Annual Enrollment & Resource Guide

This special edition guide provides details on the benefits enrollment process and the uniform benefits plan for UT employees and their qualified dependents. It also contains important information you may wish to refer to throughout the year.

Important: Availability of Summary Health Information

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The Uniform Summary of Benefits and Coverage (SBC) provision of the Affordable Care Act requires all insurers and group health plans to provide consumers with an SBC to describe 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 your medical plan, visit the website utbenefits.link/SBC. You can view the glossary at utbenefits.link/CMSGlossary. To request a copy of these documents free of charge, you may call the SBC hotline at 855-756-4448.
UT Benefits for one.  
Health for UT System.

Annual Enrollment Timeline

MAKE ELECTIONS
ANNUAL ENROLLMENT (AE) PERIOD

JUL 15
REVIEW
AE OPTIONS LETTER
+ AE WEBSITE OPENS

JUL 31
DEADLINE
AE ENDS
11:59 PM

AUG 15
FOLLOW UP
EOL, EOE, OR EOW
IF REQUIRED

SEP 1
PLAN YEAR BEGINS
DEDUCTIBLES AND OUT-OF-POCKET LIMITS RESET

What to Expect in the New Plan Year

SEPTEMBER 1, 2023
• New ID cards for UT SELECT Medical and any new plans elected.
• Deductibles and limits start over. Watch for your first prescription fill to be more than you may be used to paying due to the new plan year deductible starting over.

ONGOING: KEEP IN TOUCH
YOUR ADDRESS | Notify your institution about any changes to your contact information.

CONTACT INFO | Keep the Contact Information section of this newsletter to contact insurance vendors for plan information or your institution about your coverage.
**Annual Enrollment Detailed Timeline**

**By July 15**
- **Annual Enrollment Website available by July 15, 2023**
  - Virtual and/or Annual Enrollment Meetings (at your institution)
  - Insurance vendors available for plan-specific questions (see information on OEB Virtual Annual Enrollment website and Contacts at the end of this publication)
  - www.utsystem.edu/benefits
- **Keep Your ID Cards**
  - Current and new UT SELECT enrollees will receive new medical ID cards. If you need additional ID cards, simply call the insurance carrier and request additional cards.

**July 15 – July 31, 2023**
- **UT Benefits Enrollment Options email letter delivered by July 15**
  - Current and new UT SELECT enrollees will receive new medical ID cards for the first time on any plan.
  - Evidence of Insurability (EOI) is required to increase employee voluntary group life insurance up to 10X your salary with EOI.
  - Evidence of Eligibility (EOE) is required when you enroll your spouse or a dependent.
- **Due during this period, you can:**
  - Make changes to your benefits
  - Enroll in voluntary term life insurance up to 10X your salary with EOI
  - Add or remove dependents
  - Enroll in UT FLEX
  - Change coverage options for certain plans
  - Register for the UT Living Well platform, powered by Limeade
  - Enroll in UT FLEX, and
  - Add or remove dependents
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  - Change coverage options for certain plans
  - Register for the UT Living Well platform, powered by Limeade
- **Deadline Wednesday, August 15, 2023**
  - Evidence of Insurability (EOI) is required to enroll in certain insurance coverage, including Disability Plans. EOI is required to increase employee voluntary group term life up to 10X salary.
  - Evidence of Eligibility (EOE) is required when you enroll your spouse or a dependent for the first time on any plan.
  - Evidence of Waiver (EOW) is required if you waive UT SELECT™ medical coverage and wish to apply premium sharing to pay for other eligible coverage.

**By August 15**
- **FOLLOW UP COMPLETE EOI, EOE, OR EOW (IF REQUIRED)**

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**Keep Your ID Cards**

Keep your ID cards for insurance plans you did not change.

If you enroll in a new insurance plan type during Annual Enrollment or you change the plan you are currently enrolled in (such as from Vision to Vision Plus), you will receive a new insurance ID card prior to the start of the 2023-2024 plan year.

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**Out-of-Pocket Premiums for 2023-2024**

Please review the premium rate changes carefully. Age and salary-based premiums may change depending on your age and salary as of September 1, 2023.

**VOLUNTARY GROUP TERM LIFE RATES**

Please be sure to review the rate associated with your age as of September 1, 2023.

<table>
<thead>
<tr>
<th>AGE OF SUBSCRIBER ON 9/01/23</th>
<th>RATE PER $1,000 COVERAGE</th>
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<tbody>
<tr>
<td>15 - 19</td>
<td>$0.035</td>
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<tr>
<td>20 - 24</td>
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<td>25 - 29</td>
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<td>30 - 34</td>
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<td>35 - 39</td>
<td>$0.045</td>
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<td>40 - 44</td>
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<td>45 - 49</td>
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<tr>
<td>80 - 84</td>
<td>$1.549</td>
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<tr>
<td>85 - 90</td>
<td>$1.549</td>
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<tr>
<td>90 and over</td>
<td>$1.549</td>
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</tbody>
</table>

Employee spouse rates available in My UT Benefits.

**VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT**

<table>
<thead>
<tr>
<th>MONTHLY PREMIUM RATE</th>
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<tbody>
<tr>
<td>$0.12 per $10,000 coverage</td>
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**SHORT-TERM AND LONG-TERM DISABILITY**

<table>
<thead>
<tr>
<th>MONTHLY PREMIUM RATES</th>
</tr>
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<tbody>
<tr>
<td>SHORT TERM DISABILITY</td>
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<tr>
<td>LONG TERM DISABILITY</td>
</tr>
</tbody>
</table>
The 2023-2024 benefits plan year begins on September 1, 2023, and there are no benefits plan design changes this year related to deductibles, copayments or coinsurance. The single plan design change for 2023-2024 plan year is in accordance with the Affordable Care Act out-of-pocket (OOP) maximum which increases to $9,100 per individual (from $8,700) and $18,200 (from $17,400) for families. The ACA Annual OOP maximum includes all medical and prescription drug deductibles, copayments, and coinsurance for an individual or family.

Even with the increase to the ACA OOP maximum, it’s important to recognize that the UT SELECT Medical plan continues to maintain a Gold Level plan rating according to the Affordable Care Act. This rating is significant as it validates the plan provides a high level of coverage and meets standards where the overall insurance plan pays 80% or more of costs.

As a reminder, full-time benefits eligible employees receive their UT SELECT Medical plan at no cost and part-time benefits eligible employees receive 50% premium sharing.

There is a slight premium rate increase for dependent coverage for employees receive 50% premium sharing.

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For participants enrolled in the UT CONNECT Medical plan, a pilot program between UT Southwestern and UT System, this plan is ending on August 31, 2023. Current UT CONNECT participants will transition to UT SELECT Medical effective September 1, 2023. Please see the article in this newsletter for more details about this transition and what to expect in terms of receiving your new UT SELECT ID cards and other relevant information.

Additionally, it’s important to understand the UT Health Network benefit tier features lower copays and coinsurance when you visit a participating UT provider at a participating UT facility. You can also save on provider charges when treatment is received from a participating UT provider at a non-participating facility.

The UT Health Network is part of an enhanced plan design for the UT SELECT Medical plan. When receiving services from certain UT providers and certain UT medical facilities, UT SELECT Medical plan participants will save on out-of-pocket costs.

### UT Health Network

#### Enhanced Benefit Tier for UT SELECT™ Medical

The UT Health Network is an enhanced plan design for the UT SELECT Medical plan. When receiving services from certain UT providers and certain UT medical facilities, UT SELECT Medical plan participants will save on out-of-pocket costs.

**HOW DOES THE UT HEALTH NETWORK BENEFIT WORK?**

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<table>
<thead>
<tr>
<th>UT HEALTH NETWORK BENEFIT</th>
<th>UT SELECT IN-NETWORK BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIMARY CARE</td>
<td>$20 copay</td>
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<td></td>
<td>$30 copay</td>
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<tr>
<td>SPECIALIST</td>
<td>$40 copay</td>
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<td>$50 copay</td>
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<td>EMPLOYEE CLINIC</td>
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<td>DEDUCTIBLE</td>
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<tr>
<td>COINSURANCE</td>
<td>10%</td>
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<td>20%</td>
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<tr>
<td>INPATIENT COPAY</td>
<td>Deductible plus 10% coinsurance</td>
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</table>

**WHERE CAN I RECEIVE SERVICES UNDER THE UT HEALTH NETWORK?**

Services received at participating UT facilities and Employee/Nursing Clinics offer the greatest savings under the UT Health Network. Below is a listing of the points of service.

