

**UT** Benefits

The University of Texas System



# EMPLOYEE

ANNUAL ENROLLMENT & RESOURCE GUIDE

FOR INSURANCE, RETIREMENT AND WELLNESS PROGRAMS

JULY 2026

A PUBLICATION OF  
THE OFFICE OF EMPLOYEE BENEFITS



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THE OFFICE OF EMPLOYEE BENEFITS

# We are Working for You

The University of Texas System Office of Employee Benefits has been trusted for over 25 years to lead in the design and high-quality administration of cost-effective UT Benefits programs for the employees, retirees, and family members of the UT System. Our goal is to continue to provide high quality and cost-effective health/benefit programs.

We collaborate with all UT institutions to meet your healthcare needs.

## **We believe that our programs provide you an exceptional healthcare experience.**

Your self-funded **UT SELECT** Medical and Prescription drug plans are administered through Blue Cross and Blue Shield of Texas and Express Scripts, funded by premiums paid by members, UT institutions, and the State of Texas.

The Dental and Vision plans are optional and are administered through Delta Dental and Superior Vision.

We want you to get the most out of your benefits and your plan. Please review the Annual Enrollment & Resource Guide carefully, and we hope you find this information helpful.

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**UT BENEFITS FOR ONE. HEALTH FOR UT SYSTEM.**

# Annual Enrollment & Resource Guide

This guide provides details on the benefits enrollment process and the uniform benefits plan for UT employees and their qualified dependents. It also contains important information you may wish to refer to throughout the year.

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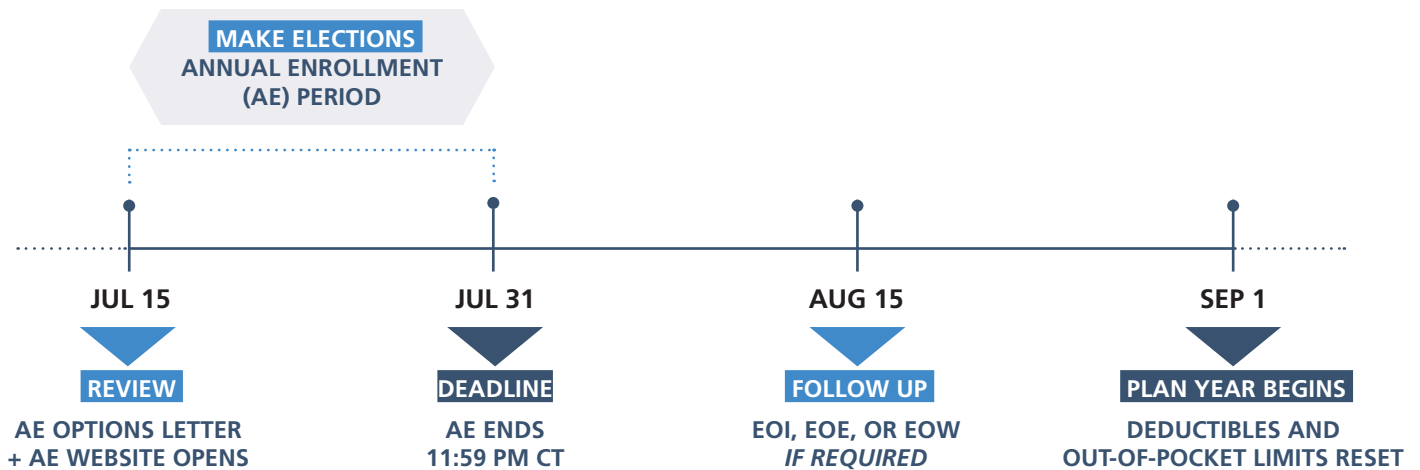
## Important: Availability of Summary Health Information

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The Uniform Summary of Benefits and Coverage (SBC) provision of the Affordable Care Act requires all insurers and group health plans to provide consumers with an SBC to describe 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 your medical plan, visit the website [utbenefits.link/SBC](https://utbenefits.link/SBC). You can view the glossary at [www.healthcare.gov/sbc-glossary](https://www.healthcare.gov/sbc-glossary). To request a copy of these documents free of charge, you may call the SBC hotline at **855-756-4448**.

# Annual Enrollment Timeline



## What to Expect in the New Plan Year

### September 1, 2026

#### NEW UT SELECT MEDICAL & DENTAL PLAN UPDATES

Please read more about updates to the plan design for **UT SELECT** medical plan and the **UT SELECT** Dental plan later in this guide.

#### NEW LIFESTYLE BENEFITS

Lifestyle Benefits including additional accident, critical illness, hospital insurances; legal services; and pet insurance are now available to active UT employees. Please find details about the Lifestyle Benefits later in this guide.

#### NEW ID CARDS

You will receive new ID cards for any **new plans** you elect during this enrollment period. **Keep your ID cards** for insurance plans you **did not change**.

#### UT FLEX LIMITS

There are new HCRA and DCRA annual limits as of 9/1/2026. You can find details in this guide to help you consider the best choices for your UT FLEX annual elections.

#### UT FLEX CARDS

Your current UT FLEX convenience card remains valid **until the expiration date printed on the card**. A new card will only be issued once the current one expires.

#### PLAN YEAR RESET

Annual **deductibles and limits reset** on September 1. Be aware that your **first prescription fill** of the new plan year may cost more than usual due to the deductible starting over.

### Ongoing: Keep in Touch

#### UPDATE YOUR ADDRESS

Be sure to notify your institution of any changes to your mailing or contact information to ensure you receive important benefits communications.




#### NEED HELP OR HAVE QUESTIONS?

Refer to the Contact Information section of this newsletter to reach out to insurance vendors for plan details or to contact your institution.

#### IMPORTANT

If you don't want to make any changes, you don't have to do anything to continue with your current plan selections, except for UT FLEX which must be elected each year.

# Detailed Timeline

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">BY JULY 15</p>	 <p><b>REVIEW</b> Make informed benefits choices with resources available to help you</p>	<p><b>ANNUAL ENROLLMENT WEBSITE AVAILABLE BY JULY 15</b></p> <ul style="list-style-type: none"> <li>• Virtual and/or Annual Enrollment Meetings (at your institution)</li> <li>• Insurance vendors available for plan-specific questions (see information on OEB Virtual Annual Enrollment website and Contacts at the end of this publication)</li> </ul> <p><a href="http://www.utsystem.edu/benefits">www.utsystem.edu/benefits</a></p>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">JULY 15 – 31</p>	 <p><b>MAKE ELECTIONS</b> Annual Enrollment Period</p>	<p><b>JULY 15 – 31</b></p> <p><b>UT Benefits Enrollment Options email or letter delivered by July 15<sup>th</sup></b> lists current coverage, options for coverage for the next plan year beginning September 1, 2026, and instructions for making changes online.</p> <p><b>During this period, you can:</b></p> <ul style="list-style-type: none"> <li>• Make changes to your benefits,</li> <li>• Apply for long or short term disability insurance (EOI required),</li> <li>• Enroll in voluntary term life insurance up to 10X your salary (EOI required),</li> <li>• Add or remove dependents,</li> <li>• Enroll in UT FLEX,</li> <li>• Enroll in new Lifestyle Benefits,</li> <li>• Change coverage options for certain plans, and</li> <li>• Register for the new wellness platform – <b>registration starts September 1!</b></li> </ul> <p><b>This is a good time to update other items if you've had changes during the year, like:</b></p> <ul style="list-style-type: none"> <li>• Contact information,</li> <li>• Tobacco user status,</li> <li>• Beneficiary information, and</li> <li>• This is also a good time to review your voluntary retirement current elections at <a href="http://utbenefits.link/RetirementManager">utbenefits.link/RetirementManager</a></li> </ul>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">BY AUGUST 15</p>	 <p><b>FOLLOW UP</b> Complete EOI, EOE, or EOW (if required)</p>	<p><b>DEADLINE AUGUST 15</b></p> <p><b>Evidence of Insurability (EOI)</b> is required to increase employee voluntary group term life up to 10x salary. Evidence of Insurability is required to add long or short-term disability insurance,</p> <p><b>Evidence of Eligibility (EOE)</b> is required when you enroll your spouse or a dependent for the first time on any plan, and</p> <p><b>Evidence of Waiver (EOW)</b> is required if you waive <b>UT SELECT™</b> medical coverage and wish to apply premium sharing to pay for other eligible coverage.</p>

# Out-of-Pocket Premiums

Please review the premium rate changes carefully. Age and salary-based premiums may change depending on your age and salary as of September 1, 2026.

PLAN	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
<b>PREMIUMS</b>				
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>
<b>Tobacco Premium Program</b> \$0 to \$90 per month based upon tobacco user status				

## 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.

## Voluntary Group Term Life Rates

Please be sure to review the rate associated with your age as of September 1, 2026.

EMPLOYEE RATE CHART	
AGE OF SUBSCRIBER ON 9/01/26	RATE PER \$1,000 COVERAGE
15 - 19	\$0.035
20 - 24	\$0.035
25 - 29	\$0.035
30 - 34	\$0.035
35 - 39	\$0.045
40 - 44	\$0.059
45 - 49	\$0.092
50 - 54	\$0.142
55 - 59	\$0.221
60 - 64	\$0.345
65 - 69	\$0.616
70 - 74	\$0.713
75 - 79	\$0.884
80 - 84	\$1.549
85 - 90	\$1.549
90 and over	\$1.549

Employee spouse rates available in *My UT Benefits*.

Basic Coverage package includes medical, prescription, \$50K Basic Life, and \$50K Basic AD&D for employees.

# Out-of-Pocket Premiums

## Voluntary Accidental Death & Dismemberment

MONTHLY PREMIUM RATE
\$0.12 per \$10,000 coverage

## Short-Term and Long-Term Disability

MONTHLY PREMIUM RATES	
SHORT TERM DISABILITY	\$0.30 per \$100 of monthly income
LONG TERM DISABILITY	\$0.34 per \$100 of monthly income

# 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**



# UT SELECT™ Medical Plan

## Overview for 2026-2027

The 2026-2027 benefits plan year begins on September 1, 2026. For the UT SELECT Medical PPO self-funded plan, there are a small number of plan design changes including:

### Newborn Baby Benefit Change

The newborn benefit will change September 1, 2026. This change is consistent with BCBSTX's standard benefit and means newborns will have their own deductible, inpatient copay and coinsurance.

### Increase in Affordable Care Act (ACA) Out-of-Pocket Maximum

The annual ACA out-of-pocket maximum will increase from \$9,200 to \$10,600 (individual) and from \$18,400 to \$21,200 (family).

## New! Premium Care Incentive Program for UT SELECT\*

### TAKE CARE OF YOUR HEALTH AND YOUR WALLET

Your health plan is designed to support you in staying well, not just when you're sick. That's why you have access to a **no-cost annual preventive** exam with your in-network doctor.

Even better? Through the **Preventive Care Incentive Program (PCIP)**, each employee and spouse can **waive the \$50 Standard Premium Differential** that applies to your monthly medical premium simply by completing your annual preventive exam.

### WHY IT MATTERS?

Annual exams help you catch potential health concerns early, stay on track with recommended screenings, and build a relationship with your primary care provider.

### WHAT YOU NEED TO DO

For the 2026-2027 UT SELECT plan year, employees and their spouses must have a preventive exam on file by February 28, 2027, in order to waive a \$50 monthly premium differential. If your preventive exam is on file for a date of service between February 2026 and February 2027, you will not incur the \$50 premium differential assessed starting in May 2027. You should continue to have an exam every 12 months in order to remain in good standing and waive the premium differential applied at a future date.

