



## Annual Enrollment for Benefits

June 2009

Annual Enrollment for benefits for the 2009-2010 plan year begins on July 1, 2009, and lasts through July 31, 2009. Over the past several months, the OEB “A Matter of Health” newsletter has focused on benefits topics related to the selection of insurance vendors, exciting opportunities for wellness and lifestyle management programs, and new developments with the electronic Evidence of Insurability form. Annual Enrollment is also the time to remove any ineligible dependents from the program or request coverage for eligible dependents. This June 2009 edition of the newsletter is designed to give active employees, retirees, and qualified dependents detailed benefits information for the upcoming plan year.

Just like past years, watch for the arrival of emails (as well as printed materials if you do not have a valid email address on file) from the UT System Office of Employee Benefits (OEB) and from your own institution’s Benefits Office providing you with information related to Annual Enrollment, Benefits Fairs, possible Lunch and Learn opportunities and more. Additionally, specific details regarding each of the UT-sponsored benefits plans will be available for review in the “UT Benefits Handbook for Employees” and the “UT Benefits Handbook for Retired Employees” posted by July 1, 2009, on the OEB website at [www.utsystem.edu/benefits](http://www.utsystem.edu/benefits).

### Premium Rate Increase for UT SELECT PPO Medical Plan

The UT SELECT medical plan administered by Blue Cross and Blue Shield of Texas is self-funded by the UT System. As a self-funded plan, all claims are paid by UT System through premium sharing monies allocated by the State Legislature, UT System, and your monthly out-of-pocket cost (for dependent coverage). The claims experience during the current benefit year (2008-2009) indicates an upward trend of 10% in the cost of providing health care services to UT members. Due to the rate of increase in the claims experience trend, it is necessary to increase premium rates 6.5% for the upcoming 2009-2010 plan year which will result in an increase in out-of-pocket cost of approximately \$10 each month for employee/retiree with spouse or children coverage and an increase of approximately \$20 each month for employee/retiree with family coverage. Full-time employees with no dependent coverage will continue to have no out-of-pocket premium cost. Retirees without dependents will also continue not to have any out-of-pocket premium costs.

If you are a **Full-time Employee or Retired Employee**, UT System and the State of Texas will continue to provide 100% of your premiums for the Basic Coverage Package\*, and up to 50% of the premiums for your dependents’ medical coverage. If you are a **Part-time Employee**, UT System and the State of Texas will provide 50% of your



premiums for the Basic Coverage Package, and up to 25% of the premiums for your dependents' medical coverage.

\*Basic Coverage Package includes Employee/Retiree only medical coverage plus the cost of Basic Life Insurance of \$10,000 and Accidental Death and Dismemberment (AD&D) of \$10,000 for Employees, or Basic Life Insurance of \$3,000 for Retirees.

The following chart reflects the UT SELECT Monthly Premium Cost for a Full-time Employee and/or a Retired Employee. Monthly Premium Cost = Premium Sharing from the State of Texas and UT System, plus Your Monthly Out-of-Pocket Cost. The final column indicates the total out-of-pocket increase in your monthly premium effective September 1, 2009.

### UT SELECT Medical: Full Time Employees

Level of Coverage	Total Monthly Premium Cost	Monthly Premium Sharing Paid by the State and U.T.	Your Monthly Out-of-Pocket Cost	Increase in Monthly Out-of-Pocket Cost
Employee/Retiree Only	\$393.08	\$393.08	\$0.00	\$0.00
Employee/Retiree & Spouse	\$768.37	\$599.14	\$169.23	\$10.37
Employee/Retiree & Child(ren)	\$701.91	\$524.91	\$177.00	\$10.85
Employee/Retiree & Family	\$1,065.47	\$732.19	\$333.28	\$20.43

The following chart reflects the UT SELECT Monthly Premium Cost for a Part-time Employee. Monthly Premium Cost = Premium Sharing from the State of Texas and UT System, plus Your Monthly Out-of-Pocket Cost. The final column indicates the total out-of-pocket increase in your monthly premium effective September 1, 2009.