**WHO IS PARTICIPATING IN THE UT HEALTH NETWORK?**

- UT Medical Branch Galveston facilities & providers;
- UT Health Northeast (Tyler) facilities & providers;
- UT Rio Grande Valley providers and facilities;
- UT Austin, UTHealth Houston, and UT Health San Antonio Employee & Nursing Clinics and University Health System in San Antonio; and
- UT Dallas Callier Center for audiology and hearing aids.

The UT Health Network benefit is not available at this time for services received from UT Southwestern, or UT MD Anderson Cancer Center physicians or facilities. Your regular UT SELECT Medical in-network benefits apply for these providers and locations.

You can log into Blue Access for Members to access the Provider Finder® specific to UT SELECT Medical, where participating providers and facilities are clearly marked as being part of the UT Health Network. You must be logged in to see the "UT Health Network" designation – www.bcbstx.com/ut.

**BENEFITS EXAMPLES**

Your UT Health Network benefit applies depending on the status of the provider and facility as shown below:

- **Visit to a Participating Employee or Nursing Clinic**
  - Member pays $10 copay.
- **Office Visit with a UT Provider (at any Facility)**
  - Member pays office visit copay of $20 or $40.
- **Inpatient or Outpatient Services with a UT Provider at a participating UT Facility**
  - Member pays regular deductible, 10% coinsurance on provider and facility charges, and a $0 inpatient/$200 outpatient copay.
- **Inpatient or Outpatient Services with a UT Provider at a nonparticipating Facility**
  - Member pays regular deductible, 10% coinsurance on provider charges, 20% coinsurance on facility charges, and $200 facility copay per day ($1,000 maximum per admission).
Your prescription drug benefits are included as part of your UT SELECT medical plan and the prescription plan is administered by Express Scripts, Inc. There are no plan design changes to the UT SELECT Prescription Plan this plan year. Deductibles and copayment amounts will remain the same for the new plan year beginning September 1, 2023.

We want to remind members there are a number of ways to help you maximize your prescription benefit and save you money. These options include filling 90-day maintenance medications via home delivery and at certain retail locations and substituting generic medications when available.

**REMINDER: MORE OPTIONS AVAILABLE FOR FILLING YOUR 90-DAY MAINTENANCE MEDICATIONS**

As part of your UT SELECT prescription benefit, you have access to a more convenient and money-saving feature for your maintenance medications (those drugs you take regularly for ongoing conditions). Through your plan, you could pay less when you fill a 90-day supply of your maintenance medications at a participating pharmacy (Express Scripts home delivery, Walgreens, and The University of Texas pharmacies) than you would pay for three 30-day supplies at a non-preferred retail pharmacy.

There are Two Ways to Save on Your Maintenance Prescriptions

1. For savings and convenience, take advantage of home delivery from the Express Scripts Pharmacy. Get 90-day supplies of your medications delivered direct to you, safely and securely, with free standard shipping. Log in at express-scripts.com/ut or call the number listed on the back of your member ID card to learn how to get started with home delivery. Express Scripts can contact your doctor to have a new 90-day prescription sent right to you.

2. Or, you can fill your maintenance prescriptions at a nearby Walgreens or UT pharmacy. The pharmacist will contact your doctor to get a new 90-day prescription or will transfer your current 90-day prescriptions.

Your copayment for your 90-day supply will be the same whether you fill your prescriptions through Express Scripts home delivery or at a participating Walgreens or UT pharmacy.

If you have questions about the 90-day maintenance medication benefit or want assistance to help you get started, call Express Scripts at (800) 818-0155 24 hours a day, 7 days a week.

**REVIEW: MID-YEAR FORMULARY CHANGES**

While mid-year formulary changes don’t occur frequently, it is possible that a medication can change co-pay tiers during the plan year. For more information on what your cost will be please use the member website at www.express-scripts.com where you can run drug coverage checks to see your cost.

**WHAT TO KNOW ABOUT SPECIALTY MEDICATIONS**

If you or a family member is diagnosed with a chronic condition, you may be prescribed a drug classified as a specialty medication. Conditions requiring treatment with specialty medications are hemophilia, multiple sclerosis, cancer and many others...

Your UT SELECT plan covers specialty medications through Express Scripts’ specialty pharmacy Accredo. Accredo’s specialty-trained pharmacists and nurses work with your doctors to provide you with hyper-focused care and support throughout your treatment, which includes:

- Clinical support around the clock with specialty-trained pharmacists and nurses available 24/7 to answer any questions,
- Nurses to provide one-on-one support to help you administer your medication;
- And assistance to get you your medication and supplies delivered to you with free shipping at no additional charge.

**UT HEALTH INSTITUTIONS SPECIALTY PHARMACIES**

Many UT Health institutions have a specialty pharmacy onsite. If you’ve been prescribed a specialty medication, ask your UT pharmacy today if you’re able to fill your specialty prescription there for added convenience and support.

**UPDATE: CERTAIN WEIGHT LOSS MANAGEMENT DRUGS NOT COVERED**

The UT SELECT and UT CARE prescription drug plans, both administered by Express Scripts, have covered Wegovy® and Saxenda® for weight loss and weight loss management. The cost has risen under the plan from approximately $1.5 million per month 18 months ago to over $5 million per month as of May 2023. There are approximately 3,100 plan members using these medications.

Cost analysis on these medications indicates they are currently the costliest prescription drugs paid for by the plan on an annual basis, even more costly than medications for complex conditions like cancer. The UT System Office of Employee Benefits has engaged Express Scripts, the pharmacy manufacturers of these medications, as well as a System-Wide committee of UT clinical experts. Extensive time has been dedicated to monitoring the cost, developing solutions to lower cost, and suggesting plan design options to reduce cost. We have also monitored compliance with these medications under the plans and see less than 46% of the population using these medications, remain on the medication. This equates to a significant cost to the plan with less than desirable compliance with medication and treatment protocols. At the same time, new members are beginning the medication each month.

We recognize some patients are benefiting from using these medications and staying compliant with their weight loss journey. However, the plan is not seeing the expected reduction in cost for other conditions a member may be attempting to control as a result of using Wegovy or Saxenda. These savings are not being realized due to the excessive cost the drug manufacturer charges for the weight loss medication. Until compliance for these medications increases and drug manufacturers are willing to adjust pricing, these weight loss medications will no longer be covered by the UT SELECT and UT CARE plans effective September 1, 2023.

Continuing to dispense these medications would add an additional $73 million dollars a year to the prescription plans, an amount that is unsustainable due to the current rate of prescription drug expenditures. These costs would equate to a need to increase premiums for the entire UT SELECT and UT CARE population an additional 2.5-3%.

Members currently utilizing either Wegovy or Saxenda should consider reaching out to the manufacturers of these medications and inquire if there are prescription discount opportunities available.
UT CONNECT ACO Plan: Pilot Program Ends August 31, 2023

The UT CONNECT Accountable Care Organization (ACO) medical plan was an initiative between UT Southwestern Medical Center, Southwestern Health Resources and UT System. The pilot program, which began September 1, 2018, will end on August 31, 2023 and current UT CONNECT participants will be automatically transitioned to the UT SELECT™ Medical plan for coverage beginning September 1, 2023.

Below are some questions and answers to inform and help prepare current UT CONNECT participants for their transition to UT SELECT.

Q: WHY IS THE UT CONNECT ACO MEDICAL PLAN ENDING?
A: The UT CONNECT ACO plan was a pilot program requested by UT Southwestern Medical Center and Southwestern Health Resources to determine how an Accountable Care Organization (ACO) model of care would perform compared to a PPO care model such as UT SELECT.

Reasons contributing to the end of the UT CONNECT plan include: 1) the pilot program was not intended to become a permanent plan offering within the UT Benefits platform; 2) Southwestern Health Resources was able to meet their goal of obtaining insight into the way an ACO plan worked when compared to a PPO stand-alone plan within the UT population; and 3) a typical ACO model, to work at maximum efficiency, requires enrollment of approximately 5,000 members. Given that insights had been gained and participant enrollment was insufficient to support the continued administrative and financial commitments necessary to sustain a second medical plan in addition to UT SELECT, UT CONNECT will conclude on August 31, 2023.

