ANNUAL ENROLLMENT HIGHLIGHTS

For Employees
PLAN YEAR 2024-25







ANNUAL ENROLLMENT PLAN YEAR 2024-2025

TOPICS:

- **Enrollment information**
- Plan updates
- Reminders
- Resources

Annual Enrollment

UT Benefits

Your UT Benefits

Employee Benefits

surance

Active Employee Insurance

Retired Employee Insurance

UT Health Network

Premium Rates

COBRA Coverage

Annual Enrollment

Virtual Annual Enrollment

Enrolling & Making Changes

Managing your UT Benefits

Affordable Care Act

Tobacco Premium Program

Benefits While You Travel

Summary of Benefits and Coverage

Living Well

UT Retirement Program

Resources

Video Library

Forms and Publications

About OEB

Who to Contact

Search UT Benefits

HIPAA and Privacy

Enrollment & Benefits Review

Virtual Annual Enrollment

Janage your UT Benefits

Learn

The resources listed in this page are available to help you understand your benefit options and make enrollment decisions for the upcoming year.

Please scroll to the bottom of this page to find a complete overview in our 2024-2025. Annual Enrollment & Resource Guides, available for Employees and Retirees. Our highlights brochures and videos are also available to view online.

Virtual Annual Enrollment

► Highlights for 2024-25

► No Changes?

► To Enroll

► Coverage and Benefits

► Cost Worksheets & UT FLEX Calculator

KEY RESOURCES FOR EMPLOYEES

KEY RESOURCES FOR RETIREES





Annual Enrollment details: utbenefits.link/AE

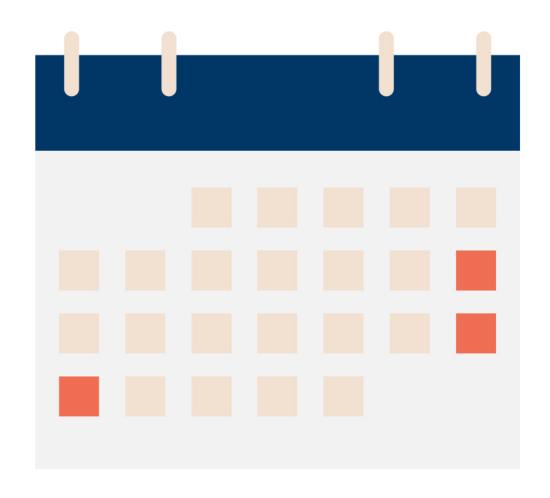


ENROLLMENT INFORMATION





Sun	Mon	lue	wed	Inu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



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.

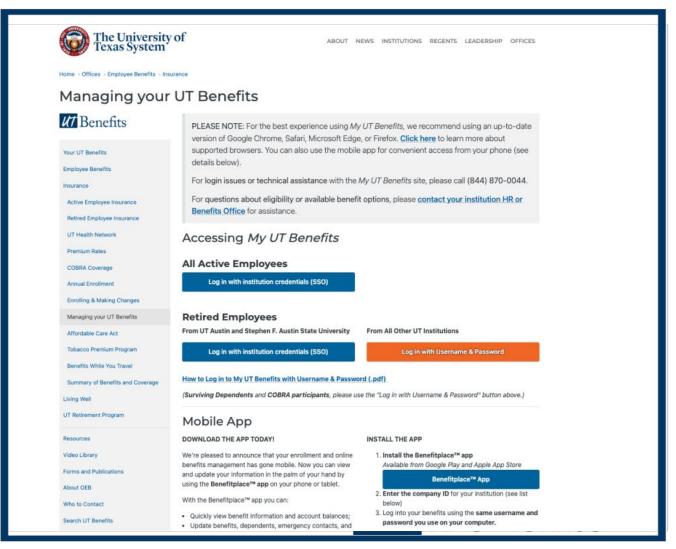
All other current benefits will roll over to the next Plan Year if you don't change them.

MY UT BENEFITS

Enrollment platform

Information and links: utbenefits.link/manage





The University of Texas System

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



PREMIUM RATES CHART

Employee Premium Rates for 2024-2025

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

PLAN	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY					
EFFECTIVE SEPTEMBER 1, 2024									
UT SELECT Medical FULL-TIME	\$0 no change	\$335.94 \$23.44 increase A	\$351.36 \$24.52 increase	\$661.56 \$46.16 increase ▲					
UT SELECT	\$390.12	\$930.54	\$872.30	\$1,388.22					
Medical	\$27.22	\$64.92	\$60.86	\$96.86					
PART-TIME	increase	increase ▲	increase	increase ▲					
UT SELECT	\$28.52	\$54.14	\$59.66	\$84.84					
Dental	no change	no change	no change	no change					
UT SELECT	\$61.40	\$116.60	\$128.66	\$183.30					
Dental Plus	no change	no change	no change	no change					
DeltaCare Dental HMO	\$8.71 \$0.09 decrease ▼	\$16.56 \$0.18 decrease ▼	\$18.31 \$0.19 decrease ▼	\$26.14 \$0.26 decrease ▼					
Superior	\$5.02	\$7.90	\$8.10	\$12.84					
Vision	no change	no change	no change	no change					
Superior	\$7.64	\$11.98	\$12.82	\$18.10					
Vision Plus	no change	no change	no change	no change					

ife/AD&D* See Annual Enrollment Resource Guides for new AD&D plan design plus rates					
Short Term Disability	No Evidence of Insurability (EOI) required this AE! \$0.30 per \$100 of Monthly Earnings				
Long Term No Evidence of Insurability (EOI) required this AE! \$0.34 per \$100 of Monthly Earnings					
	Tobacco Premium Program o \$90 per month based upon tobacco user status based premiums may change depending on your age and ember 1, 2024.				
asic Coverage p	oackage includes medical, prescription, \$50K Basic Life, and D for employees.				
	Annual Enrollment utbenefits.link/AE				

