

Reference Guide



The UT System Office of Employee Benefits, also known as OEB, partnered with seven UT institutions to create “UT Benefits Billing”. This new team consists of knowledgeable staff that can accurately assist you with your billing needs. Starting September 1, 2013, UT Benefits Billing will be responsible for processing your retiree voluntary insurance premiums.

The 7 participating institutions are:

- University of Texas at Arlington
- University of Texas at Brownsville
- University of Texas at El Paso
- University of Texas at Permian Basin
- University of Texas at San Antonio
- University of Texas at Tyler
- University of Texas System Administration

CHANGE AS OF SEPTEMBER 1, 2013

Currently, you are submitting premium payments for voluntary insurance coverage to your local UT institution. Voluntary insurance coverage includes dependent medical coverage, dental, vision and/or voluntary life insurance plans.

Beginning September 1, 2013, you will send your premium payments directly to UT Benefits Billing.

You should still contact your local UT institution for other services including:

- Annual Enrollment activities
- Explanation of benefit options or general questions regarding benefits
- Changes in your marital or family status
- Death notifications
- Changes in your profile like a new permanent or temporary mailing address, email account, or emergency contacts

REFERENCE GUIDE CONTENTS

UT Benefits Billing Contact Information	2
Working Retirees.....	2
Surviving Spouses/Dependents	2
Annual Enrollment and Mid-Year Billing Changes	2
Payment Options	3
In the Event of Non-Payment.....	4
Non-Payment Appeals	4
Frequently Asked Questions	5

UT BENEFITS BILLING CONTACT INFORMATION

You can reach UT Benefits Billing directly through a dedicated phone number or email address. Email is the preferred method of communication, so be sure to update your email address on file at your local UT institution.

- Email: UTBenefitsBilling@utsystem.edu
- Phone number: 855-6UTBill (855-688-2455) – this is a toll free number
- Fax Number: 512-499-4338
- You can access links to the UT Benefits Billing web page from the OEB web site:
<http://www.utsystem.edu/benefits/retirees/>
- Mailing address for correspondence:
UT Benefits Billing
Office of Employee Benefits
702 Colorado Street, Suite 2.100
Austin, Texas 78701

This mailing address is only for correspondence, submission of Direct Debit Agreements, and appeals. Payments should not be sent to this address.

WORKING RETIREES

Previously you may have received a communication from your local UT institution stating that return to work retirees will have voluntary insurance premiums deducted from their paychecks. This is no longer the case.

In fact, working retirees will not see premiums deducted from their paychecks. They will continue to be billed for their voluntary insurance premiums.

Be sure to submit a new Direct Debit Authorization Agreement to UT Benefits Billing if you wish to continue to have premium payments deducted from your bank account.

SURVIVING SPOUSES/DEPENDENTS

As a surviving spouse/dependent, you will have the same billing process and payment options as other retirees. Be sure to submit a new Direct Debit Authorization Agreement to UT Benefits Billing if you wish to continue to have premium payments deducted from your bank account.

Surviving spouses/dependents are not able to come back onto the plan if coverage is terminated due to non-payment. You cannot re-elect the coverage at a later date.

ANNUAL ENROLLMENT AND MID-YEAR BILLING CHANGES

After every Annual Enrollment, you will receive an Election Summary of your insurance coverage and related insurance premium costs for the benefit plan year that begins September 1. You should expect to pay this monthly amount over the span of the entire plan year.

Qualified Change of Status events that impact your insurance coverage may change your monthly insurance premiums. When you submit your Change of Status paperwork to your local UT institution, they will provide you with new insurance premium amounts that reflect the change in your insurance coverage.

PAYMENTS

Payments are due by the 10th of every month. Payment options include:

1. Direct Debit Authorization Agreement (Preferred Method of Payment)

ACTION NEEDED:

Your current auto-draft authorization with your local UT institution will end as of August 31, 2013. Complete the Direct Debit Agreement in this packet and submit to the UT Benefits Billing to ensure that you will continue to have Direct Debit in place as of September 1, 2013:

UT Benefits Billing
Office of Employee Benefits
 702 Colorado Street, Suite 2.100
 Austin, Texas 78701

If you do not enroll at this time, you may do so at any other time during the year. You will receive a confirmation once the Agreement is received and processed.

ADVANTAGES:

Once you have executed the Direct Debit Authorization Agreement, your premium payments will be automatically deducted from your account each month.

The Direct Debit Authorization Agreement will ensure that the appropriate premium amounts are paid by the due date.

PAYMENTS POSTED DATE:

Premiums will be deducted on the 5th of every month or the very next business day, should the 5th fall on a weekend or a holiday.

