



**ADMINISTRATIVE
POLICIES AND PROCEDURES MANUAL**

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D4-130.0**

SUBJECT

EMPLOYEE INSURANCE AND BENEFITS

SUB-TOPIC

GROUP LIFE INSURANCE (TERM LIFE)

THE PLAN

The plan certificate booklet describes the Term Life Insurance Plan available to all UTD regular employees. This booklet should be read carefully. This policy provides term insurance up to four times an employee's annual or academic salary rate. It also provides certain total disability benefits. An employee may also purchase coverage for his/her dependents. An employee may enroll in this Plan within the first sixty (60) days of his/her date of regular employment without evidence of insurability. After sixty (60) days, evidence of insurability will be required. The employee is responsible for any expense incurred during the evidence of insurability process.

COVERAGE PROVIDED

BENEFITS PAYABLE FOR LOSS OF LIFE

Life insurance is payable in the event of a death covered by the insurance carrier. Payment of benefits may be in a lump sum or installments to the designated beneficiary. An employee may designate anyone as a beneficiary and may change this designation at any time. Group Term Life benefits for covered dependents are payable only to the employee.

OTHER CONSIDERATIONS

All claims should be submitted through the Human Resources Office.

In the case of retirement or disability retirement, coverage may be retained in some instances. See D4-131.0, this Manual.

Consult the Human Resources Office in all cases to make the necessary arrangements.