## UT SELECT Medical: Part-Time Employees

Level of Coverage	Total Monthly Premium Cost	Monthly Premium Sharing Paid by the State and U.T.	Your Monthly Out-of-Pocket Cost	Increase in Monthly Out-of-Pocket Cost
Part-time Employee	\$393.08	\$196.54	\$196.54	\$11.98
Part-time Employee & Spouse	\$768.37	\$299.57	\$468.80	\$28.67
Part-time Employee & Child(ren)	\$701.91	\$262.46	\$439.45	\$26.87
Part-time Employee & Family	\$1,065.47	\$366.10	\$699.37	\$42.80

\*This rate chart includes the cost of Basic Life Insurance of \$10,000 and Accidental Death and Dismemberment (AD&D) of \$10,000 for Employees, or Basic Life Insurance of \$3,000 for Retirees.

## UT SELECT Plan Changes

### Medical Benefits—Office Visit Copayments

Office visit copayments will increase \$5 effective September 1, 2009. The copay for a Family Care Physician office visit will increase to \$30 (from \$25), and the copay for a Specialist office visit will increase to \$35 (from \$30). There are no other medical benefit changes.

### Prescription Benefits—Deductible and Copayments

The self-funded prescription drug benefit program is administered by Medco Health Solutions. Your prescription drug program features an annual deductible and three different benefit levels based on the drug category. Due to increased costs associated with prescription drug claims, the annual deductible will increase from \$50 per individual per plan year to \$100 per individual per plan year (the prescription deductible does not apply to the medical plan deductible). Additionally, while the copayments for generic drugs will remain the same for both retail and home delivery prescriptions, prescription drug copayments will increase for non-generic medications listed in the “preferred drug” category and the “non-preferred drug” category.

The following chart outlines the \$5 retail copayment increase for preferred medications (to \$35 from \$30) and non-preferred drugs (to \$50 from \$45). The copayment for 90



days supply through home delivery for preferred medications will increase to \$87.50 (from \$75) and for non-preferred drugs will increase to \$125 (from \$112.50).

<b>Annual Deductible</b>		<b>\$100 per person / per plan year (does not apply to the medical annual deductible)</b>		
<b>Access Options</b>	<b>Generic Drug Copayment</b>	<b>Preferred Drug Copayment</b>	<b>Non-Preferred Drug Copayment</b>	
<b>Retail Network Pharmacy: Up to a 30-day supply. Refills allowed as prescribed. (Good option for new prescriptions)</b>	\$10	\$35	\$50	
<b>Home Delivery Pharmacy: Up to a 90-day supply. Refills allowed as prescribed (Best option for maintenance medication)</b>	\$20	\$87.50	\$125	

## UT SELECT Dental–Premium Rate Increase

The UT SELECT Dental plan administered by Delta Dental is self-funded by the UT System. With UT SELECT Dental, you may see network or out-of-network dentists and referrals are not required to see a specialist. If you see a Delta Dental network dentist, Delta Dental will pay the dentist directly.

Effective September 1, 2009, there will be a premium increase of approximately 6% to all coverage levels. The premium increase is necessary due to the overall increased utilization of the plan and will result in an increase in the monthly out of pocket premiums from a range of \$1.70 for employee/retiree only coverage to \$5.05 for employee/retiree and family coverage.

## Disability Insurance–Premium Rate Decrease and Plan Enhancements

As outlined in the May 2009 “A Matter of Health” newsletter effective September 1, 2009, Short-Term Disability (STD) and Long-Term Disability (LTD) insurance will be provided by Fort Dearborn Life Insurance company.

Highlighting the changes with the new disability insurance plans are the ability of benefits eligible employees to enroll in STD and/or LTD without Evidence of Insurability,



a reduction in the elimination period for STD to 14 days (from 30 days currently), and reduced rates for both STD and LTD.

Effective September 1, 2009, the STD premium rate will be \$0.267 per \$100 of monthly earnings to a maximum of \$5,000 (a 48% reduction from \$.51 per \$100). LTD premium rates will be \$0.397 per \$100 of monthly earnings to a maximum of \$20,042 (a 3% reduction from \$.41 per \$100).

For more information on Disability insurance, please see the May 2009 OEB newsletter at [http://www.utsystem.edu/benefits/newsletter/articles/09may\\_ben.htm](http://www.utsystem.edu/benefits/newsletter/articles/09may_ben.htm).

