Benefits Presentation
2016-2017 Plan Year
New Employee Orientation

Presented by: Employee Benefits Services
Eligibility Rules

- **Full-time Benefits Eligible Employees**-eligible for full premium sharing (30-40)
  - Full-time (75-1.00% FTE) faculty and staff working at least 4 ½ months
- **Part-time Benefits Eligible Employees**-eligible for half premium sharing (20-29)
  - Part-time (50-74% FTE) employees working at least 4 ½ months
  - Temporary (50-74% FTE) employees working at least 4 ½ months
  - RA/TA (50% FTE) working at least 4 ½ months (not TRS eligible)
- **ACA Eligible Employees** – measured working an average of 30 hours per week
  - Part-time/variable hours employees who worked an average of 30 hours per week (130/month) during a 12-month measurement period
  - Seasonal (temporary) employees who worked an average 30 hours per week for the 12-month measurement period
  - Student employees (not federally or state funded) who worked an average of 30 hours per week during a 12-month measurement period
  - Only eligible for a medical plan and no premium sharing

Note: Employees eligibility may change based on job/assignments changes throughout the year. Changes that will impact benefits eligibility is considered life event and may allow employees to make changes within 31 days.
Non-Insurance Eligible

- Temporary Employees less than 4 ½ months
- Part-time less than 20 hours
- Student Job Employment and Work Study

Benefits Available

<table>
<thead>
<tr>
<th>Voluntary Retirement Programs</th>
<th>All Employees are Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Sheltered Annuity(TSA) – 403(b)</td>
<td>$18,000 Max; $6,000 age 50 Catch-up</td>
</tr>
<tr>
<td>Roth 403(b) – After tax /earnings tax-free</td>
<td>Shares limit with TSA noted above</td>
</tr>
<tr>
<td>Deferred Compensation Plan (DCP) 457(b)</td>
<td>$18,000 Max; $6,000 age 50 Catch-up</td>
</tr>
</tbody>
</table>

Note: If job changes to benefits eligible position, employee has 31 days to enroll
Enrollment Rules

• Basic Employee Coverage automatic at Day 1 for full-time employees
• Optional coverage (i.e. dependent coverage) 1\textsuperscript{st} of the month or Day 1**
• Part-time must enroll if coverage is desired*
• Dependents eligible to enroll
  – Spouse, includes same sex spouse
  – Child(ren) under age 26 for Medical; under 25 all others
  – Handicapped children – no limit on age
  – Children under Legal Guardianship/Custody

*Part-time employees have options to select 1\textsuperscript{st} of the month following for Basic Coverage

**Day 1 coverage available for optional coverage (i.e. dependent medical, dental, vision, etc.)
Enrollment Deadlines

• New hires / newly eligible - 31 days from start date
• Annual Enrollment – July 15 – July 31 each year
• Family Status (Life Events) - 31 days from event
  – Marriage, divorce, annulment, or spouse’s death
  – Birth, adoption, medical child support order or dependent’s death
  – Retirement, separation, end job/assignment
  – significant change in residence if it changes eligibility;
  – change of job status affecting eligibility (e.g. FTE changes, non-benefits eligible part-time to full-time, starting or ending employment, starting or returning from FMLA or LOA, etc);
  – change in dependent’s eligibility (e.g., reaching age 26 for UT SELECT Medical, marriage or reaching age 25 for all coverage other than UT SELECT Medical, 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.

• ORP enrollment deadline – enroll through UT Retirement Manager and submit TRS 28 Form within 90 days from the date of hire or initial ORP eligibility date (one-life-time irrevocable election); submit the ORP Acknowledgement form immediately to the Benefits Office.
PREPARATION FOR ENROLLMENT

1. Access the email invitation to enroll sent to your UTD email. Contact a Benefits Administrator if you do not get the email within 3 weeks of hire.
2. Attend an employee orientation and review the benefits information provided to you so that you can make an informed decision.
3. Meet with a Benefits Administrator if you have questions or need assistance.
4. Have the following information available:
   a. Dependent information (SSN, full name, date of birth)
   b. Documents to prove dependent relationship (i.e. marriage license, birth certificate, proof of support)

STEPS TO ENROLL IN INSURANCE BENEFITS THROUGH My UT Benefits

1. Go to My UT Benefits within 31 days of your start date or eligibility date
2. Select one of the ways to Login through ‘Login Using My:’ (Recommended method is the ‘Single Sign On’)
3. Follow the instructions based on your login choice.
4. If you selected Single Sign On (SSO), enter your UT Dallas Net ID and Password and click on Login
5. Choose ‘The University of Texas at Dallas’ from the drop down list of campuses and click Select
6. Select the “Benefits Enrollment” tab
7. Then, follow the instructions, respond to questions and make your benefits selection

POST ENROLLMENT FOLLOW-UP – YOU MUST DO THE FOLLOWING AS APPLICABLE

1. If EOI is required, complete the Evidence of Insurability online after your record your selections.
2. Don’t forget to complete your beneficiary designation by completing the online designation or send a completed form to Dearborn National.
3. Upload proof of dependent relationship (i.e. birth certificate, marriage license)

Instructions are on the HR Website-Benefits Section under New Hire and Newly Benefit Eligible
Enabling the Success of Others

Office of Human Resources

Enrollment Instructions

Retirement

STEPS TO ENROLL IN THE OPTIONAL RETIREMENT PROGRAM (IF ELIGIBLE)

