

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

## Blue Cross Blue Shield of Texas

Accident insurance is underwritten by Blue Cross Blue Shield of Texas.

- Blue Cross Blue Shield of Texas: 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 Blue Cross Blue Shield of Texas (BCBS). Your coverage will not become effective until approved by BCBS.

## Premiums

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

<b>Plan</b>	<b>Participants &amp; Percentage of Employee's Annual Salary</b>		
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%)

<b>Rate per \$1000</b>	<b>Plan</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$75,000</b>	<b>\$100,000</b>	<b>\$125,000</b>	<b>\$150,000</b>	<b>\$175,000</b>
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

  

<b>Rate per \$1000</b>	<b>Plan</b>	<b>\$200,000</b>	<b>\$225,000</b>	<b>\$250,000</b>	<b>\$275,000</b>	<b>\$300,000</b>	<b>\$500,000</b>
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