## **Vision Insurance—Premium Rate Decrease and Plan Enhancements**

Superior Vision has been selected to provide vision benefits for UT System employees, retirees and eligible dependents for an additional six years (per the April 2009 OEB “A Matter of Health” newsletter [http://www.utsystem.edu/benefits/newsletter/articles/09apr\\_ben.htm](http://www.utsystem.edu/benefits/newsletter/articles/09apr_ben.htm)).

Effective September 1, 2009, the premium rates for employee only/retiree only coverage will decrease approximately 7.6%. Monthly premium rates for all levels of coverage will decrease an average of 7.1%. Reductions in monthly out of pocket costs will range from \$0.56 for subscriber only coverage to \$1.50 for subscriber and family coverage.

Additionally, beginning in September, the Superior Vision plan coverage will allow a member to receive both a comprehensive eye exam and a contact lens fitting exam in the same plan year. Each exam will be subject to a \$35 copay through an in-network provider. All other benefits of the plan, such as the \$140 in-network frame allowance, will remain in place providing continued value for all UT System vision plan participants.

## **No Changes in the Premium Rates or Benefits for Dental HMO, Group Term Life, AD&D**

There will be no changes to the premium rates or plan benefits provided by or for Assurant Dental HMO, Group Term Life Insurance provided by Fort Dearborn Life, or for Accidental Death and Dismemberment Insurance provided by Fort Dearborn Life.

Detailed information regarding each of the benefit plans can be viewed on the OEB website at <http://www.utsystem.edu/benefits/>.

## **Long–Term Care Insurance Buy–Up Offer**



### **Special Opportunity for current members of the UT Group Long-Term Care plan**

Since 2001, the University of Texas System has offered Long-Term Care (LTC) insurance as a voluntary benefit. LTC insurance pays for the costs associated with care needs up to the benefit level selected. There are currently four different daily options available in the plan.

This summer there is great news for active employees who already participate in the LTC plan and have the standard inflation protection – the Guaranteed Benefit Increase Option (GBO). If you are enrolled in the GBO option, you will have an opportunity during this Annual Enrollment to increase your coverage to keep pace with the increasing costs of care due to inflation. The benefit increase is based on a 5% annually compounded basis. All currently insured, active employees and their spouses will be receiving a letter from CNA by the first week of July explaining the offer. The offer is guarantee issued, meaning there are no medical questions to complete. If you accept the offer, your premium will be adjusted only for the cost of the additional benefit being offered. If you would like to increase your coverage, just complete the Election Form that will be with the letter and mail it back to CNA in the envelope that will be provided. The new increased coverage will be effective September 1st. If you decide not to increase your coverage, you can disregard the letter and your coverage will continue with no changes.

Retirees and their spouses, as well as any other participants (other than active employees and their spouses) who have GBO will also be receiving a letter from CNA with an offer to increase coverage. Those who were not in the plan when the last buy-up offer was made in 2005, as well as those who accepted that last offer, will also get this new offer on a guarantee issue basis. Those plan participants (other than active employees and their spouses) who declined the offer last time will need to complete a short form application and be approved for coverage as the offer will not be guaranteed. The short form application will be included with your offer letter.

This offer does not apply to those who have the optional inflation protection – The Automatic Benefit Increase (ABI). Coverage with ABI automatically increases each year by 5% automatically. Those who chose ABI will not be getting a special notice as there is nothing for them to do. The ABI benefit is already increasing to keep up with inflation.

So, if you have coverage with the GBO, watch for this offer in your mailbox. If you do not currently have this important coverage at all, please consider it during this Annual Enrollment period.

### **UT FLEX: Your MUST Enroll During Annual Enrollment**

Don't forget you **must** make your UT FLEX elections (for both Medical and Dependent Day Care) for Plan Year 2009-2010 during July 2009 Annual Enrollment, even if you are



currently enrolled in one of the UT FLEX elections. **Your election(s) in this current plan year will not automatically carry forward to the next plan year.**

A PayFlex Debit Card can be obtained at an annual cost of \$9 to expedite reimbursements for the Medical Expense Reimbursement Account. If you currently use the PayFlex Debit Card this plan year for your Medical Expense Reimbursement Account, your debit Card will continue for the 2009-2010 plan year unless you specifically cancel your selection during this Annual Enrollment. If your PayFlex Debit Card has an expiration date of 08/09, you will receive a new card prior to 9/1/09. If your Debit Card has an expiration date of 08/10 or later, you will continue to use this card during the 2009-2010 plan year.

