2016-2017 Annual Enrollment FAQs

When is annual enrollment?
July 15 through July 31 is the annual enrollment period for the Plan Year 2016-2017.

What are the 2016-2017 benefit plan changes?

Highlights of the Plan Year 2016-2017 benefit changes include:

- The UT Select Medical Plan premium rate will reflect a 5.5 percent increase. Click here to view the new rates from the Annual Enrollment & Resource Guide on page 5. Other UT Select Medical Plan Changes are as follows:
  - Out-of-Pocket Limits Change - in-network whole plan out-of-pocket individual maximum increased to $6,850 ($250 increase amount) and families increased to $13,700 ($500 increase amount). The limit change includes all allowed member cost share for medical and prescription drug services.
  - Bariatric Benefits - deductible decrease from $5,000 to $3,000; must be enrolled for 36 months in the UT Select Plan prior to surgery
  - Chemical Dependency - remove maximum 3 episodes of treatment; remove maximum of 20 visits per year for office and outpatient combined
  - Mental Illness - remove maximum of 20 visits per year for office and outpatient combined; remove maximum of 30 days per plan year; office visit copay changes to $35 (Specialist Copay)
  - Radiology, Pathology, Anesthesiology, and ER Physicians (“-ologists”) exception is removed. Effective September 1, 2016, remove the 2001 UT Select implemented exception benefits which ensured members were not charged excessive amounts for the non-network “-ologists.” The change would allow BCBS to have the negotiating power for discount on cost of care and will hopefully prompt them to join the BCBS network. This means UT Select members must be communicating with hospitals to ensure that they request “-ologists” within the network to minimize out-of-pocket cost
  - UT Select members are eligible to sign up for Identity Protection Services at no charge through Experian.

- UT Select Dental Plan Plus premium rate will increase 5.7%. There is no increase to the UT Select Dental Plan and Dental HMO. Click here to view the new rates and estimate your out-of-pocket costs.

- The Dearborn Life & AD&D program changes are as follows:
Officer of human resources

Enabling the success of others

- Employee basic life insurance increases from $20k to $40k – no cost to employee with medical plan
- Employee basic AD&D insurance increases from $20k to $40k – no cost to employee with medical plan
- Employee life insurance - no evidence of insurability (EOI) for up to 3X salary during annual enrollment. This is a great and rare opportunity to enroll without providing proof of insurability or proof of good health.
- Employee life insurance maximum changes from 6x salary to 10x salary
- Employee life insurance maximum changes from $1.5M to $2.0M
- Voluntary AD&D insurance maximum changes from $1M to $2M; spouse change from $500 to $1M
- Retiree life insurance maximum is changed from $50k to $100K. Employees retiring on 8/31/16 or after may retain $100K life insurance as a retiree and existing retiree can increase up to $100K with EOI approval.
- Slight rate decrease on the life insurance rates
- Age bands expanded up to age 80 and over

- CNA, the vendor for long term care (LTC), stopped selling their LTC product and the UT system contract ends 8/31/16. CNA billing system changes no longer allows for payroll deduction. Therefore, effective 9/1/16, LTC premiums will be directly billed by CNA and payroll deductions will stop at UT Dallas. Participants will be contacted by CNA directly. Check with your financial advisor if this is part of your financial strategy. Employees must decide whether to continue coverage through direct bill or not. For your information, effective 9/1/17, CNA was approved by the Texas Department of Insurance to increase their long term care rates up to 95.5% over 2 years.

- Naturally Slim will expand to all institutions and all UT Select Plan participants this fall.

- Flu shot providers expanded to include Passport Health and Catapult Health. UT Dallas Flu Clinics will be available on October 31 and November 1.

- Maestro Health was selected as the new UT Flex Vendor for their commitment to customer service, flexibility and technology; no other plan changes for the UT Flex Program.

- Effective January 1, 2017, UT System will shift the current UT Select Prescription plan for the Medicare eligible retirees to an Employer Group Waiver Program (EGWP) administered by Express Scripts. The vast majority of benefits will remain the same, with some enhancements.
Behind-the-scenes coordination under Medicare Drug program will change. More details to come from the UT System Office of Employee Benefits.

What are the important reminders I need to consider for the new Plan Year?

- If you do not wish to make changes to your coverage, your current insurance elections, as listed in the Coverage Option Letter, will continue. **However, if you want to enroll in or continue participation in UT FLEX, you must make that election online each year by following the instructions listed in the letter from the UT System.**

- Faculty members who are paid over a nine-month period will pay insurance premiums, including UT FLEX, over those nine months. Nine-month rates will be published on the [UT Dallas HR Benefits](#) Web page.

- The deadline for submitting Evidence of Insurability (EOI) forms for Life and Disability insurance is August 15, 2016.

- The effective date for coverage elected and approved during Annual Enrollment is September 1, 2016.

