



# Retired Employee Benefits Highlights Plan Year 2016-2017

Presented by: The Office of Employee Benefits

# Agenda

- **UT Benefits Plan Changes PY 2016-17**
- **Annual Enrollment Reminders**
- **Resources**

# UT Benefits Plan **Changes** **Plan Year 2016-2017**





# UT SELECT Medical

## *Blue Cross and Blue Shield of Texas*

### Behavioral Health

- Specialist copay (\$35) for in-network office visit;
- Office visit and inpatient maximum limits removed



# UT SELECT Medical

## *Blue Cross and Blue Shield of Texas*

### In Hospital/Outpatient Changes

- Applies to services provided by an **out-of-network**
  - Anesthesiologist,
  - Pathologist,
  - Radiologist, *or*
  - Emergency room physician
- Services paid at the out-of-network benefit level (non-contracted allowable amount)

#### Important Note

- Services received at an **in-network facility** by an **out-of-network** anesthesiologist, pathologist, radiologist, or emergency room physician may be eligible for a cost adjustment.
- Member must contact BCBS Customer Services to inquire about the adjustment.
- The provider *may* “balance bill” the member for the difference in benefits costs between the provider’s billed charge and the BCBSTX allowable charge.

# How to Avoid Balance Billing

## ☐ Know before you go:

- Utilize the Provider Finder feature on Blue Access for Members (BAM) to locate network providers

## ☐ Talk with your Doctor:

- Before the medical procedure ask your doctor about the facility and other specialists involved in your care

## ☐ Understand your benefits:

- Review the UT SELECT Medical Plan Guide
- Contact the BCBSTX Customer Service number on the back of your ID card.

# UT SELECT Medical

## *Blue Cross and Blue Shield of Texas*

### Bariatric Surgery

- Deductible reduced to \$3,000
- Requires 36 months of current continuous UT SELECT enrollment prior to the date of surgery





# UT SELECT Medical

## *Blue Cross and Blue Shield of Texas*

### Out-of-Pocket Limits

- In-network (whole plan) out-of-pocket maximum
  - \$6,850 individual
  - \$13,700 family
- Includes medical and prescription benefits costs





# UT SELECT Medical Rates

## *Blue Cross Blue Shield of Texas*

### MEDICAL RATES

Plan	Employee	Employee & Spouse	Employee & Children	Employee & Family
UT SELECT Medical (Retiree)	\$0	\$257.53 (\$13.43 increase)	\$269.34 (\$14.04 increase)	\$507.15 (\$26.44 increase)

# Benefits Value Advisor (BVA) *Blue Cross Blue Shield of Texas*

**For Health Care cost savings  
contact a BVA for assistance  
with:**

**Finding Network Providers**

**Imaging Services**

- X-Rays
- MRIs/CT scan:  
\$100 Copay waived if BVA  
contacted prior to date of service

**Radiology**

**Pathology...and more**

**Call the number on the back of  
your UT Select Medical ID card  
(866) 882-2034**



# Prescription Drug Plan for Retired Employees

## *Express Scripts Insurance*

### Upcoming Enhancements

- Effective **January 1, 2017**
- New Prescription Drug Plan for Medicare-eligible Retired Employees

### Features

- Same deductibles and copay structure
- Medicare Part D Prescription formulary and plan benefits
- 90-day supplies at retail
- Automatic enrollment

### Important

- Retired Employee Welcome packets will be U.S. mailed Fall 2016
- Ensure your contact information is valid and accurate



# **Optional Coverage Plan Changes Plan Year 2016-2017**

# Dental Plans

## Important Reminders

- No plan design changes for dental plans.
- Slight increase in premium rates for **UT SELECT Dental Plus** plan

### UT SELECT Dental Plus Rates

Plan	Employee	Employee & Spouse	Employee & Children	Employee & Family
UT SELECT Dental Plus	\$59.03 (\$3.18 increase )	\$112.11 (\$6.05 increase)	\$123.70 (\$6.67 increase)	\$176.24 (\$9.50 increase)

# Group Term Life

## *Dearborn National*

### Voluntary Group Term Life (VGTL)

- ***NEW!*** Retiree life maximum limit of \$100K
- EOI required for any election increases



