Office of Human Resources
Employee Benefits Orientation
Plan Year 2021-2022

Presented by: Employee Benefits Services
AGENDA

- Benefits Eligibility
- Benefits Overview
- Benefit Plans
- Enrollment Process
- Important Reminders
- Resources
FULL-TIME & PART-TIME EMPLOYEES
• FT – 30-40 hours/week at least 4 ½ months
• PT – 20-29 hours/week at least 4 ½ months

AFFORDABLE CARE ACT (ACA) ELIGIBILITY
• Work an average of 30 hours/week during the 12 month measurement period

ELIGIBLE DEPENDENTS (Verification required for enrollment):
• Spouse, includes same sex spouse
• Child(ren) under age 26
• Grandchildren claimed as tax dependents
• Handicapped children – no age limit
  • (requires Incapacitated over age dependent application)
• Children under Legal Guardianship/Custody

 LOSING ELIGIBILITY:
• If you lose benefits eligibility due to change in status or ending employment, you will be offered continuation of coverage through COBRA

https://www.utsystem.edu/offices/employee-benefits/insurance-0/eligibility
BENEFITS OVERVIEW

PREMIUM SHARING
Premium Sharing refers to the funds contributed by the State and UTD to pay for some or all of the cost of the Basic Coverage Package

BASIC COVERAGE PACKAGE INCLUDES:
• UT SELECT or UT CONNECT Medical Plan with Prescription Drug Coverage
• $40,000 Basic Group Life Insurance
• $40,000 Basic Accidental Death & Dismemberment (AD&D)

FULL-TIME EMPLOYEES:
• Automatically enrolled in Basic Coverage Package (employee only coverage)
• Basic Coverage Package premiums paid 100% for you
• 50% premiums paid for dependent’s medical coverage

PART-TIME EMPLOYEES:
• Basic Coverage Package premiums paid 50% for you
• 25% premiums paid for dependent’s medical coverage
• Must enroll to have coverage

COVERAGE EFFECTIVE DATES:
• New hires/Newly Benefits Eligible: date of hire or newly eligible date
• Status Changes: First of the month following event date
NEW HIRES / NEWLY ELIGIBLE EMPLOYEES:
- Full-Time: Automatically enrolled in Basic Coverage Package
- All employees have 31 days from date of hire to enroll

ANNUAL OPEN ENROLLMENT:
- July 15 – July 31
- Plan Year: September 1 – August 31

QUALIFIED LIFE EVENTS (QLE)
Per the IRS all QLEs must be reported within 31 days of the event
Examples includes but not limited to:
- Marriage / Divorce
- Birth, adoption of a child
- Death of a spouse or child
- Spouse has open enrollment
- Change in job status affecting eligibility
- Change in dependent’s status resulting in gain/loss of coverage
  - Dependent child turning 26

https://www.utsystem.edu/offices/employee-benefits/insurance/enrolling-making-changes
<table>
<thead>
<tr>
<th>Benefits</th>
<th>UT Select-Employee Plan In-Network</th>
<th>UT Connect Medical* In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Year Deductible</td>
<td>$350/individual \ $1,050/family</td>
<td>$250/individual \ $750/family</td>
</tr>
<tr>
<td>Sept 1 – Aug 31</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Plan pays 80% \ Member pays 20%</td>
<td>Plan pays 80% \ Member pays 20%</td>
</tr>
<tr>
<td>Coinsurance Maximum</td>
<td>$2,150/individual \ $6,450/family</td>
<td>$2,150/individual \ $6,450/family</td>
</tr>
<tr>
<td>Annual Out-Pocket Maximum</td>
<td>$8,550/individual \ $17,100/family</td>
<td>$8,550 individual \ $17,100/family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$30 Primary Care Physician (PCP) \ $35 Specialist \ $35 Urgent Care</td>
<td>$5 Primary Care Physician (PCP) \ $35 Specialist \ $35 Urgent Care ($30 for THR Urgent Care)</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% of allowable charges</td>
<td>100% of allowable charges</td>
</tr>
<tr>
<td>Network Coverage</td>
<td>In-Network &amp; Out-of-Network</td>
<td>In-Network (SWHR &amp; THR only)*</td>
</tr>
<tr>
<td>Plan Type</td>
<td>PPO</td>
<td>ACO Managed Care</td>
</tr>
</tbody>
</table>

* UT Connect Network: Southwestern Health Resources Network only. Available only to employees living in Dallas/Ft Worth. No out-of-network benefits except for true medical emergency

Click on links for plan details:  UT Select Plan  UT Connect Plan
In-Network Providers

- Pay less for care – receive the highest level of benefits
- Protection from balance-billing (billing of amounts over allowed amounts)
- No claim forms – provider files claim
- No referrals required
- You do not have to select a PCP
- Statewide, nationwide, worldwide BCBS PPO network access

Out-of-Network Providers

- Pay a greater share of the costs
- Lower benefits out-of-network
- You may be balance-billed for amounts over the allowed amount
- You may need to file your own claims

Your Choice

How to AVOID Balance Billing

Know BEFORE you go:

Utilize the Provider Finder option on Blue Access for Members (BAM) to locate Network providers before you seek non-emergency care. You may also call your Benefits Value Advisor at 1-866-882-2034 to assist with any Questions. In the event of a true emergency, you should go to the nearest emergency room.