Q: DO I NEED TO MAKE CHANGES DURING ANNUAL ENROLLMENT TO MOVE TO UT SELECT MEDICAL FOR MYSELF AND/OR FAMILY?
A: No. Your coverage and any family members covered on your UT CONNECT Medical plan will be automatically changed to UT SELECT for coverage effective September 1, 2023.

Q: IF I DON’T WANT TO BE ENROLLED IN UT SELECT OR WANT TO CHANGE MEDICAL BENEFITS FOR A FAMILY MEMBER, DO I NEED TO DO ANYTHING?
A: Yes. To make changes to your UT SELECT Medical elections and/or coverage, you must log into UT Benefits between July 15 – July 31 and make those changes.

Q: WHEN WILL I GET NEW ID CARDS?
A: New UT SELECT ID cards will arrive prior to September 1, 2023.

Q: WHAT IS MY MONTHLY COST FOR UT SELECT DEPENDENT COVERAGE?
A: Coverage is free for full-time employees and retirees. For premium rates for dependents, please review the premium rate chart in this newsletter.

Q: WILL MY (OR FAMILY MEMBERS’) DOCTORS BE IN THE UT SELECT NETWORK?
A: Yes, unless your UT CONNECT physician has ended their network agreement with BCBSX. The BCBSX PPO network is actually much larger than the ACO network. No Primary Care Physician (PCP) designation is required on the UT SELECT network.

Q: WHAT IF I’M BEING ACTIVELY TREATED FOR A CONDITION WHEN MY COVERAGE CHANGES ON SEPTEMBER 1, 2023?
A: Unless hospitalized on August 31, 2023 into September 1, 2023, your benefits on September 1, 2023 will transition to UT SELECT and all deductibles and out of pocket maximums reset. If you’re hospitalized as you move to September 1, 2023, please contact BCBSX UT SELECT Customer Service for assistance and coordination of your ongoing care.

Q: HOW DO I FIND OUT MORE ABOUT THE UT SELECT MEDICAL PLAN?
A: The current 2022-2023 UT SELECT Medical Guide is available online on the Office of Employee Benefits website. The 2022-2023 UT SELECT Guide will be available on or about September 1, 2023.

NEW Headway Behavioral Health Fits Your Needs

If you’re ready to see a mental health specialist but are overwhelmed by the process, you’re not alone. It can take a great deal of effort to find a provider who has open sessions that fit your schedule. Introducing Headway Behavioral Health as part of your UT SELECT™ Medical plan to help you with these types of situations.

With Headway, you can find the right fit with a specialized provider from over 4,000+ mental health clinicians committed to providing high quality care across Texas. Through an easy-to-use platform, you can find providers who accept your UT SELECT Medical insurance and book and manage appointments and even pay directly through the Headway website.

Headway’s personalized matching support can help match you with a provider who fits your needs using a questionnaire, or through a one-to-one conversation with their support team if that’s your preference. And most importantly, same day matching allows you to identify which providers are available within 48 hours and you can book your appointment online for an in-person (dependent upon location) or virtually. And best of all, Headway providers are in-network with your UT SELECT insurance and you can see your price before you book.

Want more information? Go to headway.co/m/bcbsx.

For a list of additional behavioral health resources visit utbenefits.link/stressless.

Fertility Benefit for UT SELECT Medical

Beginning its second year in the UT SELECT plan, the Progyny benefit offers inclusive and comprehensive treatment coverage leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized emotional support and guidance from dedicated Patient Care Advocates (PCAs).

Progyny’s mission is to make dreams of parenthood come true through a healthy, timely, and supported family building journey. The benefit is designed to support all paths to parenthood, removing barriers to care so you and your doctor can create the customized treatment plan that is right for you. The program bundles all the individual services, tests, and treatments you may need into a Progyny Smart Cycle. That means you won’t run out of coverage mid treatment cycle, and you can focus on the most effective treatment plan for you.

The UT SELECT Progyny benefit allows members to have access to the following:

- (2) Smart Cycles; flexible coverage to pursue your unique path to parenthood
- Progyny Rx (integrated fertility medication coverage)
- Fertility Preservation (egg and sperm freezing coverage)
- Donor Tissue Purchase (egg and sperm coverage)

To access the Progyny benefit, the person(s) receiving fertility treatment must have been continuously enrolled for 12 months in an employee health plan offered through The University of Texas System. Enrollment in the Student Health Plan does not count towards the 12 months of continuous coverage. Your coverage will be subject to copays. To learn more and activate your benefit, you can reach out to your dedicated PCA at 844-535-0711.

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A HEALTH ADVOCATE CAN HELP GUIDE YOU THROUGH THE HEALTH CARE PROCESS

We know the key to helping members partner with their health plan is to ensure awareness and access. A BCBS Texas Health Advocate helps UT SELECT™ participants by:

• Connecting members to providers;
• Sorting out complex cases for members;
• Helping employees and retirees understand their health benefits;
• Helping participants shop for quality, lower-cost health care; and
• HAS representatives are available 24/7 to provide expert level customer service and assistance.

Health Advocates are ready to help. Just call a health advocate at 866-882-2034 or download the BCBSX app to chat live with a health advocate today. They can assist you in coordinating your care through the offered programs.

*Health advocates do not replace the care of a doctor and you should talk to your doctor about any medical questions or concerns.

VIRTUAL VISITS POWERED BY MDLIVE®

Getting sick after hours or on weekends used to mean a lengthy, costly trip to the emergency room or urgent care center. Your medical provider, including UT Health Providers, may offer telehealth consultations by phone or video. If they don’t, MDLIVE®, offers 24/7/365 access to virtual visits for your primary care and behavioral health needs. You don’t have to leave the comfort of your own home to talk to a doctor, and best of all, your virtual visit with MDLIVE® has a $0 copay!

With virtual visits, you get:

• 24/7 access to independently contracted, board-certified doctors;
• Access via online video, mobile app or telephone; and
• E-prescriptions sent to your local pharmacy, when appropriate.

Virtual visit doctors can treat a variety of health conditions, including:

• Colds and flu,
• Asthma,
• Behavioral Health,
• Rash, and
• Sinus infections.

Download the MDLIVE® app now and register. It’s simple and you just need your first name, date of birth, and BCBSX member ID number (found on your ID card). For more information about MDLIVE®, contact a health advocate at 866-882-2034 or visit MDLIVE.com/bcbstx for more information.

*In the event of an emergency, this service should not take place of an emergency room or urgent care facility. Proper diagnosis should come from your doctor and medical advice is between you and your doctor.

OADPAY®: A DIGITAL SUPPORT PROGRAM

Omada is a breakthrough digital program that surrounds you with the tools and support you need to build healthy habits that stick. If you have, or are at risk for, certain chronic health conditions such as diabetes, you may be eligible for this new program. With Omada, you get:

• An interactive program that adapts to you;
• An Omada health coach to help keep you on track;
• A wireless smart scale to monitor your progress;
• A small online peer group for real-time support;
• And more!

Omada’s approach combines proven science with rich data to help you make the changes that matter most — whether it’s eating, activity, sleep or stress. Our published results show the average participant loses about 10 pounds along the way.

If you or your adult family members are enrolled in the UT SELECT Blue Cross and Blue Shield of Texas health plan and are at risk for Type 2 diabetes or heart disease, the Omada program is included in your benefits package.

Contact a health advocate at 866-882-2034 for more information.

Livongo — A HIGH-TECH APPROACH TO MANAGING DIABETES AND BLOOD PRESSURE

With Livongo you can:

• Get Unlimited Strips — Including Delivery: Get an easy-to-use blood glucose meter, blood pressure monitor, and as many strips and lancets as you need, all shipped directly to you;
• Enjoy Peace of Mind With 24/7 Support: A Livongo expert coach can contact you within minutes of an out-of-range blood reading to help you safely get back on track;
• Get Answers: Expert coaches are available to answer your questions on blood sugar, blood pressure, managing medications, nutrition, and living a healthy lifestyle. Chat by phone, or ask quick questions in your Livongo app;
• Worry Less About Cost: Livongo is a benefit provided for you and your covered dependents, as part of your UT SELECT plan at no additional cost to you.

If you have any questions about this program, please call a health advocate at 866-882-2034 for more information.

LEARN TO LIVE, BASED ON COGNITIVE BEHAVIORAL THERAPY (CBT)

Learn to Live (L2L) is a behavioral health digital platform available to UT SELECT™ members which offers condition-specific programs, each delivered in a user-paced multimedia experience. Services are also available on demand with the options for one-to-one clinic coaching services.