Taking time for your annual exam is one of the simplest—and most valuable—things you can do for your health. Schedule your visit today and start taking advantage of the PCIP. If you don't have a Primary Care Physician, call the **UT SELECT Concierge at 866-882-2034** to find one today!

\*For more details and information on the PCIP, visit [utbenefits.link/AE](https://utbenefits.link/AE)

# UT SELECT™ Medical Plan

## Overview for 2026-2027

### UT SELECT Medical Coverage Continues at No Cost for Full-Time Employees

#### FULL-TIME EMPLOYEES

Full-time, benefits-eligible employees will continue to receive **UT SELECT Medical plan coverage at no cost**. While employees' UT SELECT Medical plan is provided at no cost, the PCIP does apply to the employee and the spouse. Information is available in the PCIP FAQ linked within the PCIP article.

#### PART-TIME EMPLOYEES

Part-time, benefits-eligible employees will receive **50% premium sharing** for their **UT SELECT** Medical insurance. The PCIP does apply to Part-Time employees and spouses.

#### DEPENDENT COVERAGE

There will be an **increase in premium rates** for dependents covered under the plan. Please refer to the premium rate table included in this newsletter for specific details.

#### PLAN QUALITY AND ACA RATING

The **UT SELECT** Medical plan maintains its **Gold Level rating** under the Affordable Care Act (ACA). This designation confirms that the plan provides a **high level of coverage**, with the insurance paying **80% or more of total healthcare costs** on average.

### DID YOU KNOW?

When a member seeks services, a provider must collect the appropriate member cost share at the time of service. This can be a copayment, deductible or co-insurance. This ensures the provider is compliant with any applicable contracts and also state law.

# UT Health Network

The UT Health Network is part of an enhanced plan design for the **UT SELECT** Medical plan. When receiving services from certain UT providers and certain UT medical facilities, **UT SELECT** Medical plan participants will save on out-of-pocket costs.

## How does the UT Health Network benefit work?

The UT Health Network benefit tier features lower copays and coinsurance when you visit a participating UT provider at a participating UT facility. You can also save on provider charges when treatment is received from a participating UT provider at a non-participating facility.

	UT HEALTH NETWORK BENEFIT	UT SELECT IN-NETWORK BENEFIT
PRIMARY CARE	\$20 copay	\$30 copay
SPECIALIST	\$40 copay	\$50 copay
PT, ST, OT	\$30 copay	\$40 copay
EMPLOYEE CLINIC	\$10 copay	\$30 copay
DEDUCTIBLE	\$600	\$600
COINSURANCE	10%	20%
INPATIENT	Deductible plus 10% coinsurance	\$200 / day (\$1,000 max/ admission) plus 20% coinsurance

## Where can I receive services under the UT Health Network?

Services received at participating UT facilities and Employee/ Nursing Clinics offer the greatest savings under the UT Health Network.

## Who is participating in the UT Health Network?

- UT Medical Branch Galveston facilities & providers;
- UT Health Northeast (Tyler) facilities & providers;
- UT Rio Grande Valley providers and facilities;
- UT Austin, UTHealth Houston, and UT Health San Antonio Employee & Nursing Clinics and University Health System in San Antonio;
- UT Dallas Callier Center for audiology and hearing aids; and
- UT Health San Antonio Multispecialty and Research Hospital.

The UT Health Network benefit is not available at this time for services received from UT Southwestern or UT MD Anderson Cancer Center physicians or facilities. Your regular **UT SELECT** Medical in-network benefits apply for these providers and locations.

You can log into Blue Access for Members to access the Provider Finder® specific to **UT SELECT** Medical, where participating providers and facilities are clearly marked as being part of the UT Health Network. You must be logged in to see the "UT Health Network" designation – [www.bcbstx.com/ut](http://www.bcbstx.com/ut).

# UT Health Network

## Benefits Examples

Your UT Health Network benefit applies depending on the status of the provider and facility as shown below.

- **Visit to a Participating Employee or Nursing Clinic**  
Member pays \$10 copay.
- **Office Visit with a UT Provider (at any Facility)**  
Member pays office visit copay of \$20 or \$40.
- **Inpatient or Outpatient Services with a UT Provider at a participating UT Facility**  
Member pays regular \$600 deductible, 10% coinsurance on provider and facility charges, and a \$0 inpatient/\$200 outpatient copay.
- **Inpatient or Outpatient Services with a UT Provider at a nonparticipating Facility**  
Member pays regular \$600 deductible, 10% coinsurance on provider charges, 20% coinsurance on facility charges, and \$200 facility copay per day (\$1,000 maximum per admission).

# UT SELECT™ Prescription Drug Plan

Your prescription drug benefits are included as part of your **UT SELECT** medical plan and the prescription plan is administered by Express Scripts, Inc.

There are no changes to the annual prescription deductible or copayment amounts which reset September 1, 2026.

## Reminder More Options Available for Filling your 90-Day Maintenance Medications

As part of your **UT SELECT** prescription benefit, many of your medications can be filled with a 90-days supply. By filling 90 days at a time, you have access to a more convenient and money-saving feature for your maintenance medications (those drugs you take regularly for ongoing conditions).

Fill your 90-day supply at a participating pharmacy including through Express Scripts home delivery, Walgreens, and at University of Texas pharmacies.

### HOW DOES IT WORK?

1. From the Express Scripts home delivery pharmacy, you can get 90-day supplies of your medications delivered direct to you, safely and securely, with free standard shipping.  
Log in at [express-scripts.com/ut](https://www.express-scripts.com/ut) or call the number listed on the back of your member ID card to learn how to get started with home delivery. Express Scripts can contact your doctor to have a new 90-day prescription sent right to you.
2. Or, you can fill your maintenance prescriptions at a nearby Walgreens or UT pharmacy. The pharmacist will contact your doctor to get a new 90-day prescription or will transfer your current 90-day prescriptions.

Your copayment for your 90-day supply will be the same whether you fill your prescriptions through Express Scripts home delivery or at a participating Walgreens or UT pharmacy.

If you have questions about the 90-day maintenance medication benefit or want assistance to help you get started, call Express Scripts at **(800) 818-0155** 24 hours a day, 7 days a week.

## Reminder Mid-year Formulary Changes

While mid-year formulary changes don't occur frequently, it is possible that a medication can change co-pay tiers during the plan year. For more information on what your cost will be please use the member website at [www.express-scripts.com](https://www.express-scripts.com) where you can run drug coverage checks to see your cost.

# UT SELECT™ Prescription Drug Plan

## What to Know About Specialty Medications

If you or a family member is diagnosed with a chronic condition, you may be prescribed a drug classified as a specialty medication. Conditions requiring treatment with specialty medications are hemophilia, multiple sclerosis, cancer and many others.

Your **UT SELECT** plan covers specialty medications through Express Scripts' specialty pharmacy Accredo. Accredo's specialty-trained pharmacists and nurses work with your doctors to provide you with hyper-focused care and support throughout your treatment, which includes:

- Clinical support around the clock with specialty-trained pharmacists and nurses available 24/7 to answer any questions,
- Nurses to provide one-on-one support to help you administer your medication; and
- Assistance to get you your medication and supplies delivered to you with free shipping at no additional charge.

## UT HEALTH INSTITUTIONS SPECIALTY PHARMACIES

Many UT Health institutions have a specialty pharmacy onsite. If you've been prescribed a specialty medication, ask your UT pharmacy today if you're able to fill your specialty prescription there for added convenience and support.

# Powerful Resources Available Through Your UT SELECT Plan

## NEW! Hello Heart

Hello Heart is your new heart health program. UT System has partnered with Hello Heart to support your heart health. This exclusive benefit is available to UT SELECT participants and helps them manage their blood pressure, build heart healthy habits, and support their overall cardiovascular health.

Did you know that cardiovascular disease is the leading cause of death and one of the most expensive chronic diseases to manage. Over 900,000 deaths a year are caused by cardiovascular disease, and 62% of adults have risk factors associated with heart disease.



### Coming on Sep. 1

Sign up to be notified when Hello Heart becomes available to you

## Are you eligible to enroll in the Hello Heart program?

Eligible members include employees and adult dependents (18+) who are covered by the UT SELECT medical plan and meet at least one of the following criteria:

- 1. Have blood pressure readings of 130/80 mmHg or higher, or**
- 2. Take blood pressure medication.**

If this is you, sign up now to be notified when Hello Heart becomes available 9/1/2026. Eligible participants will receive:

- No-cost blood pressure and heart rate monitor
- Heart health tracking app
- Personalized feedback and digital coaching
- Secure, detailed reports, and
- Activity, medication and cholesterol tracking.

# Powerful Resources Available Through Your UT SELECT Plan

## Virtual Visits Powered by MDLIVE®

Getting sick after hours or on weekends used to mean a lengthy, costly trip to the emergency room or urgent care center. Your medical provider, including UT Health providers, may offer telehealth consultations by phone or video. If they don't, MDLIVE®, offers 24/7/365 access to virtual visits for your primary care and behavioral health needs. You don't have to leave the comfort of your own home to talk to a doctor, and best of all, your virtual visit with MDLIVE® has a \$0 copay!

With virtual visits, you get:

- **24/7 access** to independently contracted, board-certified doctors;
- **Access via online video, mobile app or telephone;** and
- **E-prescriptions sent to your local pharmacy,** when appropriate.

Virtual visit doctors can treat a variety of health conditions, including:

- Allergies,
- Asthma,
- Behavioral Health, including family counseling,
- Colds and flu,
- Ear problems (age 12+),
- Fever (age 3+),
- Nausea,
- Pink eye,
- Rash, and
- Sinus infections.

## Download the MDLIVE app

Download the MDLIVE® app now and register. It's simple and you just need your first name, date of birth, and BCBSTX member ID number (found on your ID card). For more information about MDLIVE®, contact a health advocate at **866-882-2034** or visit **MDLIVE.com/bcbstx** for more information.

\*In the event of an emergency, this service should not take the place of an emergency room or urgent care facility. Proper diagnosis should come from your doctor and medical advice is between you and your doctor.

MDLIVE®, an independent company, operates and administers the virtual visits program and is solely responsible for its operations and that of its contracted providers.

# Powerful Resources Available Through Your UT SELECT Plan

## Headway Behavioral Health Fits Your Needs

If you're ready to see a mental health specialist but are overwhelmed by the process, you're not alone. With Headway, you can find the right fit with a specialized provider from over 4,000+ mental health clinicians committed to providing high quality care across Texas. Through an easy-to-use platform, you can find providers who accept your **UT SELECT**.

Medical insurance and book and manage appointments and even pay directly through the Headway website.

Want more information? Go to [headway.co/m/bcbstx](https://headway.co/m/bcbstx). For a list of additional behavioral health resources visit [utbenefits.link/stressless](https://utbenefits.link/stressless).

## Learn to Live, based on Cognitive Behavioral Therapy (CBT)

Learn to Live (L2L) is a behavioral health digital platform available to **UT SELECT**<sup>™</sup> members which offers condition-specific programs, each delivered in a user-paced multimedia experience. Services are also available on demand with the options for one-to-one clinician coaching services.