If you DO see an Out-of-Network provider:

Your out-of-pocket costs (deductibles, coinsurance, and copayments) will be higher and you will probably be balance billed. If you are balanced billed, you can talk to the out-of-network provider and request they lower the billed amount or set up a payment plan.
With UT CONNECT, members have access to a comprehensive range of adult and pediatric care. The network includes:

- **10,000+ physicians and caregivers** located throughout North Texas
- **Health care leaders** providing access to full range of care:
  - UT Southwestern Medical Center
  - Texas Health Resources
  - Children’s Health
  - Cook Children’s Medical Center
- **Primary care physicians** available to help you and each member of your family with a range of health care needs, such as annual checkups, guidance to manage health issues, and much more.
- Some of the **most highly regarded specialists** in the United States – at the forefront of cardiology, cancer, neuroscience, orthopedics, obstetrics/gynecology, pediatrics, and other specialized care
- **Urgent care centers** located throughout North Texas
- **Home health care facilities** located throughout North Texas (as of 11/11/20 and subject to change)

Please keep in mind there is no coverage for out-of-network care except for true emergencies and other special situations.

[https://www.utsystem.edu/offices/employee-benefits/insurance/ut-connect-medical](https://www.utsystem.edu/offices/employee-benefits/insurance/ut-connect-medical)
**UT Health Network:**
Enhanced benefit tier for UT Select Medical helps participants save money when receiving services from certain UT providers

<table>
<thead>
<tr>
<th>Benefits</th>
<th>UT Health (In-Network)</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Year Deductible</td>
<td>$350/individual</td>
<td>$350/individual</td>
<td>$750/individual</td>
</tr>
<tr>
<td>Sept 1 – Aug 31</td>
<td>$1,050/family</td>
<td>$1,050/family</td>
<td>$2,250/family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Plan pays 90%</td>
<td>Plan pays 80%</td>
<td>Plan pays 60%</td>
</tr>
<tr>
<td></td>
<td>Member pays 10%</td>
<td>Member pays 20%</td>
<td>Member pays 40%</td>
</tr>
<tr>
<td>Annual OOP Maximum</td>
<td>$8,550/individual</td>
<td>$8,550/individual</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>$17,100/family</td>
<td>$17,100/family</td>
<td></td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$20 (PCP)</td>
<td>$30 PCP</td>
<td>40% coinsurance after deductible has been met</td>
</tr>
<tr>
<td></td>
<td>$25 Specialist</td>
<td>$35 Specialist</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$25 Urgent Care</td>
<td>$35 Urgent Care</td>
<td></td>
</tr>
</tbody>
</table>

Participating UT providers/facilities: UT Rio Grande Valley, UT Medical Branch Galveston, UT Health East Texas, UT Health Houston, employee and nursing clinics in UT Austin and UT Health San Antonio University Hospital and clinics. Currently not available in Dallas/Ft Worth.
**MEDICAL PLAN PREMIUMS**

**HOW MUCH WILL IT COST?**

<table>
<thead>
<tr>
<th></th>
<th>Full-Time</th>
<th>Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12 Month Premiums</strong></td>
<td><strong>UT SELECT</strong></td>
<td><strong>UT CONNECT</strong></td>
</tr>
<tr>
<td>EE Only</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$270.42</td>
<td>$243.38</td>
</tr>
<tr>
<td>EE + Children</td>
<td>$282.82</td>
<td>$254.54</td>
</tr>
<tr>
<td>EE + Family</td>
<td>$532.52</td>
<td>$479.26</td>
</tr>
</tbody>
</table>

*Faculty paid over 9 months will have adjusted premiums based on start date. Please contact your Benefits Administrator for help with understanding your adjusted premiums*

*Tobacco Premium Program (declaration required) is $30/month per person up to a maximum of $90/month*
PREMIUM SHARING IF MEDICAL COVERAGE IS WAIVED

If you are benefits-eligible with coverage under another group employer health plan or covered under the Student Health Insurance Plan (SHIP), or TRICARE & elect to waive the basic coverage package, you are eligible to use premium sharing to pay for one or more of the following optional coverages for your and your dependents:

- Dental
- Vision
- Voluntary AD&D

<table>
<thead>
<tr>
<th>Waived Medical Coverage</th>
<th>Full-Time</th>
<th>Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Sharing Available</td>
<td>$314.04</td>
<td>$157.02</td>
</tr>
</tbody>
</table>
Health Advocacy Solutions for UT SELECT Members

The highest level of customer service ever offered by BCBSTX. The Health Advocacy team includes registered nurses, social workers, and health & behavioral advocates to help you & your covered dependents with:

- Finding network doctors or facilities
- Cost estimates for quality, lower cost options for medical services
  - $100 MRI/CT Scan waived if you call your health advocate first!
- Claims questions & appeals support
- Understanding your health benefits
- Scheduling appointments with doctors or for a procedure
- Replacement ID cards & more!
- Contact your Health Advocate at 866-882-2034 (# will be on your BCBS ID card)

CONNECT – Enhanced Customer Service for UT CONNECT Members!

