Office of Human Resources
RA/TA Orientation
Plan Year
2019-2020 and 2020-2021

Presented by: Marita M. Yancey, Sr. Director, Benefits & Wellness
AGENDA

- Benefits Eligibility
- Benefits Overview
- Benefit Plans
- Enrollment Process
- Important Reminders
- Resources
• Eligibility: RA/TA Appointment of .50% FTE for at least 4.5 months

• New hires/newly eligible/Returning RA/TA – must enroll within 31 days from start/rehire date

• Annual Enrollment – July 15 – July 31 each year

• Family Status (Life Events) - 31 days from event date
  — 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, 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.

• Spouse & children are eligible to enroll with proof of relationship – dependent verification required for enrollment

• 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
https://www.utsystem.edu/offices/employee-benefits/insurance/enrolling-making-changes
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.

PART-TIME EMPLOYEES (RA/TA are considered part-time)
- Basic Coverage Package premiums – UTD pays 50% for you and 25% for your dependents
- Basic Coverage includes Medical, Prescription, $40,000 Basic Life & $40,000 AD&D
- You must enroll to have coverage

PREMIUM SHARING CREDIT – Free Dental, Vision and AD&D Coverage
Waiving of Employee Medical Coverage due to coverage through Student Health Insurance or other employer group coverage (through your employer, spouse or parents) will entitle you for up to $157.01 of monthly premium sharing credit that can be applied or used towards the cost of dental, vision and AD&D coverage for you and your dependents (except for Family Dental Plus excess cost). Proof of enrollment in the student health and/or employer group insurance plan is required.

COVERAGE EFFECTIVE DATES:
- New hires/Newly Benefits Eligible: date of hire or newly eligible date
- Status Changes: First of the month following event date
• **Allowed Amount** – this is the maximum payment the plan will pay for a covered health care service. May also be called eligible expense, payment allowance or negotiated rate.

• **Annual Out-of-Pocket Limit** – yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for coverage, in-network services.

• **Balance Billing** – when a non-network provider bills you for the balance remaining on the bill that your plan does not cover.

• **Coinsurance** – your share of the costs of health care service, calculated as a percentage (i.e. 20%) of the allowed amount for the service.

• **Copay or Copayment** – a fixed amount (i.e. $30) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

• **Deductible** – an amount you could owe during a coverage period (Plan Year) for covered health care services before the plan begins to pay.

• **Network Provider** – a provider who has a contract with the insurance company and agreed to provide services at a negotiated lower rate (AKA “preferred or participating provider”).

• **Out-of- Network Provider** – a provider who does not have a contract with the insurance company to provide services and you will usually pay more for their services (AKA “non-preferred or non-participating provider”).

<table>
<thead>
<tr>
<th>Benefits</th>
<th>UT Select-Employee Plan In-Network – 9/1/20</th>
<th>UT Connect Medical* In-Network Only-9/1/20</th>
<th>Student Health Plan In-Network – Effective 8/1/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Year Deductible (Individual/Family)</td>
<td>$350/Individual $1,050/Family</td>
<td>$250/person $750/family</td>
<td>$350/Student $1,050/Family</td>
</tr>
<tr>
<td>Coinsurance Maximum</td>
<td>$2,150/person $6,450/family</td>
<td>$2,150/person $6,450/family</td>
<td>N/A</td>
</tr>
<tr>
<td>Annual Out-Pocket Maximum</td>
<td>$8,150 - Individual $16,300 – Family</td>
<td>$8,150 - Individual $16,300 – Family</td>
<td>$6,600 - Student $12,700 - Family</td>
</tr>
<tr>
<td>Coinsurance (Plan/Participant pays)</td>
<td>80%/20% of allowable charges</td>
<td>80%/20% of allowable charges</td>
<td>80%/20% of allowable charges</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$30 Family Care Physician $35 Specialist</td>
<td>$15 Family Care Physician $25 Specialist</td>
<td>$20 Family Care Physician $40 Specialist</td>
</tr>
<tr>
<td>Hospital Copay</td>
<td>$100/Day up to $500; 80%/20% (waive if admitted)</td>
<td>$0 copay 80% Plan/20% Member</td>
<td>80% of allowable charges</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>No Limit</td>
<td>No Limit</td>
<td>No Limit</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% of allowable charges</td>
<td>100% of allowable charges</td>
<td>100% of allowable charges</td>
</tr>
<tr>
<td>Prescription Included</td>
<td>Yes</td>
<td>Yes – same as UT Select</td>
<td>Yes</td>
</tr>
<tr>
<td>Monthly Cost</td>
<td>$314.03 – Employee Only</td>
<td>$314.03 – Employee only</td>
<td>$254.42 – Student Only</td>
</tr>
<tr>
<td>Dependent Coverage</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Network Provider</td>
<td>BCBS Network</td>
<td>*Coverage limited to SWHR Network Providers in North Texas -</td>
<td>BCBS Academic Health Plans</td>
</tr>
<tr>
<td>Enrollment Deadline</td>
<td>31 days from hire/eligibility</td>
<td>31 days hire/eligibility</td>
<td>Contact <a href="#">Student Health Insurance Office</a>. Waiver period for international student is July 15, 2020 – September 17, 2020</td>
</tr>
</tbody>
</table>