STATEMENTS:

You will not receive monthly statements. You will receive your Election Summary after every Annual Enrollment. If you experience a Mid-Year Qualified Change of Status, you will receive a new Election Summary with updated coverage and premium amounts when you submit your Change of Status insurance forms to your local UT institution.

2. Check, Money Order, Cashier Check

ACTION NEEDED:

Payments are due by the 10th of each month. Be sure to include the payment coupon that will be attached to your statement. There is a sample statement included for your review. The payment mailing address is:

UT System Lockbox
ATTN: UT Benefits Billing
P.O. Box 732206
Dallas, TX 75373-2206

However, we will include a self-addressed return envelope with your monthly statement for your convenience.

STATEMENTS:

You will receive monthly statements if you have a monthly balance.

You will receive your Election Summary after every Annual Enrollment. If you experience a Mid-Year Qualified Change of Status, you will receive a new Election Summary with updated coverage and premium amounts when you submit your Change of Status insurance forms to your local UT institution.

3. Credit Card Payment

ACTION NEEDED:

Not available at this time. We are working with the bank to accept this option. We will alert you once this option is available.

Be prepared to use another form of payment in the meantime. This would be a great opportunity to enroll in the Direct Debit option.

IN THE EVENT OF NON-PAYMENT

The monthly due date for premium payments is the 10th of every month. All retirees have to pay for optional coverage, which includes dependent medical coverage, dental, vision and/or voluntary life insurance plans.

UT Benefits Billing will send out two reminder notices, two weeks apart, before sending out a final termination notice. This means that you will have up to 60 days to submit your payment in full before your optional coverage is terminated for non-payment.

Your medical insurance is paid in full with Premium Sharing dollars from The University of Texas and the State of Texas. Medical coverage for yourself will not be terminated.

If your optional coverage is terminated for non-payment, your next opportunity to enroll in the plans again would be during the next Annual Enrollment, or due to a Mid-Year Qualified Change of Status.

NON-PAYMENT APPEALS

If payment is not received due to extenuating circumstances and your insurance is terminated, you may file a written appeal to UT Benefits Billing for possible reinstatement of coverage. In your written appeal, you will need to explain the circumstances that caused you to miss sending in payments for 60 days. The appeal will be reviewed by a panel and a final decision will be sent to you in writing. Appeals should be sent to the UT Benefits Billing correspondence address:

UT Benefits Billing
Office of Employee Benefits
702 Colorado Street, Suite 2.100
Austin, Texas 78701

This mailing address is only for correspondence, submission of Direct Debit Agreements, and appeals. Payments should not be sent to this address.

FREQUENTLY ASKED QUESTIONS

What is UT Benefits Billing?

The UT System Office of Employee Benefits, also known as OEB, partnered with seven UT institutions to create “UT Benefits Billing”. This new team consists of knowledgeable staff that can accurately assist you with your billing needs.

Starting September 1, 2013, UT Benefits Billing will be responsible for processing retiree insurance premiums for the following institutions:

- University of Texas at Arlington
- University of Texas at Brownsville
- University of Texas at El Paso
- University of Texas at Permian Basin
- University of Texas at San Antonio
- University of Texas at Tyler
- University of Texas System Administration

Where can I find more information regarding UT Benefits Billing and the billing process?

Links to the UT Benefits Billing web page can be found on the OEB web site:

<http://www.utsystem.edu/benefits/retirees/>

You will find:

- An explanation of the new UT Benefits Billing process and what action you may need to take,
- A sample of a UT Benefits Billing Statement,
- The Direct Debit Authorization Agreement,
- An informational video,
- Answers to commonly asked questions, and
- A printable version of the Reference Guide

How can I reach the UT Benefits Billing team?

You can reach UT Benefits Billing directly through a dedicated phone number or email address. Email is the preferred method of communication, so be sure to update your email address on file at your local UT institution.

- Email: UTBenefitsBilling@utsystem.edu
- Phone number: 855-6UTBill (855-688-2455) – this is a toll free number
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UT Benefits Billing
Office of Employee Benefits
702 Colorado Street, Suite 2.100
Austin, Texas 78701

This mailing address is only for correspondence, submission of Direct Debit Agreements, and appeals. Payments should not be sent to this address.

Where will I send my payments?

Payments are due by the 10th of each month. Be sure to include the payment coupon that will be attached to your statement. There is a sample statement included for your review. The payment mailing address is:

UT System Lockbox
ATTN: UT Benefits Billing
P.O. Box 732206
Dallas, TX 75373-2206

However, we will include a self-addressed return envelope with your monthly statement for your convenience.