You have 90 days from the date you first become eligible for the ORP to make your enrollment decision. If you are reclassified and/or assume a new job and become ORP-eligible for the first time after your initial employment date, the 90-day election period begins on the day your reclassification becomes effective. Please contact a Benefits Administrator if you have been offered ORP or have been an ORP participant from a prior Texas State Agency or Institution. Your election is irrevocable and you will be opting out of the TRS plan. The TRS employer contribution will not be transferred or distributed to you upon ORP election. **To enroll in ORP, follow these steps:**

1. Review your two mandatory retirement options carefully by reviewing the ORP and TRS information provided.
2. Complete the ORP Acknowledgement Form and return it to a Benefits Administrator immediately.
3. Complete TRS Form 28 (Notice to Elect to Participate in Optional Retirement Program and/or Refund) and deliver it to the UT Dallas Office of Human Resources - Benefits Office at AD10, Ste. 2.208. Inform the Benefits Office of your vendor selection.
4. Choose your provider(s) from the currently approved provider list. You may select more than one provider for your ORP participation.
5. Before your first ORP deduction, you must set-up an account with an approved vendor. Complete the appropriate provider application(s) to open an account(s) with that company. Mail all completed vendor applications to the designated address on those applications.
6. Immediately after you set-up an account with an approved provider, log in to UTRetirement Manager and click on the ORP Enroll/Change page. If an ORP option is not displaying for you, contact a Benefits Administrator at benefits@utdallas.edu.
7. Contact a Benefits Administrator if you need assistance in enrolling.

STEPS TO ENROLL IN THE VOLUNTARY RETIREMENT PROGRAM (TSA, DCP AND ROTH)

Enrollment or changes cut-off date is 10th of each month for the next month’s paycheck deduction.

1. Select the retirement plan you wish to contribute to. If you are unsure about which plan to choose, please see Retirement Programs at a glance.
2. Choose a Provider from the list of approved Providers and follow their enrollment instructions to set up an account.
4. Click on the Enroll/Make Changes Tab (For the UTSaver TSA, ORP participant’s limit may be reduced due to the ORP contribution).
5. Follow the instructions on the Enroll/Change screen.
6. Complete applications and beneficiary forms and return those directly to the Provider before contributions are deducted from your paycheck.

If this is your first time to use UT Retirement Manager, select "I'm a New User" below the User ID box on the UT Retirement Manager home page.

**Instructions are on the HR Website-Benefits Section under New Hire and Newly Benefit Eligible**
### Basic Coverage Package

<table>
<thead>
<tr>
<th>Plans</th>
<th>Program</th>
<th>Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>UT Select</td>
<td>Blue Cross Blue Shield</td>
</tr>
<tr>
<td>Prescription</td>
<td>UT Select</td>
<td>Express Scripts</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>$40,000</td>
<td>Dearborn National</td>
</tr>
<tr>
<td>Basic AD&amp;D</td>
<td>$40,000</td>
<td>Dearborn National</td>
</tr>
<tr>
<td>EAP</td>
<td>Confidential Counseling</td>
<td>UTSW</td>
</tr>
<tr>
<td>Wellness</td>
<td>Resources</td>
<td>Living Well Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Catapult Health (On-site Screening)</td>
</tr>
</tbody>
</table>

#### Premium Sharing

<table>
<thead>
<tr>
<th>Premium Sharing</th>
<th>Employee</th>
<th>Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time – 30-40 hours</td>
<td>100%</td>
<td>50%</td>
</tr>
<tr>
<td>Part-time – less than 30</td>
<td>50%</td>
<td>25%</td>
</tr>
<tr>
<td>Waived Medical Coverage</td>
<td>$299.07 (FT); $149.54 (PT)</td>
<td>None</td>
</tr>
</tbody>
</table>
## UT SELECT Plan Overview

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan year medical deductible (individual/family)</td>
<td>$350/$1,050</td>
</tr>
<tr>
<td><strong>Coinsurance</strong> (Plan pays/participant pays)</td>
<td>80%/20%</td>
</tr>
<tr>
<td>Plan year medical coinsurance maximum (individual/family)</td>
<td>$2,150/$6,450</td>
</tr>
<tr>
<td>Plan year out-of-pocket maximum (individual/family; includes all member cost share for allowed medical and prescription drug services covered under the plan, such as deductibles, coinsurance, and copays)</td>
<td>$6,850/$13,700</td>
</tr>
</tbody>
</table>
| Office visit copay (network visits covered at 100% after copay)         | $30 family care physician  
                                                        | $35 specialist    |
# UT SELECT Plan Overview

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency room</strong></td>
<td><strong>$150 per visit plus 20%</strong></td>
</tr>
<tr>
<td>(no deductible applies; copay waived if admitted)</td>
<td></td>
</tr>
<tr>
<td><strong>MRI/CT copay</strong></td>
<td><strong>$100 per procedure</strong></td>
</tr>
<tr>
<td>(waived if member calls Benefits Value Advisor prior to service)</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient facility</strong></td>
<td><strong>$100 per day plus 20% after deductible</strong></td>
</tr>
<tr>
<td>(copay limited to $500 per admission)</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong></td>
<td><strong>$100 per day plus 20% after deductible</strong></td>
</tr>
<tr>
<td>(facility/ambulatory surgery center)</td>
<td></td>
</tr>
</tbody>
</table>