- The TRS employee contribution rate will increase from 7.2 percent to 7.7 percent effective Sept. 1, 2016.

- While enrolling or making changes online, take the opportunity to review your Total Rewards Statement available through My UT Benefits under the Total Compensation Tab. The statement demonstrates the total estimated annualized value of your salary plus longevity and other state and UT Dallas benefits. The statements are personalized and based on each individual's estimated earnings and benefit selections as of December 1, 2015.

- In October 2016, review your first paycheck of the new fiscal year to ensure that your coverage elections have been processed correctly. Notify the Benefits Office of any errors within 31 days of receiving your paycheck.

What do I need to do to learn more about benefit changes?

Want to learn more? Attend the come-and-go UT Dallas Annual Benefits and Wellness Fair on Monday, July 18, in the [Student Union Galaxy Rooms (2.602)](#). We also invite UT Select Medical Plan participants to get a free on-site health checkup through Catapult Health at the Gemini and Phoenix Rooms from 8:30 a.m.-2:30 p.m. Sign-up [here](#) now! **Space is limited to 51 members. Individuals who signed-up must ensure they show up to avoid a no show fee of $130.00.**
Benefits and Wellness Fair - Monday, July 18, 2016 from 9:00 a.m. to 4:00 p.m.
Student Union-Galaxy Rooms (SU 2.602)

BENEFITS FOR LIFE "PEP" RALLY

P = Promote Fitness
E = Educate on Health and Benefits
P = Plan for Financial Future

ACTIVITIES

<table>
<thead>
<tr>
<th>Time of Events</th>
<th>Concurrent Activities</th>
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<tbody>
<tr>
<td>9:00-10:30</td>
<td>Comet Spirit Cheerleaders and TEMOC</td>
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<tr>
<td>9:00-10:30</td>
<td>Tasty Smoothie with Veggie Power</td>
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<tr>
<td>10:00-3:00</td>
<td>Photo Plush Booth</td>
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<tr>
<td>11:00-1:00</td>
<td>Blue Bear - BCBSTX Mascot</td>
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<tr>
<td>9:00-4:00</td>
<td>Airrosti - Complimentary Injury Assessments</td>
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<tr>
<td>9:00-4:00</td>
<td>Free Massage (10 minutes) by Kekino Massage Academy &amp; Institute</td>
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<tr>
<td>9:00-2:30</td>
<td>Catapult Health Screenings (Gemini and Phoenix Rooms)</td>
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<td>9:00-4:00</td>
<td>Prize Drawings, Spin-A-Prize</td>
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<tr>
<td>9:00-4:00</td>
<td>Vendor Booths. Sports Games, Education and Giveaways</td>
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<thead>
<tr>
<th>Time of Events</th>
<th>Presentation/Demonstration</th>
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<tbody>
<tr>
<td>10:30 - 10:45</td>
<td>American Cancer Society Presentation</td>
</tr>
<tr>
<td>11:30 - 12:15</td>
<td>Healthful Grocery Shopping Tips and Tricks</td>
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<tr>
<td>1:00 - 1:15</td>
<td>Comet Spirit Power Dancers</td>
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<tr>
<td>1:30 - 2:00</td>
<td>Health and Financial Wellness Presentation includes Silver Sneakers for Retirees</td>
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<tr>
<td>2:10 - 2:40</td>
<td>Let's Zumba by Recreational Sports</td>
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<tr>
<td>2:50 - 3:20</td>
<td>Fire Extinguisher Safety Demo by EH&amp;S</td>
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<tr>
<td>3:30 - 4:00</td>
<td>Wrap it Up with Line Dancing by Recreational Sports</td>
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Learn more from the July 2016 Issue of the UT System Office of Employee Benefits newsletter, “A Matter of Health.” The newsletter is available through the UT System OEB website.

When are new coverage elections effective?
Coverage changes made during annual enrollment will generally be effective 9/1/2016. Coverage requiring Evidence of Insurability (EOI) may have a later effective date depending on vendor approval.

Do I need to re-enroll in UT FLEX?
Yes, our plan requires an annual election. Remember, you are electing an annual amount, not a monthly amount. Faculty members’ enrollment and deductions cover 9 months (Sept through May); all other employees’ enrollment and deductions cover 12 months, Sept through August.

What should I do if I don’t want to change my current benefit elections?
Does the employee have UT Flex? If yes, the employee will need to re-elect their Flex benefits online. If no, and they do not want Flex for the upcoming plan year, no action is required.
Who are eligible dependents?

