

## **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 or send your written request to:

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

**Contact:**

Human Resources 254.710.2000 or [askHR@baylor.edu](mailto:askHR@baylor.edu)

**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 date –**

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.