The seven self-directed programs are available in English and Spanish:

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia
- Panic
- Resilience
- Substance Use

### How to Register

Visit the BCBSTX Blue Access for Members website to enroll and complete a comprehensive clinical assessment (confidential). Or, visit the Learn to Live website [www.learntolive.com/welcome/BCBSTX](https://www.learntolive.com/welcome/BCBSTX), enter access code: **BETTERME** and follow the prompts. If you have questions, **UT SELECT** members can call a **UT SELECT Concierge** at (866) 882-2034.

# Powerful Resources Available Through Your UT SELECT Plan

## Ovia Health A Digital Support Program

Ovia+ (for UT SELECT participants only) offers essential resources for women's health, preventive care, family planning, pregnancy, postpartum recovery, and menopause. Ovia+ is included with your UT SELECT health plan, offered through Blue Cross and Blue Shield of Texas (BCBSTX). With Ovia, you'll have access to:

- Daily personalized articles and tips to help you achieve your goals
- Unlimited in-app messaging with our team of health professionals
- Instant analysis and feedback on your health data
- Features including health and symptom tracking, checklists, health assessments, access to a care team 7 days a week, and informative content guided by our dedicated team of clinical experts.

### To Start Receiving Support

1. Download the app that's right for you
2. Select "I have Ovia Health as a benefit" during signup
3. Enter your health plan (required)
4. Enter your employer (optional)

Already have an Ovia Health app on your phone?

1. Open the "more" menu
2. Tap "My healthcare info"
3. Enter your health plan (required)
4. Enter your employer (optional)

### Download the app That is Right for You

**Ovia** –

Support for reproductive health, fertility and menopause

**Ovia Pregnancy** –

Ongoing support for your healthiest, happiest pregnancy

**Ovia Parenting** –

Go to resource for family and working parents

To create an account, choose "**I have Ovia Health as a benefit**" before tapping "**Sign up**" and make sure to select BCBSTX as your health plan and enter your employer name. You'll also need to enter your first and last name (as listed with your health plan), date of birth and ZIP code. Once you accept the terms and conditions, you're ready to explore Ovia!

You can also contact a health advocate at **866-882-2034** for more information or should you have any questions.

# Powerful Resources Available Through Your UT SELECT Plan

## Seasons of Life<sup>SM</sup>

Seasons of Life is a proactive outreach program offered through your **UT SELECT™** and **UT CARE™** benefits and Blue Cross and Blue Shield of Texas (BCBSTX) that provides personalized claims resolution assistance to you and your dependents who may be dealing with the death of a loved one.

When BCBSTX learns of a death, a specially trained customer advocate will send a handwritten sympathy card. This advocate will become your single point of contact for the duration of the program. You and/or your family can then contact the customer advocate at a time that is convenient for you to discuss any insurance-related matters.

BCBSTX will conduct a full review of the deceased's reimbursement history, claims status and customer service history before contacting you and/or your family, so the customer advocate can anticipate needs and ensure that compassionate help is available when it's needed most.

While the Seasons of Life program is launched proactively based on information provided to BCBSTX, please know that you and/or your dependents can contact a health advocate for assistance if needed. Simply call **866-882-2034**.

## Access Hope Cancer Care

As part of your **UT SELECT** health plan, you have access to tools, resources and oncology nurse expertise as part of the Cancer Services and Support program. There is **no additional cost** for this service. This service includes:

### EXPERT REVIEW AND SUPPORT

You can have a cancer expert review your case. This specialist will keep in touch with your doctor to discuss your treatment plan and possible clinical trials. If you have a rare or complex cancer, your case will automatically be sent for expert review.

### MENTAL HEALTH SUPPORT

Dealing with cancer isn't just a medical issue, it can have a big impact on your and your loved ones' mental health. **UT SELECT Concierges** can connect you with a wide range of easy to access mental health benefits to help your work through the challenges.

Contact a **UT SELECT Concierge** at **866-882-2034** to help get the care you need.

**UT SELECT Concierge** and nurses do not give medical advice or take the place of a doctor's care. Talk to your doctor or health care professional about any health questions or concerns.

# Powerful Resources Available Through Your UT SELECT Plan

## Get Help With Muscle and Joint Pain or an Unresolved Injury with Airrosti®

Airrosti offers care that may be an alternative to surgery and traditional pain management for back, knee, arm, foot, wrist pain and more.

In-clinic providers are located throughout Texas to diagnose and help rapidly resolve pain. Appointments include one hour of assessment, diagnosis, treatment and education for common conditions.

Airrosti also offers Remote Recovery by video consultations for treating muscle and joint pain, sprains, strains and chronic conditions. As part of your customized recovery plan, you have access to:

- One-on-one virtual access with a provider
- Access to the Airrosti app with customized exercise videos, tracking, reminders and direct messaging with your provider
- A recovery kit including tools designed to help you feel better fast

Airrosti visits are available for the same copay as physical therapy.

Schedule a no cost, no obligation chat with an Airrosti provider at [airrosti.com/vipchat](https://airrosti.com/vipchat) or contact a **UT SELECT Concierge** for more information at **866-882-2034**.

Airrosti is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide back and joint pain resolution services for members with coverage through BCBSTX.

# Dental Benefits

## Dental Plan Options

UT System offers three dental plan options: **two self-funded PPO plan options**—UT SELECT Dental and UT SELECT Dental Plus— and a **fully insured dental HMO** option (DeltaCare USA), all administered by Delta Dental Insurance Company. There are no benefit changes on any of the plans, and the rates all remain the same.

### UT SELECT Dental PPO Plan Options

PPO dental plans allow you to see any dentist, although your benefits go further if you choose a network dentist. While both PPO plans cover most of the same types of services and provisions, the premiums are different and the benefits are more enhanced in the **UT SELECT Dental Plus** plan. Compare the benefits closely to select the plan that best meets your or your family's needs.

**NEW!** Effective 9/1/26 Delta **UT SELECT Dental** Standard and Plus will provide enhanced implant coverage.

Effective 9/1/26, the plan provides broader coverage for implants instead of the current alternative benefit of 3-unit bridge. The enhancement reflects more current trends in plan design and also typically represents an out-of-pocket savings for members.

### Dental HMO – DeltaCare USA

The DeltaCare USA Dental Health Maintenance Organization (DHMO) plans require you to choose one dentist or dental facility to coordinate all your oral health needs. If you need to see a specialist, your primary care dentist will refer you; specialty care requires preauthorization. When you receive a dental service, you pay a fixed dollar amount for the treatment (a "copayment"). Diagnostic and preventive services have a low copayment or even no copayment. However, generally if you visit a dentist outside of the network, you may be responsible for the entire bill.

### DeltaCare USA Plan Design Features

- Set copayments.
- No annual deductibles and no maximums for covered benefits.
- Low out-of-pocket costs for many diagnostic and preventive services (such as professional cleanings and regular dental exams).
- Upon enrollment into the DeltaCare USA plan, you must select a primary dentist. You may call Delta Dental at **800-893-3582** to find out if your current dentist is in the DeltaCare network. Do not make any appointments until you are certain that DeltaCare has confirmed a dentist for you and/or for each of your covered dependents.
- If you visit a dentist other than the one listed as your primary dental provider, your services may not be covered.
- **NEW!** Effective 9/1/2026, our UT Dental HMO plan is undergoing a modernization to the plan design. This will provide significantly richer coverage in several key areas — especially diagnostics, preventive care, periodontal surgery, restorative options, oral surgery, and most notably implants. Many services that are not currently covered at all will now be available, often with \$0 copay. Members also gain access to modern imaging, enhanced gum disease treatment, implant benefits, additional denture services, and broader anesthesia and surgical coverage. This update to the plan design will result in a slight increase in the monthly premium.

**ALWAYS CONFIRM WITH YOUR PROVIDER WHAT IS COVERED BEFORE YOU RECEIVE SERVICES. LIMITATIONS & EXCLUSIONS APPLY. CONTACT DELTA DENTAL FOR SPECIFIC DETAILS ABOUT BENEFITS AND COVERAGE AT 800-893-3582.**

# Dental Benefits

## Dental Plan Design Features & Services

PLAN DESIGN FEATURES	UT SELECT DENTAL PPO	UT SELECT DENTAL PLUS PPO
DEDUCTIBLE	\$25 deductible	Plan pays deductible
ANNUAL BENEFIT ALLOWANCE	\$1,250 annual benefit maximum	\$3,000 annual benefit maximum
ORTHODONTICS	Separate \$1,250 lifetime orthodontic benefit maximum	Separate \$3,000 lifetime orthodontic benefit maximum
NETWORK OPTIONS	Freedom to choose any licensed dentist. For maximum savings, choose from the Dental Preferred Organization (DPO). If you choose a provider outside of the DPO network, you may be subject to balance billing. Contact Delta Dental customer service to confirm the status of your dental provider.	Freedom to choose any licensed dentist. For maximum savings, choose from the Dental Preferred Organization (DPO). If you choose a provider outside of the DPO network, you may be subject to balance billing. Contact Delta Dental customer service to confirm the status of your dental provider.

BENEFITS AND COVERED SERVICES	UT SELECT DENTAL PPO	UT SELECT DENTAL PLUS PPO
DIAGNOSTIC & PREVENTIVE SERVICES	100%	100%
BASIC SERVICES	80%	100%
MAJOR SERVICES	50%	80%
ORTHODONTIC SERVICES	50%	80%

# Vision Benefits

## Vision Plan Options

There are no changes to the vision plan design or to rates for the 2026-2027 plan year. You and your eligible dependents have the option to enroll in the basic plan or the Plus plan (offering enhanced benefits), both administered by Superior Vision. While both plans cover most of the same types of services, the Plus plan includes some additional benefit at a slightly higher premium. Compare the benefits closely to select the plan that best meets your or your family's particular needs. See below for some examples.

PLAN DESIGN FEATURES	SUPERIOR VISION PLAN	SUPERIOR VISION PLUS PLAN
ANNUAL EXAM COPAYMENT	\$35 copay	\$35 copay
FRAME ALLOWANCE	\$140	\$165
PROGRESSIVE LENS ALLOWANCE	Member pays difference between lined trifocals and progressive retail cost.	\$120
COVERED LENS OPTIONS	Standard lens options covered in full; additional options not covered	Standard lenses and additional lens options covered in full: <ul style="list-style-type: none"> <li>• Polycarbonates (dependent children to age 26)</li> <li>• Scratch coat</li> <li>• Ultraviolet coat</li> </ul>
NETWORK OF PROVIDERS	Best value provided when visiting a contracted Superior Vision provider. Please contact Superior Vision customer service before you receive services to confirm if your provider is in-network.	

For additional information about each of the current UT vision plans briefly described above, please visit the OEB website. Plan limitations and exclusions do apply for each of these plans. For specific details about plan benefits and coverage, please contact Superior Vision customer service at **844-549-2603**.

## Additional Options

Superior Vision provides authorized online retailers where members can connect their benefits and shop online. The University of Texas System members can access their benefit for purchasing eyewear and/or contacts through **Glasses.com**, **1-800 Contacts**, **ContactsDirect** and **Befitting**. Find more information on the Superior Vision website, [microsite.superiorvision.com/utsystem/UsingYourBenefits](https://microsite.superiorvision.com/utsystem/UsingYourBenefits) or call Customer Service at **844-549-2603**.

# BCBSTX Ancillary Group Term Life and AD&D Insurance

## Why You Should Consider Life Insurance This Annual Enrollment

Although we don't like to talk about it, the fact is that most people need life insurance to financially protect their family in case of premature death. If you were to pass away unexpectedly, would you want your family's financial standard of living to be better, worse or the same as it is today?

