ANNUAL ENROLLMENT PLAN YEAR 2024-2025

TOPICS:

- Enrollment information
- Plan updates
- Reminders
- Resources
Annual Enrollment details: utbenefits.link/AE
ANNUAL ENROLLMENT: July 15-31

CHANGES EFFECTIVE: September 1*
Beginning of new plan year

*Benefit changes requiring Evidence of Insurability take effect after approval by BCBSTX Ancillary.
WHAT CAN YOU DO DURING ANNUAL ENROLLMENT?

- Add, update, or remove coverage
- Change coverage levels
- Add or remove dependents and beneficiaries
- Enroll or update your UTSaver voluntary retirement program contributions
If you want a UT FLEX Healthcare or Dependent Care Reimbursement Account for Plan Year 2024-25, you **must** elect it.

All other current benefits will roll over to the next Plan Year if you don’t change them.
MY UT BENEFITS
Enrollment platform

Information and links: utbenefits.link/manage
UT SELECT MEDICAL PLAN
PREMIUM RATES

UT SELECT is self-funded and relies on monthly premiums to pay the cost of all claims.

Slight premium rate increase for Plan Year 2024-25
EMPLOYEE PREMIUM SHARING

Full-time employees: 100% covered
Part-time employees: 50% covered
# Premium Rates Chart

**Employee Premium Rates for 2024-2025**

See the OEB Annual Enrollment (AE) newsletter for information on the UT Benefits program.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>EMPLOYEE</th>
<th>EMPLOYEE &amp; SPONE</th>
<th>EMPLOYEE &amp; CHILDREN</th>
<th>EMPLOYEE &amp; FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Effective September 1, 2024</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UT SELECT Medical Full Time</td>
<td>$0 no change</td>
<td>$35.94</td>
<td>$21.64</td>
<td>$21.64</td>
</tr>
<tr>
<td>UT SELECT Medical Part Time</td>
<td>$390.12</td>
<td>$331.32</td>
<td>$204.32</td>
<td>$204.32</td>
</tr>
<tr>
<td>UT SELECT Dental</td>
<td>$20.52</td>
<td>$20.52</td>
<td>$20.52</td>
<td>$20.52</td>
</tr>
<tr>
<td>UT SELECT Dental Plus</td>
<td>$69.40</td>
<td>$69.40</td>
<td>$69.40</td>
<td>$69.40</td>
</tr>
<tr>
<td>DeltaCare Dental HMO</td>
<td>$6.73</td>
<td>$6.73</td>
<td>$6.73</td>
<td>$6.73</td>
</tr>
<tr>
<td>Superior Vision</td>
<td>$5.02</td>
<td>$5.02</td>
<td>$5.02</td>
<td>$5.02</td>
</tr>
<tr>
<td>Superior Vision Plus</td>
<td>$7.64</td>
<td>$7.64</td>
<td>$7.64</td>
<td>$7.64</td>
</tr>
</tbody>
</table>

**Li and IAD**
See Annual Enrollment Resource Guides for new IAD plan design plus rates.

<table>
<thead>
<tr>
<th>Short Term Disability</th>
<th>No Evidence of Insurability (OEI) required for AE</th>
<th>$0.30 per $100 of Monthly Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Term Disability</td>
<td>No Evidence of Insurability (OEI) required for AE</td>
<td>$0.34 per $100 of Monthly Earnings</td>
</tr>
</tbody>
</table>

**Tobacco Premium Program**
$2 to $50 per month based on tobacco user status.

* Age and salary based premiums may change depending on your age and salary as of September 1, 2024. 
  * Basic coverage package includes medical, prescription, $500 basic life, and $200 basic AD&D for employees.

Available at utbenefits.link/AE
BASIC COVERAGE PACKAGE WAIVER

New: Members enrolled in a TRICARE or outside Medicare health plan can waive UT SELECT*

*Waiving medical waives the complete Basic Coverage Package of Medical, Prescription, Basic Group Term Life, and Basic AD&D.
PLAN DESIGN

No change to core medical and prescription:

- Co-pays
- Deductibles
- Co-insurance
- Out-of-pocket maximums
Changes to Progyny fertility benefits
UT SELECT BENEFITS ENDING

Teladoc (formerly Livongo)

Omada Health

BCBS Health Advocates available to discuss options
CONTINUING BENEFITS

MDLIVE

HINGE HEALTH

WONDR HEALTH
UT LIVING WELL PLATFORM POWERED BY LIMEADE
UT LIVING WELL PROGRAM

UT Living Well website: utbenefits.link/LivingWell
VOLUNTARY COVERAGE
DENTAL

Plan design
No changes

Premium rates
Dental & Dental Plus: no change
DeltaCare Dental HMO: slight decrease
VISION

No plan design changes

No rate changes
VOLUNTARY GROUP TERM LIFE

Dual Voluntary Life Insurance Coverage

May also cover same dependent(s) with $10,000 dependent voluntary life coverage
VOLUNTARY GROUP TERM LIFE

Evidence of Insurability (EOI) is required to add or increase:

- Employee Voluntary Group Term Life Insurance
- Spouse Voluntary Group Term Life insurance
SHORT- AND LONG-TERM DISABILITY

SPECIAL OPPORTUNITY
THIS ANNUAL ENROLLMENT

Can elect Short-Term or Long-Term Disability without Evidence of Insurability (EOI)
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

**CURRENT:**
- $10,000 increments
- $2 million maximum

**SEPTEMBER 1, 2024:**
- 1-10x annual compensation
- $2 million maximum

Current participants: coverage converted and mapped forward
Evidence of Insurability is never required for AD&D
# PREMIUM RATE BRACKETS

<table>
<thead>
<tr>
<th></th>
<th>Salary-based</th>
<th>Age-based</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>AD&amp;D</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Voluntary Group Term Life</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

Your premium rate bracket may change depending on your age and salary on September 1, 2024.
UT FLEX

Save money with UT FLEX Flexible Spending Accounts!
UT FLEX
Annual contribution limits

Health Care Reimbursement Account (HCRA)

$3,200

November 15, 2024:
Deadline to incur 2023-24 HCRA expenses
UT FLEX
Annual contribution limits

Dependent Care Reimbursement Account (DCRA)

$5,000 per family
UT FLEX

inspira™
FINANCIAL

New UT FLEX administrator

New debit cards
UTSAVER VOLUNTARY RETIREMENT PROGRAMS

For all employees (except contract employees)

Enroll or update contributions at any time.
UT Retirement Manager (UTRM): myretirementmanager.com

Already registered for UTRM? You can log in through My UT Benefits.
REMINDERS
BEFORE ANNUAL ENROLLMENT

Review:
Current elections on *My UT Benefits*

Read:
Office of Employee Benefits materials
Communications from your HR/Benefits Office

July 15
Make your elections!
Election window open through 11:59 pm CT on July 31
[Closes at 11:59 pm MT for members in Mountain Time Zone]

Review:
Confirmation Statement in My UT Benefits
AFTER ANNUAL ENROLLMENT

Submit by August 15:
If required for your elections
Evidence of Eligibility (EOE)
Evidence of Insurability (EOI)
Evidence of Waiver (EOW)

→ Expect new cards:
ID cards for any new plans elected
AVAILABLE RESOURCES

Social media: @utbenefits

Office of Employee Benefits: utsystem.edu/benefits

HR/Benefits Offices: utbenefits.link/hrcontacts
Thank you for allowing us to take care of you and your family’s benefits.

We wish you a successful year with The University of Texas System.