

UT SELECT MEDICAL <i>Blue Cross and Blue Shield of Texas</i>			
Coverage Level	New <b>Monthly</b> Out-of-Pocket Cost for Full-Time Employees		
Employee Only	\$0 <i>No Change</i>		
Employee and Spouse	\$189.54 <i>\$20.31 increase</i>		
Employee and Children	\$198.24 <i>\$21.24 increase</i>		
Employee and Family	\$373.27 <i>\$39.99 increase</i>		
Other Plan Changes			
Emergency Room Copayment	\$150 <i>\$50 increase</i>		
	Network	Out-of-Network	Out-of-Area
Annual Deductible for Member <i>Per person increase:</i>	\$350 <i>\$100</i>	\$750 <i>\$250</i>	\$350 <i>\$100</i>
Annual Deductible for Family <i>Per family increase:</i>	\$1,050 <i>\$300</i>	\$2,250 <i>\$750</i>	\$1,050 <i>\$300</i>
Annual Out-of-Pocket Maximum for Member <i>Per person increase:</i>	\$2,500 <i>\$750</i>	\$5,000 <i>\$1,000</i>	\$2,500 <i>\$750</i>
Annual Out-of-Pocket Maximum for Family <i>Per family increase:</i>	\$7,500 <i>\$2,250</i>	\$15,000 <i>\$3,000</i>	\$7,500 <i>\$2,250</i>
Bariatric Surgery Benefit	<i>New separate \$5,000 deductible (Does not count toward any other deductible or out-of-pocket maximum)</i>		

UT SELECT PRESCRIPTION DRUG <i>Medco Health Solutions</i>	
No Out-of-Pocket Cost or Plan Changes	
<i>Note:</i> Medications on the UT SELECT prescription drug management programs may change. For information about your medications, check the Medco website at <a href="http://www.medco.com/ut">www.medco.com/ut</a> or contact Customer Service at 1-800-818-0155.	

UT SELECT Dental <i>Delta Dental</i>	
Coverage Level	New <b>Monthly</b> Out-of-Pocket Cost
Employee Only	\$30.86 <i>\$0.90 increase</i>
Employee and Spouse	\$58.58 <i>\$1.71 increase</i>
Employee and Children	\$64.57 <i>\$1.88 increase</i>
Employee and Family	\$91.81 <i>\$2.67 increase</i>
No Plan Changes	

*Orange text* indicates CHANGES when compared to the previous plan year which ends on August 31, 2010.

VOLUNTARY GROUP TERM LIFE <i>Dearborn National</i>	
Coverage Level	New Reduced <b>Monthly</b> Out-of-Pocket Cost
Employee	Up to 6 times annual salary <i>Average 11% decrease in out-of-pocket cost</i>
Employee's Spouse	\$10,000; \$25,000 or \$50,000 <i>No change</i>
Employee's Child(ren)	\$10,000 per child <i>No change</i>
Other Plan Changes	
<i>NEW!</i> Online Beneficiary Designation feature <i>NEW!</i> Portability feature when you terminate employment <i>NEW!</i> Online Will Preparation feature	

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) <i>Dearborn National</i>	
Coverage Level	New Reduced <b>Monthly</b> Out-of-Pocket Cost
Employee and Dependent	\$0.14 per \$10,000 of AD&D coverage <i>Decrease from \$0.16 per \$10,000</i>
Other Plan Changes	
<i>NEW!</i> Online Beneficiary Designation feature	

**There are no changes to out-of-pocket cost or plan design for the following:**

DENTAL HMO *Assurant DMO*  
VISION *Superior Vision Services*  
SHORT TERM DISABILITY *Dearborn National*  
LONG TERM DISABILITY *Dearborn National*  
LONG TERM CARE *CNA*

UT FLEX <i>PayFlex Services USA</i>	
Coverage Level	New <b>Annual</b> Out-of-Pocket Cost
Employee	\$12 <i>New annual out-of-pocket administrative fee for each UT FLEX account</i> \$9 <i>No change in annual fee for UT FLEX Debit Card</i>

**Other Plan Changes**

**IMPORTANT:** Effective January 1, 2011, in compliance with the new federal healthcare reform law (Patient Protection and Affordable Care Act), eligibility rules for Over-The-Counter (OTC) items will be changing. OTC drugs and medicines (except OTC insulin) will be considered ineligible beginning January 1, 2011, unless you have a prescription from your physician.

You **must** make your UT FLEX elections (for both Medical and Dependent Day Care) for Plan Year 2010-2011 during this Annual Enrollment, even if you are currently enrolled in one or both of the UT FLEX plans. Your election(s) in this current plan year **will not** automatically carry forward to the next plan year.

After making your UT FLEX election(s) online using *My UT Benefits*, 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.

