



# Group Term Life Benefit for the University of Texas System's Retired 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 retired employees who are eligible for benefits may enroll for coverage. For questions on eligibility, please refer to the Office of Employee Benefits, Retired Employee Insurance webpage or contact your institution's benefits office.

## BENEFITS AT A GLANCE

**Retired Employee Basic Life:**  
\$10,000

**Retired Employee Voluntary Life:**  
You may elect one of the following options: \$7,000, \$10,000, \$25,000, \$50,000 or \$100,000.

UT retirees may cover a UT employee or their UT retiree spouse with voluntary life. Adding voluntary life requires Evidence of Insurability.

**Dependent Spouse Voluntary Life:**  
You may elect \$3,000.

**Note:** You must be insured for voluntary coverage above the \$10,000 basic benefit in order to elect benefits for your spouse.

**Life Benefit Limitation:** Voluntary life insurance benefits will not be available for a loss caused by suicide or attempted suicide within two years after the insured's effective date of coverage.

## WHEN IS MEDICAL EVIDENCE OF INSURABILITY REQUIRED?

<b>Retired Employee</b>	EOI is required for any increase in coverage.
<b>Spouse</b>	EOI is required for spouses who elect to enroll for coverage.

**Note:** EOI is not required for spouses who were covered while the retiree was an active employee and continued coverage under the retiree plan with no gap in coverage.

## WHO PAYS THE PREMIUM?

<b>Basic Benefits</b>	UT System pays 100% of the premium.
<b>Voluntary Benefits</b>	You pay 100% of the premium.

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

The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.

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