

The logo features the letters 'UT' in a white, stylized font inside a dark blue square, followed by the word 'Benefits' in a dark blue, serif font.

UT Benefits

THE UNIVERSITY OF TEXAS SYSTEM

A photograph of a man with glasses and a beard, wearing a blue denim shirt, smiling at the camera. In the background, a woman is also smiling, though she is out of focus. The setting appears to be an office or a professional environment.

Employee Benefits

2016-2017 Highlights

UT Benefits for you, Health for UT System.



REVIEW BY JULY 15

- Your current benefits
- Changes for 2016-2017
- Dependent eligibility requirements
- UTRetirement Program
- Beneficiary designations
- Online Annual Enrollment (AE) resources, including newsletter and videos



MAKE ELECTIONS JULY 15–JULY 31

- Login at *My UT Benefits* (SSN login no longer an option, four alternative options available)
- Declare tobacco user or non-user status
- Add / drop coverage
- Add / remove dependents
- UT FLEX (must enroll annually)
- UTRetirement Program – enroll in or make changes
- Review online benefits 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



EXPECT
New UT FLEX debit card for 2016-2017 participants

ID cards for new plans elected by Sep 1, 2016

UT Benefits for Plan Year 2016-2017

UT SELECT



NO CHANGES

To annual deductible, coinsurance percentage, family care and specialist care office visit copayment amounts.

CHANGES

BEHAVIORAL HEALTH

Office visit and inpatient limits removed; treatment now considered specialist care.

IN HOSPITAL /

OUTPATIENT SERVICES

Benefits for ER physician, anesthesiology, radiology and pathology provider services based on network status of provider.

BARIATRIC SURGERY

Deductible reduced to \$3K; 3 years of UT SELECT enrollment required before benefit is available.

OUT-OF-POCKET LIMITS

In-network whole plan out-of-pocket maximum - \$6,850 individuals (*increase \$250*) / \$13,700 families (*increase \$500*) (includes all allowed member cost share for medical and prescription drug services).

EMPLOYEE BASIC LIFE / AD&D

Employees enrolled in the UT SELECT Medical plan will receive **\$40K in Basic Life and \$40K Basis AD&D coverage** (an increase from \$20K for each coverage).



NO CHANGES

To prescription annual deductible or copayment amounts.

No Rate or Plan Design Changes for

**DEARBORN NATIONAL
DISABILITY**

SPOUSE GROUP TERM LIFE

**DEPENDENT GROUP
TERM LIFE**

**UT SELECT DENTAL
BASIC PPO**

DELTACARE DENTAL HMO

SUPERIOR VISION BASIC

SUPERIOR VISION PLUS

Optional Coverage

CHANGES

EMPLOYEE LIFE

No EOI required for up to 3x annual salary Employee Voluntary Group Term Life during 2016-17 AE; New maximum of 10x salary up to \$2 million (was 6x and \$1.5 million); EOI required for 4-10x.

EMPLOYEE AD&D

New maximum Employee Voluntary AD&D up to \$2 million (still 10x salary); No EOI required.

UT FLEX

New UT FLEX administrator: Maestro Health (see next panel for more information).

LONG TERM CARE

Transitioning premium payment from payroll deduction to direct bill.

UT SELECT DENTAL PLUS PPO

Slight increase in premium rates; No plan design changes.



REMINDER

You **must** 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

BVA Helps you Plan for your Health Care

Different providers charge different amounts for the same high quality services. 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.

When you need services, contact a Blue Cross and Blue Shield of Texas (BCBSTX) Benefits Value Advisor (BVA) to compare provider quality and get a cost estimate. They can assist with:

**FIND NETWORK PROVIDERS
IMAGING SERVICES**

**RADIOLOGY
PATHOLOGY ...AND MORE!**



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

UT FLEX

New Administrator

UT FLEX: INTRODUCING MAESTRO HEALTH

On 9/1/16, administration of the UT FLEX program is transitioning to a new vendor, Maestro Health. See the July "A Matter of Health" newsletter for complete details.

IMPORTANT THINGS TO KNOW FOR THE TRANSITION



FILE YOUR CLAIMS NOW!

The claims filing deadline for the 2015-2016 plan year is still November 30, but to ensure a smooth transition it's best to file claims with the current vendor PayFlex before the transition.



LETTERS OF MEDICAL NECESSITY

Some items require letters of medical necessity. These letters should be submitted to Maestro beginning on September 1.



MAESTRO FLEX CARD

2016-2017 UT FLEX HCRA participants will receive a Maestro UT FLEX Card by September 1. Contact your institution to confirm your address is up to date. Your current PayFlex card will not work after August 31. Reminder: No UT FLEX Card for DCRA.



SAME CONTRIBUTION LIMITS

The HCRA contribution limit is still \$2,550 per individual. The DCRA limit is \$5,000 per family per year (\$2,500 per plan year if married filing separate federal income tax returns).



ENROLL EVERY YEAR

Your UT FLEX elections from last year will not roll forward into the new plan year.