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

PLAN DESIGN



Changes to Progyny fertility benefits



UT SELECT BENEFITS ENDING



Teladoc (formerly Livongo)



Omada Health



BCBS Health Advocates available to discuss options

CONTINUING BENEFITS



MDLIVE

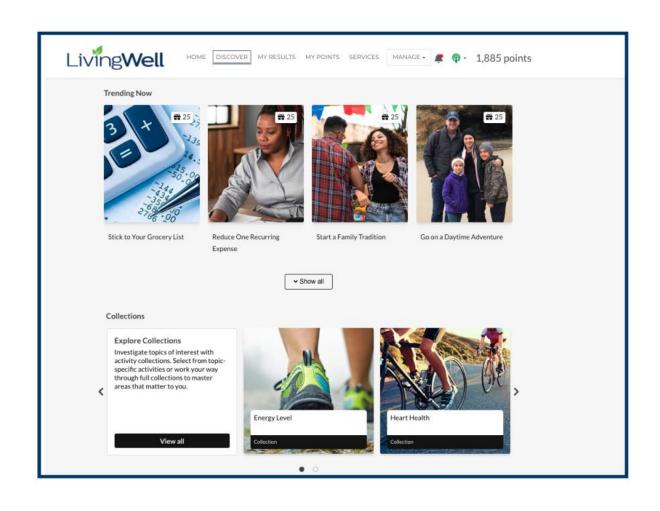


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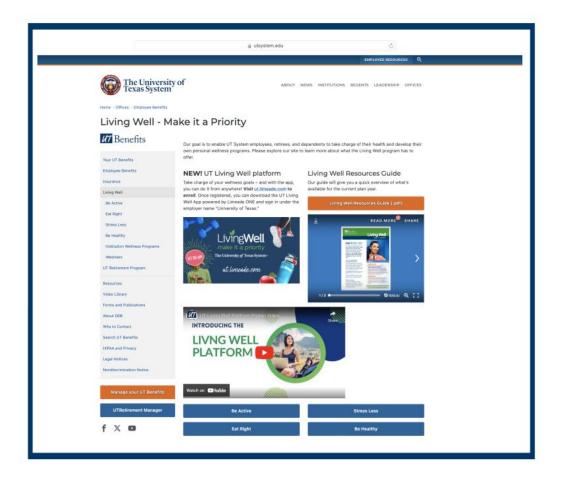


WONDR HEALTH

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

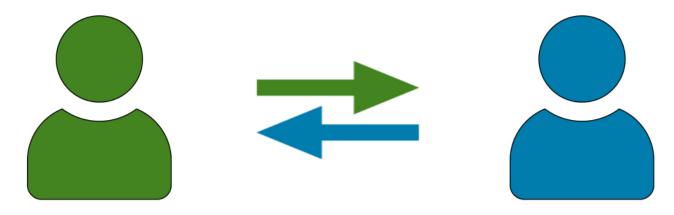
VISION

No plan design changes

60 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 (E0I) 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

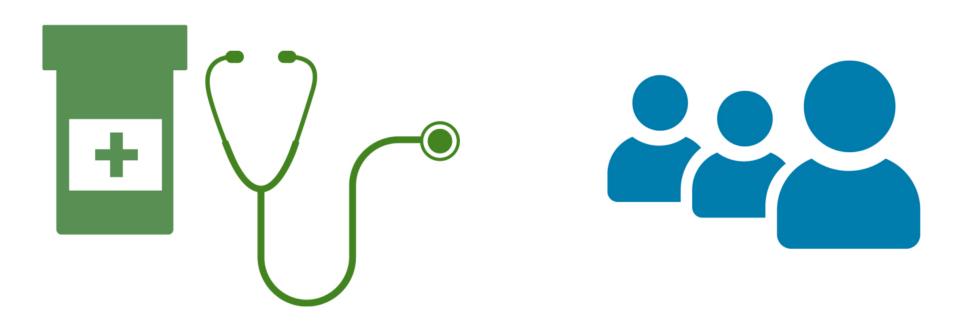
PREMIUM RATE BRACKETS

	Salary- based	Age- based
Disability	X	
AD&D	X	X
Voluntary Group Term Life	X	X

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)



November 15, 2024: Deadline to incur 2023-24 HCRA expenses

UT FLEX

Annual contribution limits

Dependent Care Reimbursement Account (DCRA)





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New UT FLEX administrator



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UTSAVER VOLUNTARY RETIREMENT PROGRAMS



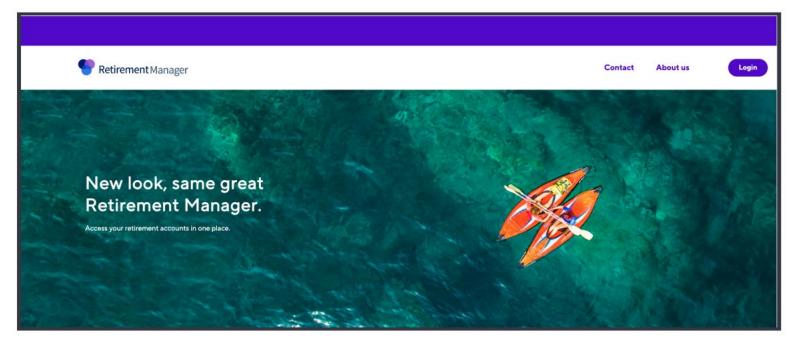


For all employees (except contract employees)



Enroll or update contributions at any time.

UT RETIREMENT MANAGER



UTRetirement 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

DURING ANNUAL ENROLLMENT

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 (E0E)

Evidence of Insurability (E0I)

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.

