



Annual Enrollment for Benefits

July 2009

Annual Enrollment for Benefits is Underway!

Annual Enrollment for benefits for the 2009-2010 plan year began on July 1, 2009, and lasts through midnight July 31, 2009. Benefits enrollment elections are made through the *My UT Benefits* website at www.utsystem.edu/myutbenefits (formerly U.T. Touch) and election changes are effective the later of September 1, 2009 or when Evidence of Insurability is approved, if required.

The information presented in this newsletter provides a summary of benefits plan changes, out-of-pocket rate tables for UT SELECT Medical, information on rate reductions and plan enhancements (Vision and Disability), and enrollment without Evidence of Insurability into Short Term and Long Term Disability.

In addition, be sure to visit the Office of Employee Benefits (OEB) website to review the "UT Benefits Handbooks for Employees and Retirees" as well as to link to each of the insurance plan and retirement vendor websites. OEB's website address is 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).

Annual Deductible	\$100 per person / per plan year (does not apply to the medical annual deductible)		
Access Options	Generic Drug Copayment	Preferred Drug Copayment	Non-Preferred Drug Copayment
Retail Network Pharmacy: Up to a 30-day supply.	\$10	\$35	\$50



Refills allowed as prescribed. (Good option for new prescriptions)			
Home Delivery Pharmacy: Up to a 90-day supply. Refills allowed as prescribed (Best option for maintenance medication)	\$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.

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).

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.

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.

Annual Enrollment Reminders!

- **Evidence of Insurability**

For information on Evidence of Insurability (EOI), its applications and instructions, visit:

http://www.utsystem.edu/benefits/newsletter/articles/09apr_ben.htm.

Please note that EOI forms must be completed and electronically submitted or postmarked by **August 15, 2009**, in order to be considered by the vendor. (The physical mailing address is noted on the EOI form.) EOI forms received after this date will not be accepted and will be returned.

- **Keep Your Beneficiary Designations Up to Date**

Have you checked your beneficiary designation for your life and accidental death and dismemberment (AD&D) insurance plan recently? A beneficiary is the person who would receive the money from your life insurance in the event of your death. It is important to review and update your beneficiary designations regularly. Read the April 2009 edition of "A Matter of Health" on the OEB website

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at http://www.utsystem.edu/benefits/newsletter/articles/09apr_ben.htm for additional information on beneficiary designation forms.

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



Retirement Corner

July 2009

Hardships and Unforeseeable Emergencies

While reviewing insurance coverage for yourself and your family, Annual Enrollment is also a great time to review coverage for your financial health.

People are living longer, healthier lives and that means people are going to need healthier, more robust retirement income sources. The University of Texas System provides a number of vehicles that you can use to insure those income sources are available to you when you need them most.

You may enroll or increase your contribution in the UTSaver TSA or UTSaver DCP at any time, and annual enrollment is a great time to think about your total benefit needs. Contributions can be as little as \$15 per month for the TSA (\$20 per month for the DCP) or as much as \$16,500 a year. In some cases, you may even be able to contribute more. All contributions are conveniently deducted from your paycheck before taxes, which means your taxable income decreases. If you prefer to make your contributions after taxes have been deducted, that option is there for you, too.

To learn more about your retirement savings opportunities, please visit our website today at www.utretirement.utsystem.edu! Take the opportunity to ensure that your financial health is just as robust as your physical health!

For more information go to UT System Retirement Programs Web site:
www.utretirement.utsystem.edu



Wellness Wise

July 2009

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

Get your free eco-friendly stainless steel water bottle.
Simply complete your HealthQuotient from July 1 to August 14, 2009.

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!

**Program available to the following UT SELECT members-Employees, Retirees, Dependents (over the age of 18), Surviving Spouses and COBRA participants.*

KEY FEATURES

- WebMD HealthQuotient (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 gives you current, reliable information about specific health conditions you may be interested in.
- WebMD Lifestyle Improvement Programs 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.webmdhealth.com/ut.

Learn what you and your dependents* need to do to complete the new WebMD HealthQuotient-Health Risk Assessment and get the FREE eco-friendly stainless steel water bottle.



*(over the age of 18)

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. Complete your HQ today!

To complete the WebMD HQ, go to www.webmdhealth.com/ut.

Living Well Health Manager—Health Coaching

Some individuals may be eligible to receive support from a personal Health Coach. Through a series of convenient phone conversations, your Health Coach can help you establish your health goals — and create a personalized program to meet your needs. Your coach will help you focus on the lifestyle behaviors that can help maximize your health. Some of the topics you discuss may include:

- Exercise
- Nutrition
- Strength training
- Weight management
- Stress management
- Smoking cessation
- Depression Alcohol

To see if you're eligible for a personal Health Coach, you must first complete your HQ located in your Living Well Health Manager. While it's up to you to take the first step

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toward better health by completing the HQ, support is just around the corner to help you achieve your big dreams of better health.

To complete the WebMD HQ, go to www.webmdhealth.com/ut.

IMPORTANT:

- Be assured that the information you provide in the WebMD HQ is completely confidential and will not be released to your employer.
- Water bottle provided by WebMD (while supplies last).
- [Print flyer and share with your dependents and co-workers.](#)

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

July 2009

Cold Summer Pasta with Vegetables

Thomas Jefferson-our 3rd President, imported produce from abroad, including squash from Italy and peppers from Mexico. In Jefferson's time, tomatoes were considered an exotic new fruit-one for which he had a particular fondness. He discovered pasta during his diplomatic tenure in France. Noodles were fashionable there at the time, and he sketched plans for a pasta machine during a foray to Northern Italy.

For a delicious and also highly nutritious summer dish, try the following recipe.

Ingredients:

- 3/4 pound uncooked cavatappi-a short s-shaped pasta tube
- 1 cup (1-inch) diagonally cut asparagus
- 1/2 cup shelled green peas
- 1/4 cup olive oil, divided
- 1 cup red cherry tomatoes, halved
- 1 cup yellow cherry tomatoes, halved
- 1/2 cup chopped red bell pepper
- 1/2 cup chopped yellow bell pepper
- 1/2 cup chopped orange bell pepper
- 1/2 cup chopped yellow squash
- 1 tablespoon chopped fresh chives
- 6 tablespoons fresh lemon juice
- 1 1/2 teaspoons salt
- 1/2 teaspoon freshly ground black pepper
- 3 garlic cloves, minced

Preparation:

Cook pasta according to package directions, omitting salt and fat. Add asparagus and peas during the last minute of cooking. Drain; rinse under cold running water. Drain well; place in a large bowl. Add 1 tablespoon oil; toss to coat. Stir in red cherry tomatoes, yellow cherry tomatoes, red bell pepper, yellow bell pepper, orange bell pepper, squash, and chives.

Combine remaining 3 tablespoons olive oil, juice, salt, black pepper, and garlic in a small bowl; stir with a whisk. Pour dressing over pasta mixture, and toss well. Serve at room temperature or chilled.

Yield:



6 servings (serving size: about 2 cups)

Nutritional Information

- CALORIES 335(28% from fat);
- FAT 10.6g (sat 1.5g,mono 6.9g,poly 1.6g);
- IRON 3.6mg;
- CHOLESTEROL 0.0mg;
- CALCIUM 43mg;
- CARBOHYDRATE 47.8g;
- SODIUM 593mg;
- PROTEIN 13.5g;
- FIBER 3g

Recipes Source:

Cooking Light, July 2005

Resources:

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Featured Resources

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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>