**Click on links for details: **[UT Select Plan](#)  [UT Connect Plan](#)  [UT SHIP 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

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 balance billed, you can talk to the out-of-network provider and request they lower the billed amount or set up a payment plan.

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.
UT Connect Medical Plan Network

- 4,200+ Physicians and Caregivers Located Throughout North Texas
- 1,500+ Primary Care Physicians (PCPS) Available for Adult and Pediatric Care
- 80+ Areas of Specialty Care, Including Access to Groundbreaking Treatment Options for Major Illnesses

https://www.utsystem.edu/offices/employee-benefits/insurance/ut-connect-medical
### UT Medical Plan Rates for Part-Time Employees

<table>
<thead>
<tr>
<th>12 Month Premium</th>
<th>UT Select &amp; UT Connect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$314.03</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$749.04</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$702.16</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$1,117.46</td>
</tr>
</tbody>
</table>

*Tobacco Premium Program (declaration required) is $30/month per person up to a maximum of $90/month*

**UT Connect**
https://www.bcbstx.com/utconnect/

**UT Select**
https://www.bcbstx.com/ut
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

Credit monitoring by Experian, fraud resolution, identify theft insurance
BlueCross Blue Shield Tools & Resources

**MDLIVE**

Free Value Added Tools & Resources for UT Select Members

**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.
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

Student Wellness Center
Provides services related to nutrition, alcohol & other drugs, emotional health, etc.
Location: SSB 4.5
Phone: 972-883-4275
Email: studentwellness@utdallas.edu
Prescription Drug Plan for UT Select & UT Connect
Administered by Express-Scripts

<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>Retail Network Pharmacy:</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>Home Delivery Pharmacy:</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.express-scripts.com/
https://www.utsystem.edu/offices/employee-benefits/insurance-0/prescription-drug-plan
## 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</td>
<td>80% Plan 20% Member</td>
<td>100%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Fillings</td>
<td></td>
<td></td>
<td></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>Crowns, Bridges</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic</td>
<td>50%/50% Lifetime:$12500</td>
<td>80%/20% Lifetime:$3000</td>
<td>See schedule of benefits online</td>
</tr>
</tbody>
</table>

### Delta Networks
- **DPO Network:**
  - 282,000 offices
  - 30%-35% savings
- **Premier Network**
  - 356,000 offices
  - 11%-19% savings

[https://www.utsystem.edu/offices/employee-benefits/insurance-0/dental](https://www.utsystem.edu/offices/employee-benefits/insurance-0/dental)

[https://www.deltadentalins.com/universityoftexas/find-a-dentist.html](https://www.deltadentalins.com/universityoftexas/find-a-dentist.html)
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 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)

https://www.utsystem.edu/offices/employee-benefits/insurance-0/vision
Employees who waived medical coverage due to coverage through the UT Student Health Insurance Plan (SHIP) will receive credit of up to $157.01 towards the cost of dental, vision and AD&D coverage.

### UT DENTAL PLAN RATES

<table>
<thead>
<tr>
<th>12 Month Premium</th>
<th>UT SELECT Dental Basic</th>
<th>UT SELECT Dental Plus</th>
<th>DELTA CARE Dental HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$28.52</td>
<td>$61.40</td>
<td>$8.80</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$54.14</td>
<td>$116.60</td>
<td>$16.74</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$59.66</td>
<td>$128.66</td>
<td>$18.50</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$84.84</td>
<td>$183.30</td>
<td>$26.40</td>
</tr>
</tbody>
</table>

### VISION PLAN RATES

<table>
<thead>
<tr>
<th>12 Month Premium</th>
<th>VISION BASIC</th>
<th>VISION PLUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$5.90</td>
<td>$9.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$9.30</td>
<td>$14.08</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$9.52</td>
<td>$15.08</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$15.10</td>
<td>$21.30</td>
</tr>
</tbody>
</table>
UT Flex Health Care Reimbursement Account