Offers UT Connect members assistance with finding doctors, scheduling appointments, and cost estimates for services!

24/7 Nurseline

24/7 free access to registered nurses for health information

Identity Protection (No cost to UT SELECT/UT CONNECT Plan Participants)

Credit monitoring by Experian, fraud resolution, identify theft insurance
MDLIVE

Virtual Doctor Visits thru MD Live - $0 copay! (UT Select & UT Connect Members)

- 24/7/365 access to a doctor by phone, mobile app, or online
- Use virtual visits for non-emergency medical conditions (allergies, cold, pink eye, rash, etc.)
- Also a resource for Behavioral Health (depression, anxiety, coping with loss/grief etc.)
- Digital prescriptions sent to member’s pharmacy
- Members must register with MDLive to receive services through your BCBS online account

Hinge Health (UT Select)

Conquer chronic back, hip, and knee pain without surgery or drugs with Hinge Health! Using wearable sensors, exercise therapy, coaching & education, you can learn ways to relieve pain at home!

A digital Support Program (UT SELECT)

Nutritional counseling & dietary management program to help you if you have or are at risk for certain chronic conditions such as diabetes. Includes interactive programs, Omada health coach, wireless smart scale, online peer group, and more!

Livongo®

A high Tech Approach to Managing Diabetes (UT SELECT)

The program helps make living with diabetes easier by providing you with a connected meter, unlimited free strips and lancets, and coaching. The program is provided to you and your family members with diabetes who are covered by the UT SELECT health plan.

UT Select Members can contact your Health Advocate at 866-882-2034 for more information on these programs for UT Select Members.
access your maternity and family benefits

Ovia Health provides maternity and family apps to support you through your entire parenthood journey. These apps are included in your health plan benefits, offered through Blue Cross and Blue Shield of Texas (BCBSTX).

Follow these easy steps to download Ovia and launch your account:

1. Download the app that's right for you

2. When signing up, 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.

3. Already have an Ovia app on your phone?
   1. Open your app and tap “Health” to take the Ovia Health Assessment.
   2. Tap “Update my healthcare information” and select BCBSTX as your health plan and enter your employer name.

Seasons of Life<sup>SM</sup>
Compassionate help when you need it

Seasons of Life is an outreach program that provides personalized claims resolution assistance to members and their families who are dealing with the death of a loved one. Seasons of Life ensures that members and their families have compassionate help when they need it.

**Deceased members are identified through cancellation reports, medical management recommendations, Customer Service channels and other referrals.**

**A dedicated Customer Advocate identifies the appropriate surviving family member and sends a sympathy card along with a handwritten note offering assistance.**

**The Customer Advocate serves as the single point of contact for the surviving family members for the next 12 months, resolving any other issues that may arise.**

**Surviving family members are identified; the survivors may or may not be BCBSTX members.**

**The Customer Advocate then completes a review of membership and all claims on file, resolving any upfront issues. This relieves the family of the burden of handling these issues later on.**

Employee Wellness
Nutrition/Health Promotion

Make an appointment to meet with our Wellness Manager and Dietitian for:

- Behavioral Modifications
- Lifestyle Modifications
- Nutrition Coaching/Counseling
- Smoking Cessation
- Wellness Events

utdallas.edu/wellness

Taylor Tran, RD, LD
Employee Wellness Program Manager
taylor.tran@utdallas.edu
972-883-2072
Prescription Drug Plan
Prescription Drug Plan for UT Select & UT Connect
Administered by Express-Scripts

**ANNUAL DEDUCTIBLE**
(does not apply to medical plan deductible)

<table>
<thead>
<tr>
<th>ACCESS OPTIONS</th>
<th>Generic Drug Copayment</th>
<th>Preferred Drug Copayment</th>
<th>Non-Preferred Drug Copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail Network Pharmacy:</strong></td>
<td>$10</td>
<td>$35</td>
<td>$50</td>
</tr>
<tr>
<td>Up to a 31-day supply. Refills allowed as prescribed. (good option for new prescriptions)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Home Delivery Pharmacy:</strong></td>
<td>$20</td>
<td>$87.50</td>
<td>$125</td>
</tr>
<tr>
<td>Up to a 90-day supply. Refills allowed as prescribed. (best option for maintenance medication)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you purchase a preferred or non-preferred drug when a less expensive generic drug is available, you will pay the difference between the cost of the brand name drug and the generic drug, plus the applicable generic copay

[https://www.utsystem.edu/offices/employee-benefits/insurance-0/prescription-drug-plan](https://www.utsystem.edu/offices/employee-benefits/insurance-0/prescription-drug-plan)
Prescription Drug Plan for UT Select & UT Connect Administered by Express-Scripts

**90-Day Prescription Program**

- Benefit will allow members to receive up to a 90-day supply of long-term (maintenance) medications through home delivery from Express Scripts Pharmacy

**Smart90 Retail Prescriptions**

- Participating retail pharmacies include Walgreens and UT pharmacies

**Specialty Medications**

- Accredo and UT specialty pharmacies are the exclusive providers of specialty medications.

