



UT Benefits

The University of Texas System

EMPLOYEE

BENEFITS HIGHLIGHTS

2026-2027

MEDICAL

PRESCRIPTION

DENTAL

VISION

LIFE

DISABILITY

Annual Enrollment Checklist and Key Dates | 2026-2027

Review

- Online Annual Enrollment (AE) Resources – including the newsletter
- Your Current UT Benefits – review your existing coverage
- UT Benefits 2026-2027 Options – explore what's new
- UT SELECT™ Medical PPO Plan
- NEW!** UT SELECT Preventive Care Incentive Program
- NEW!** UT Lifestyle Benefits
- Dependent Eligibility Requirements – ensure your dependents qualify
- Beneficiary Designations – update for Life and AD&D if needed
- In person/Virtual Fair dates for your institution

Monitor your email carefully for any announcements!

IMPORTANT

If you take no action, your current coverage will continue for the new plan year—except your UT FLEX elections. You must elect UT FLEX each year.

EXPECT NEW ID CARDS FOR ANY NEW PLANS ELECTED

KEEP ID CARDS FOR PLANS THAT YOU DID NOT CHANGE

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**
- Enroll in **UT FLEX**
- Enroll or make changes to the **UT Retirement Program**
- NEW!** Review and enroll in new **Lifestyle Benefits**
- NEW!** Mark your calendar to register for the updated **UT Living Well Platform**, powered by WebMD ONE on September 1.
- Review and **save/print your Confirmation Statement**

Follow up by August 15

- Upload **Evidence of Eligibility (EOE)** documents (required if adding dependents to coverage)
- Upload **Evidence of Waiver documents** (required if waiving the Basic Coverage Plan due to other group health insurance)
- Submit **Evidence of Insurability (EOI)** (required if electing new/increased voluntary life or disability coverage)

New Plan Year Begins September 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**

24/7

UT SELECT Concierge at 866-882-2034

FIND DOCTORS & BOOK APPOINTMENTS

What's new for 2026-2027 | Effective September 1, 2026

UT SELECT™ Benefits Changes

Preventive Care Incentive Program

NEW! Your health plan is designed to support you in staying well. That's why you have access to a no-cost annual preventive exam with your in-network doctor. Effective May 2027, employees and spouses covered can earn an exemption from a new monthly \$50 standard premium differential simply by having an annual preventive exam by February 28, 2027.

Newborn Baby Benefit Change

This change is consistent with BCBSTX's standard benefit and means newborns will have their own deductible, inpatient copay and coinsurance.

Hello Heart Program

NEW! Hello Heart is your new heart health program. Participants in UT SELECT may be eligible to participate in this program to help prevent or decrease development of heart disease and other cardiovascular conditions. Check the eligibility criteria to see if this program is for you.

Increase in Affordable Care Act (ACA)

Out-of-Pocket Maximum

The annual ACA out-of-pocket maximum will increase to \$10,600 (individual) and to \$21,200 (family).

Dental Plans

There are slight changes to the UT SELECT Dental and Dental Plus PPO plan designs*. Dental implants will be a standard benefit instead of an alternative benefit.

The DeltaCare DHMO dental plan is also being updated to a new, more comprehensive plan design.

*Always confirm with your provider what is covered before you receive services.

UT FLEX

UPDATED! The Healthcare Reimbursement Account (HCRA) maximum increases to \$3,400. The Dependent Care Reimbursement Account (DCRA) maximum increases to \$7,500 for plan year 2026-2027.

UT Lifestyle Benefits

NEW! Employees can now enroll in one or more of the new UT Lifestyle Benefits plans: **Accident Insurance, Critical Illness, Hospital Indemnity coverage, Legal coverage, and Pet Insurance.** Rates within *My UT Benefits*.

Please note: UT Dallas and UT Tyler will not offer benefits through Securian Financial and LegalEASE for the 2026-2027 Plan Year. We understand these benefits are meaningful to many employees and appreciate your patience as both institutions continue to evaluate offering them in the future. These institutions are participating in the Pet Insurance offered by MetLife.

Dependent Audit

Dependent audits will be conducted with employees at UT MD Anderson, with all institutions to follow. Use Annual Enrollment to review your listed dependents and make any necessary updates or removals.

Living Well Platform powered by WebMD ONE

Register for the new wellness platform

NEW! Meet the enhanced UT Living Well platform, powered by WebMD ONE, that provides personalized tools, resources, and support to help you focus on and achieve the well-being goals that matter most to you.

Visit webmdhealth.com/UTS starting on September 1 to register.

Available to all UT SELECT and UT CARE members, including dependents 18+, spouses, and retirees.

UT Retirement

Enroll in UTSaver Voluntary Retirement Programs with Pre-tax or Post-tax Contributions

There is no better time than now to maximize your retirement savings, and no better way than the UTSaver plans to do it. Enroll now in the UTSaver TSA or DCP plans to make the most of your tax and savings opportunities!

Learn more at utbenefits.link/UTRetirement

Employee Premium Rates for 2026-2027

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

PLAN	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
EFFECTIVE SEPTEMBER 1, 2026				
UT SELECT Medical* FULL-TIME	\$0 <i>no change</i>	\$429.20 \$66.38 <i>increase ▲</i>	\$414.39 \$34.93 <i>increase ▲</i>	\$820.85 \$106.37 <i>increase ▲</i>
UT SELECT Medical* PART-TIME	\$449.67 \$28.35 <i>increase ▲</i>	\$1,125.68 \$120.70 <i>increase ▲</i>	\$1,031.65 \$89.57 <i>increase ▲</i>	\$1,686.03 \$186.75 <i>increase ▲</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	\$9.01 \$0.30 <i>increase ▲</i>	\$17.14 \$0.58 <i>increase ▲</i>	\$18.94 \$0.63 <i>increase ▲</i>	\$27.05 \$0.91 <i>increase ▲</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>

***Preventive Care Incentive Program**
Effective May 2027, an additional \$50 premium differential applies to each employee or spouse without a preventive care exam by February 28, 2027.

APPLY FOR	Voluntary Life and Accidental Death & Dismemberment Insurance* Voluntary Life Requires Evidence of Insurability (EOI)
APPLY FOR	Short Term Disability \$0.30 per \$100 of Monthly Earnings Requires Evidence of Insurability (EOI)
APPLY FOR	Long Term Disability \$0.34 per \$100 of Monthly Earnings Requires Evidence of Insurability (EOI)
Tobacco Premium Program \$0 to \$90 per month based upon tobacco user status	

* Age and salary-based premiums may change depending on your age and salary as of September 1, 2026. Basic Coverage package includes medical, prescription, \$50K Basic Life, and \$50K Basic AD&D for employees.



Annual Enrollment
utbenefits.link/AE