Plan Year 2015 - 2016 Benefits FAQs

When Can I enroll for my benefits?
New hires and newly eligible employees must enroll within 31 days of employment date or benefits eligibility date for optional insurance coverage (includes employee medical for part-time employees (20-29 hours per week). Full-time (30-40 hours per week) employees will be enrolled automatically in the basic package (employee only UT Select Medical, $20,000 Basic Life and $20,000 Basic AD&D).

How do I enroll as a new hire or make changes during a change status event?
Complete the UT Benefits Enrollment/Change Application form and submit within 31 days to one of the Benefits Administrator with proof of dependents, if applicable. You may schedule an appointment by emailing benefits@utdallas.edu.

When Can I make changes to my benefits after my initial enrollment?
When you experience a status change (life event) that will allow you to make changes to your benefits, you have 31 days from the date of the event to make changes.

Who are eligible for UTD benefits?
You are eligible for benefits as a full-time employee if:
- You work at least 30 hours per week or have a .75% FTE appointment, and your appointment is expected to continue for at least 4 ½ months, and you are not currently insured by another state-sponsored medical insurance plan.

You are eligible for benefits as a part-time employee if:
- You work at least 20 but less than 30 hours per week, or have at least a 50% appointment and your appointment is expected to continue for at least 4 ½ months, and you are not currently insured by another state-sponsored medical insurance plan.

Certain non-employee Post-Doctoral Fellows and Graduate Students are eligible for benefits.

When is annual enrollment?
July 15 through July 31 was the annual enrollment period for the Plan Year 2015-2016.

What are the 2015-2016 benefit plan changes?
Highlights of the Plan Year 2015-2016 benefit changes include:

- The UT Select Medical Plan premium rate will reflect a 7.5 percent increase. The basic medical package will continue to be at no cost to full-time employees. Click here to view the new rates and estimate your out-of-pocket costs.

- Emergency room benefits will be covered with a $150 copay, plus 20 percent coinsurance for in-area plan providers. Deductible and coinsurance will be required for out-of-area plan providers (outside of Texas, New Mexico or Washington, D.C.).

- In-network physical, occupational, Airrosti and speech therapy will be covered with a $35 copay.

- Applied Behavior Analysis (ABA) will be covered as other therapy for children up to age 19, with maximum annual benefits of $36,000.
• Out-of-pocket limits:
  o In-network medical coinsurance limit of $2,150 for individuals and $6,450 for families.
  o In-network whole plan out-of-pocket maximum (includes medical and prescription) limit of $6,600 for individuals and $13,200 for families.

• UT Select Dental and UT Select Dental Plus will no longer exclude coverage for missing teeth.

• The Superior Vision and Superior Vision Plus plan rates will reflect a 16 percent reduction. Click here to view the new rates and estimate your out-of-pocket costs.

• The Disability insurance rates will reflect a slight reduction. There are no requirements for evidence of insurability during the 2015 Annual Enrollment. This is a good opportunity to enroll and ensure you have some income protection in the event you become disabled.

• Enrollment into the Long-Term Care plan will no longer be offered effective Jan. 1, 2016. Current participants and those who choose to enroll prior to Jan. 1, 2016, will retain the plan benefits and have their premium deducted through payroll deduction. Enrollment requirements are as follows:
  o Current employees’ last chance to enroll will be between July 15-31, 2015 (subject to evidence of insurability). Effective date will be either Sept. 1, 2015, or first of the month following vendor’s approval.
  o Employees hired through Dec. 31, 2015, may enroll within 31 days of hire through CNA (no evidence of insurability required).

• The UT FLEX health care reimbursement account annual limit will increase to $2,550. The $12 per year administrative fee for both the UT FLEX health care and dependent day care reimbursement accounts will not be assessed to participants.

• Provant will no longer provide Wellness Program Services. The Living Well Program will continue and will be managed by the UT System Office of Employee Benefits.

• Same sex spouses, as well as dependent children of these spouses, are considered benefits-eligible effective July 1, 2015. Employees may enroll by July 31, 2015, with an effective date of July 1 or August 1, 2015, or during the Annual Enrollment period from July 15-31, 2015, with an effective date of September 1, 2015. Refer to the online enrollment instructions for more details.

When is my new coverage election effective?
New hires and newly eligible employees have an option to elect first day of employment, first of the month following date of employment or first of the month following completion of the application form provided election is made within the 31 days of eligibility.

Coverage changes made during annual enrollment will generally be effective September 1. 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 each year?
Yes, UT System benefit 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 during annual enrollment? Do you have UT Flex? If yes, you will need to re-elect Flex benefits online. If not, and you 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;
- Certain 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. Forms must be completed and submitted timely.

Do I need to provide EOI as a New Hire or Newly Eligible?

If you enroll during the 31 day of your start to work date or newly eligible date, you will not be subject to EOI except for Life beyond 3x and as noted by plan.

How do I complete an EOI?

Go to Dearborn National Website and complete the EOI forms. Follow the instructions on the forms and online. For Long Term Care, go to the CNA Website for more information on EOI.

Will I be approved for EOI?

There is no guarantee of approval. An applicant can be declined coverage based on their height and weight alone.

How do I login to My UT Benefits to check my benefits coverage?

Several ways to login through the UT System Office of Employee Benefits Website:

- Employees and working retirees may select the My UT Benefits link within Galaxy under My Menu using UTD netIDs and network passwords under the single sign-on (SS) option
- Go to My UT Benefits through the UT System Office of Employee Benefits (OEB) Website

What are the rates for different benefit plans?

Refer to the 2015-2016 Cost Worksheet from the OEB Website and select from the drop down menu.

How do I obtain the Summary of Benefits and Coverage (SBC) for my UT Select Medical Plan?

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 UT SELECT PPO or Out-of-Area coverage online, visit the website http://www.bcbstx.com/ut/coverage/sbc. You can view the glossary online any time at www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf. To request a hard copy of these documents to be sent to you free of charge, you may call the SBC hotline at (855) 756-4448.
Where do I get more resources about my UT Benefits?
Review the “Resources” page of the UT System Office of Employee Benefits Website for more information about your UT Benefits. Under the “Resources” page, you can click on the “Forms and Publications” for more details, including the Employee Benefits Handbook.

Where do I get information about the Affordable Care Act (ACA)?
You can obtain ACA related information from the UT System Office of Employee Benefits Website under the Affordable Care Act link. Click the UT Dallas ACA Notice for specific UT Dallas Information.

How do I enroll in the Mandatory Retirement Programs at UT Dallas?
All benefits eligible (20 hours or more/50% FTE working at least 4 ½ months), except RA/TA, are automatically eligible and enrolled in the Teacher Retirement System of Texas (TRS).

The UT System also offers the Optional Retirement Program for certain qualified positions. The following positions are generally ORP-eligible (Click UT System ORP Policy for more detailed definitions):

- Faculty members whose duties include teaching and/or research as a principal activity
- Faculty administrators responsible for teaching and research faculty
- Professional librarians
- Chief and senior administrative officials (Directors and above at UT Dallas)
- Specialized professional positions (such as physicians, engineers, and attorneys)
- Athletic coaches and directors
- Counselors treated in the same manner as faculty

Employees eligible for ORP must enroll within 90 days of becoming eligible for this benefit. This is a one-time irrevocable election. Please contact a Benefits Administrator at benefits@utdallas.edu to request the ORP Enrollment Form and submit the completed form to the Benefits Administrator to participate in ORP.