This plan overview illustrates benefits when using in-network providers. Coverage for out-of-network providers is also available. When using out-of-network providers, you pay 40 percent after the deductible. Benefits are paid at a percentage of the allowable amount as determined by Blue Cross and Blue Shield of Texas. Refer to the UT SELECT Benefits Booklet for more information.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chiropractic Care</strong></td>
<td>$35 copay/visit</td>
</tr>
<tr>
<td>(limited to 20 visits per condition per plan year)</td>
<td></td>
</tr>
<tr>
<td><strong>Physical Therapy, Occupational Therapy, Speech/Hearing Therapy</strong></td>
<td>$35 copay/visit</td>
</tr>
<tr>
<td>(limited to 20 visits per condition per plan year if</td>
<td></td>
</tr>
<tr>
<td>physical therapy modalities are billed; speech/hearing therapy</td>
<td></td>
</tr>
<tr>
<td>limited to 60 visits per condition per plan year)</td>
<td></td>
</tr>
</tbody>
</table>

- Network visits covered at 100% after copay
- No deductible or coinsurance
## UT SELECT Plan Overview

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bariatric Surgery</strong></td>
<td>$3,000 Deductible</td>
</tr>
<tr>
<td>(member must be continuously enrolled in the UT SELECT plan for 36 continuous months prior to date of surgery)</td>
<td></td>
</tr>
<tr>
<td><strong>Behavioral Health</strong></td>
<td></td>
</tr>
<tr>
<td>(Mental Health &amp; Chemical Dependency)</td>
<td></td>
</tr>
<tr>
<td>Office visit copay</td>
<td></td>
</tr>
<tr>
<td>(Maximums removed for inpatient, outpatient and office visits)</td>
<td></td>
</tr>
</tbody>
</table>

**ER, anesthesiology, radiology and pathology provider (-ologists)**

Care received from an out-of-network anesthesiologist, pathologist, radiologist or emergency room physician will be paid at the out-of-network benefit level and at the non-contracting allowed amount. If this care was provided in an in-network facility, you may call customer service and an adjustment will be made to pay the claim at the in-network benefit level. The provider *may* still balance bill for the difference between what they billed and what the plan allows.
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.

TALK with your Doctor:

Before you have a medical procedure, talk with your doctor and ask about the facility and other specialists that may be involved in your care. Request Network facilities and specialists for your procedure.

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.
UT SELECT and BCBSTX to Provide Identity Protection Services to Its Members

We are pleased to announce that Blue Cross and Blue Shield of Texas (BCBSTX) will be providing identity protection services to employees, retirees and their families who are covered under the UT SELECT Medical Plan administered by BCBSTX at no cost. Services are made available to give you some peace of mind, and are intended to protect health and personal information. Provided by Experian. Services include:

- **ProtectMyID®**
- Experian credit report upon sign up
- Daily one-bureau credit monitoring
- U.S.-based customer support seven days/week
- Online and phone enrollment
- Choice of email or mail delivery
- $1 million identity theft insurance
- Fraud resolution team
- Comprehensive educational resources
- **Family Secure**
- Monitors children’s personal information for existence of a credit file
- Fraud resolution service
- Experian report upon enrollment
- $2 million product guarantee
- **Enroll via Blue Access for Members℠ (BAM)**
- Enroll via Blue Access for Members℠ (BAM)
- Log into your BAM account at bcbstx.com/ut.
- If you do not have a BAM account, you can register in three easy steps:
  a) Go to bcbstx.com/ut
  b) Click Register Now
  c) Use the information on your UT SELECT ID card to complete the registration process.
- **Click on Identity Protection Program under Quick Links.**
- Click on “Enroll as an adult” to enroll. Other adult members within your plan should use the same link to enroll.
- **If you have children**, once you’ve enrolled in ProtectMyID, the parent or legal guardian can click on “Enroll dependents under the age of 18” to enroll and add your children under 18 years of age.
- **Enroll by phone**
- Call (866) 926-9803 and use Engagement Number PC98586 for ProtectMyID and Engagement Number PC98588 for Family Secure.
- **NOTE:** You will need your BCBSTX 8 digit Identification Number to enroll (with UTS prefix)
BCBSTX offers many programs and resources to help you and your covered family members reach your health and wellness goals.

- **Preventive Coverage** – UT SELECT Medical provides 100% coverage (no copay) for preventative screening when using UT Select in-network providers. Some examples of services covered under this provision are: Routine Physical Exam, Well-woman Exams, Immunizations (all ages), Osteoporosis and Prostate screenings. NOTE: Some charges may incur if the preventive service is not the primary purpose of the visit or if your doctor bills for services that are not considered preventive.

- **Benefits Value Advisor** – You have a choice when selecting where to go for health care. Call a BVA and get cost comparison information from providers in your area for MRIs, CAT/CT scans, maternity services; knee, hip and spinal surgery; or colonoscopy tests. Contact BVA prior to the service to waive the $100 copay per MRI and CT scan. One call can result in big savings!

- **24/7 Nurseline** – Get answers to your health care questions with the BCBSTX 24/7 Nurseline. Experienced registered nurses are available around-the-clock to help you with questions about major medical issues, chronic illness, and lifestyle changes.

- **Lifestyle Management Program** – Provides tools and information which may help you lose weight, quit smoking or reduce your risk for developing heart disease, stroke or diabetes.

