

*Solutions Beyond Health Care: Total Care*

2010 - 2011 Plan Year Benefits for Employees of

# The University of Texas System



**BlueCross BlueShield  
of Texas**

**UT** Benefits


dearborn  national™

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# Strong Financial Ratings

<p><b>Dearborn National Underwriting Companies</b></p>		
<p><b>Fort Dearborn Life Insurance Company</b></p>	<p><b>A+</b> (Superior)<sup>1</sup></p>	<p><b>A+</b> (Strong)<sup>2</sup></p>
<p><b>Fort Dearborn Life Insurance Company of New York</b></p>	<p><b>A</b> (Excellent)<sup>1</sup></p>	<p><b>A+</b> (Strong)<sup>2</sup></p>
<p><b>Colorado Bankers Life Insurance Company</b></p>	<p><b>A</b> (Excellent)<sup>1</sup></p>	<p>Not Rated</p>

<sup>1</sup>Affirmed January 27, 2010. A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation). <sup>2</sup>In its most recent report. **Standard & Poor's Insurer Financial Strength Rating uses a scale ranging from AAA (Extremely Strong) to R (Experienced Regulatory Action).**



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## What's New and Exciting for 2010?

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- Decreased Voluntary life rates for both Active and Retirees
- Increased Basic Life benefit for Actives and Retirees
- New Dependent Spouse Life for Retired Employees
- Portability feature for the Voluntary Life plan
- AD&D enhancements
- New Value Added Benefits

## Dearborn National

### The University of Texas System Coverage Options:

- Basic Group Term Life (Basic GTL) (Employee)
- Basic AD&D (Employee)
- Voluntary GTL (Employee, Spouse, Child)
- Voluntary GTL (Retiree and Spouse) (**Retiree spouse new benefit**)
- Voluntary AD&D (Employee, Spouse, Child)
- Voluntary Disability - Short-term and Long-term (Employee)



## Summary of Benefits for Active and Retiree Employer-Paid Group Term Life and AD&D

Coverage	Active Employee	Retired Employee
Group Term Life (Basic GTL)	\$20,000 (Increase from \$10,000)	\$6,000 (Increase from \$3,000)
Basic AD&D	\$20,000 (Increase from \$10,000)	N/A

Employer-paid Basic GTL and Basic AD&D are automatic for active employees and Basic GTL for retired employees who participate in a UT SELECT health plan.

All amounts are provided on a guarantee issue basis.





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## Summary of Benefits for Active Voluntary Group Term Life Insurance

Active Employee	Guarantee Issue Amount
1 to 6 times annual compensation to a maximum of \$1,500,000.	Up to 3 times annual compensation or \$1,500,000, whichever is less.

Amounts initially applied for in excess of the guarantee issue amount are subject to evidence of insurability.

Increases in coverage during the annual enrollment and applications of previously eligible employees are subject to evidence of insurability.



# Summary of Benefits for Active Voluntary Group Term Life Insurance

Dependent Spouse and Children of Active Employee	Guarantee Issue Amount
\$10,000 Voluntary Dependent GTL for spouse and each eligible child	\$10,000
Additional Voluntary Spouse GTL Benefit \$15,000 or \$40,000	None, evidence of insurability is required for both the \$15,000 and \$40,000 options

You must have Voluntary GTL of at least 1 times annual compensation and Voluntary Dependent GTL to purchase either of the additional Voluntary Spouse GTL benefits.

Amounts applied for in excess of the amount in force as an active employee are subject to evidence of insurability



# Summary of Benefits for Retiree Voluntary Group Term Life Insurance

Retired Employee	Guarantee Issue Amount
<p>\$7,000 \$10,000 \$25,000 or \$50,000</p> <p><b>Retiree Dependent Spouse Life</b></p>	<p>Up to the amount of voluntary life coverage you had in force when you were an active employee to a maximum of \$50,000.</p> <p><b>\$3,000 (New)</b></p>

Increases in retiree coverage during Annual Enrollment are subject to evidence of insurability.

Retiree must have voluntary life coverage to add new benefit for retiree spouse during 2010 Annual Enrollment it will require evidence of insurability.