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
  - Claim Filing Date: November 30
- Annual Contribution Limits:
  - Minimum contribution: $180/annual = $15/month
  - Max contribution per IRS: $2700/year = $225/month

Max: $2750

https://www.utsystem.edu/offices/employee-benefits/insurance-0/ut-flex
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
- **Grace Period**: NO GRACE PERIOD
- **Claim Filing Date**: November 30 (for expenses incurred thru 8/31)

---

**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](http://learn.myutflex.com)
Disability Insurance through Dearborn National

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. Benefits under STD and LTD will be reduced by other sources of income or disability benefits received from other sources. Your total disability pay, including other sources, cannot exceed 60% of your weekly earnings. Benefit Payments NOT TAXABLE

SHORT-TERM DISABILITY (STD)

<table>
<thead>
<tr>
<th>WEEKLY BENEFIT</th>
<th>60% of weekly earnings up to a maximum benefit of $693 per week (subject to reduction by deductible sources of income or disability earnings)</th>
</tr>
</thead>
</table>
| ELIMINATION PERIOD | Accident/Injury: Fourteen (14) days or until sick leave has been exhausted  
Sickness: Fourteen (14) days or until sick leave has been exhausted |
| SICK LEAVE | You must exhaust all of your accrued sick leave before benefits are payable. |
| MAXIMUM PERIOD PAYABLE | 22 Weeks; 4 weeks for pre-existing conditions |

LONG-TERM DISABILITY (LTD)

<table>
<thead>
<tr>
<th>MONTHLY BENEFIT</th>
<th>60% of your monthly earnings up to a maximum gross monthly benefit of $12,025 per month, subject to deductible sources of income or other disability earnings.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELIMINATION PERIOD</td>
<td>90 days from onset of disability, during which you are continuously disabled.</td>
</tr>
<tr>
<td>SICK LEAVE</td>
<td>You must exhaust all of your accrued sick leave before benefits are payable.</td>
</tr>
<tr>
<td>MAXIMUM PERIOD PAYABLE</td>
<td></td>
</tr>
</tbody>
</table>
Age at Disability  
Less than age 60  
Age 60 through 64  
Age 65 through 69  
Age 70 and over  
Maximum Period Payable  
To age 65, but not less than 5 years  
5 years  
To age 70, but not less than 1 year  
1 year |

- EOI not required for New Employees or Newly Eligible Employees
- If you try to add this coverage at another time, you may be considered a late entrant and be required to pass EOI
- Premiums are based on salary & will be calculated for you during enrollment

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 (AVAILABLE WITH OR WITHOUT BASIC 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 (AVAILABLE WITH OR WITHOUT BASIC 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

https://www.utsystem.edu/offices/employee-benefits/insurance-0/life-insurance

https://www.utsystem.edu/offices/employee-benefits/insurance-0/add
Voluntary Retirement Plans

VALIC

Fidelity

VOYA

TIAA

Lincoln Financial Group®
Importance of Starting to 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.

The Value of Time

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.

Source: Voya Financial Presentation
# Voluntary Retirement Program

## UT Saver Voluntary Programs

<table>
<thead>
<tr>
<th></th>
<th>UT Saver TSA</th>
<th>UT Saver DCP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></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>
</tr>
<tr>
<td><strong>Employer Contribution</strong></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 “qualified” distribution</td>
</tr>
<tr>
<td><strong>General Contribution Limits</strong></td>
<td>$19,500 IRS maximum (2020) 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 (2020)</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>
</tr>
<tr>
<td><strong>15-year catch-up contribution</strong></td>
<td>$3,000 combined with Roth ($15,000 lifetime max)</td>
<td>$3,000 combined with Roth ($15,000 lifetime max)</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>
</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 2020. 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.

[https://www.utsystem.edu/offices/employee-benefits/ut-retirement-program/voluntary-retirement-programs](https://www.utsystem.edu/offices/employee-benefits/ut-retirement-program/voluntary-retirement-programs)
Family Medical Leave Act (FMLA)

- 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 Administrator at LOA@utdallas.edu for any leave questions
Steps to Enroll in Insurance Benefits Through My UT Benefits

1. An email invitation to enroll will be sent to your UTD email the day after your start date or newly eligible date. The email 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. Go to My UT Benefits within 31 days of your start date or eligibility date to complete your enrollment.

