

# Benefits Coverage Mapping

## Stephen F. Austin State University Employees

You'll automatically receive benefits starting September 1, 2023 based on your coverage on July 1, 2023. That includes family members for any plans in which they're enrolled. During your Initial Enrollment period August 21–September 30, you may add, remove, or change your coverage<sup>1</sup>.

IF YOU HAD THIS  
COVERAGE ON  
JULY 1, 2023:

YOU'RE AUTOMATICALLY  
ENROLLED ON  
SEPTEMBER 1, 2023:

ALTERNATE OPTIONS  
AVAILABLE?

### BASIC EMPLOYEE COVERAGE PACKAGE

Medical + Prescription  
\$5,000 Basic Term Life  
\$5,000 Basic AD&D



Medical + Prescription  
\$50,000 Basic Group Term Life  
\$50,000 Basic AD&D

### MEDICAL WITH PRESCRIPTION COVERAGE

Medical: Blue Cross Blue Shield of Texas

Prescription: Optum Rx through 8/31/23; Express Scripts as of 9/1/23

HealthSelect of Texas



UT SELECT PPO

Consumer Directed  
HealthSelect Medical



UT SELECT PPO

### DENTAL

Delta Dental

Dental Choice PPO



UT SELECT Dental PPO

UT SELECT Dental Plus PPO  
DeltaCare USA DHMO

DeltaCare USA DHMO



DeltaCare USA DHMO

UT SELECT Dental Plus PPO  
UT SELECT Dental PPO

### VISION

Superior Vision

State of Texas Vision



UT SELECT Vision

UT SELECT Vision Plus

**IF YOU HAD THIS  
COVERAGE  
JULY 1, 2023:**

**YOU'RE AUTOMATICALLY  
ENROLLED ON  
SEPTEMBER 1, 2023:**

**ALTERNATE OPTIONS  
AVAILABLE?**

**VOLUNTARY GROUP TERM LIFE<sup>2</sup>**

Securian Life through 8/31/23; Blue Cross Blue Shield of Texas Ancillary as of 9/1/23

<b>Employee Voluntary Term Life Insurance</b> (amounts vary)	→	<b>Voluntary Employee Group Term Life Insurance</b> 1-4x Annual Compensation, based on your salary multiplier on 7/1/23.	<b>Voluntary Employee Group Term Life Insurance</b> 1-10x Annual Compensation <sup>1</sup>
<b>Dependent Voluntary Term Life Insurance</b> \$10,000	→	<b>Dependent Voluntary Group Term Life Insurance</b> \$10,000	<b>Add'l Spouse Voluntary Group Term Life Insurance</b> \$15,000 or \$40,000 Additional Spouse VGTL <sup>3,4</sup>

**ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

Securian Financial through 8/31/23; Blue Cross Blue Shield of Texas Ancillary as of 9/1/23

<b>Voluntary Employee AD&amp;D</b> (amounts vary)	→	<b>Voluntary Employee AD&amp;D</b> Your coverage amount on 7/1/23; rounded up <sup>4</sup> to an increment of \$10,000.	<b>Voluntary Employee AD&amp;D</b> Increments of \$10,000; Maximum: \$2,000,000 or 10x annual compensation
<b>Employee &amp; Family AD&amp;D</b> (amounts vary)	→	<i>Depending on who was covered on 7/1/23:</i> <b>Spouse Voluntary AD&amp;D</b> Your coverage amount on 8/31/23; rounded up <sup>5</sup> to an increment of \$10,000.  <i>and/or</i> <b>Dependent Children Voluntary AD&amp;D</b> \$10,000 per eligible child	<b>Spouse Voluntary AD&amp;D</b> Increments of \$10,000; Maximum: 1/2 of Employee voluntary AD&D benefit or \$1,000,000 (whichever is less)  <i>and/or</i> <b>Dependent Children Voluntary AD&amp;D</b> \$10,000 per eligible child

1 If you had a qualified life event between July 1–August 31 and made coverage changes, you will need to actively choose that coverage for September 1, 2023 if you want it to continue.

2 Evidence of Insurability required when adding/increasing coverage to 4-10x annual compensation during your Initial Enrollment. Not required for the coverage amount automatically mapped.

**IF YOU HAD THIS  
COVERAGE  
JULY 1, 2023:**

**YOU'RE AUTOMATICALLY  
ENROLLED ON  
SEPTEMBER 1, 2023:**

**ALTERNATE OPTIONS  
AVAILABLE?**

### DISABILITY

ReedGroup Management LLC through 8/31/23; Blue Cross Blue Shield of TX Ancillary as of 9/1/23

Texas Income Protection Plan  
(TIPP) Short-Term Disability

→ UT Benefits  
Short-Term Disability

Texas Income Protection Plan  
(TIPP) Long-Term Disability

→ UT Benefits  
Long-Term Disability

### FLEXIBLE SAVINGS ACCOUNTS

PayFlex through 8/31/23; Maestro as of 9/1/23

TexFlex Health Care FSA

TexFlex Limited-  
Purpose FSA

UT FLEX Dependent Care  
Reimbursement Account

→ FLEX coverage must be elected  
annually. No automatic FLEX  
coverage elections.

**UT FLEX Health Care  
Reimbursement Account**  
\$3,050 annual limit

**UT FLEX Dependent Care  
Reimbursement Account**  
\$5,000 annual limit per family

### RETIREMENT PLANS<sup>6</sup>

#### Mandatory Retirement Savings

Teacher Retirement System  
of Texas (TRS)

→ Teacher Retirement System  
of Texas (TRS)

SFA Optional Retirement  
Program (ORP)

→ UT Optional Retirement Program  
(ORP)

#### Voluntary Retirement Savings

SFA Tax-Sheltered  
Annuity 403(b)

Texa\$aver 457(b)

→ No voluntary 403(b) or 457(b)  
retirement contributions until the  
UTSaver election is made via *UT  
Retirement Manager*.

UTSaver 403(b)  
Tax-Sheltered Annuity

UTSaver 457(b)  
Deferred Compensation Plan

<sup>3</sup> Evidence of Insurability required.

<sup>4</sup> Must also have employee and dependent voluntary group term life coverages.

<sup>5</sup> Rounded up if not already in an increment of \$10,000.

<sup>6</sup> All employees enrolled in ORP, 403(b) or 457(b) programs at SFA will receive a letter in August with additional details.

**Find more information on the UT Benefits website: <https://utbenefits.link/SFA>.**