Express Scripts CUSTOMER SERVICE
(800) 818-0155

https://www.express-scripts.com/
Dental Plans
## DENTAL PLAN DETAILS
Administered by Delta Dental

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Dental Select</th>
<th>Dental Plus</th>
<th>DeltaCare HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Area</td>
<td>Nationwide</td>
<td>Nationwide</td>
<td>Areas in Texas</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$25/person</td>
<td>$0</td>
<td>N/A</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>Yes</td>
<td>Yes</td>
<td>Network only</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,250</td>
<td>$3,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Diagnostics &amp; Preventive</td>
<td>100%</td>
<td>100%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Basic Services Fillings</td>
<td>80% Plan 20% Member</td>
<td>100%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Major Services Crowns, Bridges</td>
<td>50%/50%</td>
<td>80%/20%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Orthodontic Adult and Children</td>
<td>50%/50% Lifetime: $1250</td>
<td>80%/20% Lifetime: $3000</td>
<td>See schedule of benefits</td>
</tr>
</tbody>
</table>

## Delta Networks
- **DPO Network:**
  - 282,000 offices
  - 30%-35% savings

- **Premier Network**
  - 356,000 offices
  - 11%-19% savings

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https://www.utsystem.edu/offices/employee-benefits/insurance-0/dental
Dental Plan Monthly Premium for Plan Year 2021-2022

<table>
<thead>
<tr>
<th>PLAN</th>
<th>EMPLOYEE</th>
<th>EMPLOYEE &amp; SPOUSE</th>
<th>EMPLOYEE &amp; CHILD(REN)</th>
<th>EMPLOYEE &amp; FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT SELECT Dental</td>
<td>$28.52</td>
<td>$54.14</td>
<td>$59.66</td>
<td>$84.84</td>
</tr>
<tr>
<td>UT SELECT Dental Plus</td>
<td>$61.40</td>
<td>$116.60</td>
<td>$128.66</td>
<td>$183.30</td>
</tr>
<tr>
<td>DeltaCare USA Dental HMO</td>
<td>$8.80</td>
<td>$16.74</td>
<td>$18.50</td>
<td>$26.40</td>
</tr>
</tbody>
</table>

Same rates apply to both full-time and part-time employees. Faculty paid over 9 months will have adjusted premiums based on start date. Please contact your Benefits Administrator for assistance in understanding your adjusted premiums.
Vision Plans
# Vision Plans

## Vision Plan Details Administered by Superior Vision

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Superior Vision In-Network *</th>
<th>Superior Vision Plus In-Network *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam Copay</td>
<td>$35</td>
<td>$35</td>
</tr>
<tr>
<td>Materials Copay</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Frames</td>
<td>$140 retail allowance</td>
<td>$165 retail allowance</td>
</tr>
<tr>
<td>Standard Lenses (Single, Bifocal, Trifocal)</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Lens Enhancements (polycarbonate**, scratch coat, UV coat)</td>
<td>Not covered</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Elective contact Lenses (in lieu of glasses) ***</td>
<td>$125 retail allowance</td>
<td>$150 retail allowance</td>
</tr>
<tr>
<td>Plan Service Frequency</td>
<td>All services – 1 Per Plan Year</td>
<td>All services – 1 Per Plan Year</td>
</tr>
</tbody>
</table>

* Only showing network benefits (plans also include out of network benefits)

** for dependent children only (up to age 26)

***Contacts are in lieu of eyeglass lenses and frames benefits

[https://www.utsystem.edu/offices/employee-benefits/insurance-0/vision](https://www.utsystem.edu/offices/employee-benefits/insurance-0/vision)
How much will it cost?

Rates apply to both full-time and part-time employees.
Faculty paid over 9 months will have adjusted premiums based on start date. Please visit your Benefits Administrator for help understanding your adjusted premiums.

