



Life, Accidental Death & Dismemberment 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.

ANNUAL ENROLLMENT: JULY 15 TO 31, 2025

BASIC AND VOLUNTARY LIFE FOR ACTIVE EMPLOYEES

Basic Life Benefit: \$50,000

Voluntary Life Benefit*: One 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: \$50,000

Voluntary Benefit: 1 to 10 times annual compensation up to a maximum of \$2,000,000, rounded up to the next \$10,000.

Dependent Spouse: You may elect spouse coverage from 0.5 to five times the employee's annual compensation with a minimum of \$10,000 up to a maximum of half the employee election or \$1,000,000 (whichever is less), rounded down to the nearest \$10,000.

Dependent Child(ren): \$10,000

BASIC AND VOLUNTARY LIFE FOR RETIREES ONLY

Basic Life Benefit: \$10,000

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 STD FOR ACTIVE EMPLOYEES

Weekly Benefit*: 60% of your weekly earnings up to a maximum benefit of \$850 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 seven days for either injury or sickness. NOTE: You must exhaust all of your sick leave before benefits are payable. Consult your campus sick leave policy for more details.

Maximum Period Payable: Benefits are payable for 22 weeks. However, benefits are payable for four weeks for disabilities caused by, or resulting from, a pre-existing condition.

*Late entrants may require Evidence of Insurability.

VOLUNTARY LTD FOR ACTIVE EMPLOYEES

Monthly Benefit*: 60% of your monthly earnings up to a maximum benefit of \$15,000 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. Consult your campus sick leave policy for more details.

Maximum Period Payable: The maximum period payable is based on your age at the time of disability.

*Late entrants may require Evidence of Insurability.

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