



THE UNIVERSITY of TEXAS SYSTEM



# Retired Employees

2014-2015 Benefits Highlights

# UT Benefits for you, Health for UT System.



## REVIEW BY JULY 15

- Your current benefits
- Changes for 2014-2015
- 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,  
2014

# UT Benefits for Plan Year 2014-2015

## NEW Out-of-Pocket Rates for 2014-2015

PLAN	 RETIREE	 RETIREE & SPOUSE	 RETIREE & CHILD(REN)	 RETIREE & FAMILY
UT SELECT Medical*	\$0	\$227.07 \$12.85 increase	\$237.49 \$13.44 increase	\$447.17 \$25.31 increase
UT SELECT Dental	\$32.40 \$1.54 increase	\$61.51 \$2.93 increase	\$67.80 \$3.23 increase	\$96.40 \$4.59 increase
UT SELECT Dental Plus	\$55.85 \$2.66 increase	\$106.06 \$5.05 increase	\$117.03 \$5.57 increase	\$166.74 \$7.94 increase
UT SELECT Dental HMO	\$8.89 \$0.34 increase	\$16.90 \$0.65 increase	\$18.68 \$0.72 increase	\$26.67 \$1.02 increase
Superior Vision	\$7.00 \$0.20 increase	\$11.00 \$0.24 increase	\$11.24 \$0.28 increase	\$17.84 \$0.44 increase
Superior Vision Plus	\$11.00 \$0.20 increase	\$17.18 \$0.42 increase	\$18.40 \$0.44 increase	\$26.00 \$0.60 increase
*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 2014-2015

## UT SELECT Medical Plan Design



### **NO CHANGES**

To annual deductible, coinsurance percentage, or office visit copayment amounts

### **NEW \$100 COPAY**

For Hi-Tech Radiology (MRI, CT scan). May be waived—see BVA section for more information.

### **UTSW NETWORK ENDS**

The UT SELECT UTSW Network pilot ends effective August 31, 2014.

## Prescription Benefit



### **NO CHANGES**

To annual deductible or copayment amounts

## No Rate or Plan Design Changes for

### **DEARBORN NATIONAL**

Group Term Life

### **CNA**

Long Term Care

## 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

[www.utsystem.edu/offices/employee-benefits/tobacco-faqs](http://www.utsystem.edu/offices/employee-benefits/tobacco-faqs)

# Benefits Value Advisor

## Same treatment. Lower Cost.

### BVA Helps you Plan for your Health Care

Different providers charge different amounts for the same 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



Beginning September 1, 2014, 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

Choosing quality treatment at a reasonable cost saves 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. Early retirees (non-Medicare eligible) can save the new \$100 copay 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](http://www.bcbstx.com/ut). The glossary can be viewed at [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://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 the Handbook for Retired Employees for additional information or speak with a Benefits Representative at your institution.

\*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](http://www.utsystem.edu/offices/employee-benefits/retired-employee-insurance)

# Living Well Health & Wellness Program

## Good Health for you and your family.

The UT SELECT Living Well program is one of your most valuable benefits. The Living Well program provides an opportunity for you to take an active role in your health care decisions and help improve your quality of life. From information about preventing or managing serious disease to developing a personalized health improvement plan, you will find powerful and easy-to-use tools for you and your eligible dependents to take charge of your health.

### WE OFFER



#### HEALTH ASSESSMENTS

A 15 minute confidential online health assessment, with personalized recommendations on how to improve your health.



#### REWARDS

Receive a \$25 gift card once you complete your Health Assessment and receive an annual preventive exam.



#### AN ONLINE PLATFORM

An online health platform with calorie trackers, meal and exercise plans, wellness workshops, a nurse hotline, and much more 24/7.



#### EMPLOYEE ASSISTANCE

The Employee Assistance Program (EAP) can help you resolve problems that affect your personal life or job performance.



Learn more at  
[www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu)

# New Website!



UT Benefits

[www.utsystem.edu/offices/employee-benefits](http://www.utsystem.edu/offices/employee-benefits)

The screenshot displays the UT Benefits website interface. At the top, there is a navigation bar with links for Home, About, UT Matters, Video, Document Library, Careers, Directory, Site Map, and Contact Us. Below this is a search bar and a secondary navigation bar with links for News, Institutions, Leadership, Offices, Students, and Get Involved. The main content area features a large banner titled "Are you eligible for Retiree benefits?" with a "Start here >" link. To the left of the banner is a sidebar with "Employee Benefits D" and "Resources" sections. Below the banner are four category tiles: Insurance, Retirement, Living Well, and Resources. On the right side, there is a "Welcome to UT Benefits" section, a "Highlights" section with a "NEWSLETTER" link, and a video player for "UT Benefits for New Employees".

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