<table>
<thead>
<tr>
<th>Plans Available</th>
<th>Subscriber Only</th>
<th>Subscriber &amp; Spouse</th>
<th>Subscriber &amp; Child(ren)</th>
<th>Subscriber &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Superior Vision</td>
<td>$5.02</td>
<td>$7.90</td>
<td>$8.10</td>
<td>$12.84</td>
</tr>
<tr>
<td>Superior Vision Plus</td>
<td>$7.64</td>
<td>$11.98</td>
<td>$12.82</td>
<td>$18.10</td>
</tr>
</tbody>
</table>
UT Flex (Health & Dependent Care)
Administered by Maestro Health, Plan Year Sept 1 – Aug 31

Account you fund with pre-tax dollars to pay for medical, dental, and vision expenses not covered by insurance for your and your tax claimed dependents even if they are not on your plan

- Enrollment in medical plan not required
- Account is front loaded (pre-funded)
- Reimbursed via: debit card, mobile app, online claim, mail/fax claim
- Use it or Lose it Rule
  - Grace Period: November 15th
    - (New IRS Extension for 2020-2021 remaining funds: August 31, 2022)
  - Claim Filing Date: November 30
    - (New IRS Extension for 2020-2021 remaining funds: August 31, 2022)
- Annual Contribution Limits:
  - Minimum contribution: $180/annual = $15/month
  - Max contribution per IRS: $2750/year = $229.17/month

Max: $2750
Dependent Care Account

Administered by Maestro Health, Plan Year: Sept 1 – Aug 31

Account you fund with pre-tax dollars to cover things like childcare & elder care for people that depend on you

- **Eligibility Rules**: Dependent care expenses must be necessary for you & your spouse to work, or attend school full-time.
- **Eligible Dependents**: Children under 13 or qualified disabled dependents of any age & are tax claimed dependents.
- **Eligible Expenses**: day care, before school & after school programs, nursery school, senior day care, and more!
- **NOT pre-funded** (funds available as they are deducted from each paycheck)
- **Reimbursed via**: mobile app, online claim, mail/fax claim or pay provider online (no debit card)
- **Use it or Lose it Rule**
- **Deadline to incur expenses**: August 31
  (New IRS Extension for 2020-2021 remaining funds: August 31, 2022)
- **Grace Period**: NO GRACE PERIOD
- **Claim Filing Date**: November 30 (for expenses incurred thru 8/31)
  (New IRS Extension for 2020-2021 remaining funds: August 31, 2022)

Annual Contribution Limits:
Up to max of $5,000 for employees filing married
Up to max of $2,500 for employees filing single/separate

learn.myutflex.com

Max: $5,000

https://www.utsystem.edu/offices/employee-benefits/insurance-0/ut-flex
**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.

**SPECIAL ENROLLMENT OPPORTUNITY**
During Annual Enrollment 2021, BCBSTX Ancillary is allowing a special one-time open enrollment where no Evidence of Insurability (medical questionnaire) form is required. If you enroll later, outside of a status change event, you will be required to complete the questionnaire and may not be approved for coverage.

**ENHANCEMENTS FOR STD AND LTD PLANS**
Effective September 1st, 2021, new disability claimants will have access to enhanced disability benefits. The enhancements to the weekly (STD) and monthly (LTD) benefits are shared below.

**SHORT-TERM DISABILITY (STD)**
The STD benefit is 60% of weekly earnings. The new STD maximum benefit is increasing to $850 per week (from $693) and the elimination period has been reduced to 7 days (from 14), or the exhaustion of your sick leave (whichever is longer).

**LONG-TERM DISABILITY (LTD)**
The LTD benefit is 60% of your monthly earnings. The new LTD maximum benefit is increasing to $15,000 per month (from $12,025) 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.

<table>
<thead>
<tr>
<th>AGE AT DISABILITY</th>
<th>MAXIMUM PERIOD PAYABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than age 60</td>
<td>To age 65, but not less than 5 years</td>
</tr>
<tr>
<td>Age 60 through 64</td>
<td>5 years</td>
</tr>
<tr>
<td>Age 65 through 69</td>
<td>To age 70, but not less than 1 year</td>
</tr>
<tr>
<td>Age 70 and over</td>
<td>1 year</td>
</tr>
</tbody>
</table>

**DISABILITY INSURANCE MONTHLY PREMIUM RATES**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Premium Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term Disability</td>
<td>$0.30 per $100 of monthly income</td>
</tr>
<tr>
<td>Long-term Disability</td>
<td>$0.34 per $100 of monthly income</td>
</tr>
</tbody>
</table>

- **EOI not required** for New Employees/Newly Eligible Employees
- **No EOI during 2021-2022 Annual Enrollment 7/15-7/31; STD waiting period changed from 14 days.**
- **If you try to add this coverage at another time, you may be considered a late entrant and need EOI.**
- **Premiums are based on salary & will be calculated for you during enrollment**

[https://www.utsystem.edu/offices/employee-benefits/insurance-0/disability-insurance](https://www.utsystem.edu/offices/employee-benefits/insurance-0/disability-insurance)
Basic Life Insurance & Accident Death & Dismemberment (AD&D)

Basic Group Term Life (GTL) insurance in the amount of $40,000 and Basic AD&D is part of the Basic Coverage Package. Full-time eligible employees enrolled in the UT Select Medical Plan are automatically enrolled in the basic GTL at no cost & without Evidence of Insurability (EOI).

