

Living Well Health Manager, powered by WebMD — *New Program!*

We know good health is important to you and your family. That's why the University of Texas System offers UT SELECT members a great new resource - Living Well Health Manager, powered by WebMD. This personalized health information resource provides free and easy access to the information you and your family 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 will 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 HealthQuotientSM (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 TopicsSM** gives you current, reliable information about specific health conditions you may be interested in.
- **WebMD Lifestyle Improvement ProgramsSM** 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 is available exclusively through www.webmdhealth.com/ut

Living Well
Health Manager
POWERED BY **WebMD**

Living Well
Make it a Priority.
The University of Texas System

UTSaver Voluntary Retirement Programs *Save for Your Future!*

UT System offers two voluntary retirement savings programs:

- UTSaver TSA (403(b)) and
- UTSaver DCP (457(b)).

These programs allow you to tax-defer income for retirement through pre-tax contributions and reduce your taxable income at the same time. As your investments grow, the earnings are tax-deferred until the money is withdrawn, presumably at retirement when income tax rates are generally lower.

The UTSaver TSA also offers a Roth option that allows you to invest after-tax dollars. Upon meeting certain eligibility requirements, all money in the Roth account becomes available tax free - including contributions and earnings.

Enrollment for the UTSaver voluntary retirement plans is available at any time of the year, and Annual Enrollment is a great time to enroll or increase your current contributions. You can contribute anywhere from \$20 a month up to \$16,500 for 2009, and in some cases even more.

To learn more, visit www.utretirement.utsystem.edu
or contact your institution Benefits Office.



THE UNIVERSITY of TEXAS SYSTEM
Nine Universities. Six Health Institutions. Unlimited Possibilities.

The Office of Employee Benefits
www.utsystem.edu/benefits

BENEFIT CHANGES

for the New Plan Year Beginning September 1, 2009

Welcome to Annual Enrollment 2009!

Annual Enrollment begins on July 1, 2009 and ends on July 31, 2009. During this one-month period, you can:

- Make changes to your benefits,
- Remove ineligible dependents from the program,
- Request new coverage for eligible dependents, and
- Enroll in UT FLEX.

You can also use this time to take advantage of the savings opportunities provided in the UTRetirement Program.

This brochure summarizes the benefits available and the changes from the previous plan year, which ends on August 31, 2009. Please review this information carefully as the changes may affect your current benefits or the amount you pay. For more detailed information about any of your UT Benefits, visit www.utsystem.edu/benefits or contact your institution Benefits Office.

Review, enroll or make changes to your benefits
using My UT Benefits (formerly U.T. Touch) at

www.utsystem.edu/myutbenefits

or contact your institution Benefits Office.

UT Benefits

Insurance, Retirement & Wellness Programs for The University of Texas System

THE BASICS: What are the basic benefits covered by my UT employer and the State of Texas?

Full-time Employees and Retirees

- 100% of the monthly cost for UT SELECT medical coverage*
- \$10,000 of Group Term Life insurance for Employees, \$3,000 for Retirees*,
- \$10,000 Accidental Death and Dismemberment for Employees*, and
- 50% of the monthly cost for UT SELECT medical coverage for Dependents.

Part-time Employees

- 50% of the monthly cost for the Basic Coverage Package, and
- 25% of the monthly cost for your Dependents' medical coverage.

*Basic Coverage Package

UT BENEFIT CHANGES for Plan Year 2010

UT SELECT MEDICAL *Blue Cross and Blue Shield of Texas*

| Coverage Level | New Monthly Out-of-Pocket Cost for Full-Time Employees & Retirees |
|--|---|
| Employee/Retiree Only | \$0.00 <i>No Change</i> |
| Employee/Retiree & Spouse | \$169.23 <i>\$10.37 increase</i> |
| Employee/Retiree & Children | \$177.00 <i>\$10.85 increase</i> |
| Employee/Retiree & Family | \$333.28 <i>\$20.43 increase</i> |
| Other Plan Changes | |
| Family Care Physician Office Visit Copayment | \$30 <i>\$5 increase</i> |
| Specialist Office Visit Copayment | \$35 <i>\$5 increase</i> |

UT SELECT PRESCRIPTION DRUG *Medco Health Solutions*

| | |
|---|--|
| Annual Deductible | \$100/person/plan year <i>\$50 increase</i> |
| Retail Prescription Copayments | Generic: \$10 <i>No Change</i> Preferred: \$35 <i>\$5 increase</i> Non-Preferred: \$50 <i>\$5 increase</i> |
| Mail Order Prescription Copayments | Generic: \$20 <i>No Change</i> Preferred: \$87.50 <i>\$12.50 increase</i> Non-Preferred: \$125 <i>\$12.50 increase</i> |

UT SELECT PRESCRIPTION DRUG *Medco Health Solutions*

Other Plan Changes

Medications are being added to the Medco Preferred Drug Step Therapy Program and to the Medco programs that require authorization. For details, see the online UT Benefits Handbook or contact Medco.

