

# Insurance

**System Regulation:** 31.02.02

**Approved:** April 24, 1996

**Most Recent Revision:** November 22, 2019

**Next Scheduled Review:** November 22, 2024

**Responsible University Office:**

Human Resources

**Responsible University Administrator:**

Benefits Coordinator

A variety of insurance benefits is available to employees of the A&M System who are employed at 50% or greater. Basic life insurance is included with each health insurance plan. In addition, employees and retirees may elect to purchase the following optional plans: dental, vision, accidental death and dismemberment (AD&D), life insurance, and long-term disability coverage. They may also enroll in Health Care and Dependent Day Care Flexible Spending Account plans. Employees and retirees may elect to purchase health, dental, vision, AD&D, and life insurance for their dependents.

You must enroll in benefits within 31 days from the date you become eligible. You have some options on when your coverage begins: (a) you can elect coverage for you and your dependents to start on your hire/initial eligibility date if you enroll before, on, or within seven days after your hire/initial eligibility date; or (b) you can elect for coverage to begin on the first of the month following hire/initial eligibility if you enroll before the end of the month of your hire/initial eligibility. If you enroll beyond the seventh day after your hire/initial eligibility date, but during your 31-day enrollment period, your coverage will start on your employer contribution eligibility date (the first of the month after your 60th day of employment).

You will pay the total monthly premium if you elect benefits to start before your employer contribution eligibility date.

If you do not enroll in medical coverage and do not waive medical coverage by the end of your 31 day enrollment period, you will automatically be enrolled in a basic package on your employer contribution eligibility date. This basic package includes the A&M Care medical plan and \$5,000 in Accidental Death and Dismemberment (AD&D) coverage for you only and Basic Life coverage for you and any eligible dependent children. You pay any cost that is greater than the employer contribution.

Changes can be made to your benefits during the Open Enrollment period each July. During the plan year, you can only change your medical, dental, vision, AD&D, or flexible spending account coverage within 31 days of a Qualifying Life Event. For example, if you have a new baby, you can add the baby to your medical coverage, but you cannot drop your spouse from health coverage. If you do not make your changes within 31 days of the Life Event, you cannot change coverage until the next Open Enrollment in July to be effective the following September 1.

Visit the A&M System [Benefits Administration](#) FAQs page and/or contact

HR.Benefits@tamuc.edu for more information.