The seven self-directed programs are available in English and Spanish:

• Depression
• Stress, Anxiety & Worry
• Social Anxiety
• Insomnia
• Panic
• Resilience
• Substance Use

How to Register

There are two ways to enroll:

Visit the BCBSX Blue Access for Members website to enroll and complete a comprehensive clinical assessment (confidential).

1. UT SELECT members log in at bcbstx.com/ut
2. Click Wellness
3. Choose Learn to Live

Or, visit the Learn to Live website and follow these steps to enroll.

1. Go to www.livnotolive.com/welcome/BCBSTX
2. Enter Access Code: BETTERME
3. Once you enter the access code, you will be prompted to enter your BCBSX identification number

If you have questions, UT SELECT members can call a Health Advocate at (866) 882-2034.

About L2L

Learn to Live (L2L) offers customized, user-paced, online programs based on the proven principles of Cognitive Behavioral Therapy (CBT). The programs are confidential, accessible anywhere, and based on years of research showing online CBT programs to be as effective as face-to-face therapy.

If you are in need of a behavioral health specialist you can find a list of providers by login into the BCBSX Blue Access for Members for UT SELECT and UT CARE™ members.

If you are in crisis, call the national hotline at 1-800-273-TALK (8256) or call 911 if you feel you are in immediate danger.

Ovia HEALTH: A DIGITAL SUPPORT PROGRAM

Ovia Health (for UT SELECT participants only) provides maternity and family apps to support you through your entire parenthood journey.

These apps are included with your UT SELECT health plan, offered through Blue Cross and Blue Shield of Texas (BCBSTX).

With Ovia, you’ll have access to enhanced, personalized health and wellness features:

• Health assessment and symptom tracking | Receive alerts and predictive, personal coaching when Ovia detects a potential medical issue.
• More than fifty physician-developed clinical programs to help you be healthier as possible | Engage with personalized health and wellness programs to help you navigate infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more.
• Menopause Component with Comprehensive health tracking and data feedback | Ability to track symptoms, mood, sleep, exercise, nutrition, medications, relationships and more in order to keep record and recognize patterns. Personalized data feedback based on what was tracked will educate on potential triggers of symptoms and help identify less commonly known symptoms as coming from menopause.
• Unlimited 1-on-1 coaching | Message instantly with Registered Nurse health coaches to ask all your questions.
• Career and return-to-work programs | Find coaching and career advice for preparing for maternity leave, returning to work, and being a working parent.

Download the app that’s right for you:

Ovia — Support for reproductive health, fertility and menopause

Ovia Pregnancy — Ongoing support for your healthiest, happiest pregnancy

Ovia Parenting — Go to resource for family and working parents

To create an account, choose “I have Ovia Health as a benefit” before tapping “Sign up” and make sure to select BCBSTX as your health plan and enter your employer name. You’ll also need to enter your first and last name (as listed with your health plan), date of birth and ZIP code. Once you accept the terms and conditions, you’re ready to explore Ovia! You can also contact a health advocate at 866-882-2034 for more information or should you have any questions.
OVERCOME BACK, KNEE, HIP, NECK AND SHOULDER PAIN WITH HINGE HEALTH

Hinge Health is an innovative digital health solution to help you get relief from back, knee, hip, neck and shoulder pain. The program is available at no additional cost to you and your covered dependents over the age of 18 who are enrolled in the UT SELECT health plan. Once enrolled in the program, you’ll be paired with your personal health coach who will be with you every step of the way and tailor the program to your needs.

You’ll also get the Hinge Health Welcome Kit, which includes a free tablet and wearable motion sensors that give real-time feedback while you do the exercises. The 12-week program only takes 45 minutes per week.

You can call a health advocate at 866-882-2034 for more information.

SEASONS OF LIFE™

Seasons of Life is a proactive outreach program offered through your UT SELECT™ and UT CARE™ benefits and Blue Cross and Blue Shield of Texas (BCBSTX) that provides personalized claims resolution assistance to you and your dependents who may be dealing with the death of a loved one.

When BCBSTX learns of a death, a specially trained customer advocate will send a handwritten sympathy card. This advocate will become your single point of contact for the duration of the program. You and/or your family can then contact the customer advocate at a time that is convenient for you to discuss any insurance-related matters.

BCBSTX will conduct a full review of the deceased’s reimbursement history, claims status and customer service history before contacting you and/or your family, so the customer advocate can anticipate needs and ensure that compassionate help is available when it’s needed most.

While the Seasons of Life program is launched proactively based on information provided to BCBSTX, please know that you and/or your dependents can contact a health advocate for assistance if needed. Simply call 866-882-2034.
DENTAL PLAN OPTIONS
UT System offers three dental plan options: two self-funded PPO plan options (UT SELECT Dental and UT SELECT Dental Plus) and a fully insured dental HMO option (DeltaCare USA), all administered by Delta Dental Insurance Company. There are no benefit changes on any of the plans, and the rates all remain the same.

<table>
<thead>
<tr>
<th>PLAN DESIGN FEATURES</th>
<th>UT SELECT DENTAL PPO</th>
<th>UT SELECT DENTAL PLUS PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLE</td>
<td>$25 deductible</td>
<td>Plan pays deductible</td>
</tr>
<tr>
<td>ANNUAL BENEFIT ALLOWANCE</td>
<td>$1,250 annual benefit maximum</td>
<td>$3,000 annual benefit maximum</td>
</tr>
<tr>
<td>ORTHODONTICS</td>
<td>Freedom to choose any licensed dentist. For maximum savings, choose from the Dental Preferred Organization (DPO). If you choose a provider outside of the DPO network, you may be subject to balance billing. Contact Delta Dental customer service to confirm the status of your dental provider.</td>
<td>Freedom to choose any licensed dentist. For maximum savings, choose from the Dental Preferred Organization (DPO). If you choose a provider outside of the DPO network, you may be subject to balance billing. Contact Delta Dental customer service to confirm the status of your dental provider.</td>
</tr>
<tr>
<td>NETWORK OPTIONS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BENEFITS AND COVERED SERVICES</td>
<td>UT SELECT DENTAL PPO</td>
<td>UT SELECT DENTAL PLUS PPO</td>
</tr>
<tr>
<td>DIAGNOSTIC &amp; PREVENTIVE SERVICES</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>BASIC SERVICES</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>MAJOR SERVICES</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>ORTHODONTIC SERVICES</td>
<td>50%</td>
<td>80%</td>
</tr>
</tbody>
</table>

For additional information about the two UT SELECT Dental PPO plans briefly described above, please visit the Office of Employee Benefits website.

DENTAL HMO – DELTACARE USA
The DeltaCare USA Dental Health Maintenance Organization (DHMO) plans require you to choose one dentist or dental facility to coordinate all your oral health needs. If you need to see a specialist, your primary care dentist will refer you. Specialty care requires preauthorization. If you receive a dental service, you pay a fixed dollar amount for the treatment (a “copayment”). Diagnostic and preventive services have a low copayment or no copayment. However, generally if you visit a dentist outside of the network, you may be responsible for the entire bill.

Vision Benefits
VISION PLAN OPTIONS
There are no changes to the vision plan design or to rates for the 2023-2024 plan year. You and your eligible dependents have the option to enroll in the basic plan or the Plus plan (offering enhanced benefits), both administered by Superior Vision. While both plans cover most of the same types of services, the Plus plan includes some additional benefits at a slightly higher premium. Compare the benefits closely to select the plan that best meets your or your family’s particular needs. See below for some examples.

<table>
<thead>
<tr>
<th>PLAN DESIGN FEATURES</th>
<th>SUPERIOR VISION PLAN</th>
<th>SUPERIOR VISION PLUS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANNUAL EXAM COPAYMENT</td>
<td>$35 COPAY</td>
<td>$35 COPAY</td>
</tr>
<tr>
<td>FRAME ALLOWANCE</td>
<td>$140</td>
<td>$165</td>
</tr>
<tr>
<td>PROGRESSIVE LENS ALLOWANCE</td>
<td>Member pays difference between lined trifocals and progressive retail cost.</td>
<td>Standard lenses and additional lens options covered in full: Polycarbonates (dependent children to age 26) • Scratch coat • Ultraviolet coat</td>
</tr>
<tr>
<td>COVERED LENS OPTIONS</td>
<td>Standard lens options covered in full; additional options not covered</td>
<td>Best value provided when visiting a contracted Superior Vision provider. Please contact Superior Vision customer service before you receive services to confirm if your provider is in-network.</td>
</tr>
<tr>
<td>NETWORK OF PROVIDERS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For additional information about the current UT vision plans briefly described above, please visit the OEB website. Plan limitations and exclusions do apply for each of these plans. For specific details about plan benefits and coverage, please contact Superior Vision customer service at 844-549-2603.
WHY YOU SHOULD CONSIDER LIFE INSURANCE THIS ANNUAL ENROLLMENT

Although we don’t like to talk about it, the fact is that most people need life insurance to financially protect their family in case of premature death. If you were to pass away unexpectedly, would you want your family’s financial standard of living to be better, worse or the same as it is today?