3. Click on “NEW My UT Benefits for UTD Employees”

4. Click “My UT Benefits”

5. Click on “Get Started” to have the system walk you thru each benefit to complete your enrollment.

6. Make sure to save, upload any dependent verification document and complete any EOI requirements (if applicable), and print a copy of your elections. Carefully review your confirmation statement for accuracy and review your first paycheck. Document Center to load your dependent information and to print your Confirmation Statement is found on the left menu under “My Docs”
To enroll in Premium Sharing Credit, you must decline medical and then choose Premium Sharing Credit Coverage so that you don’t pay for dental, vision and AD&D.

If you have outside group coverage, or you are enrolled in the Student Health Insurance Plan, and would like to decline the UTD employee medical plan and enroll in Premium Sharing, click on “Edit Coverage” under the Medical Coverage section:

On the next window, scroll down and click “Decline Coverage”

Next, under the Premium Sharing Credit section, click “Edit Coverage”
Enrollment steps for 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="https://www.valic.com/utsystem">www.valic.com/utsystem</a></td>
<td>(800) 448-2542</td>
</tr>
<tr>
<td>Fidelity Investments</td>
<td><a href="https://www.netbenefits.com/ut">www.netbenefits.com/ut</a></td>
<td>(800) 343-0860</td>
</tr>
<tr>
<td>TIAA</td>
<td><a href="https://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><a href="https://utexas.beready2retire.com">utexas.beready2retire.com</a></td>
<td>(800) 584-6001</td>
</tr>
</tbody>
</table>

The UT System has selected five quality retirement Providers with which you can invest your UTsaver TSA, and UTsaver DCP contributions. You may select one or all five, depending on your investment and service needs. *TSA and DCP elections can be made at any time and subject to payroll processing deadlines.*

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.
Enrollment Reminders

- Review Benefit options
- Look for Enrollment Notice via UTD email
- Enroll in benefits within 31 days of hire
- Attend a Benefits Express session
- Enroll in voluntary retirement via UT Retirement Manager
- Complete EOI if necessary within 31 days of eligibility
- Upload dependent verification documents if necessary
- Assign beneficiary designations for Life and AD&D Plans
- 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
Benefits Team At Your Service 😊

Tina Sharpling, HRIS Manager
HRIS & Technical Support
x4132

Taylor Tran
Employee Wellness Manager
Nutrition/Health Promotion
x2072

Marita Yancey
Sr. Benefits & Wellness Director
x2127

Thi Nguyen
Benefits Analyst
Reporting, Funding & Billing
x2605

Susan Lerry
Benefits Analyst
Absence Management Vacation & Sick Leave
x5338

Thi Nguyen
Benefits Analyst
Reporting, Funding & Billing
x2605

Kasia Yakel
Benefits Administrator
x5343

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

Tina Sharpling, HRIS Manager
HRIS & Technical Support
x4132

Karen Casey
Leave Manager
FMLA, Parental Leave, Sick Leave Pool, LOA
x2131

Marita Yancey
Sr. Benefits & Wellness Director
x2127

Nora Pena
Benefits Administrator
x4559

Sumi Shrivastava
Benefits Administrator
x5151

Kasia Yakel
Benefits Administrator
x5343

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

• **UT System Office of Employee Benefits Website**
• **My UT Benefits**  - Online Enrollment; Benefits Summary; Online Beneficiary Access
• **UT Benefits Enrollment Guide for Employees**
• **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**
• **Affordable Care Act Information**
Resources and Contacts

- **Retirement and Educational Resources**
- **Retirement Overview**
- **UT Retirement Programs**
- **Retirement Manager** (UTRM) Online Retirement System
- **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**
Student Health Insurance Office

Phone: 972-883-2747  
Fax: 972-883-2069  
Email: stuhealthinsurance@utdallas.edu

https://stuhealthinsurance.acuitiescheduling.com

Hours and Location
Student Services Building, fourth floor, SSB 4.700  
Monday-Thursday, 8 a.m.-6 p.m.

Academic HealthPlans
For contact information, visit  
utdallas.myahpcare.com/contact.

Friday, 8 a.m.-5 p.m.  
Closed Saturday, Sunday and University holidays
We can help you with your benefits enrollment! Contact a Benefits Administrators via Teams 
or email benefits@utdallas.edu

Watch out for an email regarding Benefits Express
• 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.
Check out the [UT Dallas HR-Benefits Website](#), [The UT System OEB Website](#) and [My UT Benefits](#) for more information.

If you need assistance in enrolling or questions about your benefits, please email [benefits@utdallas.edu](mailto:benefits@utdallas.edu).

Reminders: You must enroll within 31 days from your date of hire/rehire or effective date of employment.