

# Supplemental Insurance

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## Health

### Cancer/Specified Diseases, Specified Health Event – AFLAC

Enrollment into AFLAC plans can be requested during the initial enrollment period upon employment with Baylor University or during the annual open enrollment period.

- **AFLAC Agent Representative**
- Application and information are available from Human Resources. Enrollment applications are submitted to the AFLAC agent.
- [Cancellation](#) can be requested during the open enrollment period and is submitted to Human Resources outside of the SmartBen™ benefits enrollment system.

### Cancer/Specified Diseases – Humana

Enrollment in the Cancer and other Specified Diseases 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.

- [Application](#)
- Humana Agent Representative (800) 790-4339
- [Cancellation](#) can be requested during the open enrollment period and is submitted to Human Resources outside of the SmartBen™ benefits enrollment system.

### Long Term Care – UNUM

Enrollment requires an application and evidence of insurability. Approval is subject to UNUM's underwriting department. Monthly premiums are after tax.

- [Application & Enrollment Forms](#): The application and Evidence of Insurability forms are forwarded to Human Resources and are subject to UNUM's underwriting department's approval.
- [Acknowledgement of Disclosure Rating Practices](#): REQUIRED to be returned to UNUM.
- [Premium information and plan](#)
- Enrollment or [cancellation](#) in the Long Term Care plan can be requested during the calendar year and is submitted to Human Resources outside of the SmartBen™ benefits enrollment system.

## Other Insurance

### Accidental Death & Dismemberment (AD&D) – Dearborn National

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.

- [AD&D Policy Book](#)
- [Cancellation](#) can be requested during the open enrollment period and is submitted to Human Resources outside of the SmartBen™ benefits enrollment system.

### Supplemental Term Life – Dearborn National

Enrollment in the Supplemental Term Life Insurance is guaranteed without evidence of insurability if selected during the first 30 days of employment. Evidence of Insurability is required along with application if selected any time after the initial enrollment period. Approval is subject to Dearborn Life's underwriting department. Monthly premiums are after tax.

- [Evidence of Insurability Form](#)
- [Policy Book](#), [Dependent Policy Book](#)
- Enrollment or [cancellation](#) in the supplemental term life plan can be requested during the calendar year and is submitted to Human Resources outside of the SmartBen™ benefits enrollment system.
- To request a change of beneficiary for your supplemental term life policy, log on to SmartBen™ and choose to update beneficiaries

### Accident, Short-Term Disability – AFLAC

Enrollment into AFLAC plans can be requested during the initial enrollment period upon employment with Baylor University or during the annual open enrollment period.

- **AFLAC Agent Representative**
- Application and information are available from Human Resources. Enrollment applications are submitted to the AFLAC agent.
- [Cancellation](#) can be requested during the open enrollment period and is submitted to Human Resources outside of the SmartBen™ benefits enrollment system.