As a result of the pandemic, Americans’ intent to purchase life insurance is at an all-time high. Thirty-one percent of consumers plan to purchase life insurance as a result of the COVID pandemic.² Twenty-two percent of insured Americans (29 million) believe they need more life insurance. For those without life insurance, 59% say they need it, which represents 73 million Americans.¹

Employees receive $50,000 Basic Life and Accidental Death & Dismemberment (AD&D) benefits from Blue Cross and Blue Shield of Texas (BCBSTX) with their UT SELECT™ Medical plan insurance. While life insurance requires successfully passing Evidence of Insurability (EOI) to increase your coverage amount, AD&D insurance does not require EOI. You can elect up to 10X your annual salary for both types of coverage.

ADDING VOLUNTARY LIFE THIS JULY DURING ANNUAL ENROLLMENT

Employees wishing to add or increase their Voluntary Life coverage may elect up to 10X their annual salary. In electing the coverage amount, you may choose either Group Term Life or AD&D coverage.

Voluntary AD&D insurance does not require EOI. Life insurance requires successfully passing Evidence of Insurability (EOI) to increase your coverage amount. Applications are either approved or denied based on the information requested and received. EOI applications usually contain medical information. Assistance may be provided by a registered service marks of the Blue Cross and Blue Shield Association.

To learn more about your BCBSTX life insurance coverage, please visit/contact www.bcbstx.com/analytics empathetic.

Employees receive $50,000 Basic Life and Accidental Death & Dismemberment (AD&D) benefits from Blue Cross and Blue Shield of Texas (BCBSTX) with their UT SELECT™ Medical plan insurance. While life insurance requires successfully passing Evidence of Insurability (EOI) to increase your coverage amount, AD&D insurance does not require EOI. You can elect up to 10X your annual salary for both types of coverage.

RATES FOR VOLUNTARY LIFE

Review the rate associated with your age as of September 1, 2023.

**EMPLOYEE RATE CHART**

<table>
<thead>
<tr>
<th>AGE OF SUBSCRIBER</th>
<th>RATE PER $1,000 COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 - 19</td>
<td>$0.035</td>
</tr>
<tr>
<td>20 - 24</td>
<td>$0.035</td>
</tr>
<tr>
<td>25 - 29</td>
<td>$0.035</td>
</tr>
<tr>
<td>30 - 34</td>
<td>$0.035</td>
</tr>
<tr>
<td>35 - 39</td>
<td>$0.045</td>
</tr>
<tr>
<td>40 - 44</td>
<td>$0.059</td>
</tr>
<tr>
<td>45 - 49</td>
<td>$0.092</td>
</tr>
<tr>
<td>50 - 54</td>
<td>$0.142</td>
</tr>
<tr>
<td>55 - 59</td>
<td>$0.221</td>
</tr>
<tr>
<td>60 - 64</td>
<td>$0.345</td>
</tr>
<tr>
<td>65 - 69</td>
<td>$0.616</td>
</tr>
<tr>
<td>70 - 74</td>
<td>$0.713</td>
</tr>
<tr>
<td>75 - 79</td>
<td>$0.884</td>
</tr>
<tr>
<td>80 - 84</td>
<td>$1.549</td>
</tr>
<tr>
<td>85 - 90</td>
<td>$1.549</td>
</tr>
<tr>
<td>90 and over</td>
<td>$1.549</td>
</tr>
</tbody>
</table>

Employee spouse rates available in My UT Benefits.

**BENEFICIARY DESIGNATIONS**

The beneficiary designation often gets overlooked by participants in a group life insurance plan. Keep in mind that there is basic life insurance and AD&D included with enrollment in the UT SELECT™ Medical plan. So, almost all our employees have at least that basic coverage and many have additional voluntary coverage.

While your current beneficiary information may be on file with your current carrier BCBSTX (formerly known as Dearborn National), you are encouraged to update it in the enhanced My UT Benefits platform for fast and easy online beneficiary management.

Online Beneficiary Management:

- Allows you to quickly designate and update beneficiary information anytime of the day or night;
- Helps avoid legal disputes and provides a safeguard for confidential information;
- Is offered to you at no charge; and
- Is secure and designed to protect privacy.

Beneficiaries can be changed as often as circumstances shift and your changes take effect immediately. Don’t forget to update your beneficiary information when you experience important life events like marriage, divorce, or retirement. You’ll have an online record of your life insurance designations.

**BENEFICIARY DESIGNATIONS FOR RETIREMENT PLANS**

Also, please keep in mind that there is a separate beneficiary designation necessary for employees who participate in TRS. For those who participate in any of the voluntary UT Retirement savings plans or in ORP, you should contact your approved provider(s) to ensure your beneficiary information is up to date as well. You can find contact information for all approved providers on the UT Retirement website at utbenefits.utexas.edu.
Blue Cross Blue Shield of Texas (BCBSTX) Ancillary
Short-term and Long-term Disability

A person has a three in ten chance of suffering a disabling illness or injury that would keep them out of work for three months or more during their career. Disability insurance replaces a portion of your income if you suffer a prolonged illness or non-work-related injury that prevents you from doing your job. BCBSTX Ancillary (formerly known as Dearborn National) provides short-term disability (STD) and long-term disability (LTD) insurance benefits for active UT System employees. This benefit is not available for dependents and is not for you to take time to care for an ill or injured family member.

PLEASE NOTE: Evidence of Insurability (EOI) is required when enrolling for STD or LTD during the Annual Enrollment period. EOI is an application process in which past and present health information of an applicant is provided to the insurance carrier in order to determine eligibility for insurance coverage. Applications are either approved or denied based on the information requested and received.

SHORT-TERM DISABILITY (STD)
The STD benefit is 60% of your weekly earnings. The STD maximum benefit is $15,000 per month after 90 days of disability or the exhaustion of your sick leave (whichever is longer). The maximum period payable depends on your age at the time of disability.

<table>
<thead>
<tr>
<th>AGE AT DISABILITY</th>
<th>MAXIMUM PERIOD PAYABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>LESS THAN AGE 60</td>
<td>To age 65, but not less than 5 years</td>
</tr>
<tr>
<td>AGE 60 THROUGH 64</td>
<td>5 years</td>
</tr>
<tr>
<td>AGE 65 THROUGH 69</td>
<td>To age 70, but not less than 1 year</td>
</tr>
<tr>
<td>AGE 70 AND OVER</td>
<td>1 year</td>
</tr>
</tbody>
</table>

LONG-TERM DISABILITY (LTD)
The LTD benefit is 60% of your monthly earnings. The LTD maximum benefit is $15,000 per month after 90 days of disability or the exhaustion of your sick leave (whichever is longer). The maximum period payable depends on your age at the time of disability.

<table>
<thead>
<tr>
<th>AGE AT DISABILITY</th>
<th>MAXIMUM PERIOD PAYABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGE AT DISABILITY</td>
<td>MAXIMUM PERIOD PAYABLE</td>
</tr>
<tr>
<td>LESS THAN AGE 60</td>
<td>To age 65, but not less than 5 years</td>
</tr>
<tr>
<td>AGE 60 THROUGH 64</td>
<td>5 years</td>
</tr>
<tr>
<td>AGE 65 THROUGH 69</td>
<td>To age 70, but not less than 1 year</td>
</tr>
<tr>
<td>AGE 70 AND OVER</td>
<td>1 year</td>
</tr>
</tbody>
</table>

IMPORTANT REMINDER

Don’t forget – to participate in UT FLEX for 2023-2024, you must make your election through My UT Benefits online enrollment system during this year’s Annual Enrollment period – even if you are a current UT FLEX participant.

