability may be required.

**BASIC AND VOLUNTARY AD&D**

FOR ACTIVE EMPLOYEES

- **Basic Benefit**: $40,000
- **Voluntary Benefit**: $10,000 increments up to a maximum of either $2,000,000 or 10 times annual compensation, whichever is less.
- **Dependent Spouse**: $10,000 increments up to a maximum of either $1,000,000 or 50% of your voluntary AD&D coverage, whichever is less.
- **Dependent Child(ren)**: $10,000

**BASIC AND VOLUNTARY LIFE**

FOR RETIREES ONLY

- **Basic Life Benefit**: $6,000
- **Voluntary Life Benefit**: $7,000, $10,000, $25,000, $50,000 or $100,000
- **Dependent Spouse***: $3,000

*Evidence of Insurability may be required.

**VOLUNTARY SHORT-TERM DISABILITY (STD)**

FOR ACTIVE EMPLOYEES

- **Weekly Benefit**: 60% of your weekly earnings up to a maximum benefit of $693 per week. We will reduce the amount of your STD payment by other income benefit payments you may receive.
- **Elimination Period**: Benefits will begin once you have satisfied the elimination period of 14 days for either injury or sickness. NOTE: You must exhaust all of your sick leave before benefits are payable.
- **Maximum Period Payable**: Benefits are payable for 22 weeks. However, benefits are payable for 4 weeks for disabilities caused by, or resulting from, a pre-existing condition.

**VOLUNTARY LONG-TERM DISABILITY (LTD)**

FOR ACTIVE EMPLOYEES

- **Monthly Benefit**: 60% of your monthly earnings up to a maximum benefit of $12,025 per month. We will reduce the amount of your LTD payment by other income benefit payments you may receive or are eligible to receive.
- **Elimination Period**: Benefits will begin once you have satisfied the elimination period of 90 days from the onset of disability, provided you are continuously disabled. NOTE: You must exhaust all of your sick leave before benefits are payable.
- **Maximum Period Payable**: The maximum period payable is based on your age at the time of disability.

For additional information regarding these benefits, visit: bcbstx.com/ancillary-ut or call 866-628-2606

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