

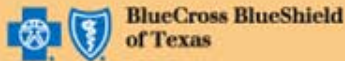


Solutions Beyond Health Care: Total Care



2009 – 2010 Plan Year Benefits for Employees of

The University of Texas System



www.bcbstx.com

BlueCross BlueShield of Texas is a Division of Health Care Service Corporation, an Equal Opportunity Employer. BlueCross BlueShield of Texas is an Equal Opportunity Employer.



www.fdl-life.com

Fort Dearborn Life Insurance Company is a wholly owned subsidiary of Health Care Service Corporation. Fort Dearborn Life Insurance Company is an equal opportunity employer. Fort Dearborn Life Insurance Company is not responsible for the availability of products described in this proposal.



Solutions Beyond Health Care: Total Care

Fort Dearborn Life Insurance Company®

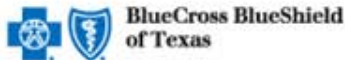
Wholly owned subsidiary of Health Care Service Corporation,
a Mutual Legal Reserve Company

Ranked 13th nationally based on in-force group life volume*
Rated A+ (Superior) by A.M. Best Company**
and A+ (Strong) by Standard & Poor's***

* Based on results shown in the National Underwriter Life/Fitch Ratings Life & Health Statistical Report, August 18/25, 2008.

** Affirmed December 22, 2008 - A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).

*** For financial strength in its most recent report.



www.bcbstx.com

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Source of the Blue Cross and Blue Shield Association



www.fdl-life.com

Fort Dearborn Life Insurance Company® is a wholly owned subsidiary of Health
Care Service Corporation. Fort Dearborn Life Insurance Company is a separate
company. All other references to Blue Cross Blue Shield of Texas products or services
Fort Dearborn Life Insurance Company is only applicable to the life and disability
products described in this proposal.

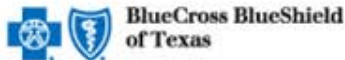


Solutions Beyond Health Care: Total Care

Fort Dearborn Life Insurance Company®

The University of Texas System Coverage Options:

- Basic Group Term Life (Basic GTL)
- Basic Accidental Death & Dismemberment (Basic AD&D)
- Voluntary Employee GTL
- Voluntary Retired Employee GTL
- Voluntary Spouse GTL
- Voluntary Dependent GTL
- Voluntary Employee AD&D
- Voluntary Spouse AD&D
- Voluntary Dependent AD&D



www.bcbstx.com

A Division of Health Care Service Corporation, an Equal Opportunity Employer/Company,
an Independent Source of the Blue Cross and Blue Shield Association



www.fdl-life.com

Fort Dearborn Life Insurance Company® is a wholly owned subsidiary of Health Care Service Corporation. Fort Dearborn Life Insurance Company is a separate company. Fort Dearborn Life Insurance Company is not a member of the Blue Cross and Blue Shield of Texas products or services. Fort Dearborn Life Insurance Company is only responsible for the products and services described in this proposal.

Eligibility

New benefits eligible employees may enroll within 31 days of the date of hire.

Previously eligible employees may enroll for new benefits or increased benefit amounts:

- during annual enrollment with satisfactory evidence of insurability; or
- within 31 days of a qualified change in status event.
 - Evidence of insurability is required for new or increased Life insurance.

Evidence of Insurability Process

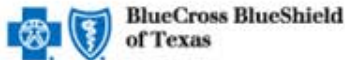
- You may use My UT Benefits (formerly UT Touch) or download an application.
- Fill out the application and review for completeness.
- Send the completed application to FDL.
- FDL receives completed application.
- FDL enters the application into our tracking database.
- FDL reviews the application for completeness.
- FDL requests information as needed.



Solutions Beyond Health Care: Total Care

Evidence of Insurability Timeframes

- You may complete the EOI Application as early as July 1st.
- You do not have to be approved by September 1st.
- Your effective date will be the first of the month following approval.
- The EOI must be submitted to FDL electronically or postmarked by August 15th.



www.bcbstx.com

A Division of Health Care Service Corporation, an Equal Opportunity Employer/Company,
an Independent Source of the Blue Cross and Blue Shield Association



www.fdl-life.com

Fort Dearborn Life Insurance Company is a wholly owned subsidiary of Health
Care Service Corporation. Fort Dearborn Life Insurance Company is a separate
company. Any claim payable by Blue Cross Blue Shield of Texas products or services
Fort Dearborn Life Insurance Company is only payable to the full and final
policyholder described in the proposal.