UT FLEX: Health & Dependent Day Care Accounts

Participating in the UT FLEX flexible spending account program is convenient, easy, and best of all, saves you money! Through your UT FLEX account, you can pay for eligible health care and dependent day care expenses using pre-tax dollars, which means you don’t pay federal income or Social Security taxes on this money.

HOW MUCH MIGHT YOU SAVE?

<table>
<thead>
<tr>
<th>WITH AN FSA</th>
<th>WITHOUT AN FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANNUAL SALARY</td>
<td>$45,000</td>
</tr>
<tr>
<td>HEALTH CARE FSA CONTRIBUTION (PRE-TAX)</td>
<td>($1,500)</td>
</tr>
<tr>
<td>DEPENDENT CARE FSA CONTRIBUTION (PRE-TAX)</td>
<td>($4,000)</td>
</tr>
<tr>
<td>TAXABLE INCOME AFTER CONTRIBUTION AMOUNT</td>
<td>$39,500</td>
</tr>
<tr>
<td>ESTIMATED TAXES WITHHOLD (30.3%)*</td>
<td>($11,968)</td>
</tr>
<tr>
<td>POST-TAX INCOME</td>
<td>$27,532</td>
</tr>
<tr>
<td>MONEY SPENT AFTER TAXES ON HEALTH CARE AND DEPENDENT DAY CARE EXPENSES</td>
<td>($)</td>
</tr>
<tr>
<td>TAKE HOME PAY</td>
<td>$27,532</td>
</tr>
</tbody>
</table>

SAVINGS $1,667 $0

*Based on 7.65% FICA and 30.3% tax rate.

Note: Please be advised that this example is for illustrative purposes only. These projections are only estimates of tax information and should not be assumed to be tax advice. Be sure to consult a tax advisor to determine the appropriate tax advice for your situation.

UT FLEX HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA)

With a UT FLEX HCRA, you can set aside up to $5,050 per year in pre-tax dollars to pay for eligible health care expenses, including these common expenses:

- Deductibles, copayments, and coinsurance;
- Prescription drugs, insulin, and syringes;
- Dental exams, x-rays, fillings, crowns, and orthodontics;
- Eye exams, prescription eyeglasses, and prescription sunglasses;
- Contact lenses and cleaning solutions; and
- Hearing aids.

You can find details about eligible HCRA expenses online at the My UT Flex informational microsite utbenefits.link/UTFFLEXportal.

UT FLEX DEPENDENT DAY CARE REIMBURSEMENT ACCOUNT (DCRA)

You can set aside pre-tax dollars (up to $5,000* per family per calendar year) to pay for eligible expenses for dependent day care that allows you (and, if married, your spouse) to work, look for work, or go to school full time. Eligible expenses for care of qualified dependents include costs for:

- Before / after school care;
- Preschool or nursery school (for pre-kindergarten aged dependents);
- Summer day camp; and,
- Adult day care.

You can find complete details about qualified dependents and eligible DCRA expenses online at the MY UT Flex informational microsite utbenefits.link/UTFFLEXportal.

* Your UT FLEX Annual Election may be rounded down by several cents to avoid overcontribution.
Annual Enrollment & Resource Guide for Employees

**UT FLEX, continued**

**NO ADMINISTRATIVE FEES FOR PARTICIPATION OR DEBIT CARD**

There are no administrative fees for participation in the UT FLEX program. The UT FLEX Debit Card will continue to be free for HCRA participants as well. There is no UT FLEX Debit Card for the DCRA.

Using the UT FLEX Debit Card gives you several advantages, including:

- Improving your cash flow throughout the plan year by allowing you to directly access your account for eligible expenses rather than paying out of pocket and filing for reimbursement. You have direct access to your entire HCRA annual election amount beginning on the first day of the plan year (9/1/2023);
- Eliminating the need for you to complete claim forms or any other paperwork for most expenses;* and
- Ensuring that eligible purchases are automatically deducted from your available UT FLEX HCRA balance so you always know how much you have remaining in your account.

*Save all your receipts, especially those for dental and vision services which will likely require documentation to prove the service was medically necessary.

**Important:** If you currently have a UT FLEX Debit Card, do NOT discard it. As long as you make a UT FLEX HCRA election for 2023-2024, your Debit Card will continue to work. Expiring cards will be replaced as necessary, similar to most credit and debit cards.

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**NEED HELP DETERMINING HOW MUCH TO ELECT?**

Use the savings calculator online at the MY UT Flex informational microsite utbenefits.link/UTFLEXportal to help you estimate your eligible expenses by itemizing your unreimbursed health and dependent care costs. To use the calculator, you will be asked to enter your annual estimated costs in each category. Once complete, you’ll have an estimate for an annual election, and you can also see your estimated tax savings!

**PHYSICIAN EXERCISE REFERRAL**

Individuals with medical conditions that can be improved by physical activity (such as diabetes, hypertension, depression, and more) are able to receive reimbursement from their healthcare flexible spending account to pay for some exercise expenses. A Letter of Medical Necessity is needed from the physician advising the exercise. Details can be found online.

If you need more information about the UT FLEX accounts before you make your annual election, contact Maestro Health (Marpra) customer service. Maestro Health is the administrator for the UT FLEX programs and more information is available at the My UT FLEX informational microsite utbenefits.link/UTFLEXportal and by calling customer service at (844) UT5-FLEX (844-887-3539). Questions may also be emailed to questions@maestrohealth.com.

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**UT Retirement: Annual Enrollment and Your Retirement Savings Opportunities**

**FINANCIAL WELLBEING**

Annual Enrollment is a great time to look at your long-term financial wellbeing as well as your family’s health needs.

The University of Texas System can help you do that! The University offers both a UT5Saver 403(b) Tax Sheltered Annuity and a 457(b) Deferred Compensation Plan that allows you to save above and beyond your mandatory retirement plans so that you can secure a healthy financial future.

**What the plans can do for you:***

- Contributions as low as $15 per month
- Limits as high as $22,500 ($30,000 if over 50) for each plan
- Enrollment available year-round
- Loans and hardship available for eligible expenses

**Helpful New Features:**

- After-Tax Roth options available in the TSA and DCP plans
- Qualified Birth and Adoption Distributions Available
- Shelter vacation payouts in the TSA and DCP plans

**What the UT approved retirement providers can do for you:**

- One-on-One counseling appointments
- Campus and online education
- Lifecycle Funds for ease of self-investing
- A strong suite of low-cost funds to invest in, and
- Guidance to help you pick the right fund for your healthy retirement.

**ARE YOU READY TO START SAVING?**

The University of Texas has partnered with Retirement Manager to give you the tools you need to start building toward a secure financial future. Retirement Manager is a secure website that enables you to review your retirement savings and help you project how much you may need to save for retirement.

Retirement Manager is available 24 hours a day, 7 days a week.

You can use it to:

- Enroll in and make changes to your Retirement Programs at any time, all year round.
- View a summary of your Retirement Program balances.

If you have registered with UTRM before, you can log in directly using your existing credentials or you can log in through My UT Benefits via Single Sign On. If you have never registered with UTRM before, then you will need to establish a security profile before you can enroll or use the new Single Sign On option through My UT Benefits. The resources listed below should be helpful if you have any questions about getting started.

To learn more about your Retirement Plan options, please visit www.utretirement.utsystem.edu. Take advantage of these great opportunities and enroll today.

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**MEET YOUR APPROVED PROVIDERS**

The UT Retirement Program partner with our providers to ensure you have the resources you need. There are dozens of financial representatives in your area who will be glad to sit down with you and help you determine your best course of action.

After making your annual enrollment elections, make sure to go back and click on the link to the UT System Retirement Programs website at www.utretirement.utsystem.edu to learn more about the TSA or DCP plans, or to read about the services each provider makes available to you at no cost. You can even schedule an appointment with a financial advisor at your convenience.

Take the opportunity to ensure that your financial health is just as robust as your physical health!

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**UT FLEX MAXIMUMS AND IMPORTANT DATES**

<table>
<thead>
<tr>
<th>PLAN YEAR</th>
<th>HCRA ELECTION MAXIMUM</th>
<th>DCRA ELECTION MAXIMUM</th>
<th>USE DATE &amp; CLAIM DATE</th>
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<tr>
<td>2022-2023 (Effective 9/1/2022)</td>
<td>$2,850</td>
<td>$5,000</td>
<td>11/15/2023 11/30/2023</td>
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<td></td>
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<td>DCRA Use Date: 8/31/2023 11/30/2023</td>
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<tr>
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<td>$3,050</td>
<td>$5,000</td>
<td>11/15/2024 11/30/2024</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>DCRA Use Date: 8/31/2024 11/30/2024</td>
</tr>
</tbody>
</table>

**TRS MEMBER CONTRIBUTION CHANGES**

The 2019 Texas Legislature approved contribution rate changes for both TRS members and employers. The current rate for employees will increase to its final amount of 8.25% for FY 2024.