## Voluntary Life Features

- **Portable** – To an individual term life policy if you are no longer employed by the University of Texas System. (**New - Employee/Dependent Voluntary Life only**)
- **Convertible** – To an individual whole life policy if you are no longer employed by the University of Texas System.
- **Waiver of Premiums** – If you become totally disabled before age 60, Voluntary Life premiums are waived provided you are not a retired employee.
- **Accelerated Death Benefit** – 50% of life insurance in-force is payable if you are diagnosed with a terminal illness that is expected to result in death within 24 months.
- **Suicide Exclusion** – No benefits are payable for death by suicide unless you have been insured under the plan for two years.
- **Seat Belt Benefit** – We will pay an additional benefit should you die as a result of an accident while insured and that certain conditions are met.

# Summary of Benefits

## Voluntary AD&D

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Active Employees

Up to 10 times annual compensation, not to exceed \$1,000,000, available in multiples of \$10,000.

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No evidence of insurability is required for this coverage.

Retired employees are not eligible for Voluntary AD&D.

## Summary of Benefits Voluntary AD&D

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Children of Active  
Employees

Each eligible dependent child is covered for \$10,000 under the Voluntary Dependent AD&D plan.

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Premiums remain the same regardless of how many children are covered under the Voluntary Dependent AD&D plan.

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You must be covered for at least \$20,000 of Voluntary AD&D coverage to be eligible to elect Voluntary Dependent AD&D coverage.

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## Summary of Benefits Voluntary AD&D

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Spouse of Active  
Employees

Up to one-half of your Voluntary AD&D benefit not to exceed \$500,000 (available in multiples of \$10,000 )

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You must be covered for at least \$20,000 of Voluntary AD&D coverage to be eligible to elect Voluntary Spouse AD&D coverage.

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No evidence of insurability is required for this coverage.

## AD&D Features

If you die as a result of a covered accident, the following benefits may be payable:

### Seat Belt Benefit

- Air Bag Benefit
- Coma Benefit
- Child Care Benefit\*
- Common Disaster Benefit\*
- Education Benefit\*
- Repatriation Benefit (New)
- Brain Damage Benefit (New)
- Public Conveyance (New)

\*These features are part of the Voluntary AD&D only;  
Voluntary Dependent AD&D must have been elected



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## Disability for 2010

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You may elect to participate in the following benefits:

- Blue CareLink<sup>SM</sup> Integrated Medical and Disability Case Management (available at no cost and if you are enrolled in Short-Term Disability)
- Short-Term Disability
- Long-Term Disability



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# Summary of Benefits

## Blue CareLink<sup>SM</sup>

- The Blue CareLink<sup>SM</sup> (BCL) program is available to you at no cost and if you are enrolled in Short-Term Disability and are losing time from work, you may participate in the program through Dearborn National and your participation is voluntary.
- Once you have been identified as having a potentially disabling condition, our case managers will call you to discuss the program.
- If you have not spoken with one of our case managers prior to filing a Short-Term disability claim, our claims department will refer your information to the Blue Care Link team or you do not have to wait for our case managers to reach out, you may enroll in the program by calling us toll-free at **1-800-462-3275**.

**BCL does not apply to pregnancy, terminal illnesses, or Workman's Compensation.**



## Who is eligible for Blue CareLink<sup>SM</sup>?

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- Employees only, not your dependents or spouses
- Must be enrolled in Short-Term Disability
- Must be losing time from work

Please note exclusions:

- Workers' compensation
- Pregnancy
- Terminal illness

# Telephonic Claim Submission for Short-Term Disability

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Telephonic claim intake focuses on saving you time. It is an easy and accurate submission that allows for faster claim processing.

How it works:

- You call us toll free at **1-866-628-2606** or **1-888-421-5844** for the hearing impaired.
- Our claims specialists will:
  - assign a claim number;
  - secure your authorization to obtain any necessary medical information;
  - contact your physician for information needed to review the claim.
- Once the claim is approved, benefits are sent to you.

# Summary of Benefits Short-Term Disability

Elimination Period	14 days
Benefit Amount	60% of weekly earnings to a maximum of \$693 per week
Maximum Period Payable	<ul style="list-style-type: none"> <li>• 22 weeks for disabilities not caused by pre-existing conditions.</li> <li>• 4 weeks for disabilities caused by pre-existing conditions.</li> </ul>

**Note: Sick leave must be exhausted before STD benefits can begin.**

## Summary of Benefits Short-Term Disability

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Pre-existing conditions are excluded for 3 months prior to effective date, if less than 12 months of service.