- **Condition Management** – Blue Care Advisors (registered nurses and other health care professionals) work with you and your doctor to provide education, coaching and monitoring if you are at risk for or already have a chronic condition.

- **Special Beginnings** – Expecting a baby? Special Beginnings is a confidential, full-featured program designed to help you to better understand and manage your pregnancy. Enroll during your first trimester to receive guidance from pregnancy to six weeks after delivery. To enroll call 888-421-7781.

- **BlueExtras Discount Program** – BlueExtras is a discount program that provides you and your covered dependents access to discounted health care products and services not usually covered by your health care benefit plan.
Blue Access for Members
- Benefits Value Advisor
- Claims and coverage
- Membership eligibility
- Help with online tools
- ID card requests
- Health education

CALL
Customer Service on the back of your ID card
866-882-2034

Blue Care Connection
To enroll in the care and condition management programs
call 866-412-8795

From your computer OR mobile phone, log on to bcbstx.com/ut and click on “Doctors and Hospitals”

OR for Worldwide Assistance call 1-800-810-BLUE (2583)
Enabling the Success of Others

Office of Human Resources

Tobacco Premium Program

• Applies to any tobacco user (age 16 and over) enrolled in the UT SELECT Medical plan
• Members must declare if they are tobacco users. A "tobacco user is defined as a person who has used tobacco products within the past sixty (60) days.
• Members who declare they are non-tobacco users must not have used tobacco products within the past sixty (60) days from the day this declaration is signed.
• Tobacco Cessation assistance under Lifestyle Management

<table>
<thead>
<tr>
<th>Tobacco User</th>
<th>Monthly Out-of-Pocket Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>$30 per month</td>
</tr>
<tr>
<td>Spouse</td>
<td>$30 per month</td>
</tr>
<tr>
<td>Children</td>
<td>$30 per month (regardless of number)</td>
</tr>
</tbody>
</table>
UT Dallas Wellness Programs

- Fit For Life – Health & Financial Wellness Fair
- Monthly Lunch and Learn
- Live Healthy America
- Corporate Challenge
- UT System Physical Challenge
- Heart Healthy
- Flu Clinics & Health Screening
- Mammography
- Tobacco Cessation
- UT Systems Living Well: Make it a Priority Worksite Health & Wellness Program
- Naturally Slim
Enabling the Success of Others

Office of Human Resources

Prescription Drug Benefits

**Effective 9.1.2015, your OOP max will be shared with your medical plan for a total of $6600. Any amount you accumulate on the medical or RX side will count toward your combined OOP max. You will still have a separate RX deductible and medical deductible to meet and applicable co-pays/co-insurance. These amounts will apply toward your OOP.**

<table>
<thead>
<tr>
<th>Annual Deductible</th>
<th>$100/person/year (Prescription drug only; and does not apply to the medical plan deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access Options</strong></td>
<td></td>
</tr>
<tr>
<td>Retail Network Pharmacy: Up to a 30-day supply. (Good option for new prescriptions)</td>
<td>Generic Drug Copayment</td>
</tr>
<tr>
<td></td>
<td>$10</td>
</tr>
<tr>
<td>Home Delivery Pharmacy: Up to a 90-day supply. (Best option for maintenance medications)</td>
<td>$20</td>
</tr>
</tbody>
</table>

* If you obtain a brand-name drug when a generic equivalent is available, you are responsible for the generic copayment plus the cost difference between the brand-name drug and the generic drug. Chart illustrates benefits when network pharmacies are used. Non-network benefits are also available; see Enrollment Guide for more information.
Enroll in UT Flex to Save on taxes and increase your take home pay!
Contributing pre-tax dollars helps reduce your taxable income and increase your take home pay!

Two types of UT FLEX accounts

- Health care account – limit to $2,550 per IRS
- Dependent care account – Limit $2,500/$5,000 per IRS
- Minimum amount of $180 to participate

Debit Card Available

How much can I save?
You can save hundreds. Regardless of how much you elect to contribute, you’ll decrease your taxable income and increase your spendable income. It’s a win-win.

<table>
<thead>
<tr>
<th>Annual FSA Contribution</th>
<th>Annual Tax Savings*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>$188</td>
</tr>
<tr>
<td>$1,000</td>
<td>$377</td>
</tr>
<tr>
<td>$2,550 <strong>HCPA Max</strong></td>
<td>$960</td>
</tr>
<tr>
<td>$5,000 <strong>DOPA Max</strong></td>
<td>$1,883</td>
</tr>
</tbody>
</table>

*For illustrative purposes only. Based on the following tax brackets, 25% federal, 5% state and 7.65% FICA. Your tax situation may be different. Consult a tax advisor.

