

Group Insurance BU-PP 410

Policy:

Baylor University provides selected insurance plans at no cost to eligible faculty and staff. Employees also have the option to purchase and enroll in a variety of other plans.

Topics:

Available insurance products
Effective dates
Eligible dependents

Related policies:

[BU-PP 400 — Benefit Eligibility Classifications](#)
[BU-PP 410 — Group Insurance, General](#)
[BU-PP 411 — Group Life and Dependent Life Insurance](#)
[BU-PP 412 — Group Long Term Disability](#)
[BU-PP 413 — Group Medical Insurance](#)
[BU-PP 414 — Group Dental Plans](#)
[BU-PP 420 — Flexible Spending Accounts](#)

Additional information:

The University provides an Internal Revenue Service (IRS) Code Section 125 Plan to allow eligible premiums and expenses to be paid with before-tax dollars (see [BU-PP 420](#)).

The University provides a Notice of Privacy Practices. Click [here](#) for a copy from our website (http://www3.baylor.edu/Comp_Benefits/bu_hipaa_notice_sf.pdf) or send your written request to:

HIPAA Privacy Officer
Baylor University
One Bear Place #97086
Waco, TX 76798-7086

Contact:

Compensation & Benefits (x2218)

Available Insurance Products —

The University provides:

- Group term life
- Dependent term life
- Long-term disability
- Employee dental coverage

Employees have the option to purchase and/or enroll in:

- Medical insurance
- Family dental coverage
- Cancer protection plan
- Catastrophic illness plan
- Intensive care protection
- Supplemental term life insurance

- Supplemental voluntary accident insurance
- Long term care insurance

Effective dates —

All full time (and their eligible dependents) may enroll in a group medical insurance plan upon employment.

Eligible dependents –

The following are considered eligible dependents for the purposes of the medical plans:

- An employee's spouse
- An employee's child* who is unmarried, dependent upon the employee for more than one-half of his/her support as defined by the Internal Revenue Code of the United States, not in active military service, and who is:
 - Under 26 years of age or disabled
- An employee's child who is 19-26 and is not eligible for their own employer group medical insurance.

*Child as defined in [BUPP-413](#) — Group Medical Insurance

Disabled: any medically determinable physical or mental condition that prevents the child from engaging in self-sustaining employment if the following conditions are true:

- The disability commences while the child is otherwise eligible for and enrolled for coverage under this contract;
- The employee submits satisfactory proof of disability and dependency within 31 days following such child's loss of eligibility under the provisions of the eligibility.