



The University of Texas System



# RETIRED EMPLOYEE

BENEFITS HIGHLIGHTS

**2026-2027**

MEDICAL

PRESCRIPTION

DENTAL

VISION

LIFE

# 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 including new Pet Insurance
- UT SELECT™ Medical PPO Plan**
- NEW! UT Lifestyle Benefits**
- UT SELECT Concierge**
- 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!**

## 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**
- 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 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**



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

## UT SELECT™ Benefits Changes 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 out-of-pocket maximum will increase to \$10,600 (individual) from \$9,200, and to \$21,600 (family) from \$18,400.

## 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.

## IMPORTANT

If you take no action, your current coverage will continue for September 1, 2026.

**EXPECT NEW  
ID CARDS FOR  
ANY NEW PLANS  
ELECTED**

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

## 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. More information is available in the Annual Enrollment Benefits Guide.

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

## UT Lifestyle Benefits

**NEW!** Retirees can elect Pet Insurance through the new UT Lifestyle Benefits plans. See your Annual Enrollment Benefits Guide for more information and add this important benefit for your pet(s).

## 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](https://webmdhealth.com/UTS) starting on September 1 to register.

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



# Retiree Premium Rates for 2026-2027

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

PLAN	RETIREE	RETIREE & SPOUSE	RETIREE & CHILD(REN)	RETIREE & FAMILY
<b>EFFECTIVE SEPTEMBER 1, 2026</b>				
UT SELECT <b>Medical</b>	<b>\$0</b> <i>no change</i>	<b>\$429.20</b> \$66.36 <i>increase ▲</i>	<b>\$414.39</b> \$34.93 <i>increase ▲</i>	<b>\$820.85</b> \$106.37 <i>increase ▲</i>
UT CARE <b>Medical*</b>	<b>\$0</b> <i>no change</i>	<b>\$362.82</b> <i>no change thru 12/31/26</i>	<b>\$379.46</b> <i>no change thru 12/31/26</i>	<b>\$714.48</b> <i>no change thru 12/31/26</i>
UT SELECT <b>Dental</b>	<b>\$28.52</b> <i>no change</i>	<b>\$54.14</b> <i>no change</i>	<b>\$59.66</b> <i>no change</i>	<b>\$84.84</b> <i>no change</i>
UT SELECT <b>Dental Plus</b>	<b>\$61.40</b> <i>no change</i>	<b>\$116.60</b> <i>no change</i>	<b>\$128.66</b> <i>no change</i>	<b>\$183.30</b> <i>no change</i>
DeltaCare <b>Dental HMO</b>	<b>\$9.01</b> \$0.30 <i>increase ▲</i>	<b>\$17.14</b> \$0.58 <i>increase ▲</i>	<b>\$18.94</b> \$0.63 <i>increase ▲</i>	<b>\$27.05</b> \$0.91 <i>increase ▲</i>
Superior <b>Vision</b>	<b>\$5.02</b> <i>no change</i>	<b>\$7.90</b> <i>no change</i>	<b>\$8.10</b> <i>no change</i>	<b>\$12.84</b> <i>no change</i>
Superior <b>Vision Plus</b>	<b>\$7.64</b> <i>no change</i>	<b>\$11.98</b> <i>no change</i>	<b>\$12.82</b> <i>no change</i>	<b>\$18.10</b> <i>no change</i>
<b>LIFE**</b>	<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, 2027 and will be communicated during the November 2026 UT CARE enrollment period.

\*\*Age based premiums may change depending on your age as of September 1, 2026. Basic Coverage package includes medical, prescription, \$10K Basic Life for retirees.

# Third-Party Credit Card Fees for Premium Payments

Effective September 1, 2026, retirees will be responsible for paying fees charged by Tx. Gov or TransIT when using a credit card for monthly premiums. To avoid paying these fees, opt in to monthly premium payments through your TRS annuity check or bank account by completing the appropriate form located at [utbenefits.link/UTBB](https://utbenefits.link/UTBB) and underneath the Resources header.



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