Note: You (and/or your spouse) don’t need to be covered under UTD health plan to participate in UT FLEX.
## Dental Benefits

<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</td>
<td>80% Plan 20% Member</td>
<td>100%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Major Services</td>
<td>50%/50%</td>
<td>80%/20%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Orthodontic</td>
<td>50%/50% Lifetime:$1250</td>
<td>80%/20% Lifetime:$3000</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Customer Service 800-893-3582**  
[www.deltadentalins.com/universityoftexas](http://www.deltadentalins.com/universityoftexas)
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Basic Plan</th>
<th>Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pays</td>
<td>Exam: $35</td>
<td>Exam: $35</td>
</tr>
<tr>
<td></td>
<td>Materials: 0</td>
<td>Materials: 0</td>
</tr>
<tr>
<td></td>
<td>Contact lens Fitting = $35</td>
<td>Contact lens Fitting = $35</td>
</tr>
<tr>
<td>Frames</td>
<td>$140 retail allowance</td>
<td>$150 retail allowance</td>
</tr>
<tr>
<td>Lens</td>
<td>Standard lenses covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Progressive = trifocal retail amount</td>
<td>Standard lenses covered</td>
</tr>
<tr>
<td></td>
<td>$120 allowance</td>
<td>Progressive $120 allowance</td>
</tr>
<tr>
<td>Contact Lens</td>
<td>$125 – Elective - allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$0- Medically Necessary</td>
<td>$150 – Elective - allowance</td>
</tr>
<tr>
<td></td>
<td>$0- Medically Necessary</td>
<td>$0- Medically Necessary</td>
</tr>
<tr>
<td>Plan Frequency</td>
<td>All Service – 1 Per Plan Year</td>
<td>All Service – 1 Per Plan Year</td>
</tr>
</tbody>
</table>

Customer Service: 1-800-507-3800  
SuperiorVision.com/UT
Life & Disability

**Life**
- Basic Coverage $40,000 (No cost to employee)
- Employee = 1-10x up to $2M
- Spouse = $10/$25/$50K; Child/ren=$10K

**AD&D**
- Basic Coverage $40,000 (No cost to employee)
- Employee= 1-10x up to $2M
- Spouse=50% of EE up to $1M; Child/ren=$10K

**Disability**
- Insuring your Paycheck
- Short-term=60% up to $693/wk; 22 wks.
- Long-term = 60% up to $12,025/month

Note: Employee Life – No proof of good health/evidence of insurability (EOI) up to 3X salary and disability during new hire or newly eligible enrollment period of 31 days
# 12 Month Insurance Rates

## 2016-2017 Insurance Benefits Premium - 12-Month Deduction Rates for Staff/Faculty Paid Over 12 Months & RA/TA

<table>
<thead>
<tr>
<th>Coverage/Tier Level</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT Select Medical</td>
<td>$257.53</td>
<td>$269.34</td>
<td>$507.15</td>
<td></td>
</tr>
<tr>
<td>Tobacco Program</td>
<td>$30.00</td>
<td>$60.00</td>
<td>$60.00</td>
<td>$90.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage/Tier Level</th>
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<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT Select Medical</td>
<td>$299.07</td>
<td>$713.37</td>
<td>$668.72</td>
<td>$1,064.24</td>
</tr>
<tr>
<td>Tobacco Program</td>
<td>$30.00</td>
<td>$60.00</td>
<td>$60.00</td>
<td>$90.00</td>
</tr>
</tbody>
</table>

### Dental Plan

<table>
<thead>
<tr>
<th>Coverage/Tier Level</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT Select Medical</td>
<td>$32.40</td>
<td>$61.51</td>
<td>$67.80</td>
<td>$96.40</td>
</tr>
<tr>
<td>UT Select Dental Plus</td>
<td>$59.03</td>
<td>$112.11</td>
<td>$123.70</td>
<td>$176.24</td>
</tr>
<tr>
<td>DeltaCare Dental HMO*</td>
<td>$8.89</td>
<td>$16.90</td>
<td>$18.68</td>
<td>$26.67</td>
</tr>
</tbody>
</table>

### Vision Plan

<table>
<thead>
<tr>
<th>Coverage/Tier Level</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Superior Vision</td>
<td>$5.90</td>
<td>$9.30</td>
<td>$9.52</td>
<td>$15.10</td>
</tr>
<tr>
<td>Superior Vision Plus</td>
<td>$9.00</td>
<td>$14.08</td>
<td>$15.08</td>
<td>$21.30</td>
</tr>
</tbody>
</table>

### Premium Sharing for Waived Medical Coverage

- **PSF (Basic Coverage Package)**: May be used for Dental, Vision & AD&D Insurance
- **PSP**: UT Select Medical Plan includes Prescription
- **Full-Time Employees: 30-40 hours**: $299.07
- **Part-Time Employees: 20-29 hours**: $149.54

*Available in certain areas of the State of Texas.

### Employer Portion for Medical Coverage

#### Medical Plan with Prescription

<table>
<thead>
<tr>
<th>Coverage/Tier Level</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT Select Medical</td>
<td>$598.14</td>
<td>$911.69</td>
<td>$798.76</td>
<td>$1,114.18</td>
</tr>
</tbody>
</table>

#### Dental Plan

<table>
<thead>
<tr>
<th>Coverage/Tier Level</th>
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#### Vision Plan

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<td>$911.69</td>
<td>$798.76</td>
<td>$1,114.18</td>
</tr>
</tbody>
</table>
### 2016-2017 Insurance Benefits Premium - 9-Month Deduction Rates for Faculty Members Paid Over 9 Months