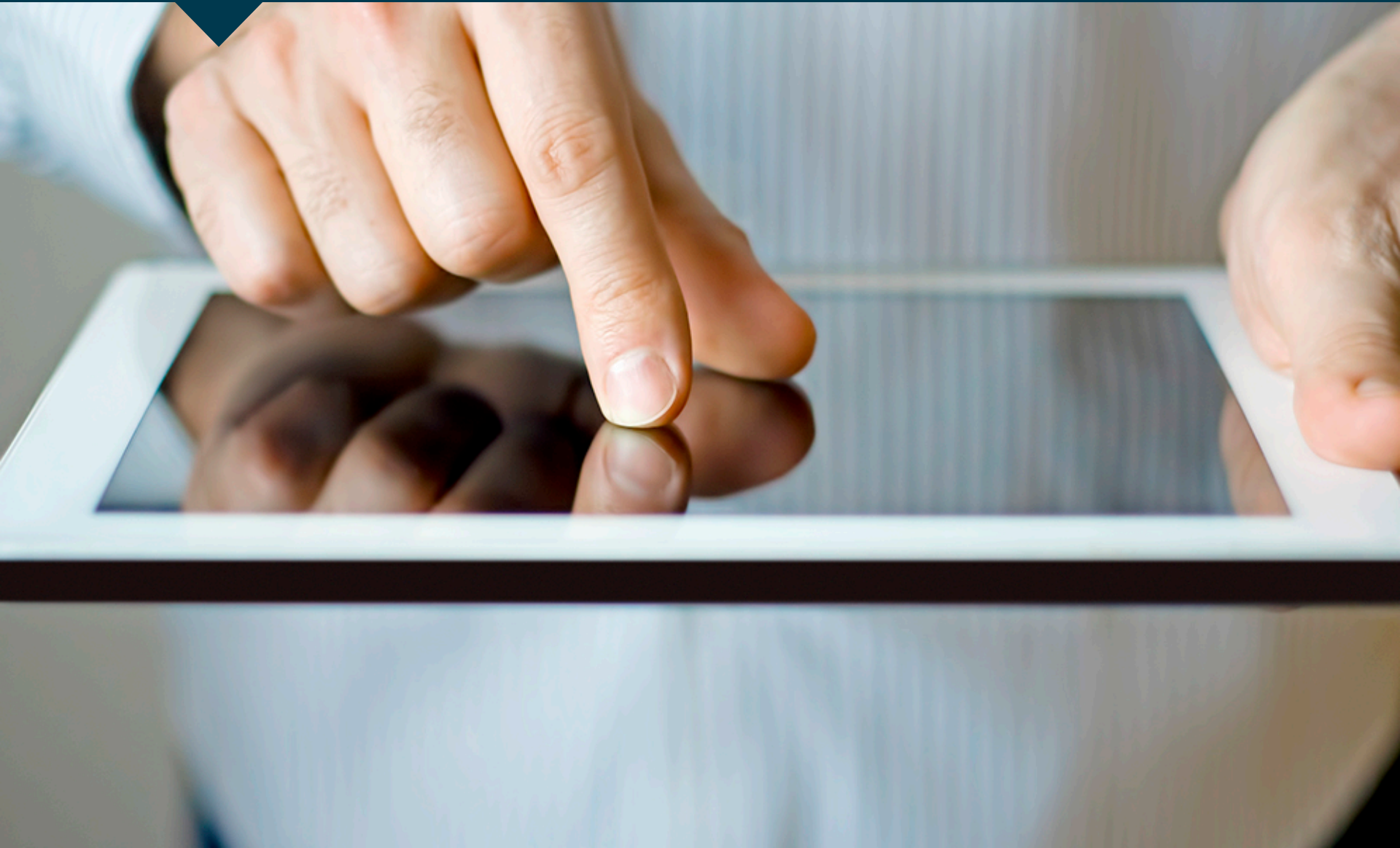
# Long Term Care (LTC) CNA

- ❖ Current plan design and rates remain the same for plan year 2016-2017
- ❖ OEB has been notified of rate increases effective [September 1, 2017](#)
- ❖ CNA approved to increase rates up to 95.5% over two years beginning September 1, 2017.
- ❖ Contact your Financial Planner to discuss your options
- ❖ Contact CNA customer service for questions at (888) 825-0353

# No Plan Changes

- **UT SELECT Dental Basic PPO**
- **DeltaCare Dental HMO**
- **Vision Basic and Plus**
- **Spouse Voluntary Group Term Life**

# What happens next?







## **REVIEW By July 15**

- **Your current benefits**
- **Changes for Plan Year 2016-2017**
- **Dependent eligibility requirements**
- **Beneficiary designations**
- **Online Annual Enrollment (AE) resources**
  - **Annual Enrollment newsletter, website, and video library**

**Do not lose this letter: your personal ID number (PIN) is 2983**  
**You may need your PIN to access My UT Benefits for Annual Enrollment**

Jane A Smith

July 7, 2016

Re: Coverage Option Letter

The 2016-2017 Annual Enrollment period is July 15 through July 31.

Listed below are your current coverages as well as the options that are available for you to elect that will become effective September 01, 2016. Information on each of your options is contained in the Annual Enrollment benefits packet. An internet link to your packet is listed at the bottom of this letter. If you do not have a valid email address on file, your packet will be mailed to you in early July.

You may use My UT Benefits to change your benefits. Employees may also use My UT Benefits to enroll in a UT Flex Dependent Day Care or Medical Reimbursement Account.

To make insurance elections online, connect to My UT Benefits with your internet browser using the My UT Benefits internet link listed below. Instructions for using the My UT Benefits system are in the Annual Enrollment packet.