Americans' intent to purchase life insurance is at an all-time high. Thirty-one percent of consumers plan to purchase new life insurance as a result of the COVID pandemic.<sup>1</sup> Twenty-two percent of insured Americans (29 million) believe they need more life insurance. For those without life insurance, 59% say they need it, which represents 73 million Americans.<sup>2</sup>

Employees receive \$50,000 Basic Life and Accidental Death & Dismemberment (AD&D) benefits from Blue Cross and Blue Shield of Texas (BCBSTX) with their **UT SELECT™** Medical plan insurance. While Voluntary Life insurance requires successfully passing Evidence of Insurability (EOI) to increase your coverage amount, Voluntary AD&D insurance does not require EOI. You can elect up to 10X your annual salary for both types of coverage.

## Adding Voluntary Life this July During Annual Enrollment

Employees wishing to add or increase their Voluntary Life coverage may elect up to 10X their annual salary before the July 31 deadline. In electing the coverage amount, you are required to complete and submit an Evidence of Insurability (EOI) application which captures the past and present health information of an applicant. This information is evaluated by the insurance carrier in order to determine eligibility for insurance coverage. Applications are either approved or denied based on the information requested and received. Please note, EOI applications must be completed and submitted by August 15, 2026.

BCBSTX Ancillary Accidental Death & Dismemberment (AD&D) benefits are provided separately of the Accidental Benefits offered under the Lifestyle Benefits.

BCBSTX Ancillary Accidental Death & Dismemberment (AD&D), and Accidental Benefits under Lifestyle Benefits are administered separately, and do not impact or reduce one another. Members enrolled in the plans are responsible for filing claims with each benefit provider, as applicable, to ensure proper submission and timely processing of claims.

**Remember:** Employees with a UT employee spouse may both cover dependent children and each other as spouses on voluntary life and AD&D. Adding voluntary spouse life requires EOI.

Don't forget, included with the Basic Life coverage, at no additional cost, are Beneficiary Resource Services™<sup>3</sup> and Travel Resource Services™<sup>4</sup>. Beneficiary Resource Services provides support to insureds and their families, including online will preparation, online funeral planning, and in-person counseling sessions. Travel Resource Services offers around-the-clock emergency and information services that can help you access emergency assistance when you are traveling 100 or more miles away from home.

**If you are unsure of how much life insurance is right for you, use the Life Insurance Needs calculator to get a recommendation from an independent source.**

To learn more about your BCBSTX life insurance coverage, please visit/contact [www.bcbstx.com/ancillary-ut/](http://www.bcbstx.com/ancillary-ut/).

\*Approved EOI is required for retired employees to add or increase their Voluntary Life benefit.

<sup>1-2</sup> 2022 Insurance Barometer Study. LIMRA and Life Happens. <https://www.limra.com/en/research/research-abstracts-public/2021/2021-insurance-barometer-study/>. Published April 25, 2022. Accessed May 19, 2022.

<sup>3</sup> Beneficiary Resource Services is provided by LifeWorks. LifeWorks is an independent organization that does not provide

# BCBSTX Ancillary Group Term Life and AD&D Insurance

*Blue Cross and Blue Shield of Texas or Dearborn Life Insurance Company products or services.*

*<sup>4</sup> Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Texas or Dearborn Life Insurance Company products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services.*

*Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.*

## Beneficiary Designations

The beneficiary designation often gets overlooked by participants in a group life insurance plan. Keep in mind that there is basic life insurance and AD&D included with enrollment in the UT SELECT™ Medical plan. So, almost all employees have at least the basic coverage and many have additional voluntary coverage.

While your current beneficiary information may be on file with our current carrier BCBSTX (formerly known as Dearborn National), you are encouraged to update it in the enhanced **My UT Benefits** platform for fast and easy online beneficiary management.

Online Beneficiary Management:

- Members can elect and maintain the same beneficiary across plans;
- Allows you to quickly designate and update beneficiary information anytime of the day or night;

- Helps avoid legal disputes and provides a safeguard for confidential information;
- Is offered to you at no charge; and
- Is secure and designed to protect privacy.

Beneficiaries can be changed as often as circumstances shift and your changes take effect immediately. Don't forget to update your beneficiary information when you experience important life events like marriage, divorce, or retirement. You'll have an online record of your life insurance designations.

## Beneficiary Designations for Retirement Plans

Also, please keep in mind that there is a separate beneficiary designation necessary for employees who participate in TRS. For those who participate in any of the voluntary UT Retirement savings plans or in ORP, you should contact your approved provider(s) to ensure your beneficiary information for those accounts is up to date as well. You can find contact information for all approved providers on the UT Retirement website at [utbenefits.link/retirementproviders](https://utbenefits.link/retirementproviders).

# BCBSTX Ancillary Group Term Life and AD&D Insurance

## Rates for Voluntary Life

Review the rate associated with your age as of September 1, 2026.

EMPLOYEE RATE CHART	
AGE OF SUBSCRIBER ON 9/01/2026	RATE PER \$1,000 COVERAGE
15 - 19	\$0.035
20 - 24	\$0.035
25 - 29	\$0.035
30 - 34	\$0.035
35 - 39	\$0.045
40 - 44	\$0.059
45 - 49	\$0.092
50 - 54	\$0.142
55 - 59	\$0.221
60 - 64	\$0.345
65 - 69	\$0.616
70 - 74	\$0.713
75 - 79	\$0.884
80 - 84	\$1.549
85 - 90	\$1.549
90 and over	\$1.549

Employee spouse rates available in *My UT Benefits*.

## Voluntary Accidental Death & Dismemberment

MONTHLY PREMIUM RATE

**\$0.12 PER \$10,000 COVERAGE**

## Accidental Death and Dismemberment Insurance

Your Basic Coverage Package provides employees with \$50,000 in Basic Accidental Death and Dismemberment (AD&D) insurance. In addition, you can elect a coverage maximum of 10X salary up to \$2,000,000. You can also elect Voluntary AD&D election without providing evidence of insurability. The amount you elect is the amount you'll have.

### COVERING A DEPENDENT?

Elect up to 50% of your AD&D coverage for your dependent spouse and \$10,000 for each dependent child, all without EOI.

# BCBSTX Ancillary Short-term and Long-term Disability

A person has a three in ten chance of suffering a disabling illness or injury that would keep them out of work for three months or more during their career. Disability insurance replaces a portion of your income if you suffer a prolonged illness or non-work-related injury that prevents you from doing your job. BCBSTX Ancillary (formerly known as Dearborn National) provides short-term disability (STD) and long-term disability (LTD) insurance benefits for active UT System employees. This benefit is not available for dependents and is not for you to take time to care for an ill or injured family member.

Evidence of Insurability (EOI) is required when enrolling for STD or LTD during the Annual Enrollment period. EOI is an application process in which past and present health information of an applicant is provided to the insurance carrier in order to determine eligibility for insurance coverage. Applications are either approved or denied based on the information requested and received. For applications that are approved, the effective date is 9/1/2026. If additional information is required and the application is approved after 9/1/2026, it will be effective the month of the approval.

## Short-Term Disability (STD)

The STD benefit is 60% of weekly earnings. The STD maximum benefit is \$850 per week and the elimination period is 7 days, or the exhaustion of your sick leave (whichever is longer).

DISABILITY INSURANCE MONTHLY PREMIUM RATES	
<b>SHORT-TERM DISABILITY</b>	<b>\$0.30 per \$100 of monthly income</b>
<b>LONG-TERM DISABILITY</b>	<b>\$0.34 per \$100 of monthly income</b>

## Long-Term Disability (LTD)

The LTD benefit is 60% of your monthly earnings. The LTD maximum benefit is \$15,000 per month after 90 days of disability or the exhaustion of your sick leave (whichever is longer). The maximum period payable depends on your age at the time of disability.

AGE AT DISABILITY	MAXIMUM PERIOD PAYABLE
<b>LESS THAN AGE 60</b>	<b>To age 65, but not less than 5 years</b>
<b>AGE 60 THROUGH 64</b>	<b>5 years</b>
<b>AGE 65 THROUGH 69</b>	<b>To age 70, but not less than 1 year</b>
<b>AGE 70 AND OVER</b>	<b>1 year</b>

# UT FLEX

## Health & Dependent Day Care Accounts

Participating in the UT FLEX flexible spending account program is convenient, easy, and best of all, saves you money! Through your UT FLEX account, administered by Inspira Financial, you can pay for eligible health care and dependent day care expenses using pre-tax dollars, which means you don't pay federal income or Social Security taxes on this money.

## Elect UT FLEX and Save

### How much might you save by participating in UT FLEX?

	WITH AN FSA	WITHOUT AN FSA
ANNUAL SALARY	\$45,000	\$45,000
HEALTH CARE FSA CONTRIBUTION (PRE-TAX)	(\$2,500)	(\$0)
DEPENDENT CARE FSA CONTRIBUTION (PRE-TAX)	(\$6,000)	(\$0)
TAXABLE INCOME AFTER CONTRIBUTION AMOUNT	\$36,500	\$45,000
ESTIMATED TAXES WITHHELD (30.3%)*	(\$5,475)	(\$6,750)
POST-TAX INCOME	\$31,025	\$38,250
MONEY SPENT AFTER TAXES ON HEALTH CARE AND DEPENDENT DAY CARE EXPENSES	(\$0)	(\$5,500)
TAKE HOME PAY	\$33,575	\$32,750
<b>SAVINGS</b>	<b>\$1,275</b>	<b>\$0</b>

\*Based on 7.65% FICA and 15% tax rate.

**Note:** Please be advised that this example is for illustrative purposes only. These projections are only estimates of tax information and should not be assumed to be tax advice. Be sure to consult a tax advisor to determine the appropriate tax advice for your situation.

# UT FLEX

## UT FLEX Health Care Reimbursement Account (HCRA)

With a UT FLEX HCRA, you can set aside **up to \$3,400** per year in pre-tax dollars to pay for eligible health care expenses, including these common expenses:

- Deductibles, copayments, and coinsurance;
- Prescription drugs, insulin, and syringes;
- Dental exams, x-rays, fillings, crowns, and orthodontia;
- Eye exams, prescription eyeglasses, and prescription sunglasses;
- Contact lenses and cleaning solutions; and
- Hearing aids.

You can find details about eligible HCRA expenses online at the My UT FLEX informational microsite [utbenefits.link/UTFLEXportal](https://utbenefits.link/UTFLEXportal).

## UT FLEX Dependent Day Care Reimbursement Account (DCRA)

You can set aside pre-tax dollars (up to \$7,500\* *per family* per calendar year) to pay for eligible expenses for dependent day care that allows you (and, if married, your spouse) to work, look for work, or go to school full time. Eligible expenses for care of qualified dependents include costs for:

- Before / after school care;
- Preschool or nursery school (for pre-kindergarten aged dependents);
- Summer day camp; and,
- Adult day care.

You can find complete details about qualified dependents and eligible DCRA expenses online at the MY UT FLEX informational microsite [utbenefits.link/UTFLEXportal](https://utbenefits.link/UTFLEXportal).