<table>
<thead>
<tr>
<th>Medical Plan with Prescription</th>
<th>Employee Cost - Full-time (30-40 Hours per week)</th>
<th>Employee Cost - Part-time (20-29 Hours per week)</th>
<th>Dental Plan</th>
<th>Employee Cost</th>
<th>Vision Plan</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage/Tier Level</strong></td>
<td>Employee Only</td>
<td>Employee &amp; Spouse</td>
<td>Employee &amp; Child(ren)</td>
<td>Employee &amp; Family</td>
<td>Employee Only</td>
<td>Employee &amp; Spouse</td>
</tr>
<tr>
<td>UT Select Medical</td>
<td>$ -</td>
<td>$ 343.37</td>
<td>$ 359.12</td>
<td>$ 676.20</td>
<td>$ 398.76</td>
<td>$ 951.16</td>
</tr>
<tr>
<td>Tobacco Program</td>
<td>$ 40.00</td>
<td>$ 80.00</td>
<td>$ 80.00</td>
<td>$ 120.00</td>
<td>$ 40.00</td>
<td>$ 80.00</td>
</tr>
<tr>
<td><strong>Coverage/Tier Level</strong></td>
<td>Employee Only</td>
<td>Employee &amp; Spouse</td>
<td>Employee &amp; Child(ren)</td>
<td>Employee &amp; Family</td>
<td>Employee Only</td>
<td>Employee &amp; Spouse</td>
</tr>
<tr>
<td>UT Select Dental</td>
<td>$ 398.76</td>
<td>$ 951.16</td>
<td>$ 891.63</td>
<td>$ 1,418.99</td>
<td>$ 40.00</td>
<td>$ 80.00</td>
</tr>
<tr>
<td>UT Select Dental Plus</td>
<td>$ 78.71</td>
<td>$ 149.48</td>
<td>$ 164.93</td>
<td>$ 234.99</td>
<td>$ 11.85</td>
<td>$ 22.53</td>
</tr>
<tr>
<td>DeltaCare Dental HMO*</td>
<td>$ 11.85</td>
<td>$ 22.53</td>
<td>$ 24.91</td>
<td>$ 35.56</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Premium Sharing for Waived Medical Coverage</strong></th>
<th>Basic Coverage Package - No Cost to Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full-Time Employees: 30-40 hour</strong></td>
<td>$398.76</td>
</tr>
<tr>
<td><strong>Part-Time Employees: 20-29 hour</strong></td>
<td>$199.38</td>
</tr>
</tbody>
</table>

*Available in certain areas of the State of Texas

9-Month Premium Calculation: Total Monthly Premiums times 12 months divided by 9 months

**PREMIUM SHARING AMOUNT (EMPLOYER PORTION)**

<table>
<thead>
<tr>
<th>Medical Plan with Prescription</th>
<th>Employer Cost/Premium Sharing - Full-time (30-40 Hours per week)</th>
<th>Employer Cost/Premium Sharing - Part-time (20-29 Hours per week)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage/Tier Level</strong></td>
<td>Employee Only</td>
<td>Employee &amp; Spouse</td>
</tr>
<tr>
<td>UT Select Medical</td>
<td>$ 797.52</td>
<td>$ 1,215.59</td>
</tr>
<tr>
<td><strong>Coverage/Tier Level</strong></td>
<td>Employee Only</td>
<td>Employee &amp; Spouse</td>
</tr>
<tr>
<td>UT Select Medical</td>
<td>$ 398.76</td>
<td>$ 607.80</td>
</tr>
</tbody>
</table>
COBRA Coverage

• Coverage for faculty and RA/TA generally ends on May 31\textsuperscript{st} (end of school) for those who are not appointed during the summer period and no Fall classes

• UTD will offer COBRA coverage if you and your dependents lose coverage

• COBRA notice mailed to home

• Contact vendors directly for conversion to individual coverage available for voluntary life and long term disability insurance, if eligible, and apply within 31 days from coverage end date

• COBRA information available on the UT System Office of Employee Benefits Website
### Mandatory Retirement Options for Eligible Employees

**Teacher Retirement System of Texas (TRS)** – State Contribution: 6.8%  Employee: 7.7%
Vested after 5 years of TRS eligible service;
Normal Retirement Age 62 and Rule of 80 (Age plus years of service);
**Defined Benefit Plan** – provides pension and disability retirement benefits.

**Optional Retirement Program (ORP)** - Defined Contribution: 8.5% (ER) and 6.65% (EE)
Self-directed investment through UT approved vendors – set-up account online-UTRM
Vested after 1 year + 1 day of eligible service
Available to full-time faculty and eligible administrative positions – enroll within 90 days
**ORP, 403(b) Roth & TSA Combined limit of $53,000 in 2016 unless hired before 9/1/96**

TRS is the default Retirement Plan option until an ORP election is received within 90 days.
**TRS employee contributions** (not the State contributions) can be rolled over to ORP vendors.

**Social Security and Medicare Program** – Mandatory for all Employees
Social Security Contributions: Contributions (EE & ER) – 6.2% of eligible salary
Medicare Contribution: Contributions (EE/ER) - 1.45% of eligible salary

**UT Select Retiree Benefits** – Medical, Dental, Vision and Life Insurance
Must have 10 years of service with UT System (unless employed in a benefits eligible position at a UT System Institution on 8/31/03) and eligible for TRS or ORP retirement.
### Available to all Employees

<table>
<thead>
<tr>
<th></th>
<th>UTSaver TSA</th>
<th>UTSaver DCP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Withdrawals</strong></td>
<td>Taxable when withdrawn</td>
<td>Taxable when withdrawn</td>
</tr>
<tr>
<td><strong>General Contribution Limits</strong></td>
<td>$18,000 IRS maximum (2016) 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>$18,000 IRS maximum (2016)</td>
</tr>
<tr>
<td><strong>Over age 50 catch-up contribution</strong></td>
<td>$6,000 combined with Roth</td>
<td>Off-set by Roth contributions</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>N/A</td>
</tr>
<tr>
<td><strong>Three years prior to retirement catch-up (special catch-up)</strong></td>
<td>N/A</td>
<td>Up to $18,000 (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>“Nonqualified” distributions made prior to age 59 ½ will be subject to ordinary income tax and possibly a 10% penalty</td>
</tr>
</tbody>
</table>

* Contribution limits shown are IRS maximums for 2015 and 2016.
** 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.
Enabling the Success of Others

Office of Human Resources

Why Save Now!