**Important:** After you make your UT FLEX election(s) in the online My UT Benefits (formerly U.T. Touch), be sure to verify both your election(s) and the amount(s) to be withheld. In compliance with the IRS Code, corrections will not be allowed after 31 days following receipt of your first paycheck that reflects this withholding. Annual Enrollment elections will become effective 9/1/09. If you receive your paycheck monthly, then the first UT FLEX withholding for plan year 2009–2010 will be reflected on your 10/1/09 paycheck. If you discover a mistake (e.g., you intended to elect the Dependent Day Care Reimbursement Account but mistakenly elected the Medical Expense Reimbursement Account) and fail to report the error to your Benefits Office by the end of October 2009, UT System will not approve the change.

For more information about the UT FLEX accounts, visit [www.utflex.com](http://www.utflex.com).

## **FLEX Update—IRS Notice Affecting Debit Card Purchases**

Beginning in December of 2008, the Office of Employee Benefits and PayFlex Systems USA, Inc. sent a communication to debit card holders informing card users of [IRS Notice 2008-104](#) regarding drug store and pharmacy merchant category codes. The requirements affecting certain categories of vendors have been phased-in since the enactment date. Please note, effective July 1, 2009, drug stores and pharmacies are required to either have implemented an IRS-approved inventory information approval system (IIAS) or satisfy the IRS' 90% rule, which states that 90% of the store's income consists of eligible healthcare expenses, in order for healthcare cards such as the PayFlex Card to continue to be accepted.

For plan participants, this means that the PayFlex Card might not be accepted at a drug store or pharmacy that had accepted the PayFlex Card prior to July 1, 2009, if the store has not met the IRS' requirements stated above. Please note that the decision to comply with the IRS' requirements is made by the individual drug store or pharmacy.

For additional information on IRS rules specifying where debit cards can be used as well as to view a listing of drug stores and pharmacies that will continue to accept the



PayFlex Card, visit

[http://www.payflex.com/forms/announce/IRS\\_Changes\\_Affecting\\_Your\\_PayFlex\\_Card.pdf](http://www.payflex.com/forms/announce/IRS_Changes_Affecting_Your_PayFlex_Card.pdf).

## Reminder:

### UT SELECT Medical Paperless Explanation of Benefits

Since September 1, 2008, your Blue Cross and Blue Shield Explanation of Benefits (EOBs) are being delivered electronically (paperless) through the Blue Access for Members (BAM) website, unless you specifically request your EOB's to be mailed to your residential address.

Receiving EOB's electronically ensures that benefit information is available when and where it is needed. Electronic EOB's also reduce administrative costs and demonstrate environmental awareness by reducing paper usage. With electronic EOB's, you can choose to receive an e-mail notification to the e-mail address designated by you whenever one of your claims is processed. You may then log into BAM to see the EOB, review 18 months of EOB history, see at-a-glance claim status and print copies for your records, if needed.

You must be registered for BAM to view your electronic EOB's. To register, have your Blue Cross and Blue Shield/UT SELECT ID card handy and go to the website, [www.bcbstx.com/ut](http://www.bcbstx.com/ut). Click on the Log In link under Blue Access for Members; then select the Register Now button under the link for New User. If you have any questions about this change to paperless EOB's or how to enroll in BAM, call Blue Cross Blue Shield Customer Service at 1-866-882-2034.

For more information go to the  
UT System Benefits Programs Website: <http://www.utsystem.edu/benefits/>



## Retirement Corner

June 2009

### Hardships and Unforeseeable Emergencies

The University of Texas System is pleased to provide two voluntary retirement savings plans to employees to help make the most of the retirement years. The purpose of the UTSaver Deferred Compensation Plan and the UTSaver Tax Sheltered Annuity plans is to provide long-term retirement savings opportunities.

The retirement plans were developed within the regulations offered by the Internal Revenue Service, and one of the optional features to include in the plan design is loans, hardships, and distributions for unforeseen emergencies. UT System chose to allow employees to take loans, hardships, and distributions for unforeseen emergencies which means that administrative procedures had to be developed to use in conjunction with the federal regulations. The following article describes the differences between a loan and the distributions.