Why should I enroll in UT FLEX? Tax Savings Example*:		
UT Employee, Married, 2 children	With UT FLEX	Without UT FLEX
Average Salary	\$45,000	\$45,000
Healthcare Election Amount	\$1,800	\$0
Dependent Day Care Election Amount	\$4,800	\$0
Taxable Income After Election Amount	\$38,400	\$45,000
Estimated Taxes Withheld (22.65%)	\$8,698	\$10,193
Post-Tax Income	\$29,702	\$34,807
Money Spent After-Tax on Health Care & Dependent Care Expenses	\$0	\$6,600
Take-Home Pay	\$29,702	\$28,207
<b>Savings</b>	<b>\$1,495</b>	<b>\$0</b>

\*Based on 2010 tax year, 22.65% tax withholding represents 15% federal income tax bracket and 7.65% FICA.

Detailed plan information is available at: [www.utsystem.edu/benefits](http://www.utsystem.edu/benefits)



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**Make it a priority...**  
**to live well and build a unique benefits package**  
**that cares for you today, tomorrow and beyond.**



**Annual Enrollment begins on July 1, 2010 and ends on July 31, 2010.**

During this one-month period, you can:

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

This is also a great time to take advantage of the savings opportunities provided in the UTRetirement Program by electing or increasing your voluntary retirement savings.

This brochure summarizes the benefits available and the *changes* from the previous plan year, which ends on August 31, 2010. Please review this information carefully as the changes may affect your future benefits or the amount you pay. If you take no action, your current coverages (except UT FLEX) will continue for the new plan year.

Some coverage changes or new enrollments may require the completion of an Evidence of Insurability (EOI) application which MUST be submitted by August 15<sup>th</sup>. For more detailed information about any of your UT Benefits, visit [www.utsystem.edu/benefits](http://www.utsystem.edu/benefits) or contact your institution Benefits Office.

**Review, enroll or make changes to your benefits using the online My UT Benefits system at [www.utsystem.edu/benefits](http://www.utsystem.edu/benefits) or contact your institution Benefits Office.**

BASIC COVERAGE PACKAGE	
Coverage Level	Paid by the UT System and State of Texas:
Full-time Employees	<ul style="list-style-type: none"> <li>• 100% of the cost for UT SELECT Medical plan with prescription drug coverage</li> <li>• up to 50% of the cost for UT SELECT Medical coverage for your dependents</li> <li>• \$20,000 Group Term Life insurance <b>\$10,000 increase</b></li> <li>• \$20,000 Accidental Death and Dismemberment insurance <b>\$10,000 increase</b></li> </ul>
Part-time Employees	<ul style="list-style-type: none"> <li>• 50% of the cost for UT SELECT Medical plan with prescription drug coverage</li> <li>• up to 25% of the cost for UT SELECT Medical coverage for your dependents</li> <li>• \$20,000 Group Term Life insurance <b>\$10,000 increase</b></li> <li>• \$20,000 Accidental Death and Dismemberment insurance <b>\$10,000 increase</b></li> </ul>

All other optional coverages are fully paid by the Employee.

**UTSAVER VOLUNTARY RETIREMENT PROGRAMS**

**Save for Your Future!**

UT System offers two voluntary retirement savings programs: the UTSaver TSA (403(b)) and the UTSaver DCP (457(b)). These programs allow you to:

- Reduce your taxable income now through pre-tax contributions while saving for your retirement future;
- Contribute with after-tax dollars through the UTSaver TSA Roth option; and
- Start saving for your future for as little as \$20 a month.

Enrollment for the UTSaver voluntary retirement plans is available at any time of the year, but Annual Enrollment is a great time to enroll or increase your current contributions while you are reviewing your total benefits package. To learn more, go to [www.utretirement.utsystem.edu](http://www.utretirement.utsystem.edu) or contact your institution Benefits Office.

**NEW: Find us on Facebook to keep up with the latest retirement news!**

**UT SELECT LIVING WELL HEALTH & WELLNESS**

UT System knows good health is important to you and your family. That's why the System offers UT SELECT members a great resource - Living Well Health & Wellness Program. 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 for you and your family to take charge of your health and develop your own personal wellness program. The UT SELECT Living Well Health & Wellness Program is available at [www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu).

**Important: Do you know your health score?**

Whether you've already completed the HealthQuotient or are taking it for the first time, it's important to know your current health score. Your health changes over time and can even change significantly within a year, which is why we encourage you to complete your HealthQuotient annually. To find your current health score, visit Living Well Health Manager, powered by WebMD, at [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut) and select HealthQuotient.

**BENEFIT CHANGES**  
*For Employees*

PLAN YEAR BEGINNING SEPTEMBER 1, 2010

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