



Life, Accidental Death & Dismemberment (AD&D), 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.

BASIC AND VOLUNTARY LIFE

FOR ACTIVE EMPLOYEES

Basic Life Benefit: \$40,000

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: \$40,000

Voluntary Benefit: \$10,000 increments up to a maximum of either \$2,000,000 or 10 times annual compensation, whichever is less.

Dependent Spouse: \$10,000 increments up to a maximum of either \$1,000,000 or 50% of your voluntary AD&D coverage, whichever is less.

Dependent Child(ren): \$10,000

BASIC AND VOLUNTARY LIFE

FOR RETIREES ONLY

Basic Life Benefit: \$6,000

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 SHORT-TERM DISABILITY (STD)

FOR ACTIVE EMPLOYEES

Weekly Benefit: 60% of your weekly earnings up to a maximum benefit of \$693 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 14 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 LONG-TERM DISABILITY (LTD)

FOR ACTIVE EMPLOYEES

Monthly Benefit: 60% of your monthly earnings up to a maximum benefit of \$12,025 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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