

# Employees

2014-2015 Benefits Highlights

# UT Benefits for you, Health for UT System.



## REVIEW BY JULY 15

- Your current benefits
- Changes for 2014-2015
- Dependent eligibility requirements
- UTRetirement Program
- Beneficiary designations
- Online Annual Enrollment (AE) resources, including newsletter and videos



## MAKE ELECTIONS JULY 15–JULY 31

- Declare tobacco user or non-user status
- Add / drop coverage
- Add / remove dependents
- UT FLEX (must enroll annually)
- UTRetirement Program
- Review online summary within My UT Benefits immediately after making your election



## FOLLOW UP BY AUGUST 15

- Review confirmation statement
- Upload dependent documents if required
- Submit evidence of insurability if required

## Important !

**If you take no action, your current coverage will continue for the new plan year—except your UT FLEX elections.**



### KEEP

**ID cards** for plans you did not change

**UT FLEX debit card** if continuing enrollment and the card has not expired



### EXPECT

**ID cards** for new plans elected and for UT SELECT Medical by September 1, 2014

# UT Benefits for Plan Year 2014-2015

## NEW Out-of-Pocket Rates for 2014-2015

PLAN	 EMPLOYEE	 EMPLOYEE & SPOUSE	 EMPLOYEE & CHILD(REN)	 EMPLOYEE & FAMILY
UT SELECT <b>Medical*</b> FULL-TIME	<b>\$0</b>	<b>\$227.07</b> \$12.85 increase	<b>\$237.49</b> \$13.44 increase	<b>\$447.17</b> \$25.31 increase
UT SELECT <b>Medical*</b> PART-TIME	<b>\$263.70</b> \$14.93 increase	<b>\$629.01</b> \$35.61 increase	<b>\$589.64</b> \$33.38 increase	<b>\$938.38</b> \$53.12 increase
UT SELECT <b>Dental</b>	<b>\$32.40</b> \$1.54 increase	<b>\$61.51</b> \$2.93 increase	<b>\$67.80</b> \$3.23 increase	<b>\$96.40</b> \$4.59 increase
UT SELECT <b>Dental Plus</b>	<b>\$55.85</b> \$2.66 increase	<b>\$106.06</b> \$5.05 increase	<b>\$117.03</b> \$5.57 increase	<b>\$166.74</b> \$7.94 increase
UT SELECT <b>Dental HMO</b>	<b>\$8.89</b> \$0.34 increase	<b>\$16.90</b> \$0.65 increase	<b>\$18.68</b> \$0.72 increase	<b>\$26.67</b> \$1.02 increase
Superior <b>Vision</b>	<b>\$7.00</b> \$0.20 increase	<b>\$11.00</b> \$0.24 increase	<b>\$11.24</b> \$0.28 increase	<b>\$17.84</b> \$0.44 increase
Superior <b>Vision Plus</b>	<b>\$11.00</b> \$0.20 increase	<b>\$17.18</b> \$0.42 increase	<b>\$18.40</b> \$0.44 increase	<b>\$26.00</b> \$0.60 increase
<b>*Tobacco Premium Program</b>	<b>\$0 to \$90</b> per month based upon tobacco user status			

Basic Coverage package includes medical, prescription, \$20K Basic Life and \$20K Basic AD&D for employees.

# UT Benefits for Plan Year 2014-2015

## UT SELECT Medical Plan Design and Prescription Benefit



### NO CHANGES

To annual deductible, coinsurance percentage, or office visit copayment amounts

### UTSW NETWORK ENDS

The UT SELECT UTSW Network pilot ends effective August 31, 2014.

### NEW \$100 COPAY

For Hi-Tech Radiology (MRI, CT Scan). May be waived – see BVA section for more information.



### NO CHANGES

To prescription annual deductible or copayment amounts

## UT FLEX (PayFlex Systems USA)



### REMINDER

Enroll in UT FLEX each year; your UT FLEX Health Care and/or Dependent Care Reimbursement Account elections from last year will not roll forward

## No Rate or Plan Design Changes for

### DEARBORN NATIONAL

Short Term Disability (STD)  
Long Term Disability (LTD)  
Group Term Life  
Accidental Death &  
Dismemberment

### CNA

Long Term Care

## Tobacco Premium Program

The Tobacco Premium Program (TPP) applies a monthly cost of \$30 per month per individual UT SELECT Medical participant, age 16 and over, who has used tobacco products in the past 60 days (up to a family maximum of \$90/month). For more information about the TPP, please review the Frequently Asked Questions on the Office of Employee Benefits website at

[www.utsystem.edu/offices/employee-benefits/tobacco-faqs](http://www.utsystem.edu/offices/employee-benefits/tobacco-faqs)

