



ADMINISTRATIVE  
POLICIES AND PROCEDURES MANUAL

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SUBJECT

EMPLOYEE INSURANCE AND BENEFITS

SUB-TOPIC

GROUP ACCIDENT AND DISMEMBERMENT INSURANCE

THE PLAN

This Plan provides benefits in case of accidental death and certain types of dismemberment, and all UTD regular employees eligible to participate. An employee may enroll within his/her first sixty (60) days of employment or at the period designated for annual enrollment. The plan certificate booklet describes the Accidental Death and Dismemberment Plan and should be read carefully.

AMOUNT OF COVERAGE

Eligible employees may elect accident insurance coverage for themselves from \$20,000 to ten (10) times their annualized rate of pay, in multiples of \$10,000. The Plan's maximum amount of coverage is one million dollars (\$1,000,000).

An employee may also purchase coverage for his/her dependents for an amount up to one-half (1/2) the coverage selected for the employee. Coverage provided for the employee's spouse includes \$4,000 for each eligible child. The spouse's coverage is reduced by the amount of each child's coverage. (**NOTE:** Single parents may ensure their dependent children by purchasing minimum "spouse" coverage.)

COVERAGE PROVIDED

An employee may designate anyone as a beneficiary and may change this designation at any time. Death or dismemberment benefits for covered dependents are payable only to the employee.

This insurance does not provide coverage during periods of temporary layoff. If an employee is granted an official leave of absence without pay, he/she may elect to continue coverage by arranging with the Human Resources Office to make continued premium payments.