Employee Benefits Highlights
Plan Year 2018-2019
Presented by: The Office of Employee Benefits
Agenda

• UT Benefits Plan Changes for 2018-19

• Annual Enrollment Reminders

• Resources
There are no premium rate increases for any of your UT Benefits plans for 2018-2019.
# UT SELECT Medical Rates

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Retiree</th>
<th>Retiree &amp; Spouse</th>
<th>Retiree &amp; Children</th>
<th>Retiree &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>
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</tbody>
</table>
UT SELECT Medical Plan Changes
Blue Cross and Blue Shield of Texas (BCBSTX)

• Enhanced benefit for hearing aids.

• No changes to copayments, deductibles, or coinsurance.

• UT Health Network Tier continuing with
  – Enhanced benefits available when receiving services at certain UT providers and UT System Health Institutions;
  – Reduced copay when seeing a UT physician; and
  – Reduced coinsurance when receiving services at a UT owned facility.
# UT Health Network Tier

<table>
<thead>
<tr>
<th></th>
<th>NEW UT HEALTH NETWORK BENEFIT</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
  – $7,350 individual (increase of $200)
  – $14,700 family (increase of $400)

• Includes medical & 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](http://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
UT SELECT Prescription Plan

- No plan design changes
  - Same deductibles and copay structure
  - 90-day supply through Mail Order program

- Annual deductible will reset on September 1st
Optional Coverages
Plan Year 2018-2019
Rate Decreases

- UT SELECT Dental Basic PPO
- DeltaCare Dental HMO
- Short Term Disability
Vision Plus Benefit Enhancement

• Increased Annual Frame Allowance from $150 to $165

• No change to monthly premium
UT FLEX Accounts

• **Health Care Reimbursement Account (HCRA)**
  – Annual maximum increase to $2,650

• **Dependent Daycare Reimbursement Account (DCRA)**
  – Annual maximum remains $5,000 per family. ($2,500 if married filing separately)
No Plan Design or Rate Changes

- UT SELECT Dental Plus PPO
- Superior Vision Basic Plan
- Long-term Disability
- Voluntary Group Term Life
  - Age banded rate increase may apply
- Accidental Death & Dismemberment (AD&D)
Coming Soon - MyEvive

- New tool for UT Benefits participants;
- Access online or through mobile app;
- Find information about all UT Benefits in one place;
- Easily find contact information and other resources; and
- Get personalized, timely reminders about recommended care.
What happens next?
• Your current benefits
• Changes for Plan Year 2018-2019
• Dependent eligibility requirements
• UT Retirement Manager
• Beneficiary Designations
• Online Annual Enrollment (AE) resources
  - Annual Enrollment newsletter, website, and video library
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
• Login to *My UT Benefits* portal
• Add / drop coverage
• Add / remove dependents
• Declare tobacco user or non-user status
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

• **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)
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
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.
Important Reminders

If you take no action, your current coverage will continue for the new plan year, except for the UT FLEX programs. You must enroll in UT FLEX every year in order to continue participation.

KEEP
ID cards for plans you did not change

EXPECT
ID cards for new plans elected by Sept.1, 2018
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)
• All employees can contribute
• Enroll at any time
• Participants can…
  – Change contribution amount or provider monthly
  – 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 Program
Living Well
Overview

- Naturally Slim: Fall and Spring Sessions
- UT Systemwide Activity Challenges: Fall and Spring
- Silver Sneakers
- Other UT SELECT Programs and Services

The UT System Living Well program provides a variety of resources to enable employees, retirees, and dependents of the UT SELECT medical plan to take charge of their health and develop their own personal wellness program. Our mission is to improve the health and well-being of Texans through achieving optimal performance level of University of Texas System employees, retirees and dependents health at all Institutions.
Naturally Slim is an online program that helps you lose weight and improve your overall health -- all while eating the foods you love. With Naturally Slim, you’ll learn that you don’t have to starve yourself or count calories to be healthy, lose weight and keep it off forever. We’re offering Naturally Slim to UT SELECT Members* at no cost to you.

Next Application Period: September 2018

More details will be available in the Office of Employee Benefits’ A Matter of Health September 2018 newsletters.

*Available to all UT SELECT medical plan members age 18+, including employees, retirees, and dependents. Members are eligible to take the programs once per 365 days.
Next Challenge Coming Fall 2018: Yo Ho Ho

- Track physical activity and other important health behaviors
- You’ll have a personal goal and work with colleagues to compete against other UT institutions for the Traveling Trophy
- New Format as a Pirate Theme challenges
- Mobile app and desktop site available
- Integrate your fitness wearables (Fitbit/Apple Health) or free tracking apps via your smart phone (iPhone or Android) to track activity

**Registration Period:** September 17th - October 7th

**Challenge Dates:** October 1st - October 28th
Silver Sneakers is a comprehensive program that helps older adults take greater control of their health through physical activity, education, and social interaction. This program is available at no extra cost to the retiree or spouse and includes the following:

• Group fitness classes;
• A fitness membership with access to 13,000+ fitness locations nationwide;
• SilverSneakers FLEX™ Community Fitness Classes such as tai chi, yoga, and Latin dance;
• Health education seminars and social events;
• A Program Advisor® for guidance and assistance; and
• A member website with detailed information, resources and inspiration.

This program is available with no out-of-pocket cost to retirees of the age of 50 and above who are covered under our UT SELECT Health Plan, including working retirees. Covered spouses of retirees and surviving spouses participating in the UT SELECT Health plan are also eligible to participate if they are of the age of 50 and above.
Other Great Programs

- Tobacco Cessation Resources
- Onsite Flu Shot Clinics and Health Checkups
- Employee Assistance Program
- Reimbursement for Exercise Expenses
- Condition Management
- 24/7 Nurseline
- Consult with a Specialist Pharmacist

Learn more about all of these programs at our Living Well website: www.livingwell.utsystem.edu.
Contact your institution’s HR or Benefits Office
Thank You.