



The University of Texas System

# RETIRED EMPLOYEE

BENEFITS HIGHLIGHTS  
2025 - 2026

MEDICAL

PRESCRIPTION

DENTAL

VISION

LIFE

# Key Dates for Annual Enrollment | 2025-2026

## Review by July 15

- ☐ **Online Annual Enrollment (AE) Resources** – including the newsletter
- ☐ **Your Current UT Benefits** – review your existing coverage
- ☐ **UT Benefits 2025-2026 Options** – explore what's new
- ☐ **UT SELECT™ Medical PPO Plan** – including UT Tier changes
- ☐ **UT CARE™ Medicare PPO Plan**
- ☐ **NEW! UT SELECT Concierge**
- ☐ **Dependent Eligibility Requirements** – ensure your dependents qualify
- ☐ **Beneficiary Designations** – update for Life coverage if needed
- ☐ **In person/Virtual Fairs** – may be offered at some institutions.

***Monitor your email carefully for any announcements!***

## Make Elections July 15–July 31

Log into **My UT Benefits** and complete the following:

- ☐ Declare **tobacco user or non-user** status
- ☐ **Add / Drop / Waive** coverage
- ☐ **Add / Remove Dependents**
- ☐ Register for the **UT Living Well platform**, powered by Limeade
- ☐ **Review your future benefits** within **My UT Benefits** immediately after making your election

## Follow up by August 15

- ☐ Review your **Confirmation Statement**
- ☐ Upload **dependent / coverage documents** (if required)
- ☐ Submit **Evidence of Insurability (EOI)** (if required)
- ☐ Submit **Evidence of Waiver (EOW)** (if enrolling in Premium Sharing Credit)

## New Plan Year Begins September 1\*

\*For UT CARE, the new plan year begins on January 1.



## UT SELECT Concierge

As a special benefit, you have access to a UT SELECT Concierge — **at no added cost to you.**

Your **UT SELECT Concierge** works with and for you — to remove barriers and cut through red tape in the health care system, so you and your family can get the care you need.

### UT SELECT Concierges can:

- Guide you through a **new diagnosis**
- **Find a doctor or specialist** and get you an appointment
- **Connect with mental health experts** to manage stress, depression, substance misuse or other mental health issues
- Answer benefit questions or **solve a problem with a claim or a bill**



# What's new for 2025-2026

## UT SELECT™ Benefits Changes – Effective September 1, 2025

### Reduced Specialist Copays for Therapy

UT SELECT: \$40

UT Health Tier: \$30

Applies to physical, speech, and occupational therapy.

### Airrosti Remote Recovery

New **\$20 copay** for virtual patient-focused muscle and joint pain treatment.

### Coinsurance Out-of-Pocket Maximum

Increased to **\$5,000** per individual (previously \$3,500), and **\$15,000** per family (previously \$10,500).

### UT Health Network

**NEW!** UT Health San Antonio Multispecialty and Research Hospital joins the UT Health Network.

### Hinge Health Program

Will be **phased out by August 31, 2025**.

## IMPORTANT

If you take no action, your current coverage will continue for **September 1, 2025**.

#### EXPECT NEW ID

**CARDS** FOR UT SELECT MEDICAL AND ANY NEW PLANS ELECTED

**KEEP ID CARDS** FOR PLANS THAT DID NOT CHANGE

## UT CARE™ Medicare PPO

### For Medicare-eligible retirees and their dependents

- **No action is required** if you're already enrolled — your coverage will automatically continue.
- **Automatic enrollment** applies to all Medicare-eligible retirees and dependents.
- You **must be enrolled in both Medicare Part A and Part B** to participate.
- During **Annual Enrollment**, you may add Medicare-eligible dependents to your UT CARE plan.
- A **UT CARE enrollment period** will be held in November for the January 1 start of the new Medicare plan year.

## Living Well Platform powered by Limeade

### Register for Limeade ONE

Our well-being and engagement program designed to help you live your best life. Achieve your physical, emotional, financial, and work well-being goals with personalized activities. When you participate in activities, you'll earn points toward recognition all while achieving your best self.

Visit [ut.limeade.com](https://ut.limeade.com) to register



# Retiree Premium Rates for 2025-2026

See the OEB Annual Enrollment (AE) newsletter for information on the UT Benefits program.

PLAN	RETIREE	RETIREE & SPOUSE	RETIREE & CHILD(REN)	RETIREE & FAMILY
EFFECTIVE SEPTEMBER 1, 2025				
UT SELECT Medical	\$0 <i>no change</i>	\$362.82 \$26.88 <i>increase ▲</i>	\$379.46 \$28.10 <i>increase ▲</i>	\$714.48 \$52.92 <i>increase ▲</i>
UT CARE Medical*	\$0 <i>no change</i>	\$335.94 <i>no change thru 12/31/25</i>	\$351.36 <i>no change thru 12/31/25</i>	\$661.56 <i>no change thru 12/31/25</i>
UT SELECT Dental	\$28.52 <i>no change</i>	\$54.14 <i>no change</i>	\$59.66 <i>no change</i>	\$84.84 <i>no change</i>
UT SELECT Dental Plus	\$61.40 <i>no change</i>	\$116.60 <i>no change</i>	\$128.66 <i>no change</i>	\$183.30 <i>no change</i>
DeltaCare Dental HMO	\$8.71 <i>no change</i>	\$16.56 <i>no change</i>	\$18.31 <i>no change</i>	\$26.14 <i>no change</i>
Superior Vision	\$5.02 <i>no change</i>	\$7.90 <i>no change</i>	\$8.10 <i>no change</i>	\$12.84 <i>no change</i>
Superior Vision Plus	\$7.64 <i>no change</i>	\$11.98 <i>no change</i>	\$12.82 <i>no change</i>	\$18.10 <i>no change</i>

LIFE**	<b>Voluntary Life Insurance*</b> Voluntary Life Requires Evidence of Insurability (EOI)
<b>Tobacco Premium Program</b> \$0 to \$90 per month based upon tobacco user status	

\* Rates may change on January 1, 2026 and will be communicated during the November 2025 UT CARE enrollment period.

\*\* Age based premiums may change depending on your age as of September 1, 2025. Basic Coverage package includes medical, prescription, \$10K Basic Life for retirees.



Annual Enrollment  
[utbenefits.link/AE](https://utbenefits.link/AE)