## UT FLEX Debit Card

HCRA participants receive a UT FLEX Debit Card to use which gives you several advantages, including:

- Improving your cash flow throughout the plan year by allowing you to directly access your account for eligible expenses rather than paying out of pocket and filing for reimbursement. You have direct access to your entire HCRA annual election amount beginning on the first day of the plan year (September 1);
- Eliminating the need for you to complete claim forms or any other paperwork for most expenses;\* and,
- Ensuring that eligible purchases are automatically deducted from your available UT FLEX HCRA balance so you always know how much you have remaining in your account.

*\*Save all your receipts, especially those for dental and vision services which will likely require documentation to prove the service was medically necessary.*

## Physician Exercise Referral

Individuals with medical conditions that can be improved by physical activity (such as diabetes, hypertension, depression, and more) are able to receive reimbursement from their healthcare flexible spending account to pay for some exercise expenses. A Letter of Medical Necessity is needed from the physician advising the exercise. Details can be found online.

**Employees cannot participate in both UTFLEX Healthcare Reimbursement Account (HCRA) and a Health Savings Account (HSA) at the same time due to IRS guidelines.**

If you need more information about the UT FLEX accounts before you make your annual election, contact Inspira customer service by calling (844) UTS-FLEX (844-887-3539). **Questions may also be emailed to [questions@inspirafinancial.com](mailto:questions@inspirafinancial.com).**

### IMPORTANT

Current 2025-2026 UT FLEX HCRA participants should keep their current UT FLEX Debit Card. New participants will receive a UT FLEX Debit Card prior to September 1, 2026.

# UT FLEX

UT FLEX MAXIMUMS AND IMPORTANT DATES			
PLAN YEAR	HCRA ELECTION MAXIMUM	DCRA ELECTION MAXIMUM	USE DATE & CLAIM DATE
2026-2027 (EFFECTIVE 9/1/2026)	\$3,400	\$7,500	HCRA Use by Date: 11/15/2027 HCRA Claim Date: 11/30/2027
			DCRA Use by Date: 8/31/2027 DCRA Claim Date: 11/30/2027

## Download the Inspira Mobile App

It's the easiest way to manage your account on the go and view alerts, submit claims and use the barcode scanner to verify eligible items in-store. Get started with our helpful user guide Mobile Apps at [utbenefits.link/MobileApps](https://utbenefits.link/MobileApps).

**IMPORTANT REMINDER**

**Don't forget** – to participate in **UT FLEX** for 2026-2027, you *must* make your election through *My UT Benefits* online enrollment system during this year's Annual Enrollment period – even if you are a current **UT FLEX** participant.

# NEW! UT Lifestyle Benefits

New this year, the UT Office of Employee Benefits has partnered with Securian Financial, LegalEASE and MetLife to bring you additional voluntary coverage under Lifestyle Benefits, to help protect your finances at times when you need it most.

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.

## Supplemental Health Benefits from Securian Financial

### Unexpected events like accidents, illnesses and injuries can disrupt your life

While medical insurance typically covers most medical costs, other types of expenses can arise — like deductibles, transportation costs, additional child care and household tasks you can't do for yourself.

The University of Texas System offers accident, critical illness and hospital indemnity insurance through Securian Financial — so you can plan for the unexpected before it happens and avoid tapping into your hard-earned savings or other sources.

### Accident Insurance

Accidents happen without warning, and the bills that come with them can add up fast. With accident insurance, you get protection that goes beyond what medical insurance covers, with cash paid directly to you for covered injuries, such as broken bones or dislocated joints. That money can help with medical bills your health plan doesn't fully cover, plus extras like physical therapy, transportation, or everyday living expenses that don't stop just because you're recovering.

ACCIDENT INSURANCE MONTHLY COST OF COVERAGE		
COVERAGE TYPE	LOW PLAN	HIGH PLAN
Employee Only	\$5.84	\$9.71
Employee & Spouse	\$9.68	\$15.92
Employee & Child(ren)	\$13.51	\$22.44
Employee & Family	\$19.29	\$31.91

### KEY BENEFITS

- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam\*
- Multiple cash payments may be received for accidents throughout the year
- Additional payments may be available if also enrolled in critical illness and hospital indemnity insurance
- Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow-up care
- Cash payments paid directly to you to use for medical and non-medical expenses
- You can choose to continue to be insured with Securian Financial beyond active employment.

# NEW! UT Lifestyle Benefits

## Supplemental Health Benefits from Securian Financial

### Critical Illness Insurance

A major illness affects more than your health — it can also create unexpected financial challenges. Critical illness insurance goes beyond what medical insurance covers, paying you a cash benefit if you're diagnosed with a covered condition like cancer, a heart attack, or a stroke. The money goes straight into your pocket, so you have the flexibility to spend it on whatever you need — whether that's covering medical bills, childcare, groceries, or just keeping life running smoothly while you focus on getting better.

#### KEY BENEFITS

- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam\*
- Examples of critical illnesses include heart attack, stroke, cancer, infertility, autism and others
- No exclusions for pre-existing health conditions, but covered diagnoses must occur after the coverage effective date
- Some covered conditions have a recurrence benefit which means that you can receive more than one benefit payment for the same covered condition after satisfying the benefit separation period
- No health exam or questions required to purchase critical illness insurance
- Cash payments paid directly to you to use for medical and non-medical expenses
- You can choose to continue to be insured with Securian Financial beyond active employment

\* You, your spouse and children are each eligible for a \$50 health screening payment each year when enrolled in accident and/or critical illness insurance. Regular health screenings are an important part of your wellness, and this benefit encourages you and your family to get them. Get paid for preventative care and other wellness visits, including an annual physical exam.

Each insured may receive a maximum of one health screening benefit payment each plan year per product. If you are enrolled in multiple plans, you may be eligible to receive multiple payments.

# NEW! UT Lifestyle Benefits

CRITICAL ILLNESS INSURANCE \$10,000 MONTHLY PREMIUM PER EMPLOYEE - NON-TOBACCO					CRITICAL ILLNESS INSURANCE \$10,000 MONTHLY PREMIUM PER EMPLOYEE - TOBACCO				
AGE	EE ONLY	EE + SP	EE + CH	EE + FAM	AGE	EE ONLY	EE + SP	EE + CH	EE + FAM
Under 25	\$1.99	\$4.00	\$4.30	\$6.31	Under 25	\$2.07	\$4.17	\$4.38	\$6.48
25-29	3.06	5.97	5.37	8.28	25-29	3.21	6.27	5.52	8.58
30-34	4.72	8.98	7.03	11.29	30-34	5.06	9.63	7.37	11.94
35-39	6.71	12.53	9.02	14.84	35-39	7.45	13.91	9.76	16.22
40-44	8.15	15.37	10.46	17.68	40-44	10.22	19.27	12.53	21.58
45-49	10.05	19.53	12.36	21.84	45-49	14.71	28.59	17.02	30.90
50-54	13.79	27.63	16.10	29.94	50-54	23.37	46.83	25.68	49.14
55-59	18.71	38.37	21.02	40.68	55-59	35.40	72.59	37.71	74.90
60-64	26.16	54.43	28.47	56.74	60-64	54.40	113.19	56.71	115.50
65-69	34.77	72.83	37.08	75.14	65-69	77.83	163.03	80.14	165.34
70+	51.57	108.50	53.88	110.81	70+	106.25	223.57	108.56	225.88

KEY EE = Employee, SP = Spouse, CH = Child(ren), FAM = Family

# NEW! UT Lifestyle Benefits

## Supplemental Health Benefits from Securian Financial

CRITICAL ILLNESS INSURANCE \$20,000 MONTHLY PREMIUM PER EMPLOYEE - NON-TOBACCO					CRITICAL ILLNESS INSURANCE \$20,000 MONTHLY PREMIUM PER EMPLOYEE - TOBACCO				
AGE	EE ONLY	EE + SP	EE + CH	EE + FAM	AGE	EE ONLY	EE + SP	EE + CH	EE + FAM
Under 25	\$3.30	\$6.70	\$7.10	\$10.50	Under 25	\$3.44	\$6.98	\$7.24	\$10.78
25-29	4.92	9.68	8.72	13.48	25-29	5.17	10.17	8.97	13.97
30-34	7.41	14.23	11.21	18.03	30-34	7.95	15.26	11.75	19.06
35-39	10.67	20.16	14.47	23.96	35-39	11.85	22.39	15.65	26.19
40-44	14.10	26.79	17.90	30.59	40-44	17.69	33.61	21.49	37.41
45-49	18.95	36.88	22.75	40.68	45-49	27.74	53.98	31.54	57.78
50-54	26.85	53.80	30.65	57.60	50-54	45.52	91.21	49.32	95.01
55-59	36.80	75.47	40.6	79.27	55-59	69.62	142.75	73.42	146.55
60-64	51.71	107.64	55.51	111.44	60-64	107.55	223.87	111.35	227.67
65-69	68.95	144.48	72.75	148.28	65-69	154.36	323.44	158.16	327.24
70+	102.53	215.81	106.33	219.61	70+	211.27	444.69	215.07	448.49

KEY EE = Employee, SP = Spouse, CH = Child(ren), FAM = Family

# NEW! UT Lifestyle Benefits

## Supplemental Health Benefits from Securian Financial

CRITICAL ILLNESS INSURANCE \$30,000 MONTHLY PREMIUM PER EMPLOYEE - NON-TOBACCO					CRITICAL ILLNESS INSURANCE \$30,000 MONTHLY PREMIUM PER EMPLOYEE - TOBACCO				
AGE	EE ONLY	EE + SP	EE + CH	EE + FAM	AGE	EE ONLY	EE + SP	EE + CH	EE + FAM
Under 25	\$4.62	\$9.40	\$9.92	\$14.70	Under 25	\$4.82	\$9.80	\$10.12	\$15.10
25-29	6.79	13.39	12.09	18.69	25-29	7.13	14.06	12.43	19.36
30-34	10.12	19.48	15.42	24.78	30-34	10.85	20.89	16.15	26.19
35-39	14.63	27.78	19.93	33.08	35-39	16.25	30.85	21.55	36.15
40-44	20.07	38.24	25.37	43.54	40-44	25.17	47.96	30.47	53.26
45-49	27.85	54.23	33.15	59.53	45-49	40.76	79.37	46.06	84.67
50-54	39.92	79.98	45.22	85.28	50-54	67.67	135.58	72.97	140.88
55-59	54.88	112.55	60.18	117.85	55-59	103.81	212.89	109.11	218.19
60-64	77.27	160.86	82.57	166.16	60-64	160.71	334.57	166.01	339.87
65-69	103.13	216.13	108.43	221.43	65-69	230.87	483.83	236.17	489.13
70+	153.51	323.13	158.81	328.43	70+	316.31	665.82	321.61	671.12

KEY EE = Employee, SP = Spouse, CH = Child(ren), FAM = Family

# NEW! UT Lifestyle Benefits

## Supplemental Health Benefits from Securian Financial

### Hospital Indemnity Insurance

A hospital stay can be expensive, even with health insurance. Hospital indemnity insurance offers protection that goes beyond what medical insurance covers, paying you a set amount of cash for each day you're admitted for planned and unplanned hospital visits. You decide how to use it: cover deductibles, pay rent or utilities, or take care of daily expenses while you recover. It's extra financial breathing room when you need it most.

