

Accidental Death & Dismemberment (AD&D)/ Voluntary Accident Insurance

Dearborn National

Accident insurance is underwritten by Dearborn National Life Insurance Company.

- Dearborn National Customer Service – 1-800-538-0379

Enrollment

Enrollment in the AD&D plan can be requested during the initial enrollment period upon employment with Baylor University or during the annual open enrollment period. Monthly premiums are pre-tax.

Should you decline to enroll at the time you first become eligible and decide to enroll at a later date OR should you elect to increase the amount of coverage after your coverage is in force, acceptance will be subject to evidence of insurability requirements submitted to Dearborn National Insurance Company (DNIC). Your coverage will not become effective until approved by DNIC.

Premiums

Select a Plan, then calculate the premium using the charts below.

Plan	Participants & Percentage of Employee's Annual Salary		
A	Employee (100%)		
B	Employee (100%)	Spouse (50%)	
C	Employee (100%)	Spouse (100%)	
D	Employee (100%)		Child (10%)
E	Employee (100%)	Spouse (50%)	Child (10%)
F	Employee (100%)	Spouse (100%)	Child (10%)

Rate per \$1000	Plan	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000
0.015	A	\$0.38	\$0.75	\$1.13	\$1.50	\$1.88	\$2.25	\$2.63
0.031	B	\$0.78	\$1.55	\$2.33	\$3.10	\$3.88	\$4.65	\$5.43
0.047	C	\$1.18	\$2.35	\$3.53	\$4.70	\$5.88	\$7.05	\$8.23
0.021	D	\$0.53	\$1.05	\$1.58	\$2.10	\$2.63	\$3.15	\$3.68
0.037	E	\$0.93	\$1.85	\$2.78	\$3.70	\$4.63	\$5.55	\$6.48
0.053	F	\$1.33	\$2.65	\$3.98	\$5.30	\$6.63	\$7.95	\$9.28
Rate per \$1000	Plan	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$500,000	
0.015	A	\$3.00	\$3.38	\$3.75	\$4.13	\$4.50	\$7.50	
0.031	B	\$6.20	\$6.98	\$7.75	\$8.53	\$9.30	\$15.50	
0.047	C	\$9.40	\$10.58	\$11.75	\$12.93	\$14.10	\$23.50	
0.021	D	\$4.20	\$4.73	\$5.25	\$5.78	\$6.30	\$10.50	
0.037	E	\$7.40	\$8.33	\$9.25	\$10.18	\$11.10	\$18.50	
0.053	F	\$10.60	\$11.93	\$13.25	\$14.58	\$15.90	\$26.50	