What if I have questions about my insurance coverage?

You should still contact your local UT institution for other services including:

- Annual Enrollment activities
- Explanation of benefit options or general questions regarding benefits
- Changes in your marital or family status
- Death notifications
- Changes in your profile like a new permanent or temporary mailing address, email account, or emergency contacts

Will I receive a monthly statement?

You will receive monthly statements if you pay by check and you have a balance.

Can I pay by credit card?

The option to pay by credit card is not available at this time. We are working with the bank to accept this option. We will alert you once this option is available.

Be prepared to use another form of payment in the meantime. This would be a great opportunity to enroll in the Direct Debit option.

I am a return to work retiree at a UT System institution. Will I experience any changes?

Return to work retirees will continue to be billed for their voluntary insurance coverage. Be sure to submit a new Direct Debit Authorization Agreement to UT Benefits Billing if you wish to continue to have premium payments deducted from your bank account.

If I am already enrolled in Auto-Pay through my local UT institution, will I have to fill out another form?

The Auto-Pay Authorization form allowed your local UT institution to deduct your insurance premiums directly from your bank account.

Now that billing will be handled through UT Benefits Billing, you will need to complete and submit a new Direct Debit Authorization Agreement. Once the form is processed, UT Benefits Billing will send you a confirmation that will detail the amount to be deducted on a monthly basis.

What is the Direct Debit Authorization Agreement?

By completing and submitting a Direct Debit Authorization Agreement to UT Benefits Billing, you authorize to deduct the amount of your premiums on a monthly basis directly from the bank account of your choosing. This is a similar process to the Auto-Pay Agreement that you may have submitted to your local UT institution.

What are the advantages of enrolling in the Direct Debit Authorization payment option?

Once you have executed the Direct Debit Authorization Agreement, your premiums will be automatically deducted from your designated bank account each month. Also, it ensures that the appropriate insurance premium amount is paid by the due date.

When will the payments come out of my bank account?

If you enroll in the Direct Debit option, premiums will be deducted on the 5th of every month or the very next business day, should the 5th fall on a weekend or a holiday.

What happens if I don't submit a Direct Debit Authorization Agreement?

Auto-Pay Agreements through your local UT institution will terminate as of August 31, 2013. You have to take action and submit the Direct Debit Authorization Agreement in order to continue to have insurance premiums deducted directly from your bank account as of September 1, 2013.

If you were not previously enrolled in an Auto-Pay option, you may still continue to submit payment by check or money order.

What if I don't submit a Direct Debit Authorization Agreement now, but I want to enroll in Direct Debit later?

You can enroll in Direct Debit at any time. Simply complete the Agreement and submit to UT Benefits Billing. You will receive a confirmation once your agreement is processed.

I am a Surviving Spouse/Dependent of a deceased UT Retiree. What will change for me?

As a surviving spouse/dependent, you will have the same billing process and payment options as other retirees.

Surviving spouses/dependents are not able to come back onto the plan if coverage is terminated due to non-payment. You cannot re-elect the coverage at a later date.

What will change for me if I do not currently pay any monthly insurance premiums?

Every year around September 1, all retirees should expect to receive an Election Summary of their insurance benefits, along with the associated premiums, so they can be aware of their monthly insurance premiums costs for the next benefit plan year.

If you do not have any monthly premiums, then you will not receive monthly statements.

When are payments due?

The monthly due date for premium payments is the 10th of every month. All retirees have to pay for optional coverage, which includes dependent medical coverage, dental, vision and/or voluntary life insurance plans.

What if I am late with my payment?

UT Benefits Billing will send out two reminder notices, two weeks apart, before sending out a final termination notice. This means that you will have up to 60 days to submit your payment in full before your optional coverage is terminated for non-payment.

If your optional coverage is terminated for non-payment, your next opportunity to enroll in the plans again would be during the next Annual Enrollment, or due to a Mid-Year Qualified Change of Status.

Will I lose my own medical insurance coverage?

Your medical insurance is paid in full with Premium Sharing dollars from The University of Texas and the State of Texas. Medical coverage for yourself will not be terminated.

What recourse do I have to reinstate my voluntary insurance coverage if it is terminated for non-payment?

If payment is not received due to extenuating circumstances and your insurance is terminated, you may file a written appeal to UT Benefits Billing for possible reinstatement of coverage. In your written appeal, you will need to explain the circumstances that caused you to miss sending in payments for 60 days. The appeal will be reviewed by a panel and a final decision will be sent to you in writing. Appeals should be sent to the UT Benefits Billing correspondence address:

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