



UNIVERSITY OF
TEXAS
ARLINGTON

Annual Enrollment 2010-2011

The Office of Human Resources
Employee Benefits Services



Annual Enrollment

- Annual opportunity to enroll or make changes to your current insurance coverage without a family status change
- Annual Enrollment is July 1-31, 2010
- Coverage Option Letter arrives via email
 - Contains specific instructions to enroll or make changes
 - Current and Available Benefits
 - My UT Benefits
 - Links
- Confirmation Letter will be sent the next day after My UT Benefits enrollment or change via email
- Coverages to be effective September 1, 2010



My **UT** Benefits

- Change your coverages during Annual Enrollment
- Update dependent information on the Personal Information screen
- Enroll online 24-hours a day using your UT EID or Personal Identification Number (PIN) or Benefits Identification Number (BID)
- Review 2010-2011 selections on the Benefits Summary Screen
- My UT Benefits will calculate your out-of-pocket cost



2010-2011 Benefit Year

- UT Select premium increase
- Emergency Room copayment increase
- Annual Member Deductible increase
- Annual Family Deductible increase
- Bariatric Surgery Benefit new separate \$5,000 deductible
- Delta Dental premium increase



2010-2011 Benefit Year

- Term Life premium 11% decrease
- AD&D premium decrease
- New annual out-of-pocket administrative fee per each UT FLEX account
- OTC drugs and medicine ineligible January 1, 2011
- Re-enroll in UT FLEX
- Elect a voluntary retirement plan



What Are My Benefits Options?

- Basic Coverage Package
 - UT Select Medical, with Prescription Drug Coverage (Employee/Retiree only)
 - \$20,000 Basic Group Term Life Insurance (Employee only) *\$10,000 coverage increase*
 - Retirees receive \$6,000 Basic Term Life Insurance *\$3,000 coverage increase*
 - \$20,000 Accidental Death and Dismemberment Insurance (Employee only) *\$10,000 coverage increase*



Medical Premiums

■ Medical Rates

- Employee/Retiree Only *\$0.00 No Change*
- Employee/Retiree & Spouse *\$189.54 \$20.31 increase*
- Employee/Retiree & Children *\$198.24 \$21.24 increase*
- Employee/Retiree & Family *\$373.27 \$39.99 increase*

■ Other Plan Changes

- Emergency Room Copayment *\$150 \$50 increase*
- Bariatric Surgery Benefit *New separate \$5,000 deductible
(Does not count toward individual annual deductible)*

Annual Deductible and Out-of-Pocket Maximum

	Network	Out-of- Network	Out-of- Area
Annual Deductible for Member <i>Per person increase:</i>	\$350 \$100	\$750 \$250	\$350 \$100
Annual Deductible for Family <i>Per family increase:</i>	\$1,050 \$300	\$2,250 \$750	\$1,050 \$300
Annual Out-of-Pocket Maximum for Member <i>Per person increase:</i>	\$2,500 \$750	\$5,000 \$1,000	\$2,500 \$750
Annual Out-of-Pocket Maximum for Family <i>Per family increase:</i>	\$7,500 \$2,250	\$15,000 \$3,000	\$7,500 \$2,250

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Pharmacy Information

- No Premium or Plan Changes
 - Medications may change their designation with Medco ie generic, preferred, or non-preferred.
- Annual Deductible
 - \$100/person/year
- Retail Pharmacy Copayment
 - \$10 Generic
 - \$35 Preferred Drug
 - \$50 Non-Preferred Drug



Pharmacy Information

- Mail Order Pharmacy Copayment
 - 90 day supply per prescription
 - \$20 Generic (2 times retail)
 - \$87.50 Preferred Drug (2 1/2 times retail)
 - \$125 Non-Preferred Drug (2 1/2 times retail)



Delta Dental & Assurant Dental

- UT Select Dental (Delta Dental)
 - Premium rates
 - Employee/Retiree Only \$30.86 *\$0.90 increase*
 - Employee/Retiree & Spouse \$58.58 *\$1.71 increase*
 - Employee/Retiree & Children \$64.57 *\$1.88 increase*
 - Employee/Retiree & Family \$91.81 *\$2.67 increase*
 - No Plan Changes
- Assurant DMO
 - No Premium or Plan Changes



Term Life

- Employee premium decreases 11%
- Dependent Coverage, no change
- Other Plan Changes
 - Online Beneficiary Designation feature
 - Portability feature when you terminate employment
 - Online Will Preparation feature



Accidental Death & Dismemberment

- New reduced premiums from \$0.16 per \$10,000 to \$0.14 per \$10,000
- No Other Plan Changes



Other Coverages

- Superior Vision
 - No Premium or Plan Changes
- Short Term Disability
 - No Premium or Plan Changes
- Long Term Disability
 - No Premium or Plan Changes
- Long Term Care
 - No Premium or Plan Changes



Re-enroll in UT FLEX

- Annual enrollment required for the account type, election amount, and convenience card
 - Your election(s) will not automatically carry forward to the next plan year
 - Review 2010-2011 election(s) on My UT Benefits
 - Check account type and election amount
 - Review your October 2010 paycheck to make sure your election(s) are correct
 - Corrections not allowed 31 days following receipt of October 1, 2010 paycheck



UT FLEX

- \$12.00 New annual out-of-pocket administrative fee per each UT FLEX account
- \$9.00 No change in annual fee for UT FLEX Debit Card
- Eligibility rules for Over-The-Counter (OTC) items will be changing
 - OTC drugs and medicine (except OTC insulin) ineligible January 1, 2011, unless you have a prescription from your physician



Evidence of Insurability (EOI)

- EOI application must be completed online
- EOI required when:
 - New health election without prior coverage
 - An EOI exception is available with proof of health coverage; inform the HR representative
 - Increasing employee, retiree, and spousal term life coverage
 - Adding long term or short term disability coverage
 - Adding long term care coverage



Evidence of Insurability

- Annual Enrollment elections that require EOI are not effective until approved by the insurance company underwriters
- Annual Enrollment elections will be void if the EOI process is not completed which may include providing medical documentation



UTSaver Voluntary Retirement Plans

- Elect an UTSaver TSA (403(b)) and/or UTSaver DCP (457(b))
 - Contribute from \$20 a month to \$16,500 annually
 - Some employees may qualify to shelter more than \$16,500
 - My UT Benefits links to UT Retirement Manager for easy retirement plan enrollment
 - New participants should complete a financial company application



Helpful Hints

- Review the Benefits Changes tri-fold
- Follow UT Benefits on Facebook!
- Read the Benefits Newsletters for the latest info
- Review your Coverage Option Letter
- Enroll or make changes online via My UT Benefits
- Complete any EOI requirements by August 15, 2010
- Re-enroll in the UT FLEX plan
- Review My UT Benefits-Summary of Benefits screen



Helpful Hints

- Annual Enrollment information available at <http://www.uta.edu/hr/benefit-services/>
- Make your selections no later than July 31, 2010
- Closely review the Confirmation Letter that is sent to you after you make your selections
- Notify the Employee Benefits Services via email at benefits@uta.edu with any issues you may have
- Review your October 2010 paycheck to make sure the correct premiums were deducted



Employee Benefits Services

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