#### KEY BENEFITS

- No health exam or questions required to purchase hospital indemnity insurance
- Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid
- Payments available for outpatient mental health and substance use diagnostic screening
- Can be used for planned and unplanned hospitalizations
- Cash payments paid directly to you to use for medical and non-medical expenses
- You can choose to continue to be insured with Securian Financial beyond active employment

#### HOSPITAL INDEMNITY INSURANCE MONTHLY COST OF COVERAGE

COVERAGE TYPE	LOW PLAN	HIGH PLAN
Employee Only	\$9.56	\$19.12
Employee & Spouse	\$21.31	\$42.61
Employee & Child(ren)	\$14.85	\$29.70
Employee & Family	\$27.83	\$55.67

### How to File a Claim?

Go to the Securian Financial website [LifeBenefits.com](https://www.lifebenefits.com) and log in. If you have questions, need assistance or want to file your claim over the phone, call **Securian Financial at 1-888-658-0193**.

# NEW! UT Lifestyle Benefits

## Legal Benefits with LegalEASE

A legal benefits plan can ease the biggest stresses – finding and paying for legal expertise when you need it most.

Life events can lead to unexpected legal concerns that are difficult to handle alone. Enrolling in a legal benefits plan reduces the stress of finding and paying for an attorney when it matters most.

LegalEASE offers a legal benefits plan that provides support and protection for unexpected personal legal issues.

### What you get with a LegalEASE benefits plan.

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In and out-of-network coverage
- Concierge help navigating common individual or family legal issues.

### The value of a LegalEASE benefits plan.

As a member, you have access to a national network of over 23,000 attorneys who are matched to your specific legal needs. Being a LegalEASE benefits member also saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage\* for:

- Home and consumer (Buying, selling, foreclosure and tenant disputes)
- Financial (Debt collection, collections, contracts)
- Auto and traffic (Traffic matters and license suspensions)
- Family (Adoption, name change)
- Estate planning and wills (Will, living will, health care power of attorney)

### Be prepared and fully confident with a LegalEASE benefits plan.

You work hard to make the right choices for your loved ones – especially when it comes to legal and financial matters. Get the peace of mind you want and the protection you need with LegalEASE.

\*Visit [www.legaleaseplan.com/ut](http://www.legaleaseplan.com/ut) for more information.

For more information: Call: (877) 856-5544 (Monday - Friday 7am- 7:30pm CST). Email: [ut@legaleaseplan.com](mailto:ut@legaleaseplan.com).

#### LEGALEASE PREMIUM RATE VIA PAYROLL DEDUCTION

**\$16.99 PER MONTH**

*Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Group legal plans are administered by The LegalEASE Group. Please contact LegalEASE for complete details.*

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# NEW! UT Lifestyle Benefits

## MetLife Pet Insurance

Pets depend on us for care throughout their lives, and unexpected vet bills can add up fast. MetLife Pet Insurance, available through your employee benefits, helps cover eligible vet expenses, so you can focus on getting your pet the care they need without letting cost drive decisions.

### How pet insurance works

- Take your pet to any licensed vet in the U.S. for care—no networks or restrictions
- Pay your bill and send us your claim—online or via the MetLife Pet App
- Receive payment for covered expenses within 5-10 days\*

### What an accident and illness policy covers

- Sick-visit exam fees
- Accidents, injuries, illnesses and more
- Diagnostic testing and surgeries
- Hospitalization and emergency care
- Prescriptions and treatments—including holistic and alternative therapies

### Flexible features you can customize

- Reimbursement options of up to 90% on eligible vet expenses<sup>1</sup>
- Pre-existing conditions covered when switching pet insurance providers<sup>2</sup>
- No breed or age exclusions<sup>1</sup>
- One Family Plan and shared deductible for multiple pets<sup>1</sup>
- Visit any licensed vet in the U.S.—no networks or restrictions
- Optional preventive care add-on to cover dogs' and cats' wellness needs

### Built-in support for pet parents

- Pet parent guidance and real-time answers to questions via 24/7 vet chat<sup>3</sup>
- Claim guidance handled by licensed vet techs
- MetLife Pet app to easily manage your pet's plan and more

Get a free custom quote—you could save up to 30%<sup>4</sup>



### Scan or visit

[metlifepetinsurance.com/ut](https://metlifepetinsurance.com/ut)  
or Call 800-GET-MET8

\* Processing may take longer in some cases.

<sup>1</sup> Restrictions apply.

<sup>2</sup> Pre-existing coverage only available to individuals with active pet insurance coverage that have purchased MetLife Pet Insurance as part of an employer group benefit offering.

<sup>3</sup> Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.

<sup>4</sup> When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states. Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact policy administrator MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet operates under an alternate or fictitious name in NY and MN (MetLife Pet Insurance Services LLC) and in IL (MetLife Pet Insurance Solutions Agency LLC).

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# Living Well

## Make it a Priority

The UT System Living Well program provides a variety of resources to enable employees, retirees, and dependents who participate in the **UT SELECT™** and **UT CARE™** Medical plan to take charge of their health and develop their own personal wellness program. Our mission is to improve the health and well-being of Texans through achieving optimal levels of health for University of Texas System employees, retirees and dependents at all institutions

### UT Living Well Platform powered by WebMD ONE

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.

From systemwide team wellness challenges, to nutrition tips, stress management and burnout prevention, the new UT Living Well Platform supports your well-being journey at every step of the way.



### Starting Sep. 1

Register at  
[webmdhealth.com/UTS](https://webmdhealth.com/UTS)

The UT Living Well platform powered by WebMD ONE is available to **UT SELECT** and **UT CARE** members (employees, retirees, and dependents) ages 18+.

### 24/7 Nurseline

Get answers to your health care questions, information about major medical issues, chronic illness support, and lifestyle change support. **Call toll-free: (888) 315-9473**, 24 hours a day, 7 days a week.

### Specialized Pharmacists

If you take medications to treat high cholesterol, diabetes, or one of several other conditions, specialized pharmacists can answer your questions and offer improvements in the quality and affordability of your pharmacy care. **Learn more: (800) 818-0155.**

### Employee Assistance Program

The Employee Assistance Program (EAP) provides resources to assist you dealing with concerns about your personal life or job performance.

### Reimbursement for Exercise Expenses

Individuals with medical conditions that can be improved by physical activity are able to receive reimbursement from their healthcare flexible spending account to pay for some exercise programs or equipment.

A Letter of Medical Necessity is required for all exercise referrals.

### Wellness Activity Challenges

Team up with colleagues in the wellness challenges hosted on the Living Well Platform for the opportunity to bring the coveted traveling trophy to your institution, earn points, and improve your fitness level.

### Airrosti

Airrosti providers are experts at diagnosing and rapidly resolving the source of your injury. Visits are available in person or online for the same copay as physical therapy.

### Wondr Health

Wondr is a 100% digital weight loss program that teaches clinically-proven skills through weekly master classes. Program is available to all **UT SELECT** and **UT CARE** medical plan members 18 years old and above, including employees, retirees, spouses, and dependents who have not started a class within the last 12 months.

# Living Well

## **Tobacco Cessation Resources**

The **UT SELECT** and **UT CARE** Medical plans offer members a variety of tobacco cessation resources at no out-of-pocket cost. These resources include professional counseling and pharmaceutical therapy.

## **Fitness Discount Program**

This program offers **UT SELECT** and **UT CARE** members access to a variety of gyms throughout the state and virtual classes at a discounted monthly rate, plus the ability to switch facilities anytime. For more information, log on to Blue Access for Members (BAM), and select the icon for the Fitness Program.

## **Financial Wellness**

UT System provides many resources to help you learn about personal finances and how to plan for your retirement. We've partnered with five of the leading investment companies in the nation to provide representatives on your campuses to help you as you consider your future financial health.

Learn about all these programs at our Living Well website [utbenefits.link/livingwell](https://utbenefits.link/livingwell)

# UT Retirement

## Annual Enrollment and Your Retirement Savings Opportunities

### Financial Wellbeing

Annual Enrollment is a great time to look at your long-term financial wellbeing as well as your family's health needs.

The University offers both a UTSaver 403(b) Tax Sheltered Annuity and a 457(b) Deferred Compensation Plan, allowing you to save above and beyond your mandatory retirement plans to help secure a healthy financial future.

#### Both UTSaver plans allow for:

- Salary Deduction—all tax reporting for your participation is handled for you on your W-2
- Contributions can be made before (traditional) or after (Roth) tax withholding
- No Annual Fees, Sales Fees, Early Termination or Transfer Fees, or Penalties
- Invest up to \$24,500 in 2026 in each plan
- If you are over 50 you can contribute as much as \$32,500 into each UTSaver plan
- If you are turning 60-63 anytime in the year, you can contribute as much as \$35,750 into each UTSaver plan

**Important:** Beginning in 2026, if your previous year's reported

FICA wage (Box 3 of your W-2) was \$150,000 or more, the Age 50 and Age 60-63 catch up dollars must be made as Roth after-tax contributions.

By creating a financial plan, retirement becomes a planned, manageable future expense. Ready to start planning? The University of Texas Retirement Program has partnered with **five leading nation-wide financial firms (utbenefits.link/retirementproviders)** to offer a streamlined menu of the best Mutual Funds available to ensure you have investment tools necessary to maximize your retirement plan savings.

#### What the UT approved retirement providers can do for you:

- One-on-One counseling appointments
- Campus and online education
- Lifecycle Funds for ease of self-investing
- A strong suite of low-cost funds to invest in, and
- Guidance to help you pick the right fund for you.

### Are you Ready to Start Saving?

The University of Texas has partnered with Retirement Manager to give you the tools you need to start building toward a secure financial future. Retirement Manager is a secure website that enables you to review your retirement savings and enroll or make changes at any time from the comfort of your home.

#### RETIREMENT MANAGER

If you have registered with UTRM before, you can log in directly using your existing credentials or you can log in through **My UT Benefits** via Single Sign On. If you have never registered with UTRM before, then you will need to establish a security profile before you can enroll or use the new Single Sign On option through **My UT Benefits**. The resources listed below should be helpful if you have any questions about getting started.

To learn more about your Retirement Plan options, please visit **utbenefits.link/UTRetirement**. Take advantage of these great opportunities and enroll today.



## UT Retirement

utbenefits.link/UTRetirement

# UT Retirement

## Meet your Approved Providers

The UT Retirement Program partners with our providers to ensure you have the resources you need. There are dozens of financial representatives in your area who will be glad to sit down with you and help you determine your best course of action.

### Corebridge Financial

[www.corebridgefinancial.com/rs/utsystem](http://www.corebridgefinancial.com/rs/utsystem)  
(800) 448-2542

### Lincoln

[www.lfg.com/ut](http://www.lfg.com/ut)  
(800) 454-6265 \*8

### Voya

[utsaver.com/voya](http://utsaver.com/voya)  
(800) 584-6001

### Fidelity

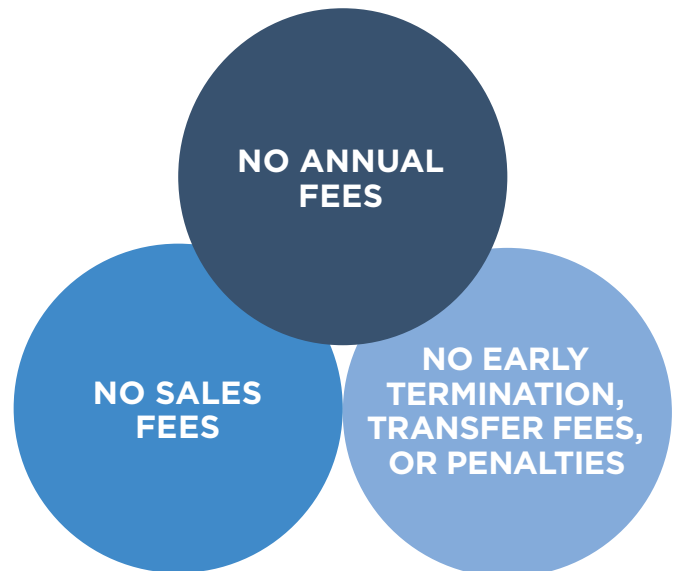
[www.netbenefits.com/ut](http://www.netbenefits.com/ut)  
(800) 343-0860

### TIAA

[www.tiaa.org/public/tcm/utexas/home](http://www.tiaa.org/public/tcm/utexas/home)  
(800) 842-2776

### Don't Forget!

After making your annual enrollment elections, make sure to go back and click on the link to the UT System Retirement Programs website at [utbenefits.link/UTRetirement](http://utbenefits.link/UTRetirement) to learn more about the TSA or DCP plans, or to read about the services each provider makes available to you at no cost. You can even schedule an appointment with a financial advisor at your convenience. Take the opportunity to ensure that your financial health is just as robust as your physical health!



