

## ELIGIBILITY PROVISIONS

The eligibility requirements are set forth below; however, eligibility for this plan is subject to change by the System or the Texas Legislature.

### EMPLOYEE ELIGIBILITY

Employees and their dependents are eligible to participate in the Basic GTL, Voluntary GTL, Dependent Voluntary GTL and Voluntary Spouse GTL life insurance plans under this Policy, if they receive compensation for services performed for the System and:

1. are eligible to be a member of the Teacher Retirement System of Texas (TRS); and either:
  - a. work at least 20 hours per week and are expected to continue in the employment for a term of at least 4 ½ months; or
  - b. are appointed for at least 50 percent of a standard full-time appointment; or
2. are graduate student Employees who:
  - a. are employed at least 20 hours a week; and
  - b. who are not members of TRS solely because a condition of their employment requires enrollment in the System in graduate level classes.

Employees who are Physicians participating in an alternative UT System Health Component Life Plan sponsored by a UT System Health Component are only eligible to participate in the Basic GTL insurance plan under the Policy. However, if the alternative UT System Health Component Life Plan is no longer available to these Physicians, they will become eligible to participate in the Voluntary GTL and Dependent GTL benefits offered through this contract; and Evidence of Insurability will not be required:

1. for amounts that do not exceed the Voluntary GTL amount previously enrolled under the alternative UT System Health Component Life Plan; and
2. if no break in UT System service occurred prior to the event.

In addition, individuals serving a Post-Doctoral Fellowship with a System institution who are not appointed as employees are eligible to participate only in the Basic GTL insurance plan.

### RETIRED EMPLOYEE ELIGIBILITY

A Retired Employee is eligible for Basic GTL, Voluntary GTL and Voluntary Spouse GTL if the individual retires under the jurisdiction of a retirement program as required by Texas Insurance Code §1601.102(b); and

1. was a Retired Employee as of 8-31-03 who was participating in the System uniform benefit program on 8-31-03; or
2. was an Employee of the System as of 8-31-03 and subsequently becomes a Retired Employee after 8-31-03, and has at least three (3) years of service with the System, and
  - a. whose last state employment was with the System; and
  - b. who has at least five (5) years of service credit under a Retirement Program and is at least age 55 or has at least five (5) years of service credit with a Retirement Program and has a combination of age and service totaling 80; or
3. becomes an Employee of the System after 8-31-03 and subsequently becomes a Retired Employee and has at least ten (10) years of service with the System, and
  - a. whose last state employment was with the System; and
  - b. who has at least ten (10) years of service credit under a Retirement Program; and
  - c. is at least age 65 or has a combination of age and service totaling 80; or

4. is a former Employee returning to retire after 8-31-03 and is a member of a retirement plan referenced in Texas Insurance Code §1601.102(b) and met the University of Texas System retirement requirements as they existed on 8-31-03, and has at least three (3) years of service with the System, and
  - a. whose last state employment was with the System, and
  - b. who has at least five (5) years of service credit under a Retirement Program; and
  - c. is at least age 55 or has a combination of age and service totaling 80; or
  
5. is a former Employee who was not employed with the System nor eligible to retire on 8-31-03, and is returning to retire after 8-31-03, and is a member of a retirement plan referenced in Texas Insurance Code §1601.102(b), and has at least ten (10) years of service with the System, and
  - a. whose last state employment was with the System; and
  - b. who has at least ten (10) years of service credit under a Retirement Program; and
  - c. is at least age 65 or has a combination of age and service totaling 80 years.

#### **DEPENDENT ELIGIBILITY**

Eligible Dependents include:

1. the Employee's spouse (spouse as defined by the Texas Family Code);
2. the Employee's unmarried, dependent Child(ren) from live birth to age 25. A stillborn child is not eligible for coverage or benefits; and/or
3. the Retired Employee's spouse (spouse as defined by the Texas Family Code).

Coverage for a child may continue beyond age 25 only if the child is mentally or physically unable to earn a living and is dependent on the Employee for support. The Employee must notify their institution HR/Benefits Office of the child's disability before the child's 25<sup>th</sup> birthday. Periodically, the Employee may be required to provide evidence of the child's continuing disability and proof of support, but not more frequently than once every twelve months.

A person cannot be insured as an Employee/Retiree and also a Dependent under the Policy. If both the husband and the wife are Employees/Retirees of the System, both must be covered as individual Insureds under the Policy, and only one may enroll dependent child(ren) for Dependent Voluntary GTL coverage.

#### **ELIGIBILITY AFTER TERMINATION OF EMPLOYMENT**

If an Employee's coverage ends due to termination of employment and he does not elect continued coverage under Portability, he must meet all the requirements of a new Employee if he is rehired at a later date.