A Little Goes a Long Way

Helping more of your money work for you

Out of every $100 you make

You could let the government take $25 in taxes* and save only $75 . . .

Or you could put $100 into your UT tax-deferred/tax-advantaged plan.

The longer you wait, the more it may cost

Susan started saving $100 a month at age 25. After 40 years, she saved $191,696.

Larry started saving $300 a month at age 45. After 20 years, he saved $136,694.

Total contributions Total pre-tax savings at age 65

$48,000 $191,696

$72,000 $136,694

In this example, Larry ended up contributing 3x's more per month and a total of $24,000 more than Susan and yet his account ended up $55,002 less than hers.

The Value of Time

* Assumes state and federal income taxes of 25%. Distributions from a tax-deferred plan will be taxed as ordinary income when distributed and will be subject to an Internal Revenue Code (IRC) 10% premature distribution penalty tax if taken prior to age 59½, unless an IRS exception applies.

Hypothetical illustration assumes each tax-deferred account earns a 6.00% annual rate of return (compounded monthly) and a retirement age of 65. Does not reflect the rate of return or incurred costs of any particular investment. Fees and charges would reduce the numbers shown. Does not reflect effect of inflation. Not intended to serve as financial advice or as a primary basis for your investment decisions. Taxes are generally due upon withdrawal. Systematic investment does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue their purchases through periods of low price levels.
My Retirement Outlook

You're about to:
Using the retirement tool, identify any potential future shortfalls in your retirement savings and get a better understanding of what's needed to meet your retirement income objectives. Using the paycheck tool, determine how much you can afford to contribute each paycheck to your retirement plan.

Before you begin:
Please note your current retirement plan account balance and contribution level. If you wish to itemize your current paycheck and identify how much you can afford to save in the plan, you will also need a copy of a recent pay stub.

Tell Us About Yourself

- Date of birth: 06/24/1986
- Current annual salary: $30,000.00
- Assumed annual salary increase: 0.00%
- Number of paychecks received each year: 24
- Anticipated retirement age: 67
- Anticipated years in retirement: 20
- Assumed annual inflation rate: 3.00%

Welcome...

This Retirement calculator will help determine how much you need to save on a regular basis in order to meet your retirement investing objectives.

Enter the requested information and then click on Next at the bottom of the screen to advance.
What You Need for Retirement

Retirement Income Graph
Based on the information you provided, as well as certain assumptions, it is estimated that you may experience an income shortage during your retirement.

Estimated Retirement Income
Future Dollars

Retirement Gap
For the year 2072
Est. Monthly gap : $6,300
Est. Annual gap : $75,599
Total retirement need : $157,038

Graph Legend
- Red: Retirement Gap
- Yellow: Retirement Plan Withdrawals
- Green: Social Security Benefit
- Blue: Pension Benefit

Select Today's Dollars or Future Dollars
- Today's Dollars
- Future Dollars

Information...
The graph displays the hypothetical results of your retirement analysis in Today's Dollars or Future Dollars.

Today's Dollars shows the value of a dollar discounted by the assumed annual inflation rate.

Future Dollars shows the hypothetical value of a dollar increased by the inflation rate.
## ORP, UT Saver and DCP Approved Providers

<table>
<thead>
<tr>
<th>Provider</th>
<th>Website</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td><a href="http://www.fidelity.com/ut">www.fidelity.com/ut</a></td>
<td>(800) 343-0860</td>
</tr>
<tr>
<td>VOYA</td>
<td><a href="https://utexas.prepare4myfuture.com">https://utexas.prepare4myfuture.com</a></td>
<td>(866) 506-2199</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-CREF</td>
<td><a href="http://www.tiaa-cref.org/utexas">www.tiaa-cref.org/utexas</a></td>
<td>(800) 842-2776</td>
</tr>
<tr>
<td>VALIC</td>
<td><a href="http://www.VALIC.com/utsystem">www.VALIC.com/utsystem</a></td>
<td>(800) 448-2542</td>
</tr>
</tbody>
</table>

**Enroll Online**
• **UT Dallas Benefits Page**

• **UT System Office of Employee Benefits Website** – Online Benefits information Resources (Insurance and Retirement)

• **My UT Benefits** - Annual Enrollment; Benefits Summary; Online Beneficiary Access; Access through Galaxy

• **Teacher Retirement System of Texas**

• **Retirement Manager** (UTRM) Online Retirement System

• **Retiree Eligibility Tool**

• **Benefit Vendor Contacts, Group Numbers and Websites**

• **Affordable Care Act Information**

• **benefits@utdallas.edu** – benefits mailbox

• **loa@utdallas.edu**; Policies: [https://policy.utdallas.edu/utdbp3054](https://policy.utdallas.edu/utdbp3054)