# Dependent Eligibility and Documentation

## Eligibility

Eligibility to participate in certain UT Benefits coverage as a dependent is determined by law. Eligible dependents are:

Your spouse; and

Your children under age 26 regardless of their marital status, including:

- biological children;
- stepchildren and adopted children;
- grandchildren you claim as dependents for federal tax purposes;
- children for whom you are named a legal guardian or who are the subject of a medical support order requiring such coverage; and
- certain children over age 26 who are determined by OEB to be medically incapacitated and are unable to provide their own support.

## If You Currently Cover a Dependent

If you currently cover a dependent who is also receiving premium sharing for coverage through a plan with Texas A&M, The Employees Retirement System of Texas, or The Teacher Retirement System of Texas, please choose to have that person covered under only one plan and make the appropriate enrollment changes at this time.

## Dependent Audits

Dependent Audits will be conducted beginning with UT MD Anderson, with all institutions to follow.

Employees are encouraged to use the Annual Enrollment period to carefully review their listed insured dependents and make any necessary updates or removals.

## Important Notice

Misrepresentation of dependent eligibility constitutes a policy violation that could result in consequences ranging from a reprimand to dismissal. Misrepresentation may also require that you reimburse benefits paid on behalf of an ineligible individual. Deliberate misrepresentation may constitute criminal fraud and could result in a referral to law enforcement.

# Dependent Eligibility and Documentation

## Other Eligibility:

### Surviving Dependents and Incapacitated Dependents

#### Surviving Dependents

A surviving spouse or other benefits-eligible dependent may continue limited participation in the UT Benefits program following the death of a participating employee or retired employee, provided the employee has at least five (5) years of creditable service with either Teacher Retirement System of Texas (TRS) or the Texas Optional Retirement Program (ORP), including at least three (3) years as a benefits-eligible employee with UT System. A surviving spouse may only continue UT Benefits Medical, Dental or Vision coverage they are enrolled in at the time of the employee's death. They may not add coverage at that time, and if the coverage is ever dropped or terminated for non-payment, it may not be reinstated. Surviving dependents are not eligible for Premium Sharing.

Coverage may continue for the remainder of the surviving spouse's life. A dependent child may continue until the child loses his or her status as a dependent child. The dependent of an individual who has not met the service requirements at the time of death may elect COBRA coverage for a period not to exceed 36 months.

#### Overage Incapacitated Dependents

Enrolled children may remain eligible for UT Benefits as an incapacitated dependent if they are determined to be medically incapacitated at the time they age out of eligibility for coverage as a child under the program at age 26. An older dependent child who is determined to be medically incapacitated at the time a subscriber first becomes benefits eligible may be enrolled in the plan if the child was covered by the subscriber's previous health plan with no break in coverage. Please contact your institution's Human Resources or Benefits Office for additional information about covering incapacitated dependent children.

# How to Change Your Benefits

ANNUAL ENROLLMENT PERIOD IS JULY 15 – 31

## LOGIN

By July 15 you will receive an email or letter titled *Your UT Benefits Enrollment Options*. (Preferred browsers are Google Chrome, Safari, latest version of Microsoft Edge, and Firefox).

## GO TO >

*My UT Benefits* link in your enrollment letter/email: [utbenefits.link/manage](https://utbenefits.link/manage)

## All Active Employees

Log in with institution credentials (SSO)

Select the appropriate login option for Employees to login with SSO (single sign on)  
Enter your campus information or select it from the list.

The screenshot shows the 'My UT Benefits' login interface. At the top, it says 'My UT Benefits'. Below that is the heading 'Select your institution'. A message states: 'This service requires you to authenticate with your home institution. Make a selection below and click continue.' There is a button that says 'Please don't bookmark this page'. Below that is a form field labeled 'Enter your organization's name' with a 'Continue' button to its right. Underneath the form field, there is a radio button selection for 'Always follows this selection' with options: 'Never' (selected), 'One day', '3 months', and '9 months'. At the bottom, there is a link for help: 'Need assistance? Email [help@utsystem.edu](mailto:help@utsystem.edu) with a description of the problem.' The footer includes '© The University of Texas System' and links for 'Privacy' and 'Accessibility'.

## USERNAME & PASSWORD

Log in with your campus username and password. Each campus has its own login screen.  
You will be prompted to complete a Multi-Factor Authentication.

# How to Change Your Benefits

## REMINDERS

### IMPORTANT!

Make sure you are enrolling in the Annual Enrollment section of the system, not the Current Benefits tab.

**Before making election changes via My UT Benefits, you will be prompted to confirm tobacco user status for yourself and eligible dependents.** The Tobacco Premium Program (TPP) is an out-of-pocket premium of \$30 per month. It applies to subscribers and dependents aged 16 and over who are enrolled in a Medical plan and use tobacco products.

If your campus offers Lifestyle Benefits, you must complete your core benefits and enroll in or decline UT FLEX elections before proceeding to the Lifestyle Benefits election page.

Proceed through the workflow and make sure you **SAVE** your changes and **COMPLETE ENROLLMENT**.

**If you have any trouble logging in or enrolling, please call (844) 870-0044.**

### ENROLLMENT TIPS

To sign up for Pet Insurance, use the dedicated link on the home page of *My UT Benefits*.

Once you're finished, confirm your changes and complete the enrollment.

**You have until midnight July 31 to log into My UT Benefits and correct any errors.** After July 31 you should contact your Human Resources office if you discover an error.

Some changes require additional documentation for Evidence of Insurability, Evidence of Eligibility, and Evidence of Waiver (EOI, EOE, EOW) and review to take effect. You may receive additional notifications about the documentation until it is reviewed and approved. **Additional documentation must be submitted by August 15.**

### CHANGES TAKE EFFECT ON SEPTEMBER 1

Be aware that changes made during Annual Enrollment will take effect on September 1, 2026.

**EXCEPTION:** If EOI is required and has not been approved by September 1, changes will take effect on the approval date for that coverage.

# Mobile App Instructions

## Download the App Today!

View and update your information in the palm of your hand by using the **Benefitplace™** app on your phone or tablet.

With the Benefitplace™ app you can:

- Quickly view benefit information and account balances
- Update benefits and dependents
- Receive personalized, communications and education on the go
- Store photos of your ID cards to make forms and office visits easy

Use the document center to take pictures of and upload any required documentation.

## Install the App

1. **Install the Benefitplace™ app** from Google Play or the Apple App Store. Scan this QR code or go to [utbenefits.link/BenefitfocusApp](https://utbenefits.link/BenefitfocusApp)

2. **Enter the company ID** shown on this page for your institution  
Log into your benefits using the **same username and password you use on your computer.**



## Logging in to the Benefitplace™ App

1. After entering your Company ID,
2. As an EMPLOYEE, you will use the 'Member Login' button, and
3. Select your campus location.

You are taken to your campus page to log in with your usual campus username and password (how you log in to your computer).

Go to Benefits & Accounts to view and update benefits. Make sure to **SAVE** any changes. You can screen shot your changes and view your confirmation statement.

INSTITUTION	MOBILE APP COMPANY ID
Stephen F. Austin	SFASU
UT Austin	UTAUS
UT Arlington	UTARL
UT Dallas	UTDALLAS
UT El Paso	UTEP
UT HSC Houston	UTHHOUSTON
UT HSC San Antonio	UTHSA
UT HSC Tyler	UTHSCT
UT MD Anderson Cancer Center	MDANDERSON
UT Medical Branch	UTMBG
UT Permian Basin	UTPB
UT Rio Grande Valley	UTRGV
UT San Antonio	UTSA
UT Southwestern Medical Center	UTSWMC
UT System Administration	UTSADMIN
UT Tyler	UTT

# Submit Documentation

## Deadline for Submission is August 15

### Evidence of Insurability

During this year's Annual Enrollment (AE) period, Evidence of Insurability (EOI) is required to enroll in 1X-10X salary for Employee Voluntary Group Term Life coverage or Voluntary Spouse Life coverage. EOI is also needed to enroll in the Short or Long Term Disability Plans.

### Life and Disability EOI

The *My UT Benefits* online system will automatically direct you to complete EOI electronically if you enroll online for employee benefits requiring EOI. If you have trouble logging in, using or uploading documents to the system, call *My UT Benefits* Support at 844-870-0044, available M-F, 7 am to 7 pm CST. Otherwise, you may complete a paper form and submit it to the insurer. You can view and print the life and disability EOI forms online at [utbenefits.link/EOIForm](https://utbenefits.link/EOIForm).

### Important Notes

- EOI is *not* required for enrollment in the UT SELECT™ Medical plan.
- The deadline for submitting electronic EOI is **August 15**.
- Paper EOI forms submitted via U.S. Mail must be postmarked by **August 15**. You can view and print the life and disability EOI forms online at [utbenefits.link/EOIForm](https://utbenefits.link/EOIForm).
- You can also request a form from your institution's HR or Benefits Office. Contact information for the UT HR/ Benefits Offices is available at the end of this booklet.

### Evidence of Eligibility

#### Documentation – Evidence of Eligibility

When requesting to add a dependent for the first time to your UT Benefits coverage, you must provide appropriate supporting documentation demonstrating Evidence of Eligibility (EOE). You should be prepared to provide copies of relevant documents. Depending on the relationship and circumstances, appropriate documentation may include items such as a marriage certificate, a birth certificate, completed adoption paperwork, or other legal documents.

The *My UT Benefits* online system offers the convenience of submitting documents electronically when adding NEW dependents to your benefits coverage during Annual Enrollment. To do this, you simply upload clear, legible digital images (scanned documents or photographs) of required documents directly through *My UT Benefits* as evidence of your dependent's eligibility. Additional information will be available when you log into *My UT Benefits*, including FAQs about the documentation upload process. There is a separate tab for dependent information to help you more easily find details that you may need. If you have trouble logging in, using or uploading documents to the system, call *My UT Benefits* Support at **844-870-0044**, available M-F, 7 AM to 7 PM CST.

