



MEDICAL & PRESCRIPTION COVERAGE FOR MEDICARE ELIGIBLE RETIREES, DEPENDENTS AND SURVIVING SPOUSES

## **BENEFITS 2026**

#### For Medicare eligible retirees and dependents

- Current UT CARE enrollees' coverage will roll forward.
   No action is required.
- You can add Medicare-eligible dependents to UT CARE during this UT CARE Annual Enrollment.
- Must be enrolled in Medicare A and Medicare B to participate.

## **CHECKLIST**

#### **Review**

- ☐ UT CARE Medicare materials from Blue Cross Blue Shield of Texas and Express Scripts
- ☐ Dependent eligibility requirements

#### Make Elections Nov 1–15

- ☐ Log into My UT Benefits
- ☐ Declare tobacco user or non-user status
- ☐ Add / drop UT CARE coverage
- ☐ Add / remove UT CARE dependents
- ☐ Review your future benefits within *My UT*Benefits
- ☐ Register for the UT Living Well platform, powered by Limeade

### Follow up by November 30

- ☐ Upload dependent documents if required
- ☐ Submit evidence of waiver (EOW) if enrolling in Premium Sharing Credit

### New Plan Year Begins January 1

☐ UT CARE prescription deductible (\$200) resets



### **ID CARDS**

- Keep UT CARE medical and prescription ID cards these are not being reissued for 2026.
- Expect new UT CARE medical ID cards **only for newly elected** UT CARE coverage.

### **IMPORTANT**

If you take no action, your current UT CARE coverage or UT CARE opt out status will continue January 1, 2026.

If you enroll in a non-UT Medicare Advantage or Medicare Supplement plan, you will be disenrolled from the UT CARE Plan, as required by law. This includes UT CARE medical and prescription plans, and the \$10,000 basic life insurance.

You can use TRICARE coverage or outside Medicare coverage to waive your UT Medical insurance and access available premium sharing for other UT voluntary coverages.

To use your outside Medicare coverage to waive your UT CARE plan, you must elect to waive UT CARE and upload proof of outside coverage in the enrollment platform, *My UT Benefits*.

## **UT CARE Premium Rates** for 2026

See the UT CARE Premium Rates for Retirees and Surviving Spouses below.

For UT CARE Retirees and Surviving Spouses who cover a family member enrolled in UT SELECT, the monthly premium is a **blended** rate between UT CARE and UT SELECT. Please log in to *My UT Benefits* to see the adjusted monthly premium rate.

#### **For Retirees**

PLAN	RETIREE	RETIREE & SPOUSE	RETIREE & CHILD(REN)	RETIREE & FAMILY		
EFFECTIVE JANUARY 1, 2026						
UT CARE Medical* THRU 12/31/26	<b>\$0</b> no change	\$362.82 \$26.88 increase ▲	\$379.46 \$28.10 increase ▲	<b>\$714.48</b> \$52.92 increase ▲		

#### Tobacco Premium Program

\$0 to \$90 per month based upon tobacco user status

### **For Surviving Spouses**

PLAN	SURVIVING	SURVIVING	SURVIVING			
	SPOUSE	CHILD(REN)	SPOUSE &			
	ONLY	ONLY	CHILD(REN)			
EFFECTIVE JANUARY 1, 2026						
UT CARE	\$403.05	\$403.05	\$806.10			
Medical*	\$50.68	\$50.68	\$101.35			
THRU 12/31/26	increase ▲	increase ▲	increase ▲			

#### **Tobacco Premium Program**

**\$0 to \$90** per month based upon tobacco user status

# WE ARE HERE FOR YOU

Medicare requires UT CARE and BCBSTX to reach out to members to ensure they're getting the support they need. You may receive reminders about annual exams or other care.

# **UT CARE™ MEDICARE PPO**

If you're currently enrolled in UT CARE, your coverage will automatically continue for the new plan year starting January 1 — no action needed.

Medicare no longer covers telehealth primary care visits as of September 30, 2025, with limited exceptions. Behavioral health telehealth and MD LIVE visits are still covered.

**Hinge Health** will no longer be offered after January 1, 2026, based on a thorough review of the program's performance.

## **UT CARE™ PHARMACY NETWORK**

CVS Pharmacy will leave the UT CARE Medicare Part D network on January 1, 2026, due to contract changes that could significantly increase costs.

If you have prescriptions at CVS, you can transfer them in one of three easy ways:

- 1. **Bring your prescription bottle** to your new pharmacy and asking them to transfer it.
- 2. **Ask your new pharmacy** to call CVS and request the transfer.
- Contact your doctor for a new prescription to take to your new pharmacy.

Express Scripts will contact impacted members in early
December with more details. You can also reach out to Express
Scripts anytime with questions or help finding a new pharmacy.

#### **UT CARE Part D Out of Pocket Limit**

Starting January 1, the annual out-of-pocket copay limit will increase to \$2,100 (up from \$2,000). Once you reach this amount, you won't pay any more prescription copays for the rest of the plan year.

# **LIVING WELL PLATFORM**

Visit **ut.limeade.com** to register for our well-being program designed to help you become your best self, then download the *Limeade ONE* app to check in on your progress on the go!

### ADDITIONAL UT CARE RESOURCES

**UT CARE 24/7 Customer Service (877) 842-7562** www.bcbstx.com/retiree-medicare-ut/faqs

UT CARE Medicare Part D (877) 842-7562 (Express Scripts)

Office of Employee Benefits UT CARE | utbenefits.link/UTCARE

**UT Benefits Billing** | utbenefits.link/UTBenefitsBilling

Contact Your Institution | utbenefits.link/hrcontacts

<sup>\*</sup> Basic Coverage package includes medical, prescription, \$10K Basic Life for retirees.