<table>
<thead>
<tr>
<th>FY</th>
<th>MEMBER RATE</th>
<th>EMPLOYER RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>9/1/2021</td>
<td>8.0%</td>
<td>7.75%</td>
</tr>
<tr>
<td>9/1/2022</td>
<td>8.0%</td>
<td>8.0%</td>
</tr>
<tr>
<td>9/1/2023</td>
<td>8.25%</td>
<td>8.25%</td>
</tr>
<tr>
<td>9/1/2024</td>
<td>8.25%</td>
<td>8.25%</td>
</tr>
</tbody>
</table>
LEARN MORE
Read about all these programs at our Living Well website utbenefits.link/livingwell

LEADING THE WAY
Living Well
Make It a Priority

The UT System Living Well program provides a variety of resources to enable employees, retirees, and dependents who participate in the UT SELECT™ and UT CARE™ Medical plan to take charge of their health and develop their own personal wellness program. Our mission is to improve the health and well-being of Texans through achieving optimal levels of health for University of Texas System employees, retirees and dependents at all institutions.

UT LIVING WELL PLATFORM POWERED BY LIMEADE

The well-being and engagement platform is designed to help you achieve your physical, emotional, financial, and work well-being goals with personalized activities. Register at ut.limeade.com and complete the Well-Being Assessment to personalize your experience.

Once you’re registered, download the UT Living Well app powered by Limeade ONE (available for iOS or Android) and enter “UTX” or “University of Texas System” to get started.

The UT Living Well platform powered by Limeade is available to UT SELECT and UT CARE members (employees, retirees, and dependents) ages 18+.

24/7 NURSELINE

Get answers to your health care questions, information about major medical issues, chronic illness support, and lifestyle change support. Call toll-free: (866) 882-2034, 24 hours a day, 7 days a week.

SPECIALIZED PHARMACISTS

If you take medications to treat high cholesterol, diabetes, or one of several other conditions, specialized pharmacists can answer your questions and offer improvements in the quality and affordability of your pharmacy care. Learn more: (800) 818-0155.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) provides resources to assist you dealing with concerns about your personal life or job performance.

REIMBURSEMENT FOR EXERCISE EXPENSES

Individuals with medical conditions that can be improved by physical activity are able to receive reimbursement from their healthcare flexible spending account to pay for some exercise programs or equipment. A Letter of Medical Necessity is required for all exercise referrals.

WELNESS ACTIVITY CHALLENGES

Team up with colleagues in the wellness challenges hosted on the Living Well Platform for the opportunity to bring the coveted traveling trophy to your institution.

WONDR HEALTH

Wondr is a 100% digital weight loss program that teaches clinically-proven skills through weekly master classes. Program is available to all UT SELECT and UT CARE medical plan members 18 years old and above, including employees, retirees, spouses, and dependents who have not started a class within the last 12 months.

TOBACCO CESSATION RESOURCES

The UT SELECT and UT CARE Medical plans offers members a variety of tobacco cessation resources at no out-of-pocket cost. These resources include professional counseling and pharmaceutical therapy.

FITNESS DISCOUNT PROGRAM

This program offers UT SELECT and UT CARE members access to a variety of gyms throughout the state and virtual classes at a discounted monthly rate, plus the ability to switch facilities anytime. For more information, log on to Blue Access for Members (BAM), and select the icon for the Fitness Program.

FINANCIAL WELLNESS

UT System provides many resources to help you learn about personal finances and how to plan for your retirement. We’ve partnered with five of the leading investment companies in the nation to provide representatives on your campuses to help you as you consider your future financial health.

CENTERED APP

The Centered app (for iPhone) by BCBS of Texas is designed to reduce stress by helping users add mindful activity to their daily routines. Through the app, you can set goals for mindful minutes, choose from a variety of guided activities and track how your mood is impacted by meditation and activity.

LEARN TO LIVE

Learn to Live (L2L) is a behavioral health digital platform available to UT SELECT and UT CARE members which offers condition-specific programs, each delivered in a user-paced multimedia experience. Services are also available on demand with the options for one-to-one clinician coaching services. The seven self-directed programs are available in English and Spanish:

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia
- Panic
- Resilience
- Substance Use

OTHER ELIGIBILITY:

SURVIVING DEPENDENTS

If you are participating in the UT Benefits program for the death of an active participant, you may continue certain UT Benefits coverage for the surviving spouse and certain eligible dependents.

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If you are participating in the UT Benefits program for the death of an active participant, you may continue certain UT Benefits coverage for the surviving spouse and certain eligible dependents.

OVERAGE INCAPACITATED DEPENDENTS

Enrolled children may remain eligible for UT Benefits as an incapacitated dependent if they are determined to be medically incapacitated at the time they age out of eligibility for coverage as a child under the program at age 26. An older dependent child who is determined to be medically incapacitated at the time a subscriber first becomes benefit eligible may be enrolled in the plan if the child was covered by the subscriber’s previous health plan with no break in coverage. Please contact your institution’s Human Resources or Benefits Office for additional information about covering incapacitated dependent children.

OTHER ELIGIBILITY:

Surviving Eligibility and Documentation

ELIGIBILITY

Eligibility to participate in certain UT Benefits coverage as a dependent is determined by law. Eligible dependents are:

- Your spouse; and
- Your children under age 26 regardless of their marital status, including:
  - biological children;
  - stepchildren and adopted children;
  - grandchildren you claim as dependents for federal tax purposes;
  - children for whom you are named a legal guardian or who are the subject of a medical support order requiring such coverage; and
  - certain children over age 26 who are determined by OEB to be medically incapacitated and are unable to provide their own support.

OVERAGE INCAPACITATED DEPENDENTS

Enrolled children may remain eligible for UT Benefits as an incapacitated dependent if they are determined to be medically incapacitated at the time they age out of eligibility for coverage as a child under the program at age 26. An older dependent child who is determined to be medically incapacitated at the time a subscriber first becomes benefit eligible may be enrolled in the plan if the child was covered by the subscriber’s previous health plan with no break in coverage. Please contact your institution’s Human Resources or Benefits Office for additional information about covering incapacitated dependent children.

IMPORTANT NOTICE

Misrepresentation of dependent eligibility constitutes a policy violation that could result in consequences ranging from a reinstatement to dismissal. Misrepresentation may also require that you reimburse benefits paid on behalf of an ineligible individual. Deliberate misrepresentation may constitute criminal fraud and could result in a referral to law enforcement.
How to Change Your Benefits

**ANNUAL ENROLLMENT PERIOD IS JULY 15 – 31**

**REVIEW & LOGIN**
By July 15 you will receive an email or letter titled Your UT Benefits Enrollment Options.
(Preferred browsers are Google Chrome, Safari, latest version of Microsoft Edge, and Firefox).

1. Go to > My UT Benefits link in your enrollment letter/email: utbenefits.link/manager
   - **Select the appropriate login option (UT Austin or other).**

   **Login Options for My UT Benefits**
   - All UT Institutions
     - [Login]
   - UT Austin
     - [Login]
     - UT Austin for new & Renewal Employee login

2. Enter your campus information or select it from the list.

3. You are taken to your campus page to log in with your usual campus username and password (how you log in to your computer)
   Example only (Each campus has its own login screen)

4. In the Communication Portal, click on the My UT Benefits link to view your benefits and enroll

5. View/Edit Annual Enrollment Changes
   - [Edit your benefits]

   Proceed through the workflow and make sure you SAVE your changes and COMPLETE ENROLLMENT at each step.
How to Change Your Benefits, continued

TIP
Once logged in, make sure you’re on the Annual Enrollment Benefits tab. You can check by clicking on that tab.

R E V I E W  Y O U R  C H A N G E S
You may view a confirmation statement within My UT Benefits online. You have until midnight July 31 to log into My UT Benefits and correct any errors. After July 31 you should contact your Human Resources office if you discover an error.

B Y  J U L Y  3 1
CHANGES TAKE EFFECT ON SEPTEMBER 1
Be aware that changes made during Annual Enrollment will take effect on September 1, 2023.
EXCEPTION: If EOI is required and has not been approved by September 1, changes will take effect on the approval date for that coverage.