Voluntary Life Insurance

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>BENEFIT AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE VOLUNTARY GTL</td>
<td>1 to 10 times annual compensation (to a maximum total of $2,000,000)</td>
</tr>
<tr>
<td>DEPENDENT VOLUNTARY GTL*</td>
<td>$10,000 (Benefit amount for spouse and each eligible dependent child)</td>
</tr>
<tr>
<td>ADDITIONAL SPOUSE VOLUNTARY GTL*</td>
<td>$15,000 or $40,000 in addition to the $10,000 Dependent Voluntary GTL</td>
</tr>
</tbody>
</table>

Voluntary AD&D Insurance:

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>BENEFIT AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE VOLUNTARY AD&amp;D</td>
<td>Increments of $10,000 up to $2 million or 10 times annual compensation, whichever is less.</td>
</tr>
<tr>
<td>SPOUSE VOLUNTARY AD&amp;D*</td>
<td>Increments of $10,000 up to one-half of the employee voluntary AD&amp;D benefit in force or $1,000,000 whichever is less.</td>
</tr>
<tr>
<td>DEPENDENT CHILD COVERAGE*</td>
<td>$10,000 (benefit per eligible child)</td>
</tr>
</tbody>
</table>

- EOI not required for New Employees or Newly Eligible Employees who elect up to 3x’s annual salary for Vol Life. Adding coverage at another time, may require EOI
- EOI never required for voluntary AD&D
- EOI not required for children
- Premiums are based on your age & salary & will be calculated for you during enrollment
- Employees must be enrolled in Vol Life in order to elect vol life benefits for spouse and/or children
- Employees must be enrolled in at least $20k of Employee Vol AD&D in order to elect Vol AD&D for spouse & children
Mandatory Retirement Plans
What is TRS?
TRS is a traditional defined benefit pension plan that provides formula-based retirement annuities. Participation is mandatory for all benefits eligible employees and enrollment is automatic as of first day of employment.

- **Contribution:** Employee: 8.0%    Employer: 7.75% (Effective 9/1/21)
- **Defined Benefit Plan (Managed by TRS)**
- **Benefit Formula***

<table>
<thead>
<tr>
<th>Standard Annuity Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Salary = Average of Five Highest Annual Salaries</td>
</tr>
<tr>
<td>Total Percent = Total Years of Service Credit x 2.3%</td>
</tr>
<tr>
<td>Annual Annuity = Total Percent x Average Salary</td>
</tr>
<tr>
<td>Monthly Annuity = Annual Annuity ÷ 12</td>
</tr>
</tbody>
</table>

- Vested after 5 years of TRS eligible service credit
- *Normal Retirement-Age 62 and Rule of 80 (age + years of service)
- Average Salary is determined by *Tier—see [TRS website](https://www.trs.texas.gov/Pages/Homepage) if you have prior TRS
- Maximum Salary of $290,000 (subject to IRS limit changes)
- Death and disability benefits available

[Plan Your Retirement Now and Secure Your Future!](https://www.trs.texas.gov/Pages/Homepage)
Optional Retirement Program (ORP)

What is ORP?

ORP is another mandatory retirement option where eligibility is dependent on certain positions. If you are appointed to an ORP eligible position, you are automatically enrolled in TRS as of date of hire, and have 90 days to sign up for ORP if you prefer it over TRS.

• Contribution:
  • Employee: 6.65%
  • Employer: 8.50%
• Defined Contribution Plan – 5 approved vendors & Self-directed investment
• One life-time irrevocable election
• Enrollment Deadline: Within 90 days of eligibility
• Eligible Positions: Full-time faculty and eligible administrative positions
• Contribution Limits: ORP, 403(b) Roth & TSA Combined limit of $57,000 in 2020 unless hired before 9/1/96
• Vesting: Vested after 1 year & 1 day of active participation
• Maximum Salary: $285,000 (subject to change by IRS)
• No death or disability benefits

https://www.utsystem.edu/offices/employee-benefits(optional-retirement-program)
## Mandatory Programs

### Teacher Retirement System (TRS)
- Qualified plan as described in Section 401(a) of the Internal Revenue Code.
- All employees automatically enrolled.
- Defined benefit plan.
- TRS controls/monitors investments.
- Benefit based on years of service, salary and actuarial formula.
- Vested after five years with a right to a lifetime annuity.
- Disability benefit provided.