Timeframe for Additional Information Requests

- If FDL needs additional information, a letter is sent to you.
 - EOI is suspended for 30 days
- If FDL has not received a response, a second letter is sent advising further action cannot be taken unless requested information is received within 30 days.
 - EOI is suspended for an additional 30 days
- If no action is taken, an incomplete letter is sent advising the EOI application file is being closed and you may reapply for coverage during the next enrollment period or within 31 days of a qualifying change in status event.
- Special notice - Information on EOI Application is considered current for 90 days. If the EOI process is not completed within 90 days from the date you signed it, a new EOI may be required.

Summary of Benefits

Employer-Paid Group Term Life and AD&D

Coverage	Active Employee	Retired Employee
Group Term Life (Basic GTL)	\$10,000	\$3,000
Basic AD&D	\$10,000	N/A

Employer-paid Basic GTL and Basic AD&D are automatic for active employees and retired employees who participate in a UT System-sponsored health plan.

All amounts are provided on a guarantee issue basis.

Solutions Beyond Health Care: Total Care

Summary of Benefits Voluntary Group Term Life Insurance

Active Employee	Guarantee Issue Amount
1 to 6 times annual compensation to a maximum of \$1,500,000.	Up to 3 times annual compensation or \$1,500,000, whichever is less.

Amounts initially applied for in excess of the guarantee issue amount are subject to evidence of insurability.

Increases in coverage during the annual enrollment and applications of previously eligible employees are subject to evidence of insurability.

Summary of Benefits

Voluntary Group Term Life Insurance

Retired Employee	Guarantee Issue Amount
\$7,000 \$10,000 \$25,000 or \$50,000	Up to the amount of voluntary life coverage you had in force when you were an active employee to a maximum of \$50,000.

Increases in coverage during the annual enrollment are subject to evidence of insurability.

Amounts applied for in excess of the amount in force as an active employee are subject to evidence of insurability.



Solutions Beyond Health Care: Total Care

Summary of Benefits

Voluntary Group Term Life Insurance

Dependent Spouse and Children of Active Employee	Guarantee Issue Amount
\$10,000 Voluntary Dependent GTL for spouse and each eligible child	\$10,000
Additional Voluntary Spouse GTL Benefit \$15,000 or \$40,000	None, evidence of insurability is required for both the \$15,000 and \$40,000 options

You must have Voluntary GTL of at least 1 times annual compensation and Voluntary Dependent GTL to purchase either of the additional Voluntary Spouse GTL benefits. Dependents of retired employees are not eligible for Voluntary GTL.



Solutions Beyond Health Care: Total Care

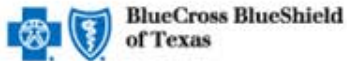
Summary of Benefits Voluntary AD&D

Active Employees

Up to 10 times annual compensation, not to exceed \$1,000,000, available in multiples of \$10,000.

No evidence of insurability is required for this coverage.

Retired employees are not eligible for Voluntary AD&D.



www.bcbstx.com

A Division of Health Care Service Corporation, an Equal Opportunity Employer/Member Company, an Independent Licensee of the Blue Cross and Blue Shield Association



www.fdl-life.com

Fort Dearborn Life Insurance Company is a wholly owned subsidiary of Health Care Service Corporation. Fort Dearborn Life Insurance Company is a separate company. Fort Dearborn Life Insurance Company is not a product or service of Blue Cross and Blue Shield of Texas. Fort Dearborn Life Insurance Company is not responsible for the insurability, premium, or death benefit of this proposal.



Solutions Beyond Health Care: Total Care

Summary of Benefits Voluntary AD&D

Spouse of Active
Employees

Up to one-half of your Voluntary AD&D benefit not to exceed \$500,000 (available in multiples of \$10,000)

You must be covered for at least \$20,000 of Voluntary AD&D coverage to be eligible to elect Voluntary Spouse AD&D coverage.

