



**Policy Title: Group Insurance**

**Policy Number: BU-PP 410**

**Date Issued: Updated April 30, 2009**

**Responsible Executive: Vice President for Human Resources**

**Date Last Revised: February 1, 2021**

**Responsible Office: Human Resources**

## **Group Insurance BU-PP 410**

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### **Policy Statement**

Baylor University (the “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.

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### **Reason for the Policy**

To provide details on the plans that are covered under the University’s group insurance and the definition of a spouse and dependents that employees can cover under their plan(s).

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### **Individuals/Entities Affected by this Policy**

Benefit eligible faculty, staff, and temporary employees.

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### **Exclusions**

Non-benefit eligible faculty, staff, and temporary employees.

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### **Related Documents and Forms**

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#### **University Policies and Documents**

[Benefit Eligibility Classifications](#)  
[General Notice of Continuation of Coverage](#)  
[Baylor Cafeteria Plan- Plan Summary](#)

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## Definitions

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These definitions apply to terms as they are used in this policy.

<b>Eligible Employee</b>	Faculty, Staff, and benefit eligible temporary employees
<b>Short-Term Temporary Staff</b>	Staff positions that are temporary and/or intermittent/seasonal in nature and do not qualify for group insurance benefits
<b>Participant</b>	Eligible Employee who has enrolled in a group insurance plan

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## Contacts

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<b>Subject</b>	<b>Contact</b>	<b>Telephone</b>	<b>Office email/web site</b>
<b>Policy Questions</b>	Human Resources	254-710-2000	<a href="mailto:askHR@baylor.edu">askHR@baylor.edu</a> <a href="http://www.baylor.edu/hr">www.baylor.edu/hr</a>

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## Responsibilities

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<b>Eligible Employee</b>	<ul style="list-style-type: none"><li>• Enroll in desired group insurance coverages within 31 days of employment.</li><li>• Make insurance elections for the next calendar year during the University's annual open enrollment period.</li><li>• If experiencing a qualifying life event, request new elections to group insurance plans that require a qualifying life event for mid-year changes. New elections must be made within 31 days of the qualifying life event.</li></ul>
<b>Human Resources</b>	<ul style="list-style-type: none"><li>• Provide insurance carriers with employee elected coverages.</li><li>• Provide notice to employees of any insurance premium changes.</li><li>• Remits premiums to insurance carriers</li></ul>
<b>Payroll Office</b>	<ul style="list-style-type: none"><li>• Deducts insurance premiums from the employee paycheck according to the employee's elections.</li></ul>

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## **Principles**

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Baylor University (the “University”) provides selected insurance plans to eligible faculty and staff to attract and retain a qualified workforce.

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## **Available Insurance Products**

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Paid by Baylor University

- Group Term Life Insurance/Accidental Death & Dismemberment
- Dependent Term Life Insurance
- Long-Term Disability
- Employee Dental Coverage

Optional insurance purchased and/or enrolled in by employees

- Medical Insurance
- Spouse, Child(ren), Family Dental coverage
- Vision
- Cancer
- Critical Care
- Voluntary Accidental Death & Dismemberment
- Short Term Disability
- Voluntary Term Life Insurance for employee, spouse, and/or children

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## **Eligibility**

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All Eligible Employees and their dependents may enroll in a group insurance plan upon employment. Enrollment must occur within 31 days of the employee's date of hire.

### **Eligible Dependents**

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

- An employee's spouse:
  - A spouse is defined as your spouse of opposite sex to whom you are lawfully married. See BU-PP 031.
  
- A dependent child who is under the age of 26 and is:
  - Your natural child; or
  - Your legally adopted child for whom the Participant is a party in a suit in which the adoption of the child is sought; or
  - Your step child; or
  - Your foster child; or
  - A child of your child who is your dependent for federal tax purposes at the time application of coverage of the child is made; or
  - A child for whom a Participant has received a court order requiring that Participant to have financial responsibility for providing health insurance; or
  - A child whose primary residence is your household; and to whom you are legal guardian or related by blood or marriage; and who is dependent upon you for more than one-half of their support.
  - A child of any age who is medically certified as disabled prior to their 26<sup>th</sup> birthday and who is dependent on the parent for support and maintenance. The disability must begin while the child is covered under the Plan and before the child attains the limiting age.

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## Premium Payments

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Premium payments for group insurance plans change periodically. Any premium payment changes will be communicated to employees by Baylor Human Resources.

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## Enrollment / Change in Status / Cancellation

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Initial Enrollment	The Eligible Employee has 31 days from their date of hire to enroll.
Open Enrollment	Open Enrollment occurs near the end of each calendar year (dates are announced). Coverage becomes effective January 1 of the following year.
Change in Status* (applicable to medical, dental, vision, cancer, critical care, and voluntary accidental death and dismemberment plans)	The employee may request changes consistent with a change in status within 31 days of any of the following events: <ul style="list-style-type: none"><li>• Marriage or divorce</li><li>• Childbirth or adoption</li><li>• Death of spouse or child</li><li>• Change in employment of spouse</li><li>• Additional changes may also apply; for a supplemental list, see the <a href="#">Baylor Cafeteria Plan - Plan Summary</a></li></ul>
Cancellations	Employees may cancel participation only during the open enrollment period or within 31 days of a change in status. Cancellations made during open enrollment will take effect January 1 of the following year. Voluntary Term Life participation can be canceled at any time without a change in status.

\*Internal Revenue Code stipulates change in status regulations.

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## Separation from Service

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Employees separating from service and their dependents who have been covered may apply for continued coverage for medical, dental, and/or vision insurance for up to 18 months subject to the following conditions:

- Participants must apply within 60 days of separation for extended coverage.
- Participants must not be eligible for Medicare or other group coverage.
- Participants must pay the total monthly insurance premium. For extended coverage information, see the [Continuation of Coverage](#) page of the Human Resources website.

Enrollment in Flexible Spending Accounts may also be continued through the end of the plan year in which the employee's separation from employment occurs.