- Your spouse, including same sex spouse
- Your children, including stepchildren and adopted children, who are:
  - under age 26 regardless of marital status for the UT SELECT Medical plan;
  - unmarried and under age 25 for other UT Benefits (Dental, Vision, Life, AD&D);
- Your unmarried grandchild(ren) under age 25, provided the child meets the requirements which includes proof that you claim the child as your dependent for federal tax purposes;
- Children over age 25 (over age 26 for the UT SELECT Medical plan), who are determined by OEB to be medically incapacitated and are unable to provide their own support – documentation must be provided; and
- Children for whom you are named a legal guardian by a court or who are the subject of a medical support order requiring such coverage.

What is evidence of insurability (EOI)?

Evidence of Insurability (EOI) is the documentation required by a carrier to determine if the participant’s health condition meets the carrier’s criteria to be approved for coverage. This is a record of your historical health events. EOI is proof of good health. Approval is not guaranteed. EOI forms must be submitted online or mailed to vendors directly with postmarked date of August 15. Forms submitted or postmarked after August 15, 2016 will not be processed.

When is EOI required?

- Increasing life insurance for yourself. During the 2016-2017 annual enrollment period of July 15-31, you are not required to provide evidence of insurability to enroll in 3x salary for the employee supplemental life insurance
- Increasing life insurance for your spouse beyond 10,000
- Short or Long-Term Disability application after the initial enrollment.

How do I complete an EOI?

After you have made your changes on My UT Benefits, an EOI tab will appear. Click on the EOI tab to get started.

Will I be approved for EOI?

There is no guarantee of approval. The vendor will review and determine approval or denial of the application for coverage if EOI is required.

How do I enroll?

To enroll, login to My UT Benefits and enroll online.

How do I login to My UT Benefits?

There are several ways to login through the UT System Office of Employee Benefits website:
- Single Sign-On: Employees and working retirees may select the My UT Benefits link within Galaxy under My Menu and use their UTD NetIDs and network passwords to sign in.
- Benefits ID (BID) and PIN
- Campus ID (UT ID) and PIN

Note: Social Security is no longer a valid ID to use to login on My UT Benefits.
Note: PINs are sent by OEB via UT Dallas email addresses by July 15. The email subject line will appear as “Your UT Benefits Enrollment Options.”

What do I do if I lost my My UT Benefits PIN?
You may go to My UT Benefits and have your PIN resent to you. Select the ‘Forgot PIN’ link and follow the online directions.

Will Benefits Representatives be providing sessions throughout campus this year?
Yes, benefits staff will be at the following locations to provide overview presentations and assist employees with making changes and answer any questions they may have.

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<th>2016 Annual Benefits Enrollment Presentations</th>
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<tr>
<td><strong>Facilities Management Training Room</strong></td>
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<tr>
<td><strong>FM 1.502</strong> En Español</td>
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<tr>
<td>8 July, 2016 10:30 a.m. - 12:00 p.m.</td>
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<tr>
<td><strong>Naveen Jindal School of Management</strong></td>
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<tr>
<td><strong>JSOM 1.508</strong></td>
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<td>19 July, 2016 11:00 a.m. - 3:00 p.m.</td>
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<tr>
<td><strong>Center for Vital Longevity</strong></td>
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<tr>
<td><strong>8th Floor Boardroom</strong></td>
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<tr>
<td>19 July, 2016 12:00 p.m. - 3:00 p.m.</td>
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<td><strong>Callier Center Dallas</strong></td>
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<td><strong>TBD</strong></td>
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<td>20 July, 2016 1:00 p.m. - 4:00 p.m.</td>
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<tr>
<td><strong>South Engineering and Computer Science</strong></td>
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<tr>
<td><strong>ECSS 3.503</strong></td>
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<tr>
<td>21 July, 2016 11:00 a.m. - 3:00 p.m.</td>
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<tr>
<td><strong>Erik Jonsson Academic Center</strong></td>
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<tr>
<td><strong>JO 4.122</strong></td>
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<tr>
<td>27 July, 2016 11:00 a.m. - 3:00 p.m.</td>
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What are the rates for different benefit plans?
Refer to the 2016-2017 Benefits Cost Worksheet available by July 15 online through the UT System Office Employee Benefits website and on page 5 of the Annual Enrollment Resource Guide from the A Matter of Health newsletter.
Who should I contact if I need assistance during annual enrollment or have any questions about my benefits?

You may email benefits@utdallas.edu or call one of the Employee Benefits Team members listed below:

**The Office of Human Resources - Employee Benefits Team**
- Marita M. Yancey – Employee Benefits Director - 972-883-2127
- Celeste Burnett – Leave Administrator - 972-883-2131
- Kosima Ketcham – Leave Analyst - 972-883-5343
- Christine Moldenhauer – Benefits Administrator - 972-883-5151
- Thi Nguyen – Benefits Analyst - 972-883-2605
- Nora Pena – Benefits Administrator - 972-883-4559
- Tina Sharpling – HRIS Manager - 972-883-4132
- Debra York – Benefits Administrator - 972-883-5338