My  Benefits

> Enroll, update, or view your benefits coverage



# MAKE ELECTIONS JULY 15 – JULY 31

- **Login to *My UT Benefits* portal**
  - \*Reminder: SSN login option is no longer available
- **Add / drop coverage**
- **Add / remove dependents**
- **Declare tobacco user or non-user status**
- **Review your elections**
  - Benefits summary through My UT Benefits
  - Coverage Confirmation Notice

## IMPORTANT INFORMATION CONCERNING YOUR COVERAGE

Evidence of Insurability (EOI) form required.  
Connect to My UT Benefits to complete and sign your EOI form(s).  
The deadline for signing this EOI form is: August 15, 2016

July 16, 2016

Jane A Smith (A1B2C3D4)

Re: Confirmation of Current Insurance Coverage Selections

A change has been made to your insurance coverage which will be effective as of September 01, 2016 pending completion of outstanding EOI. This change was made July 15, 2016 at 5:13 PM. If your dependent information listed below is not correct, please contact your benefits office at (512) 471-4772.

This change was made by you using the My UT Benefits DIRECT online automated benefits enrollment system with your UT EID and password.

# Important Reminders

- If you do not take any action, your current coverage will continue for the new plan year.



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



**ID cards** for new plans elected by  
September 1, 2016





## **FOLLOW UP BY AUGUST 15**

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

# UT System – Living Well 2016-2017



## NEW PROGRAM: SilverSneakers



\*SilverSneakers is a comprehensive program that helps older adults take greater control of their health through physical activity, education, and social interaction. This program is available at no extra cost to the retiree or spouse and includes the following:

- Group fitness classes;
- A fitness membership with access to 13,000+ fitness locations nationwide;
- SilverSneakers FLEX™ Community Fitness Classes such as tai chi, yoga, and Latin dance;
- Health education seminars and social events;
- A Program Advisor® for guidance and assistance; and
- A member website with detailed information, resources and inspiration.

\*This program is available with no out-of-pocket cost to retirees of the age of 50 and above who are covered under our UT SELECT Health Plan, including working retirees. Covered spouses of retirees and surviving spouses participating in the UT SELECT Health plan are also eligible to participate if they are of the age of 50 and above.

# UT System - Living Well 2016-2017



## NEW PROGRAM: Naturally Slim

- Naturally Slim is an online program...
  - Helps members lose weight
  - Improves overall health
  - Members eat the foods they love
  - No starving or counting calories
  - Long-term success in keeping the weight off forever
- During the 2016 Naturally Slim pilot, University of Texas System participants dropped **more than 16,000 pounds!**
- Naturally Slim will be offered system-wide, for free, to all \*UT SELECT Members
  - **Registration Period:** August 1-22, 2016
  - **Program Start Date:** September 12, 2016

natura)(y)slim®



More details will be posted in the Office of Employee Benefits, A Matter of Health August 2016 newsletter.

\*Available to all UT SELECT medical plan members age 18+, including employees, retirees, and dependents.

# UT System - Living Well 2016-2017



## **NEW PROGRAM:** UT System-wide Activity Challenge

Take strides to a healthier you! October is ideal for walking — it's the perfect time to get outside to enjoy the sights, sounds, and smells that only happen this time of year. Walktober is designed to inspire everyone to make walking a priority — in October and beyond.



- Easy to use!
- Mobile app and desktop site available
- Integrate your fitness wearables (Fitbit/Jawbone) or use any free tracking apps available via your smart phone (iPhone or Android based phone)

**Registration Period:** September 19<sup>th</sup> to October 10<sup>th</sup>

**Activity Start Date:** October 3<sup>rd</sup>

More details will be posted in the Office of Employee Benefits, "A Matter of Health" September 2016 newsletter and via your UT institution Wellness Coordinator/Champions!

\*Available to all UT SELECT medical plan members age 18+, including employees, retirees, and dependents.

# UT System - Living Well 2016-2017



## Other Great Programs

The UT System Living Well program provides a variety of resources to enable employees, retirees, and dependents of the UT SELECT medical plan to take charge of their health and develop their own personal wellness program. Here are some of the many great resources offered:

- Free Tobacco Cessation & Resources
- Reimbursement for Exercise Expenses
- Employee Assistant Programs
- Onsite Flu Shot
- Condition Management
- 24/7 Nurseline
- Consult with a Specialist Pharmacist
- Onsite Health Checkups

Learn more about all of these programs at our Living Well website: [www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu).





## Employee Benefits

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### Employee Benefits

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[Living Well](#)

[UT Retirement Program](#)

### Resources

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My Benefits



Insurance, Retirement & Wellness Programs for The University of Texas System

## Annual Enrollment is coming soon!

Annual Enrollment begins on July 15

[Read more >](#)



> Insurance



> Retirement



> Living Well



> Resources

### Welcome to UT Benefits

Programs designed to meet your needs for Insurance, Retirement and Wellness

### Highlights

**NEWSLETTER** | Read the current edition of the [A Matter of Health Newsletter](#).

**SAVE** | Need treatment and want to save money? The [Benefits Value Advisor](#) can help.

**Any Questions?**

**Contact your institution's HR or Benefits Office**







**Thank You.**

**If you have any questions contact the UT System Office of  
Employee Benefits (OEB) at [benefits@utsystem.edu](mailto:benefits@utsystem.edu)**