# Benefits Value Advisor

## Same treatment. Lower Cost.

### BVA Helps you Plan for your Health Care

Different providers charge different amounts for the same services. For example:

KNEE MRI	AUSTIN	SAN ANTONIO	HOUSTON	DALLAS
HIGH COST ↑	\$4,266	\$3,132	\$3,090	\$2,325
LOW COST ↓	\$415	\$401	\$399	\$366



Beginning September 1, 2014, contact a Blue Cross and Blue Shield of Texas (BCBSTX) Benefits Value Advisor (BVA) to compare provider quality and get a cost estimate. The BVA has the information and expertise to help you find the best care for your money. They can assist with:

#### IMAGING SERVICES

X-RAYS, MRIs, CT scans

#### MATERNITY SERVICES

BACK SURGERY

#### ENDOSCOPY PROCEDURES

...AND MORE!

### Save \$100 and Save the Plan Money, too



#### JUST CALL THE NUMBER ON THE BACK OF YOUR MEMBER ID CARD

Save the new \$100 copay by calling a BVA before your MRI or CT scan.

Choosing quality treatment at a reasonable cost saves the UT SELECT Medical plan money—keeping your premiums, deductibles, coinsurance, and copays as low as possible.

### Availability of Summary Health Information

As a provision of the Affordable Care Act, all insurers and group health plans must provide consumers with access to the uniform Summary of Benefits and Coverage (SBC) publication. The SBC describes key plan features in a mandated format, including limitations and exclusions. The provision also requires that consumers have access to a uniform glossary of terms commonly used in health care coverage. To review an SBC for UT SELECT PPO or Out-of-Area coverage, visit [www.bcbstx.com/ut](http://www.bcbstx.com/ut). The glossary can be viewed at [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf). You may request a copy of these documents, free of charge, by calling 1-855-756-4448.



# UT Retirement

## Educate yourself, enroll!

### UTSaver Voluntary Retirement Programs

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



#### **START SAVING**

Start saving for your future for as little as \$15 a month



#### **CONTRIBUTE**

Contribute with after-tax dollars through the UTSaver TSA Roth option



#### **REDUCE TAXABLE INCOME**

Reduce your taxable income now through pre-tax contributions while saving for your retirement future

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.

The following companies are Approved Providers:

**FIDELITY INVESTMENTS**  
**ING**  
**LINCOLN FINANCIAL GROUP**

**TIAA-CREF**  
**VALIC**



UT Retirement  
**[www.utretirement.utsystem.edu](http://www.utretirement.utsystem.edu)**



# Living Well Health & Wellness Program

## Good Health for you and your family.

The UT SELECT Living Well program is one of your most valuable benefits. The Living Well program provides an opportunity for you to take an active role in your health care decisions and help improve your quality of life. From information about preventing or managing serious disease to developing a personalized health improvement plan, you will find powerful and easy-to-use tools for you and your eligible dependents to take charge of your health.

### WE OFFER



#### HEALTH ASSESSMENTS

A 15 minute confidential online health assessment, with personalized recommendations on how to improve your health.



#### REWARDS

Receive a \$25 gift card once you complete your Health Assessment and receive an annual preventive exam.



#### AN ONLINE PLATFORM

An online health platform with calorie trackers, meal and exercise plans, wellness workshops, a nurse hotline, and much more 24/7.



#### EMPLOYEE ASSISTANCE

The Employee Assistance Program (EAP) can help you resolve problems that affect your personal life or job performance.



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

# New Website!



UT Benefits

[www.utsystem.edu/offices/employee-benefits](http://www.utsystem.edu/offices/employee-benefits)

The screenshot shows the UT Benefits website in a web browser. The browser's address bar displays [www.utsystem.edu/offices/employee-benefits](http://www.utsystem.edu/offices/employee-benefits). The website has a dark blue header with navigation links: Home, About, UT Matters, Video, Document Library, Careers, Directory, Site Map, and Contact Us. Below the header is a search bar and a secondary navigation bar with links: News, Institutions, Leadership, Offices, Students, and Get Involved. The main content area features a large banner titled "Employee Benefits" with a sub-header "Are you eligible for Retiree benefits?". Below the banner are several sections: "Insurance" (with a stethoscope icon), "Retirement" (with a golf course icon), "Living Well" (with a plant icon), and "Resources" (with a notepad icon). A "My UT Benefits" section is also present, with a link to "Enroll, update, or view your benefits coverage". A "Welcome to UT Benefits" message states: "Programs designed to meet your needs for Insurance, Retirement and Wellness". A "Highlights" section mentions "NEW | Early Retiree Reinsurance Program Notice" and a "NEWSLETTER" link. A video player at the bottom right shows a video titled "UT Benefits for New Employees".

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