# Submit Documentation

**Deadline for Submission is August 15**

## Evidence of Waiver

### Documentation – Evidence of Waiver

When requesting to waive your Basic Coverage Package (which includes the **UT SELECT™** medical plan coverage and the basic Term Life and ADD benefits) to apply the premium sharing to pay for other eligible coverage, you must submit appropriate documentation of other non-state group health plan coverage no later than August 15th to demonstrate valid Evidence of Waiver (EOW). You should be prepared to provide copies of relevant documents. Depending on the circumstances, appropriate documentation may include a letter from another employer's HR/Benefits office that displays information about their group medical insurance such as name of subscriber, effective date, names of dependents and their effective dates on the coverage, etc.

The **My UT Benefits** online system offers the convenience of submitting documents electronically during Annual Enrollment. To do this, you simply upload clear, digital images (scanned documents or photographs) of required documents directly through **My UT Benefits** as evidence of your EOW. Additional information will be available when you log into **My UT Benefits**, including FAQs about the documentation upload process.

If you have trouble logging in, using or uploading documents to the system, call **My UT Benefits** Support at **844-870-0044**, available M-F, 7 AM to 7 PM CST.

### Have TRICARE or Outside Medicare?

UT employees enrolled in a TRICARE Health Plan or outside Medicare plan are eligible to waive the **UT SELECT** Medical insurance plan and utilize up to 50% of available premium sharing to pay premiums for Dental insurance, Vision insurance, and Accidental Death and Dismemberment insurance.

# Changes During the Year

Outside of Annual Enrollment, you may not make changes to your benefits unless you have certain qualified change of status events. Examples of qualified life events are:

- marriage, divorce, annulment, or spouse's death;
- birth, adoption, medical child-support order, or dependent's death;
- significant change in residence if the change affects you or your dependents' current plan eligibility;
- change of job status affecting eligibility;
- change in dependent's eligibility (e.g., reaching age 26 – dependent children become ineligible for any coverage the month following their 26th birthday, or gaining or losing eligibility for any other reason); or
- significant change in coverage or cost of other benefit plans available to you and your family.

Not all life events allow all changes to all benefits. In general, your change must be consistent with your event. For example, if your spouse loses insurance through their employer, you may add them to your insurance. You **MUST** enroll in or make changes to benefits within 31 days of a change of status event.

## **An employee**

- whose dependent loses insurance coverage under the Medicaid or CHIP program as a result of loss of eligibility of either the employee or the dependent; or
- whose dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP may enroll this dependent in the basic coverage under UT Benefits, as long as the dependent meets all other UT eligibility requirements and is enrolled within 60 days from the date of the applicable event. If enrollment of the dependent is conditioned on enrollment of the employee, the employee will also be eligible to enroll.

# Nondiscrimination Notice

## Discrimination is Against the Law

The University of Texas System Office of Employee Benefits complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The UT System Office of Employee Benefits does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### The UT System Office of Employee Benefits provides:

Free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters, and
- Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters, and
  - Information written in other languages.

If you need these services, contact the UT System Office of Human Resources.

If you believe that the UT System Office of Employee Benefits has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: **The UT System Office of Talent, 210 W. 7th Street, Austin, Texas 78701, P: (512) 499-4587, F: (512) 499-4395, or [grp-hrsp@utsystem.edu](mailto:grp-hrsp@utsystem.edu)**. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the UT Office of Talent and Innovation is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/smartscreen/main.jsf](https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf), or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

A complaint package is available at [www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html](https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html).

# Accessibility Requirements Notice

## Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 

## Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 

## Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 。

## Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.  번으로 전화해 주십시오

## Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 

## Urdu

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 


## Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 

## French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 


## Hindi

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं।  पर कॉल कर।

## Laotian

ຢັດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສາ 

## Persian (Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم باشد. با  تماس بگیرید.

## German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer 

## Gujarati

ગુજરાતી: જો તમે ગુજરાતી બોલતા હો, તો ન:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 

## Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 

## Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。  まで、お電話にてご連絡ください。

UT SELECT Medical 1-866-882-2034  
 UT SELECT Prescription Drug 1-800-818-0155  
 UT CARE Medicare Part D 1-800-860-7849 (TTY: 1-800-716-3231)  
 UT SELECT Dental 1-800-893-3582  
 UT FLEX 1-844-887-3539

# UT Institutions

## STEPHEN F. AUSTIN STATE UNIVERSITY

Human Resources  
(936) 468-2304  
Fax: (800) 435-3919  
benefits@sfasu.edu

## UT ARLINGTON

Office of Talent, Culture &  
Engagement (TCE)  
(817) 272- 5554  
Fax: (817) 272-6271  
benefits@uta.edu

## UT AUSTIN

Human Resources  
(512) 471-4772 or  
Toll Free: (800) 687-4178  
Fax: (512) 471-7008  
hrsc@austin.utexas.edu

## UT DALLAS

Office of Human Resources  
(972) 883-2221  
Fax: (972) 883-2156  
benefits@utdallas.edu

## UT EL PASO

Office of Human Resources  
(915) 747-5202  
Fax: (915) 747-5815  
annualenrollment@utep.edu

## UT HEALTH SCIENCE CENTER HOUSTON

Employee Benefit Services  
(713) 500-3935  
Fax: (713) 500-0342  
benefits@uth.tmc.edu

## UT HEALTH SAN ANTONIO

Office of Human Resources  
(210) 567-2600  
Fax: (210) 567-6791  
benefits@uthscsa.edu

## UT TYLER MAIN & HEALTH SCIENCE CENTER CAMPUSES

Human Resources  
(903) 566-7234  
Fax: (903) 565-5690  
benefits@uttyler.edu

## UT MD ANDERSON CANCER CENTER

Human Resources Benefits  
(713) 745-myHR (6947)  
Fax: (713) 745-7160  
HRBenefits@mdanderson.org

## Faculty & Executive Benefits (FEB)

(713) 792-7600  
Fax: (713) 794-4812  
FacExecBenefits@  
mdanderson.org

## UT MEDICAL BRANCH AT GALVESTON

Employee Benefits Services  
(409) 772-2630  
Toll Free: (866) 996-8862  
Fax: (409) 772-2754  
benefits.services@utmb.edu

## UT PERMIAN BASIN

Human Resources  
(432) 552-2753  
Fax: (432) 552-3747  
benefits@utpb.edu

## UT RIO GRANDE VALLEY

**Brownsville**  
Office of Human Resources-  
Benefits  
(956) 882-8205  
Fax: (956) 882-7476  
benefits@utrgv.edu

## **Edinburg**

Office of Human Resources-  
Benefits  
(956) 665-2451  
Fax: (956) 665-3289  
benefits@utrgv.edu

## UT SAN ANTONIO (Academic Campus)

**People Excellence**  
(210) 458-4250  
Fax: (210) 458-4287  
hr@utsa.edu

## UT SOUTHWESTERN MEDICAL CENTER

Human Resources Benefits  
Division  
(214) 648-9830  
Fax: (214) 648-4434  
benefits@utsouthwestern.edu

## UT SYSTEM ADMINISTRATION

Office of Talent  
(512) 499-4587  
Fax: (512) 499-4395  
hrsp@utsystem.edu

# Plan Administrators

## INSURANCE PLAN ADMINISTRATORS

### UT SELECT MEDICAL

(Blue Cross and Blue Shield of Texas)  
Group: 71778  
(866) 882-2034  
M-F 7:00 AM-6:00 PM CT  
[www.bcbstx.com/ut](http://www.bcbstx.com/ut)

### PRESCRIPTION DRUG PLAN

(Express Scripts)  
Group: UTSYSRX  
(800) 818-0155  
24hrs a day 7 days a week  
[www.express-scripts.com](http://www.express-scripts.com)

### MEDICARE PART D PRESCRIPTION PLAN

(Express Scripts)  
Group: 7454MDRX  
(800) 860-7849  
24hrs a day 7 days a week  
[www.express-scripts.com/](http://www.express-scripts.com/)

### UT FLEX

Inspira Financial  
(844) UTS-FLEX (887-3539)  
M-F 7:00 AM-7:00 PM CT  
Sat 9:00 AM-2:00 PM CT  
[utbenefits.link/](http://utbenefits.link/)  
UTFLEXportal

### UT LIVING WELL PROGRAM

[livingwell@utsystem.edu](mailto:livingwell@utsystem.edu)  
[utbenefits.link/LivingWell](http://utbenefits.link/LivingWell)

### UT SELECT DENTAL AND UT SELECT DENTAL PLUS

(Delta Dental)  
Group: 5968  
(800) 893-3582  
M-F 6:15 AM-6:30 PM CT  
[www.deltadentalins.com/](http://www.deltadentalins.com/)  
[universityoftexas](http://universityoftexas)

### DELTACARE USA DENTAL HMO

(Delta Dental)  
Group: 6690  
(800) 893-3582  
M-F 7:00 AM-8:00 PM CT  
[www.deltadentalins.com/](http://www.deltadentalins.com/)  
[universityoftexas](http://universityoftexas)

### SUPERIOR VISION

Group: 026856  
(844) 549-2603  
M-F 7:00 AM-8:00 PM CT  
Sat 10:00 AM-3:30 PM CT  
[www.superiorvision.com/ut](http://www.superiorvision.com/ut)

### GROUP TERM LIFE, AD&D, AND DISABILITY

(Blue Cross Blue Shield Ancillary)  
Group: GFZ71778  
(866) 628-2606  
M-F 7:00 AM-7:00 PM CT  
[www.bcbstx.com/ancillary-ut](http://www.bcbstx.com/ancillary-ut)

### PET INSURANCE

(Metlife)  
(855) 286-8450 24/7  
[www.metlifepetinsurance.com/ut](http://www.metlifepetinsurance.com/ut)

### LEGAL INSURANCE

(LegalEASE)  
(877) 856-5544  
M-F 7:00 AM-7:30 PM CT  
[www.legaleaseplan.com/ut](http://www.legaleaseplan.com/ut)

### CRITICAL ILLNESS, ACCIDENT & HOSPITAL INDEMNITY INSURANCE

(Securian Financial)  
(855) 750-1906  
M-F 7:00 AM-6:00 PM CT

## RETIREMENT PROVIDERS

### COREBRIDGE FINANCIAL

(800) 448-2542  
M-F 8:00 AM-7:00 PM CT  
[www.corebridgefinancial.com/utsystem](http://www.corebridgefinancial.com/utsystem)

### FIDELITY INVESTMENTS

(800) 343-0860  
M-F 7:00 AM-11:00 PM CT  
[www.fidelity.com/ut](http://www.fidelity.com/ut)

### LINCOLN FINANCIAL GROUP

(800) 454-6265 \* 8  
M-F 7:00 AM-7:00 PM CT  
[www.lfg.com/ut](http://www.lfg.com/ut)

### TIAA

(800) 842-2252  
TDD (800) 842-2755  
M-F 7:00 AM-9:00 PM  
Sat 8:00 AM-5:00 PM CT  
[www.tiaa.org/public/tcm/utexas/home](http://www.tiaa.org/public/tcm/utexas/home)

### VOYA FINANCIAL

(800) 584-6001  
M-F 7:00 AM-9:00 PM CT  
Sat 7:00 AM-8:00 PM CT  
[utsaver.com/voya](http://utsaver.com/voya)





# The University of Texas System

OFFICE OF EMPLOYEE BENEFITS  
210 W. 7<sup>TH</sup> STREET  
AUSTIN, TEXAS 78701

## **ANNUAL ENROLLMENT IS JULY 15 - 31**

Important News About Your UT Benefits and Annual Enrollment is Enclosed.



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

For detailed plan information visit our website at  
[www.utsystem.edu/benefits](https://www.utsystem.edu/benefits)