



# Group Term Life Benefit for the University of Texas System's Active Employees

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security. With our Group Term Life plan, you can achieve peace of mind by providing your family with life insurance.

**Eligibility:** All active employees who are eligible for benefits may enroll for coverage. For questions on eligibility, please refer to the Office of Employee Benefits, Active Employee webpage or contact your institution's benefits office.

## BENEFITS AT A GLANCE

**Employee Basic Life:**  
\$50,000

**Employee Voluntary Life:**  
You may elect an amount equal to one to 10 times of your annual compensation up to a maximum of \$2,000,000.  
UT employees with a UT employee spouse may both cover dependent children and each other as spouses with voluntary life and AD&D. UT retirees may cover a UT employee or their UT retiree spouse with voluntary life. Adding voluntary life may require Evidence of Insurability.

**Dependent Spouse and Child Voluntary Life:**  
You can elect \$10,000 for your spouse and each dependent child.

**Additional Spouse Voluntary Life:**  
You may also elect to purchase an additional \$15,000 or \$40,000 of coverage.

**Note:** You must be insured for voluntary coverage of at least one times your annual compensation in order to elect benefits for your spouse and/or child(ren). You must elect the initial \$10,000 dependent coverage to be eligible for the additional Spouse Voluntary Life benefit.

**Life Benefit Limitation:** Voluntary benefits are not payable under certain scenarios, such as suicide. Please refer to your full certificate book on [bcbstx.com/ancillary-ut](http://bcbstx.com/ancillary-ut) for detailed information on limitations.

## WHO PAYS THE PREMIUM?

<b>Basic Benefits</b>	UT System pays 100% of the premium for the basic benefit.
<b>Voluntary Benefits</b>	You pay 100% of the premium for voluntary coverage above the basic benefit.

## WHEN IS MEDICAL EVIDENCE OF INSURABILITY REQUIRED?

<b>Employee</b>	EOI is required for employee elections in excess of three times your annual compensation.
<b>Spouse</b>	EOI is required for spouse elections in excess of \$10,000.
<b>Child</b>	EOI is not required for children.

## WHAT OTHER BENEFITS ARE INCLUDED?

<b>Basic and Voluntary Life</b>	<ul style="list-style-type: none"><li>• Accelerated Death Benefit</li><li>• Conversion Privilege</li><li>• Seat Belt Benefit</li></ul>
<b>Voluntary Life Only</b>	<ul style="list-style-type: none"><li>• Portability</li><li>• Waiver of Premium</li></ul>

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

# Accidental Death & Dismemberment

## University of Texas System's Active Employees

**Eligibility:** All active employees who are eligible for benefits may enroll for coverage. For questions on eligibility, please refer to the Office of Employee Benefits, Active Employee webpage or contact your institution's benefits office.

### BENEFITS AT A GLANCE

**Employee Basic AD&D:**

\$50,000

**Employee Voluntary AD&D:**

You may elect an amount of one to 10 times your annual compensation to a maximum of \$2,000,000, rounded up to the next \$10,000.

**Dependent Spouse Voluntary AD&D:**

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) Voluntary AD&D:**

You may elect \$10,000 for each of your dependent children.

**Note:** You must be insured for voluntary coverage above the \$50,000 basic benefit in order to elect benefits for your spouse and/or child(ren).

### WHO PAYS THE PREMIUM?

**Basic Benefits**

UT System pays 100% of the premium for the basic benefit.

**Voluntary Benefits**

You pay 100% of the premium for voluntary coverage above the basic benefit.

### WHAT OTHER BENEFITS ARE INCLUDED?

**Basic and Voluntary AD&D**

- Air Bag
- Brain Damage
- Coma
- Seat Belt
- Public Conveyance
- Repatriation (Basic AD&D only)

**Voluntary AD&D Only**

- Child Care Center
- Common Disaster
- Education
- Felonious Assault
- Increased Dependent Child
- Medical Premium Continuation
- Rehabilitation

### AD&D BENEFIT LIMITATIONS

**Benefits are not payable for any loss that, directly or indirectly, results from or is contributed to by:**

- any disease or infirmity of the mind or body, and any medical or surgical treatment thereof or any infection, except a pus-forming infection of an accidental cut or wound;
- suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane;
- war, declared or undeclared, whether or any act of war;
- commission of, participation in or an attempt to commit a felony;
- being intoxicated by reason of alcohol or drug use or a combination thereof; or
- an accident which occurs while serving on full time active duty for more than 30 days in any armed forces.

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visit: [bcbstx.com/ancillary-ut](http://bcbstx.com/ancillary-ut) or  
call 866-628-2606

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Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.