• **HCM-Timereporting@utdallas.edu**

• **UT Systems Living Well Health & Wellness Program**
• Benefits Packet (select applicable packet)
  http://www.utdallas.edu/hr/benefits/packets/
• Benefits Highlights Video – 2016-2017
  https://www.youtube.com/watch?v=_R3cn7D0lzk&feature=youtu.be
• Employee Benefits Highlights – 2016-2017
• Resource Guide for Employees 2016-2017
• Benefits Cost Worksheet for Employee – 2016-2017
• Interactive Cost Worksheet
  https://utdirect.utexas.edu/nlogon/sgwww/myUTBenefits/sgpncost.WBX
Paid Time-Off

- **Vacation (Annual) Leave (VC) – Balances available in Galaxy**
  - Staff with at least .50% FTE
  - Faculty and student positions not eligible
  - Waiting period to use leave - 6 months of state service
  - Accrual and maximum carry over based on total state service
  - Accrual proportionate to FTE% and based on total state service

- **Sick Leave (SL)* - Balances available in Galaxy**
  - Faculty & Staff with at least .50% FTE
  - 8 hours accrual proportionate to FTE%

- **Holiday***
  - Faculty & Staff with at least .50% FTE; Holiday is proportionate to FTE
  - The number of holidays is authorized by the Legislature. UT Dallas publishes the approved holiday schedule online each year (generally 12-15 holidays per year)

- **Other Paid Time-off, if approved and allowable in the policy**
  - Emergency and Funeral Leave
  - Jury Duty or court appearance

**Important Reminders:** Any authorized paid-time off or leave must be reported through the Time and Labor and Absence Management System.

*Student positions are not eligible for paid leave and holiday
Family Medical Leave

- **Eligibility**
  - Worked at least 12 months (includes State service)
  - Have at least 1,250 hours of service during the 12 months before leave begins
  - 12 weeks of FMLA Leave – employees are required to use vacation, sick, comp time if available
  - 12 weeks may be continuous or intermittent

- **Qualifying FMLA Leave**
  - For the birth or placement of a child for adoption or foster care (both parents eligible for 12 weeks total)
  - To care for a spouse, son, daughter, or parent with a serious health condition
  - For their own serious health condition
  - Military Family Leave
    - Because of a qualifying reason arising out of the covered active duty status of a military member who is the employee’s spouse, son, daughter, or parent (qualifying exigency leave)
    - To care for a covered service member with a serious injury or illness when the employee is the spouse, son, daughter, parent, or next of kin of the covered service member (military caregiver leave)

- **Serious Health Condition definition** - Illness, injury, impairment or physical or mental condition involving:
  - Inpatient Care, or
  - Continuing Treatment by a Health Care Provider

- **FMLA Triggering events prompting employees and department reporting of FMLA to Human Resources**
  - Employee’s absence from work for more than 3 consecutive days due to illness or illness of family member
  - Employee pregnancy
Enabling the Success of Others

Office of Human Resources

Employee Responsibilities

- Notify supervisor/manager of the absence

- Apply for Family and Medical Leave if absence is due to serious health condition and resulted in continuous absence of more than 3 days or ongoing/periodic absences due to treatment of such 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)

- 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

- If leave needs to be extended, contact the Leave Administrator 5 days prior to the expiration of the leave

- Follow-up with the Leave Administrator of any changes to the leave status and continuing communication with supervisor
Parental Leave

- Applies only if employee is not FMLA eligible
- Up to 12 weeks for birth or adoption/placement of a child
- Expires up 12 months after birth or placement
- Not eligible for Premium Sharing if the leave is unpaid
- Total amount of leave cannot exceed 12 weeks if both parent work at UTD
- Not applicable for sickness of child
Sick Leave Pool

- **Sick Leave Pool**
  - Catastrophic illness and injury – employee must be on approved leave
  - Must exhaust all available leave and be unpaid for one full day
  - 720 hours maximum per occurrence
  - Sick leave pool awards cannot be retroactive

- **Application process and documents required to apply**
  - Complete/sign the Sick Leave Pool Application Form; obtain department signature and send to HR – Leave Administrator
  - Submit a completed Licensed Practitioner Statement
  - Provide return to work release 5 days prior to return to work
  - Provide updated medical information as needed
Military Leave

- Paid Military Leave/Training for up to 15 working days in a federal fiscal year (October 1 through September 30)
- National Emergency active duty for members of a reserve branch of the US Armed Forces (will accrue state credit but not vacation or sick leave) = entitled to paid leave of 15 days; then use available leave or be unpaid
- Call to National Guard Emergency Leave by the Governor of Texas = leave with full pay and benefits based on duration of emergency assigned duties
- Extended Unpaid Military Leave
  - Employee must provide notice to supervisor and inform HR
  - Employee must provide a copy of the military order/assignment
  - Coordination with the Benefits Office for benefits processing
  - Provides job protection under USERRA (Uniform Services and Reemployment Rights Act of 1994) up to 5 years
    - Military service must not exceed the five-year cumulative period
    - Must report back to their previous job within the time limits established by law or submit an application for reemployment
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 the SBC for UT SELECT PPO or Out-of-Area coverage online, visit the website www.bcbstx.com/ut. 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.
Disclaimer

• 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.
If you have any questions or need assistance, email benefits@utdallas.edu

Thank You!