### Optional Retirement Program (ORP)
- May be chosen (irrevocably) by certain eligible titles during initial period of eligibility.
- Defined contribution plan (403b).
- You manage your investments.
- Account growth based on performance of selected investment portfolio.
- Vested after one year and one day to employer matching contributions.
- Matching contributions are 8.5%.
- No Disability.
Voluntary Retirement Plans
# Voluntary Retirement Plans

<table>
<thead>
<tr>
<th></th>
<th>UTSaver TSA</th>
<th></th>
<th>UTSaver DCP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Traditional 403(b)</td>
<td>Roth 403(b)</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility</strong></td>
<td>All Employees</td>
<td>All Employees</td>
<td>All Employees</td>
</tr>
<tr>
<td><strong>Employee Contribution</strong></td>
<td>Pre-tax dollars</td>
<td>After-tax dollars</td>
<td>Pre-tax dollars</td>
</tr>
<tr>
<td><strong>Employer Contribution</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Employee Withdrawals</strong></td>
<td>Taxable when withdrawn</td>
<td>Tax free when withdrawn as a &quot;qualified&quot; distribution</td>
<td>Taxable when withdrawn</td>
</tr>
<tr>
<td><strong>General Contribution Limits</strong></td>
<td>$19,500 IRS maximum (2021) for both traditional and Roth sources. (Each dollar of a Roth contribution reduces the amount that can be contributed pretax, and vice versa.)</td>
<td>$19,500 IRS maximum (2021)</td>
<td></td>
</tr>
<tr>
<td><strong>Over age 50 catch-up contribution</strong></td>
<td>$6,500 combined with Roth</td>
<td>$6,500 combined with Traditional</td>
<td>$6,500</td>
</tr>
<tr>
<td><strong>15-year catch-up contribution</strong></td>
<td>$3,000 combined with Roth (lifetime total of $15,000)</td>
<td>$3,000 combined with Roth (lifetime total of $15,000)</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Three years prior to retirement catch-up (special catch-up)</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>Up to $19,500 (may not be used simultaneously with age 50 catch-up)</td>
</tr>
<tr>
<td><strong>Distributions Upon Separation of Employment</strong></td>
<td>Distributions made prior to age 59 ½ will be subject to ordinary income tax and a possible 10% penalty</td>
<td>&quot;Nonqualified&quot; distributions made prior to age 59 ½ will be subject to ordinary income tax and possibly a 10% penalty</td>
<td>Distributions will be subject to ordinary income tax</td>
</tr>
</tbody>
</table>

* Contribution limits shown are IRS maximums for 2021. The 2020 limit was the same. The 2019 limit was $19,000 and the 2019 age 50 catch up was $6,000.

** A "qualified" distribution occurs when the Roth account has been in place for five taxable years (from the year of first contribution) and one of the following events has occurred: (1) attainment of age 59 ½; (2) disability; or (3) death.

Contribution limits may vary based on income, years of service, previous deferrals, and other factors. Contact your Benefits Office for a calculation of your personal contribution limit for each voluntary program.
Importance of Start Saving Now!

How much is enough? Find out with My Retirement Overview—TRS and My Retirement Overview—ORP, comprehensive tools that allows you to predict just what you can expect to receive during your retirement and what it will take to get to where you want to be.
UT Retiree Insurance --- looking ahead to retirement!

Benefits for Life!

• Must meet the Rule of 80 (age + years of creditable state service equals 80) or age 65 with 10 years of total state service
• Must have 10 years of service with UT System (3 years if employed in a benefits eligible position at a UT System Institution on 8/31/03)*
• Must retire with TRS or ORP
• Benefits available if approved for TRS Disability retirement

*Years of service with other state agency may count

Retirement Planning Resources

The eligibility for retirement rules are subject to change by the Texas State Legislature.
Enrollment Process
Steps to Enroll in Insurance Benefits Through My UT Benefits

1. An email invitation to enroll will be sent to your UTD that will include the link to My UT Benefits to complete your enrollment online. Contact your Benefits Administrator if you do not get the email within 2 weeks of hire.

2. You can also click “My UT Benefits” from Galaxy

3. Choose UTD from the drop down menu & click select

4. Sign in using your UTD NetID and Password

5. Click on “Enroll Now”

6. Click “Get Started” to complete enrollment

7. Make sure to save, upload any dependent verification document via the “Document Center,” complete any EOI requirements (if applicable), and print a copy of your elections.

8. **Important**: Your 1st Paycheck: If you don’t see your deductions on your first paycheck, you may be double deducted on the following pay, based on the timing of your enrollment and payroll processing.
Enrollment steps for ORP, TSA, and DCP Retirement Plans
Enrollment for these plans is completed via UT Retirement Manager Online

Approved Vendors

<table>
<thead>
<tr>
<th>Provider</th>
<th>Website</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIG Retirement Services</td>
<td><a href="http://www.valic.com/utsystem">www.valic.com/utsystem</a></td>
<td>(800) 448-2542</td>
</tr>
<tr>
<td>Fidelity Investments</td>
<td><a href="http://www.netbenefits.com/ut">www.netbenefits.com/ut</a></td>
<td>(800) 343-0860</td>
</tr>
<tr>
<td>Lincoln Financial Group</td>
<td><a href="http://www.lfg.com/ut">www.lfg.com/ut</a></td>
<td>(800) 454-6265 *8</td>
</tr>
<tr>
<td>TIAA</td>
<td><a href="http://www.tiaa.org/public/tcm/utexas/home">www.tiaa.org/public/tcm/utexas/home</a></td>
<td>(800) 842-2776</td>
</tr>
<tr>
<td>Voya Financial</td>
<td>utexas.beready2retire.com</td>
<td>(800) 584-6001</td>
</tr>
</tbody>
</table>