UT SELECT DENTAL *Delta Dental*

| Coverage Level | New Monthly Out-of-Pocket Cost |
|-----------------------------|--------------------------------|
| Employee/Retiree Only | \$29.96 <i>\$1.70 increase</i> |
| Employee/Retiree & Spouse | \$56.87 <i>\$3.22 increase</i> |
| Employee/Retiree & Children | \$62.69 <i>\$3.55 increase</i> |
| Employee/Retiree & Family | \$89.14 <i>\$5.05 increase</i> |

VISION *Superior Vision Services*

| Coverage Level | New Monthly Out-of-Pocket Cost |
|-----------------------------|--------------------------------|
| Employee/Retiree Only | \$6.80 <i>\$0.56 decrease</i> |
| Employee/Retiree & Spouse | \$10.76 <i>\$0.72 decrease</i> |
| Employee/Retiree & Children | \$10.96 <i>\$0.78 decrease</i> |
| Employee/Retiree & Family | \$17.40 <i>\$1.50 decrease</i> |

Other Plan Changes

NEW! A Contact Lens Fitting Exam is now covered in-network for a separate \$35 copayment.

SHORT-TERM DISABILITY *Fort Dearborn Life – New Carrier!*

| Coverage Level | New Monthly Out-of-Pocket Cost |
|----------------|--|
| Employee Only | \$0.267 per \$100 of monthly earnings <i>48% decrease</i> |

Other Plan Changes

- The new STD plan administrator is Fort Dearborn Life.
- **NEW!** The elimination period is now 14 days (*formerly 30 days*).
- **NEW!** Evidence of Insurability (EOI) will not be required for employees to enroll in STD coverage during this 2009 Annual Enrollment or following any qualified Change in Status event during the plan year.

LONG-TERM DISABILITY *Fort Dearborn Life – New Carrier!*

| Coverage Level | New Monthly Out-of-Pocket Cost |
|----------------|---|
| Employee Only | \$0.397 per \$100 of monthly earnings <i>3% decrease</i> |

Other Plan Changes

- The new LTD plan administrator is Fort Dearborn Life.
- **NEW!** Evidence of Insurability (EOI) will not be required for employees to enroll in LTD coverage during this 2009 Annual Enrollment or following any qualified Change in Status event during the plan year.

DENTAL HMO *Assurant DMO*

No Change to Out-of-Pocket Cost or Plan Design

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Fort Dearborn Life

No Change to Out-of-Pocket Cost or Plan Design

LONG-TERM CARE *CNA*

No Change to Out-of-Pocket Cost or Plan Design

Note: During this 2009 AE period, individuals already enrolled in the CNA Guaranteed Benefit Increase Option (GBO) will have an opportunity to increase their coverage to keep pace with the rising costs for long term care services. You will be receiving a notice from CNA explaining this opportunity to purchase a higher coverage amount and informing you whether EOI is required. Your cost for any additional benefit elected will be based on your age as of September 1, 2009. Please contact CNA if you have any questions.

UT FLEX *PayFlex Services USA*

Action Required to Remain Enrolled, No Plan Changes

There are no changes to the maximum UT FLEX annual election amounts or to the \$9 Debit Card fee for the 2009-2010 plan year. **However, your current elections will NOT automatically carry forward to the next plan year.** You must make your UT FLEX elections (for both Medical and Dependent Day Care) for Plan Year 2009-2010 during this AE, even if you are currently enrolled in one or both plans. After making your UT FLEX election(s), be sure to verify your election(s) type and the amount(s) withheld on your initial earnings statement for the new plan year. **In compliance with the IRS Code, corrections will not be allowed after 31 days following receipt of your first paycheck that reflects this withholding.**

Learn more about UT Benefits at www.utsystem.edu/benefits