



# 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, 2026

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

For employee use only. For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. 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.