

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
- UTRetirement Program
- 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
- UT FLEX (must enroll annually)
- UTRetirement Program
- 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—except your UT FLEX elections.



KEEP

ID cards for plans you did not change

UT FLEX debit card if continuing enrollment and the card has not expired

EXPECT

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

UT Benefits for Plan Year 2015-2016

Out-of-Pocket Rates for 2015-2016

PLAN	 EMPLOYEE	 EMPLOYEE & SPOUSE	 EMPLOYEE & CHILD(REN)	 EMPLOYEE & FAMILY
UT SELECT Medical* FULL-TIME	\$0	\$244.10 \$17.03 increase	\$255.30 \$17.81 increase	\$480.71 \$33.54 increase
UT SELECT Medical* PART-TIME	\$283.48 \$19.78 increase	\$676.18 \$47.17 increase	\$633.86 \$44.22 increase	\$1,008.76 \$70.38 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, \$20K Basic Life and \$20K Basic AD&D for employees.

UT Benefits for Plan Year 2015-2016

UT SELECT Medical Plan Design and Prescription Benefit



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)



NO CHANGES

To prescription annual deductible or copayment amounts

Optional Coverage Changes

DISABILITY

Reduced rates and no evidence of insurability required to add short or long-term disability during the 2015 annual enrollment period.

LONG TERM CARE

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

UT FLEX

No administrative fee.
HCRA max increases to \$2,550.

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.



REMINDER

Enroll in UT FLEX each year; your UT FLEX Health Care and/or Dependent Care Reimbursement Account elections from last year will not roll forward

No Rate or Plan Design Changes for

GROUP TERM LIFE

DENTAL HMO

ACCIDENTAL DEATH & DISMEMBERMENT

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, deductibles, coinsurance, and copays as low as possible. 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!

Save \$100 and Save the Plan Money, too



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

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 Retirement

Educate yourself, enroll!

UTSaver Voluntary Retirement Programs

UT System offers two voluntary retirement savings programs: the UTSaver TSA 403(b) and the UTSaver DCP 457(b). These programs allow you to:



START SAVING

Start saving for your future for as little as \$15 a month



CONTRIBUTE

Contribute with after-tax dollars through the UTSaver TSA Roth option

REDUCE TAXABLE INCOME

Reduce your taxable income now through pre-tax contributions while saving for your retirement future

Enrollment for the UTSaver voluntary retirement plans is available at any time of the year, but Annual Enrollment is a great time to enroll or increase your current contributions while you are reviewing your total benefits package.

The following companies are Approved Providers:

FIDELITY INVESTMENTS

VOYA

LINCOLN FINANCIAL GROUP

TIAA-CREF

VALIC

CHANGE

TRS CONTRIBUTION RATES

The employee contribution rate will increase to 7.2% effective September 1, 2015



UT Retirement

www.utretirement.utsystem.edu

Contact us Stay in touch!



www.utsystem.edu/offices/employee-benefits



www.facebook.com/utbenefits

UT Benefits

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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