

Group Health Accident Only/Accidental Death and Dismemberment (AD&D) Checklist

Use this checklist:

- When reviewing group health accident only/accidental death and dismemberment insurance policies or products.
- To ensure the product or policy meets requirements as listed in the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), department guidelines, and other laws.
- A policy being reviewing against this checklist must also satisfy the "[Group Health Product Requirements](#)" checklist.
- To enter the page number in the "Page" field or reference location.

Policy Face Page

Page _____ : Workers' compensation disclaimer (10-point type) - Required on the first page of an occupational policy and the first page of all advertising or marketing materials for the policy - [TIC Section 564.005](#).

Benefits Provided

All benefits payable in the policy/certificate must be fully described.

Page _____ : Prosthetic and orthotic devices and related services (applies to plans that reimburse on an expense incurred basis) – [TIC Section 1371.001 - 1371.005](#).

Page _____ : Acquired brain injury – (applies to plans that reimburse on an expense incurred basis) [TIC Section 1352.003](#) and defined in [28 TAC Section 21.3102](#) and facilities in [TIC Section 1352.007](#), [TIC Chapter 1352](#), and [28 TAC Sections 21.3101- 21.3107](#).

Payment of Benefits

Page _____ : Education benefit (optional) if the policy specifies a benefit to be paid if there is no beneficiary or dependent who qualifies, that benefit will be paid to the insured's estate – [TIC Section 1251.114](#).

Page _____ : Orphan benefit (optional), if the policy specifies a benefit to be paid if there is no dependent or no dependent who qualifies, that benefit will be paid to the insured's estate – [TIC Section 1251.114](#).

Prohibited Limitations and Exclusions

Page _____ : Limiting or excluding benefits for services by a provider acting within the scope of licensure - [TIC Section 1451.104](#).

Prohibited Practices

Page _____ : Cannot terminate during term of policy if insured is diagnosed as having or has been or is being treated for HIV or AIDS – [TIC Section 1364.053](#).