



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 – 31, 2024

BASIC AND VOLUNTARY LIFE FOR ACTIVE EMPLOYEES

Basic Life Benefit: \$50,000

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: \$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 5 times the employee's annual compensation 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.

Evidence of Insurability is not required for Group Voluntary Short- and Long-Term Disability Insurance¹ elections during this special 2024 annual enrollment period.

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 7 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 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.

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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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.