Loans, hardships, and distributions are only available to active employees and from UTSaver voluntary retirement account balances with the six currently authorized UTRetirement Program Providers. As a provision of state law, loans and hardships are not available with the Optional Retirement Program.

Loans are available under both UTSaver voluntary retirement plans. When a loan is granted, the amount must be paid back with interest to the employees retirement account. If the loan is not re-paid within the established timeframe, the loan defaults which will prevent any future loans from either UTSaver voluntary retirement plans.

For the UTSaver TSA Hardship Withdrawal, the need must be for the following reasons:

- Medical expenses for the employee, spouse or dependent not covered by insurance;
- Costs directly related to the purchase of a principal resident for the employee (excluding mortgage payments)
- Payment of tuition, related education fees, room and board for up to 12 months of post-secondary education for employee, spouse, children or dependents;
- Payments necessary to prevent eviction of employee from employee's principal residence or foreclosure on mortgage of that residence
- Payments for burial or funeral expenses for employee's deceased parent, spouse, children or dependents
- Expenses for repair of damage to principal residence not covered by insurance.

In addition to a legitimate reason, employees must also prove that the need cannot be resolved by one of the following:



- Reimbursement or compensation by insurance or otherwise;
- Liquidation of employee assets;
- Cessation of contributions under the plan;
- Loans from the TSA or DCP account;
- Borrowing from commercial sources on reasonable terms (Loans and liquidation may not be required if such actions themselves cause or increase the hardship.)

If an employee is eligible to take a loan from the UTSaver TSA or UTSaver DCP, the employee will be required to take that loan before being allowed to take a hardship. Additionally, TSA Hardships are not available to ORP participants because a hardship distribution requires that all future 403(b) contributions be suspended for six months. ORP and TSA are both 403(b) plans, but the ORP is a mandatory retirement contribution and contributions cannot be suspended.

UTSaver DCP Unforeseen Emergency distributions are somewhat different than TSA Hardship Withdrawal requests. DCP unforeseeable emergencies must be for one of the following reasons:

- Expenses for sudden and unexpected illness or accident of the employee, spouse or dependent not covered by insurance;
- Expenses for loss of property due to accident not covered by insurance;
- Other similar extraordinary and unforeseeable circumstances arising as a result of events beyond the employees control.

Like the UTSaver TSA plan, any requests for an unforeseeable withdrawal must be accompanied by documentation proving that the hardship cannot be relieved by any of the following:

- Reimbursement or compensation by insurance or otherwise;
- Liquidation of employee assets;
- Cessation of contributions under the plan;
- Loans from the TSA or DCP account;
- Borrowing from commercial sources on reasonable terms (Loans and liquidation may not be required if such actions themselves cause or increase the hardship.)

A TSA Hardship Withdrawal or a DCP Unforeseeable Emergency will stop contributions into the affected plan for a period of no less than six (6) months and will re-start automatically after that time.

To begin the process of applying for a loan, hardship, or unforeseen emergency distribution, please contact your UTRetirement Program Provider or visit the UTRetirement Program website at

[http://www.utsystem.edu/benefits/retirement/pubs/ret\\_hardshipoptions.pdf](http://www.utsystem.edu/benefits/retirement/pubs/ret_hardshipoptions.pdf)

- Enrollment instructions are available with the click of your mouse at <http://www.utretirement.utsystem.edu/enroll.htm>.



- **How do you learn more about the retirement plans and saving for your future?**  
By visiting <http://www.utretirement.utsystem.edu/> or by contacting your local benefits office.

For more information go to UT System Retirement Programs Web site:  
[www.utretirement.utsystem.edu](http://www.utretirement.utsystem.edu)



## Wellness Wise

June 2009

### NEW!!! Living Well Health Manager, Powered by WebMD

We know good health is important to you and your family. That's why effective July 1, 2009, the University of Texas System will offer you a great new resource called the **'Living Well Health Manager, powered by WebMD.'** This personalized health information resource gives you and your family free and easy access to the information you need to make smart choices about your health. From providing critical information about preventing or managing serious disease – to developing a personalized health improvement plan – you'll find a variety of powerful and easy-to-use tools from one of the most trusted sources of health and medical information – WebMD!