M O B I L E  A P P  I N S T R U C T I O N S
DOWNLOAD THE APP TODAY!
View and update your information in the palm of your hand by using the Benefitplace™ app on your phone or tablet.
With the Benefitplace™ app you can:
• Quickly view benefit information and account balances
• Update benefits and dependents
• Receive personalized, communications and education on the go
• Store photos of your ID cards to make forms and office visits easy
• Use the document center to take pictures of and upload any required documentation

INSTALL THE APP
1. Install the Benefitplace™ app from Google Play or the Apple App Store. Scan this QR code or go to utbenefits.link/BenefitfocusApp
2. Enter the company ID shown on this page for your institution
3. Log into your benefits using the same username and password you use on your computer

LOGGING IN TO THE BENEFITPLACE™ APP
1. After entering your Company ID,
2. If you are an ACTIVE EMPLOYEE, you will use the ‘Employee Login’ button, and
3. Select your campus location.
You are taken to your campus page to log in with your usual campus username and password (how you log in to your computer)
Go to Benefits & Accounts to view and update benefits. Make sure to SAVE any changes. You can screen shot your changes and view your confirmation statement online.

INSTITUTION | MOBILE APP COMPANY ID
--- | ---
UT Austin | UTAUSTIN
UT Arlington | UTARL
UT Dallas | UTDALLAS
UT El Paso | UTEP
UT HSC Houston | UTHHOUSTON
UT HSC San Antonio | UTHSA
UT HSC Tyler | UTHSCT
UT MD Anderson Cancer Center | MDANDERSON
UT Medical Branch | UTMBG
UT Permian Basin | UTPB
UT Rio Grande Valley | UTRGV
UT San Antonio | UTSA
UT Southwestern Medical Center | UTSWMC
UT System Administration | UTSADMIN
UT Tyler | UTT
Evidence of Insurability **DEADLINE FOR SUBMISSION IS AUGUST 15**

During this year’s Annual Enrollment (AE) period, Evidence of Insurability (EOI) is required to enroll in 1X-10X salary for Employee Voluntary Group Term Life coverage or Voluntary Spouse Life coverage, as well as enrollment into the Disability Plans.

**LIFE AND DISABILITY EOI**
The My UT Benefits online system will automatically direct you to complete EOI electronically if you enroll online for employee benefits in the amount of 1X-10X salary or in a Disability plan. If you have trouble logging in, using or uploading documents to the system, call My UT Benefits Support at 844-870-0044, available M-F, 8 am to 5 pm CST. Otherwise, you may complete a paper form and submit it to the insurer. You can view and print the life and disability EOI forms online at utbenefits.link/EOIForm.

Important Notes:
- **EOI** is not required for enrollment in the UT SELECT™ Medical plan.
- The deadline for submitting electronic **EOI** is August 15.
- Paper EOI forms submitted via U.S. Mail must be postmarked by August 15.
- You can also request a form from your institution’s HR or Benefits Office. Contact information for the UT HR/Benefits Offices is available at the end of this booklet.

Evidence of Eligibility **DEADLINE FOR SUBMISSION IS AUGUST 15**

**DOCUMENTATION – EVIDENCE OF ELIGIBILITY**
When requesting to add a dependent for the first time to your UT Benefits coverage, you must provide appropriate supporting documentation demonstrating Evidence of Eligibility (EOE). You should be prepared to provide copies of relevant documents. Depending on the relationship and circumstances, appropriate documentation may include items such as a marriage certificate, a birth certificate, completed adoption paperwork, or other legal documents.

The My UT Benefits online system offers the convenience of submitting documents electronically when adding NEW dependents to your benefits coverage during Annual Enrollment. To do this, you simply upload clear, legible digital images (scanned documents or photographs) of required documents directly through My UT Benefits as evidence of your dependent’s eligibility. Additional information will be available when you log into My UT Benefits, including FAQs about the documentation upload process. There is a separate tab for dependent information to help you more easily find details that you may need.

If you have trouble logging in, using or uploading documents to the system, call My UT Benefits Support at 844-870-0044, available M-F, 8AM to 5PM CST.

Evidence of Waiver **DEADLINE FOR SUBMISSION IS AUGUST 15**

**DOCUMENTATION – EVIDENCE OF WAIVER**
When requesting to waive your Basic Coverage Package (which includes the UT SELECT™ medical plan coverage and the basic Term Life and ADD benefits) to apply the premium sharing to pay for other eligible coverage, you must submit appropriate documentation of other non-state group health plan coverage no later than August 15th to demonstrate valid Evidence of Waiver (EOW). You should be prepared to provide copies of relevant documents. Depending on the circumstances, appropriate documentation may include a letter from another employer’s HR/Benefits office that displays information about their group medical insurance such as name of subscriber, effective date, names of dependents and their effective dates on the coverage, etc.

The My UT Benefits online system offers the convenience of submitting documents electronically during Annual Enrollment. To do this, you simply upload clear, digital images (scanned documents or photographs) of required documents directly through My UT Benefits as evidence of your EOW. Additional information will be available when you log into My UT Benefits, including FAQs about the documentation upload process.

If you have trouble logging in, using or uploading documents to the system, call My UT Benefits Support at 844-870-0044, available M-F, 8AM to 5PM CST.
Changes During the Year

Outside of Annual Enrollment, you may not make changes to your benefits unless you have certain qualified change of status events including:

- marriage, divorce, annulment, or spouse’s death;
- birth, adoption, medical child-support order, or dependent’s death;
- significant change in residence if the change affects you or your dependents’ current plan eligibility;
- change of job status affecting eligibility;
- change in dependent’s eligibility (e.g., reaching age 26 – dependent children become ineligible for any coverage the month following their 26th birthday, or gaining or losing eligibility for any other reason); or
- significant change in coverage or cost of other benefit plans available to you and your family.

You may enroll in or make changes to benefits by contacting your institution’s HR or Benefits office within 31 days of one of these change of status events.

An employee
- whose dependent loses insurance coverage under the Medicaid or CHIP program as a result of loss of eligibility of either the employee or the dependent; or
- whose dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP may enroll this dependent in the basic coverage under UT Benefits, as long as the dependent meets all other UT eligibility requirements and is enrolled within 60 days from the date of the applicable event. If enrollment of the dependent is conditioned on enrollment of the retired employee, the retired employee will also be eligible to enroll.

Nondiscrimination Notice

DISCRIMINATION IS AGAINST THE LAW

The University of Texas System Office of Employee Benefits complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The UT System Office of Employee Benefits does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The UT System Office of Employee Benefits provides:

- free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters, and
  - Written information in other formats (large print, audio, accessible electronic formats, other formats);
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters, and
  - Information written in other languages.

If you need these services, contact the UT System Office of Human Resources.

If you believe that the UT System Office of Employee Benefits has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: The UT System Office of Talent and Innovation, 210 W. 7th Street, Austin, Texas 78701, P: (512) 499-4587, F: (512) 499-4395, or grp-hrsp@utsystem.edu. You can file a grievance in person or by mail, fax, or email. If you need help filling a grievance, the UT Office of Talent and Innovation is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD) Complaint forms are available at www.hhs.gov/ocr/office/file.

Accessibility Requirements Notice

Spanish
AFICION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al

Vietnamese
CHỦ YÊU: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số

Chinese
注意：如果您使用繁體中文，您可以免費獲得語言協助服務。請致電

Korean
주의: 한국어로 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

Arabic
لا يوجد: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوفر لك بجانب اتصال رقم

French
ATTENTION : Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le

Hindi
भारत से, पन्तक्षण के लिए मुफ्त में है सेवा। आप से इंग्लिश में मामला कराने के लिए भरें फॉर्म। नंबर है: (512) 499-4395.

German
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer

Japanese
ご注意：日本語を話される場合、無料の言語支援をご利用いただけます。まで、お電話にてご連絡ください。

Appendix

Ut Select: 1-866-882-2034
Ut Select Prescription Drug: 1-800-818-0155
Ut Select Medicare Part D: 1-800-860-7849 (TTY: 1-800-716-3231)
Ut Select Dental: 1-800-893-3582
Ut FLEX: 1-844-887-3539
ANNUAL ENROLLMENT IS JULY 15 - 31
Important News About Your UT Benefits and Annual Enrollment is Enclosed.

For detailed plan information visit our website at www.utsystem.edu/benefits