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Premiums are fully paid by you; therefore benefit payments are not Federal Income taxable.

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Evidence of Insurability required for July 2010 Annual Enrollment.

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Benefits are payable for Partial Disability; for example, a person who can perform most of his regular duties but cannot lift more than 50 pounds.

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STD claims are filed over the phone by calling **1-866-628-2606**.

# Summary of Benefits Long-Term Disability

Elimination Period	90 days
Benefit Amount	60% of monthly earnings to a maximum of \$12,025 per month

Note: Sick leave must be exhausted before LTD benefits can begin.

<b>Age at Disability</b>	<b>Maximum Period Payable</b>
Less than age 60	To age 65, but not less than 60 months
Age 60 through age 64	60 months
Age 65 through 69	To age 70, but not less than 12 months
Age 70 and over	12 months



# Summary of Benefits Long-Term Disability

Own Occupation Definition	During the first 24 months of disability, the definition for Total Disability is based on your own occupation.
Any Occupation Definition	After the first 24 months of disability, the definition for Total Disability is based on any occupation in which you can work based on education, training, and experience.

Benefits limited to 24 months for mental illness or substance abuse.

Evidence of Insurability is required for annual enrollment July, 2010.

Pre-existing conditions are excluded for 3 months prior to effective date, if less than 12 months of service.

Benefits payable for Partial Disability; for example, a doctor who can continue to see patients, but cannot perform surgery due to a disability that impedes his ability to stand for long periods of time.

## Additional LTD Benefits

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- Survivor Income
- Accidental Dismemberment
- Worksite Modifications
- Work Incentive Benefit
- Conversion Privilege
- Catastrophic Disability
  - Caregiver Respite
  - Caregiver Training
  - Emergency Alert System

# Waiver of Premium

*If*

*Then*

You are receiving either **STD** or **LTD** coverage as well as **Voluntary Life** coverage.

The Life waiver of premium will be initiated automatically once you have been continuously disabled for at least 6 months. (Filing of a separate waiver claim is not needed.)

You are enrolled for **Voluntary Life** only.

You must file a claim for Life waiver of premium.

You are receiving **STD** benefits and are enrolled in **LTD**.

The LTD waiver of premium will be initiated automatically once the STD claim moves to LTD (filing of a separate waiver claim is not needed).

## Eligibility

New benefits eligible employees may enroll within 31 days of the date of hire.

Previously eligible employees may enroll for new benefits or increased benefit amounts:

- During annual enrollment with satisfactory evidence of insurability; or within 31 days of a qualified change in status event.
  - Evidence of insurability is required for new or increased Life insurance.
  - Evidence of insurability is required for Short Term Disability and/or Long Term Disability insurance.
  - Evidence of insurability is required for the new retiree dependent spouse life coverage for 2010 Annual Enrollment.



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## Evidence of Insurability Timeframes

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- You may complete the EOI Application as early as July 1<sup>st</sup>.
- You do not have to be approved by September 1<sup>st</sup>.
- Your effective date will be the first of the month following approval.
- The EOI must be submitted to Dearborn National electronically or postmarked by August 15<sup>th</sup>.
- You may enroll online at **My UT Benefits** enrollment system or download an application.



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## Questions?

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- Call Dearborn National toll-free at **1-866-628-2606** or **1-888-421-5844** for the hearing impaired.
- Visit Dearborn National's University of Texas web site for additional information at [www.dearbornnational.com/ut](http://www.dearbornnational.com/ut).
- Contact UT Institution HR/Benefits Office



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## Disclaimer

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“This is a brief description of the important features of this Life, AD&D, STD, and LTD insurance plan. This coverage contains limitations and exclusions and terms and conditions under which the policy may be cancelled. Refer to your benefit guide (certificate booklet) for details of coverage. Policy Numbers FDL1-504-UT-1103, FDL2-504-UT-AD-1103, FDL2-510-UT-109, and 2-LTDP-705 UT 109. The group policies are subject to the laws of the state of Texas.”



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# Thank You



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