You may select one or all five, depending on your investment and service needs. *Voluntary retirement plans (TSA & DCP) enrollment can be done any time in the year*

Guides & New User Video Tutorial for UTRetirement Manager Website: https://www.utsystem.edu/offices/employee-benefits/enroll-retirement-manager
Member ID cards will arrive via mail to your home address on file within 7-10 business days after completing your enrollment. Please contact your Benefits Administrator for instructions or assistance in requesting a temp ID card if needed.
Important Reminders
Enrollment Reminders

- Review Benefit options
- Look for Enrollment Notice via UTD email
- Enroll in benefits within 31 days of hire
- Enroll in voluntary retirement via UT Retirement Manager
- Complete EOI if necessary within 31 days
- Upload dependent verification documents if necessary
- Assign beneficiary designations
- Save a copy of your elections
- Review benefits deduction on your first or second paycheck
- Look for ID cards in the mail within two weeks completing enrollment
- Email benefits@utdallas.edu with any discrepancies immediately
- Complete & submit your TRS 28 Form within 90 days if you are electing ORP
Notify supervisor/manager of your absence; Notify HR if you are absent more than 3 days

Apply for Family and Medical Leave if absence is due to serious health condition of employee and eligible dependents, child birth and military exigency that resulted in continuous absence of more than 3 days or for ongoing/periodic absences due to treatment of serious health condition

- Complete/sign the Request for Family and Medical Leave Form and submit to HR – Leave Administrator with supervisor signature
- Have the treating physician complete and sign the Certification of Health Care Provider (CHCP) form and send the completed form to the Office of Human Resources directly.

Provide 30 days advance notice of planned leave (i.e. pregnancy and planned surgery)

The Leave Administrator will review your request and inform you if you are eligible under the Family Medical Leave Act or other type of leave.

Notification of leave if foreseeable should be made 30 days in advance; if unforeseeable, as soon as practicable

Provide release to return to work 5 days prior to returning

Contact the Leave Manager at LOA@utdallas.edu for any leave questions
Benefits Team At Your Service 😊

Marita Yancey
Sr. Benefits & Wellness Director
x2127

Taylor Tran
Employee Wellness Manager
Nutrition/Health Promotion
x2072

Tina Sharpling, HRIS Manager
HRIS & Technical Support
x4132

Susan Lerry
Benefits Analyst
Absence Management Vacation & Sick Leave
x5338

Thi Nguyen
Benefits Analyst
Reporting, Funding & Billing
x2605

Karen Casey, Leave Admin. Manager
FMLA, Parental Leave, Sick Leave Pool, LOA
x5232

Pearl Gutierrez
Benefits Manager
Benefits Counseling, Insurance, ACA, Retirement
x4632

Nora Pena
Benefits Administrator
x4559

Sumi Shrivastava
Benefits Administrator
x5151

Vincent Boatman
Benefits Administrator
x5343

Can help with Benefits Counseling, Insurance & Retirement Plans, Longevity

Contact us via benefits@utdallas.edu
• UT System Office of Employee Benefits Website
• UT Dallas HR-Benefits Page
• My UT Benefits - Online Enrollment; Benefits Summary; Online Beneficiary
• UT Benefits Enrollment Guide for Employees
• Annual Enrollment Information
• Annual Enrollment and Resource Guide for Employees
• Interactive Benefits Cost Worksheet
• Forms and Publications
• UT Select Medical Plan Guide
• Benefits Video Library
• UT Systems Living Well Health & Wellness Program
• UT Dallas Wellness Programs
• Affordable Care Act Information
• Online Benefits Packet
Resources and Contacts

• UT Retirement and Educational Resources

• UT Dallas Retirement Planning Guide and Resources

• Retirement Overview

• UT Retirement Programs

• Retirement Manager (UTRM) Online Retirement System

• Paid Time Off and Holiday Schedule

• Benefit Vendor Contacts, Group Numbers and Websites

• HR-Benefits Team Members

• benefits@utdallas.edu – benefits mailbox

• loa@utdallas.edu – leave mailbox

• Leave Policy - https://policy.utdallas.edu/utdbp3054
Questions?
Please email
benefits@utdallas.edu
• This presentation provides an overview of terms and conditions of the insurance, retirement and wellness programs for The University of Texas System. OEB maintains plan guides, which contain more detailed information. The plan guides can be found online at www.utsystem.edu/benefits. Please consult the plan guides for specific benefit information.

• The University of Texas System reserves the right to amend, change or terminate the health and welfare benefit plans, any underlying contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans or programs.

• If any errors occur, the policy and plan guides will prevail.