VERIFY YOUR ELECTION(S)

To avoid possible tax consequences, be sure you made the correct elections during Annual Enrollment (AE).

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.



TAX 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 and updating your total benefits package.

The following companies are Approved Providers:

FIDELITY INVESTMENTS
VOYA FINANCIAL
LINCOLN FINANCIAL GROUP

TIAA-CREF
VALIC

TRS CONTRIBUTION RATES

The employee contribution rate will increase to **7.7%** effective Sep 1, 2016

UT Retirement
www.utretirement.utsystem.edu

UT Benefits for Plan Year 2016-2017

Out-of-Pocket Rates for 2016-2017*

PLAN	 EMPLOYEE	 EMPLOYEE & SPOUSE	 EMPLOYEE & CHILD(REN)	 EMPLOYEE & FAMILY
UT SELECT Medical FULL-TIME	\$0	\$257.53 \$13.43 <i>increase</i>	\$269.34 \$14.04 <i>increase</i>	\$507.15 \$26.44 <i>increase</i>
UT SELECT Medical PART-TIME	\$299.07 \$15.59 <i>increase</i>	\$713.37 \$37.19 <i>increase</i>	\$668.72 \$34.86 <i>increase</i>	\$1,064.24 \$55.48 <i>increase</i>
UT SELECT Dental	\$32.40 <i>no change</i>	\$61.51 <i>no change</i>	\$67.80 <i>no change</i>	\$96.40 <i>no change</i>
UT SELECT Dental Plus	\$59.03 \$3.18 <i>increase</i>	\$112.11 \$6.05 <i>increase</i>	\$123.70 \$6.67 <i>increase</i>	\$176.24 \$9.50 <i>increase</i>
DeltaCare Dental HMO	\$8.89 <i>no change</i>	\$16.90 <i>no change</i>	\$18.68 <i>no change</i>	\$26.67 <i>no change</i>
Superior Vision	\$5.90 <i>no change</i>	\$9.30 <i>no change</i>	\$9.52 <i>no change</i>	\$15.10 <i>no change</i>
Superior Vision Plus	\$9.00 <i>no change</i>	\$14.08 <i>no change</i>	\$15.08 <i>no change</i>	\$21.30 <i>no change</i>
Tobacco Premium Program	\$0 to \$90 per month based upon tobacco user status			

* Rates for Disability, AD&D and Voluntary Group Term Life insurance available in *My UT Benefits*

Basic Coverage package includes medical, prescription, \$40K Basic Life and \$40K Basic AD&D for employees.

Contact us Stay in touch!



www.utsystem.edu/offices/employee-benefits



www.facebook.com/utbenefits



The screenshot shows a web browser window with the URL utdirect.utexas.edu. The page title is "My UT Benefits". The header includes "THE UNIVERSITY of TEXAS SYSTEM" and "THE OFFICE of EMPLOYEE BENEFITS My **UT** Benefits".

Welcome to My UT Benefits - Secure Benefits Enrollment

Attention: Removal of Social Security Number (SSN) Logons

SSN logons have been removed as an option for My UT Benefits. Four alternative logon options are available:

- UT EID & password
- Benefits ID (BID) & PIN
- Campus ID & PIN
- Single Sign On (SSO)

SSN & PIN is **[disabled]**.

Login

Login Using My:

- UT EID & password
- Benefits ID & PIN
- Campus ID & PIN
- Single Sign On (SSO)
- SSN & PIN **[disabled]**

[Resend / Change PIN](#)

Calculate your Out-of-Pocket Cost

NOTICE!
For security purposes, you may no longer use your SSN to login to My UT Benefits.

UT EID & password

The UT Electronic ID (EID) is a UT Austin issued ID overwhelmingly used at UT Austin. If you have a UT EID and have forgotten it, you can retrieve it using the [UT EID Administrative Services help page](#).

Benefits ID (BID) & PIN

The Benefits ID (BID) is an 8 character unique identifier which can be viewed on the Personal Information page after a successful My UT Benefits logon. You may also obtain your BID from your BlueCross BlueShield, Express Scripts, or Delta Dental ID cards. Click on the images below to see where to find your BID on one of these ID cards.



Campus ID & PIN

Your Campus ID is a unique ID created and maintained at your UT campus. [Visit our Campus ID help page](#) for assistance in retrieving your Campus ID.

Single Sign On (SSO)

My UT Benefits allows UT employees to logon and make benefits changes using member local credentials (campus ID & password). SSO is enabled for all UT campuses. If you are having difficulty logging on with SSO or have any other SSO related questions, [visit our SSO help page](#) for assistance.

Contact your [Benefits Office](#) for further assistance with your My UT Benefits logon.

Attention: Annual Enrollment will begin on July 15, 2016.

My UT Benefits allows you to change your benefits elections and eligible dependents during Annual Enrollment (July 15 - 31). Changes will become effective on September 1, 2016. You may change your elections at any time during the Annual Enrollment period, but your elections **MUST be completed before midnight CT on July 31, 2016.**

OFFICE OF EMPLOYEE BENEFITS © 2016 | benefits@utsystem.edu

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