No evidence of insurability is required for this coverage.

Summary of Benefits

Voluntary AD&D

Children of Active Employees

Each eligible dependent child is covered for \$10,000 under the Voluntary Dependent AD&D plan.

Premiums remain the same regardless of how many children are covered under the Voluntary Dependent AD&D plan.

You must be covered for at least \$20,000 of Voluntary AD&D coverage to be eligible to elect Voluntary Dependent AD&D coverage.

Voluntary Life Features

- Convertible – To an individual policy if you are no longer employed by the University of Texas System.
- Waiver of Premiums – If you become totally disabled before age 60, Voluntary Life premiums are waived provided you are not a retired employee.
- Accelerated Death Benefit – 50% of life insurance in-force is payable if you are diagnosed with a terminal illness that is expected to result in death within 24 months.
- Suicide Exclusion – No benefits are payable for death by suicide unless you have been insured under the plan for two years.
- Seat Belt Benefit – We will pay an additional benefit should you die as a result of an accident while insured and that certain conditions are met.



Solutions Beyond Health Care: Total Care

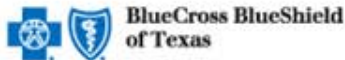
AD&D Features

If you die as a result of a covered accident, the following benefits may be payable:

Seat Belt Benefit

- Air Bag Benefit
- Coma Benefit
- Child Care Benefit*
- Common Disaster Benefit*
- Education Benefit*

*These features are part of the Voluntary AD&D only;
Voluntary Dependent AD&D must have been elected



www.bcbstx.com

A Division of Health Care Service Corporation, an Equal Opportunity Employer/Company,
an Independent Source of the Blue Cross and Blue Shield Association



www.fdl-life.com

Fort Dearborn Life Insurance Company is a wholly owned subsidiary of Health Care Service Corporation. Fort Dearborn Life Insurance Company is a separate company. Any claim payable under Blue Cross Blue Shield of Texas products or services, Fort Dearborn Life Insurance Company is not responsible for the availability, payment, amount or timing of any proceeds.



Solutions Beyond Health Care: Total Care

Questions?

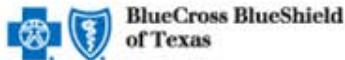
- Call Fort Dearborn Life toll-free at 1-866-628-2606 or 1-888-421-5844 for the hearing impaired.
- Visit Fort Dearborn Life's University of Texas web site for additional information at www.fdl-life.com/ut.
- Contact UT Institution HR/Benefits Office



Solutions Beyond Health Care: Total Care

Disclaimer

“This is a brief description of the important features of this Life, & AD&D, plan. This coverage contains limitations and exclusions and terms and conditions under which the policy may be cancelled. Refer to your benefit guide (certificate booklet) for details of coverage. Policy Numbers FDL1-504-UT-1103 & FDL2-504-UT-AD-1103. The group policies are subject to the laws of the state of Texas.”



www.bcbstx.com

A Division of Health Care Service Corporation, an Equal Opportunity Employer/Company,
an Independent Source of the Blue Cross and Blue Shield Association



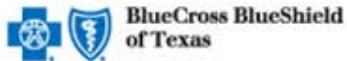
www.fdl-life.com

Fort Dearborn Life Insurance Company is a wholly owned subsidiary of Health Care Service Corporation. Fort Dearborn Life Insurance Company is a separate company. Any claim payable under Blue Cross Blue Shield of Texas products or services, Fort Dearborn Life Insurance Company is only responsible to the full and final policyholder described in the proposal.



Solutions Beyond Health Care: Total Care

Thank You



www.bcbstx.com

A Division of Health Care Service Corporation, an Equal Opportunity Employer/Company,
an Independent Source of the Blue Cross and Blue Shield Association



www.fdl-life.com

Fort Dearborn Life Insurance Company is a wholly owned subsidiary of Health Care Service Corporation. Fort Dearborn Life Insurance Company is a separate company. All other references to Blue Cross Blue Shield of Texas products or services. Fort Dearborn Life Insurance Company is not responsible for the availability, content, accuracy or timeliness of any information.