

Policies of the University of North Texas Health Science Center	Chapter 05 Human Resources
05.802 Uniform Group Insurance Programs	

Policy Statement.

It is the policy of the health science center to provide optional group insurance programs to regular faculty and staff members; (including graduate students who work twenty (20) or more hours a week for at least four and one half (4 1/2) months during the fiscal year).¹ An employee shall automatically participate in group basic coverage, as determined under state law, unless specifically waived.

Human Resource Services is responsible for coordinating the Uniform Group Insurance Programs.

Application of Policy.

Regular Faculty and Staff

Definitions.

Programs: The following programs are available on an optional basis to all regular faculty and staff members:

1. Group Comprehensive Medical and Term Life: An eligible employee may elect to participate in the group medical insurance program. This program provides for comprehensive medical expense benefits for hospital services, physician's or surgeon's services, nursing care, x-ray and laboratory exams, and other medical expense benefits for employees and eligible dependents. This program also provides \$5,000 basic term life insurance and \$5,000 basic accidental death and dismemberment coverage (AD&D) to each covered employee.
2. Supplemental (Optional) Term Life and Accidental Death and Dismemberment: Eligible employees may elect to participate in the supplemental term life and accidental death and dismemberment program. This coverage is available in an amount equal to one (1), two (2), three (3) or four (4) times the employee's basic annual salary. The maximum is \$400,000.
3. Optional Accidental Death and Dismemberment Insurance: Employees may purchase Additional AD&D insurance for themselves and their families. The insurance coverage is from \$10,000 to \$200,000. The spouse of the employee is eligible for 50% coverage and children are eligible for 5% or 10% coverage if there is no eligible spouse.
4. Optional Dependent Term Life Insurance with AD&D Coverage: This insurance may be purchased for dependents of eligible employees. The benefit is \$5,000 for the basic life and \$5,000 for AD&D.

5. **Optional Short and Long Term Disability:** For income protection a regular faculty or staff member may elect short and/or long term disability plans.
6. **Optional Dental Insurance:** Two types of dental plans are available to eligible employees and their families.
7. **Group Long Term Care Insurance:** This insurance provides coverage for nursing home care and home health care. It is available for employees, their spouses, parents, and grandparents.

Procedures and Responsibilities.

Procedure / Duty

Responsible Party

1. Enrollment in group insurance programs:

Employee/Human Resource Benefits

- a.) A new regular employee is required to be covered by the employee only basic medical and term life program unless participation is waived; or the employee or annuitant is expelled from the program.² Insurance eligible graduate students are not automatically enrolled in a health insurance plan.
- b.) Eligibility to enroll in the group medical and basic life begins on the first day of the calendar month after the 90th day of service with the health science center if any amount of the premium is paid from appropriated funds.³
- c.) Eligibility to enroll in the group medical and basic life may begin on the first day of service with the health science center if the premium during the waiting period set out above is paid from non-appropriated funds other than general revenue in accordance with the procedures that may be established by the UNT Board of Regents.⁴
- d.) Eligibility to enroll in the optional group insurance programs may begin on the first day of service with the health science center. New employees must enroll for optional coverages within thirty (30) days of employment. It is possible to enroll in these insurance plans at a later date; however, evidence of insurability may be required. Some plans have limitations on coverage for late enrollees.

2. Insurance Programs for Retirees: Upon retirement from the health science center, a regular faculty or staff member shall be eligible to continue membership in the Uniform Group Insurance Plan and

Retiree/Human Resource Services

Basic Term Life Insurance program.

- a.) The individual must have a minimum of ten (10) years of creditable service in employment with the health science center or State of Texas; is receiving or eligible to receive a retirement benefit from the Teacher Retirement System (TRS) or the Optional Retirement Program (ORP);
- b.) Has accumulated service credit in an amount so that the sum of the person's age and amount of service credit equals or exceeds the number 80; or is at least age 65 or;⁵
- c.) Is eligible to retire and receive a disability retirement annuity.
- d.) An individual who does not retire at the end of the last month for which the individual is on the institution's payroll, before retirement, may enroll on the first calendar day of the month that begins after the 90th day after the date the individual retires. Retirees who do not enroll during this period may apply for coverage during the next insurance enrollment period. Evidence of insurability may be required and coverage is not guaranteed.⁶
- e.) The State contributes each month a premium sharing amount set by State law toward the cost (premium) of each regular or disability-retired faculty or staff member's group medical insurance program.
- f.) The surviving spouse and eligible dependents of a retired faculty or staff member shall be eligible to continue medical insurance coverage in the retiree group medical insurance program upon the death of the covered retired employee. The surviving spouse or dependents are not eligible for premium sharing contributions.

References and Cross-references.

¹ Texas Employees Group Benefit Act, Texas Insurance Code, § 1551

² Ibid

³ Ibid

⁴ Ibid

⁵ Ibid

⁶ Ibid

Forms and Tools.

None

Approved: 9/1/2006

Effective: 9/1/2006

Revised: