Employee Benefits Highlights
Plan Year 2017-2018

Presented by: The Office of Employee Benefits
Agenda

• UT Benefits Plan Year 2017-2018
• Annual Enrollment Reminders
• Resources
• Dependent children are still eligible to stay on UT SELECT Medical up to age 26.

• Dependent children are eligible to stay enrolled in Dental, Vision, and Voluntary Life & AD&D coverage up to age 26 (regardless of marital status)

• UT COBRA coverage for medical, dental, and/or vision will be offered to dependents that lose eligibility due to age.
No premium rate increases for UT Benefits Plan Year 2017-2018.
## UT SELECT Medical Rates

### Blue Cross and Blue Shield of Texas (BCBSTX)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Children</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT SELECT Medical (Full-Time)</td>
<td>$0</td>
<td>$257.53</td>
<td>$269.34</td>
<td>$507.15</td>
</tr>
<tr>
<td>UT SELECT Medical (Part-Time)</td>
<td>$299.07</td>
<td>$713.37</td>
<td>$668.72</td>
<td>$1,064.24</td>
</tr>
</tbody>
</table>
New UT Health Network Tier
- Effective September 1\textsuperscript{st}
- Enhanced benefits available when receiving services at certain UT providers and UT System Health Institutions.
- Reduced copay when seeing a UT physician.
- Reduced coinsurance when receiving services at a UT owned facility.

No other changes to copayments, deductibles, or coinsurance with regular UT SELECT plan.
# UT Health Network Tier

<table>
<thead>
<tr>
<th>UT Health Network Benefit</th>
<th>New</th>
<th>Current UT Select Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIMARY CARE</td>
<td>$20 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td>SPECIALIST</td>
<td>$25 copay</td>
<td>$35 copay</td>
</tr>
<tr>
<td>EMPLOYEE CLINIC*</td>
<td>$10 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td>DEDUCTIBLE</td>
<td>$350</td>
<td></td>
</tr>
<tr>
<td>COINSURANCE</td>
<td>10%</td>
<td>20%</td>
</tr>
<tr>
<td>HOSPITAL COPAY*</td>
<td>$0 / day</td>
<td>$100 / day (max $500)</td>
</tr>
</tbody>
</table>
UT SELECT Medical
Blue Cross and Blue Shield of Texas

Out-of-Pocket Limits

• In-network (whole plan) out-of-pocket maximum
  - $7,150 individual (increase of $300)
  - $14,300 family (increase of $600)

• Includes medical and prescription benefits costs
• Use the BCBSTX PPO or UT Health Network Providers to get the best value from your UT SELECT medical plan.

• Network providers are highlighted in the BCBSTX provider finder: www.bcbstx.com/ut/providers

• Call UT SELECT customer service for assistance finding a provider: 866-882-2034
Benefits Value Advisor (BVA)
Blue Cross Blue Shield of Texas (BCBSTX)

For Health Care cost savings contact a BVA for assistance with:

- Finding Network Providers
- Imaging Services
  - X-Rays
  - MRIs/CT scan: $100 Copay waived if BVA contacted prior to date of service
- Radiology
- Pathology…and more

Call the number on the back of your UT Select Medical ID card
(866) 882-2034
Optional Coverages
Plan Year 2017-2018
Optional Coverage

- No plan design changes

- No premium rate changes
  - Age banded rate increases *may* apply for VGTL

**UT FLEX**

- Dependent Daycare Reimbursement Account (DCRA) annual maximum remains $5,000 per family. ($2,500 if married filing separately)

- Health Care Reimbursement Account (HCRA) annual maximum increase to $2,600
What happens next?
REVIEW By July 15

- Your current benefits
- Changes for Plan Year 2017-2018
- Dependent eligibility requirements
- UT Retirement Manager
- Beneficiary Designations
- Online Annual Enrollment (AE) resources
  - Annual Enrollment newsletter, website, and video library
Do not lose this letter: your personal ID number (PIN) is 2983
You may need your PIN to access My UT Benefits for Annual Enrollment

Jane A Smith

July 6, 2017

Re: Coverage Option Letter

The 2017-2018 Annual Enrollment period is July 15 through July 31.

Listed below are your current coverages as well as the options that are available for you to elect that will become effective September 01, 2017. Information on each of your options is contained in the Annual Enrollment benefits packet. An internet link to your packet is listed at the bottom of this letter. If you do not have a valid email address on file, your packet will be mailed to you in early July.

You may use My UT Benefits to change your benefits. Employees may also use My UT Benefits to enroll in a UT Flex Dependent Day Care or Medical Reimbursement Account.

To make insurance elections online, connect to My UT Benefits with your internet browser using the My UT Benefits internet link listed below. Instructions for using the My UT Benefits system are in the Annual Enrollment packet.
MAKE ELECTIONS JULY 15 – JULY 31

• Login to My UT Benefits portal
• Add / drop coverage
• Add / remove dependents
• Declare tobacco user or non-user status
• Review your elections
MAKE ELECTIONS JULY 15 – JULY 31

• **UT FLEX**
  - Must enroll annually

• **UT Retirement Program**
  - Enroll or make changes

• **Verify Your Benefits Elections**
  - Benefits summary (*My UT Benefits*)
  - Coverage Confirmation Notice (*Email/US Mail*)
July 16, 2017

Jane A Smith (A1B2C3D4)

Re: Confirmation of Current Insurance Coverage Selections

A change has been made to your insurance coverage which will be effective as of September 01, 20717. This change was made July 15, 2017 at 5:13 PM. If your dependent information listed below is not correct, please contact your benefits office at (512)765-4321.

This change was made by you using the My UT Benefits DIRECT online automated benefits enrollment system with your UT EID and password.
FOLLOW UP BY AUGUST 15

- Review confirmation statement
- Upload dependent documents if required
- Submit evidence of insurability if required
  - Enroll in Long & Short-Term Disability
  - Enroll or increase Voluntary Life for Employee
  - Enroll Spouse Voluntary Life greater than $10,000
Important Reminders

⚠️ If you take no action, your current coverages will continue for the new plan year, excluding UT FLEX.

You must enroll in UT FLEX each year during Annual Enrollment to continue participation.

KEEP
ID cards for plans you did not change

EXPECT
New UT SELECT Medical ID card by Sept. 1, 2017

ID cards for new plans elected by Sept. 1, 2017
Annual Enrollment

Annual Enrollment 2017 - 2018 Coming Soon!
Annual Enrollment for benefits for the 2017 - 2018 plan year will be held July 15 - July 31, 2017 for benefit changes effective September 1, 2017. The Annual Enrollment newsletter will be sent out Wednesday, July 5th.

If you need to update your contact information or you will have no way to access online enrollment during the Annual Enrollment period, please contact your institution’s Benefits Office.

You may review your current benefit elections at any time on My UT Benefits.

Enrollment Resources

- My UT Benefits
- Active Employee Cost Worksheet
- Retired Employee Cost Worksheet
- UT FLEX Contribution Calculator
- EOI form
UT Retirement Programs
UT Retirement Programs

UT SAVER

• Deferred Compensation Plan (DCP) 457(b)

• Tax Sheltered Annuity (TSA) 403(b)
  - Roth (after-tax contribution)
  - Traditional (before-tax contribution)
UT Retirement Programs

• All employees can contribute

• Enroll at any time

• Participants can…
  o Change contribution amount or provider monthly
  o Can contribute to both plans at the same time
UT Retirement Programs

- Minimum contribution of $15/month
- Maximum contribution established annually by the Internal Revenue Service (IRS)
- TSA maximum contribution combines both Roth and Traditional accounts
- Loans and hardship withdrawals available
To enroll or learn more about your retirement savings options, please visit the UT Retirement Program website at www.utretirement.utsystem.edu

Or reach out to any of the five approved providers who can assist you with your savings needs. Those companies are:

- Fidelity Investments
- Lincoln Financial
- TIAA
- VALIC
- VOYA
UT System Living Well Programs

- Naturally Slim Session: Spring 2018
- Free Tobacco Cessation & Resources
- Employee Assistance Program (EAP)
Next Challenge Coming Fall 2017: *Health Trails*

- Track physical activity, sleep, and water consumption
- Set a personal goal
- Work with colleagues to compete against other UT institutions to win the Traveling Trophy
- Identical format to *Walktober* and *Spring Into Motion* challenges
- Mobile app and desktop site available
- Integrate fitness wearables (Fitbit/Jawbone) or free tracking apps via smart phone (iPhone or Android)

**Registration Period:** September 25ᵗʰ - October 13ᵗʰ  
**Challenge Dates:** October 9ᵗʰ - November 6ᵗʰ
Other Programs

Here are some additional great programs offered…

- Condition Management
- 24/7 Nurseline
- Consult with a Specialist Pharmacist
- Onsite Flu Shot & Health Checkups
- Silver Sneakers *(Retirees Age 50+)*

Learn more at our Living Well website at [www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu).
Contact your institution’s HR or Benefits Office
Thank You.