#### KEY FEATURES

- WebMD HealthQuotient<sup>SM</sup> (HQ) helps you identify your personal health risks, provides recommendations for improving those risks, and informs you of the easy-to-use tools to help make healthy lifestyle changes.
- Symptom Checker helps you determine if and when you should seek medical treatment.
- WebMD Health Topics<sup>SM</sup> gives you current, reliable information about specific health conditions you may be interested in.
- WebMD Lifestyle Improvement Programs<sup>SM</sup> gives you the support and tools you need to stop smoking, eat healthier, manage your weight, improve your fitness, and even manage stress.
- Tracking tools allow you to chart your progress toward achieving specific health goals.

**The Living Well Health Manager, powered by WebMD** will be available starting July 1, 2009 exclusively, through the "Living Well Make it a Priority" web site at:

[www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu).

#### Take the new WebMD HealthQuotient Health Risk Assessment

**Get To Know Yourself.** The WebMD HealthQuotient (HQ) is one of the most powerful tools available to you through the new **'Living Well Health Manager, powered by WebMD'** online program. Just answer a few simple questions, and you'll receive detailed information about your personal health risk factors – along with a customized plan to help reduce or eliminate them. With HQ, your health isn't left up to fate. It's up to you.

HealthQuotient is available to you at no additional cost and is accessible within your **'Living Well Health Manager, powered by WebMD'** web site. HQ gives you the



information you need to stay one step ahead of potentially serious or chronic health problems.

Here's what you can expect when you complete your WebMD HQ:

- Receive a personalized health risk assessment, including a confidential report with “at-a-glance” summary and prioritized results.
- Delivers personalized recommendations to help reduce or eliminate your risk factors.
- Explore compelling “what if” scenarios to see the impact of changing certain lifestyle behaviors.
- Results can help you determine if you need intervention before a more serious condition may develop.

### **IMPORTANT:**

Be assured that the information you provide in the WebMD HQ is completely confidential and will not be released to your employer.

***This information is provided by The University of Texas System, Office of Employee Benefits and is not intended to replace the medical advice of your doctor or health care provider. Please consult your health care provider for advice about a specific medical condition.***



## Healthy Recipe of the Month

June 2009

### Nick's Red Beans and Rice with Turkey Sausage

Nick Symmonds, 800-meter Olympic star adheres to his mom's food philosophy: "Good in, good out." The 800-metre Olympian tries to make good choices at the shop so he won't be tempted to make unhealthy choices at home.

- 5 cups chicken stock
- 2 cups brown rice
- 1 green bell pepper, chopped
- 1 red bell pepper, chopped
- 2 onions, chopped
- 2 cloves garlic, minced
- 2 tablespoons olive oil
- 1 pound smoked turkey sausage, cut into 1/2-inch coins
- 2 15-oz cans kidney beans
- 1 15-oz can diced tomatoes
- 1 teaspoon thyme
- 1 bay leaf
- Ground black pepper to taste
- Hot pepper sauce to taste

In a pot, bring stock and rice to a boil. Cover, reduce heat to low, and simmer until liquid is absorbed, about 40 minutes. Sauté peppers, onions, and garlic in oil until softened. Add sausage and sauté until brown. Add beans and one cup of bean liquid, diced tomatoes with juice, thyme, and bay leaf. Simmer uncovered for 20 minutes, stirring occasionally. Season with pepper and hot sauce. Add rice to bean mixture. Stir to combine. Remove bay leaf. Serves six.

#### Calories Per Serving:

- Total Calories: 470
- Carbs: 68 g
- Protein: 25 g
- Fat: 11 g

#### Recipes Source:

[Runners World](#)



## Featured Resources

June 2009

### **NEW!!! Living Well Health Manager, Powered by WebMD**

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### **Top Questions to Ask Your Doctor**

We believe that an understanding of the relationship between health and cost of care and better communication with your doctor will ultimately increased use of self care practices. Below we have listed several top modifiable/preventable conditions with questions to ask your doctor:

- [Blood Pressure](#)
- [Cholesterol](#)
- [Diabetes](#)
- [Depression](#)
- [Metabolic Syndrome](#)

**To view and print these top questions go to**  
<http://www.livingwell.utsystem.edu/myhealth.htm#drQ>