



Retired Employees

2015-2016 Benefits Highlights

UT Benefits for you, Health for UT System.



REVIEW BY JULY 15

- Your current benefits
- Changes for 2015-2016
- Dependent eligibility requirements
- Beneficiary designations
- Online Annual Enrollment (AE) resources, including newsletter and videos



MAKE ELECTIONS JULY 15–JULY 31

- Declare tobacco user or non-user status
- Add / drop coverage
- Add / remove dependents
- Review online summary within My UT Benefits immediately after making your election



FOLLOW UP BY AUGUST 15

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

Important

If you take no action, your current coverage will continue for the new plan year.



KEEP
ID cards for plans you did not change



EXPECT
ID cards for new plans elected and UT SELECT Medical by September 1, 2015

UT Benefits for Plan Year 2015-2016

Out-of-Pocket Rates for 2015-2016

PLAN	 RETIREE	 RETIREE & SPOUSE	 RETIREE & CHILD(REN)	 RETIREE & FAMILY
UT SELECT Medical*	\$0	\$244.10 \$17.03 increase	\$255.30 \$17.81 increase	\$480.71 \$33.54 increase
UT SELECT Dental	\$32.40 no change	\$61.51 no change	\$67.80 no change	\$96.40 no change
UT SELECT Dental Plus	\$55.85 no change	\$106.06 no change	\$117.03 no change	\$166.74 no change
DeltaCare Dental HMO	\$8.89 no change	\$16.90 no change	\$18.68 no change	\$26.67 no change
Superior Vision	\$5.90 \$1.10 decrease	\$9.30 \$1.70 decrease	\$9.52 \$1.72 decrease	\$15.10 \$2.74 decrease
Superior Vision Plus	\$9.00 \$2.00 decrease	\$14.08 \$3.10 decrease	\$15.08 \$3.32 decrease	\$21.30 \$4.70 decrease
*Tobacco Premium Program	\$0 to \$90 per month based upon tobacco user status			

Basic Coverage package includes medical, prescription, plus the cost of retired employee \$6,000 Basic Life insurance.

UT Benefits for Plan Year 2015-2016

UT SELECT Medical Plan Design



NO CHANGES

To annual deductible, coinsurance percentage, or office visit copayments

CHANGES

THERAPY BENEFITS

\$35 copay for in-network physical, occupational, chiropractic, Airrosti, and speech therapy

EMERGENCY ROOM BENEFIT

\$150 copay + 20% coinsurance (In-Area Plan)

APPLIED BEHAVIOR ANALYSIS

Covered as other therapy benefits for children up to age 19 with a maximum annual benefit of \$36,000

OUT-OF-POCKET LIMITS

In-network individual medical coinsurance limit - \$2,150 (\$6,450 for families)

In-network whole plan out-of-pocket maximum - \$6,600 individuals / \$13,200 families (includes all allowed member cost share for medical and prescription drug services)

Prescription Benefit



NO CHANGES

To annual deductible or copayment amounts

Optional Coverage Changes

LONG TERM CARE

Last chance to enroll in group sponsored long term care coverage with CNA.

VISION

Reduced rates for vision and vision plus plans with Superior Vision. Benefits are not changing.

DENTAL PPO

No "missing tooth exclusion" on UT SELECT Dental or UT SELECT Dental Plus. Rates are not changing.



No Rate or Plan Design Changes for

GROUP TERM LIFE

DENTAL HMO

Tobacco Premium Program

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

Benefits Value Advisor

Same treatment. Lower Cost.

BVA Helps you Plan for your Health Care

Choosing quality treatment at a reasonable cost saves you and the UT SELECT Medical plan money—keeping your premiums and out-of-pocket costs as low as possible while maintaining the valuable coverage you depend on. Different providers charge different amounts for the same high quality services. For example:

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



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

IMAGING SERVICES

X-RAYS, MRIs, CT scans

MATERNITY SERVICES

BACK SURGERY

ENDOSCOPY PROCEDURES

...AND MORE!

Make the Most of Your Benefits



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

Early retirees (non-Medicare eligible) can save the \$100 copay on Hi-Tech radiology services by calling a BVA before your MRI or CT scan.

Availability of Summary Health Information

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

UT SELECT and Medicare

The University of Texas System urges all retired employees and dependents to enroll in Medicare Parts A and B (inpatient and outpatient coverage) when they become eligible at age 65, or earlier if they are eligible due to a disability such as end stage renal disease.* Once eligible, you also have an option to enroll in a Medicare Part D Prescription plan for an additional premium. Because UT SELECT provides robust prescription benefits which qualify as creditable prescription drug coverage, **UT System continues to strongly discourage most eligible retirees from enrolling in a Part D plan.** Only a very small number of retirees who qualify for a “low-income subsidy” through Medicare should consider enrolling in Part D.

Coordination of Benefits

If you are retired and you (and/or your dependent) are also eligible for Medicare, Medicare is considered the primary payer and pays your medical claims first; UT SELECT pays second.

Retired employees working in a benefits-eligible position will have UT SELECT Medical as primary. Please consult a Benefits Representative at your institution for additional information.

*Medicare may be primary for some Medicare-eligible active employees or their spouses who have certain medical conditions. Consult with your local Social Security Administration office to learn what illnesses qualify for Medicare coverage prior to turning age 65.



Learn more at

www.utsystem.edu/offices/employee-benefits/retired-employee-insurance

Contact us Stay in touch!



www.utsystem.edu/offices/employee-benefits



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UT Benefits

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THE UNIVERSITY of TEXAS SYSTEM

COMING SOON
ANNUAL
ENROLLMENT
JULY 15 - 31

UT Benefits
Organization

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ABOUT

Designed exclusively for UT employees and retirees, UT Benefits provides a wide range of comprehensive health insurance programs, financial protection with...
READ MORE

<http://www.utsystem.edu/offices/employee-benefits>

PHOTOS

UT Benefits June 8 at 8:39am · 🌐

Summertime means swimming time! Stay away from those sickness-causing germs at the pool and beach with these tips.

TIP OF THE WEEK

Stay Healthy at the Pool & Beach

Summer is a great time for fun in the water. But recreational waters can sometimes get contaminated with bacteria and viruses. Contaminated water can make you and your family sick.

Follow these tips to avoid getting sick:

- Shower before and after going into a swimming pool.
- Try not to swallow recreational water.
- Stay out of the water for at least 24 hours after a storm.
- Always wash your hands before you eat or drink, including after a swim.

LivingWell
make it a priority
The University of Texas System

www.livingwell.utsystem.edu

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