Overview of UT Dallas Benefits for Plan Year 2020-2021

The University of Texas at Dallas offers the UT System Benefits, which is a dynamic and flexible package of valuable program designed exclusively for UT System faculty, staff, retirees and eligible dependents. Benefits information is available through the UT System Office of Employee Benefits website, to help you understand all of the available options so that you can make the best possible benefits decisions for yourself and your family. The UT Dallas policies and procedures are accessible through the Office of Human Resources Website. For further benefits questions or to make an appointment to meet with a Benefits Administrator via Teams Chat for enrollment assistance or send an email to benefits@utdallas.edu. Important Notice: You must enroll within 31 days from the effective date of your employment or eligibility.

UT Insurance Program

- **Medical - UT SELECT** - Preferred Provider Organization (PPO) Medical Plan administered by Blue Cross/Blue Shield of Texas, Inc.
  - In- Network: Co-payment of $30 (Family Care Physician) or $35 (Specialist)
  - $350 annual deductible per person/$1,050 family, Co-insurance covers 80% of allowed fee.
  - UT Select Tier Network: PCP Copayment of $20; Specialist $25; Coinsurance covers 90% of allowed fee; Hospital Copy 0/day

- **Medical – UT CONNECT Medical Plan** - Accountable Care Organization (ACO) – Southwestern Health Resources (SWHR) Network
  - In- Network: Co-payment of $15 (Family Care Physician) or $25 (Specialist)
  - $250 annual deductible per person/$750 family, Co-insurance covers 80% of allowed fee for services within the SWHR Network.

- **Identity Protection Services** – available to all UT SELECT Medical and UT CONNECT Participants

- **Prescription Drug Program**: UT Select Prescription Drug Program through Express Scripts - (retail and mail order)
  - $100 annual deductible per person
  - Retail Network Pharmacy co-payments (up to a 30 day supply): $10.00 $35.00 $50.00
  - Mail Order co-payments (90-day supply) – also available at Walgreens $20.00 $87.50 $125.00

- **Dental**:
  - Preventive: restorative, endodontics, prosthodontics, oral surgery and orthodontia
  - UT Select Dental (Delta): $25 per person deductible; $1,250 per person annual maximum benefits
  - UT Select Dental Plus (Delta): $0 deductible; $3,000 per person annual maximum benefits
  - DeltaCare DHMO – $0 deductible; No annual maximum; selection of primary care dentist is required; no out-of-network

- **Vision Plan**: 2 Options: Superior Vision Basic and Plus Plans

- **Short Term Disability**: 60% of regular weekly pay up to a maximum benefits of $693 per week up to 22 weeks; 14 days waiting period

- **Long Term Disability**: 60% of monthly earnings up to a maximum benefits of $12,025 per month up to age 65; 90 days waiting period

- **Life Insurance**: $40,000 basic – no cost; Options: 10x annual salary up to $2M; $10,000 child/spouse; $25K-$50K spouse(includes$10K)

- **Accidental Death and Dismemberment (AD&D)**: $40,000 basic – no cost; 10x salary up to $2M; up to $1M for spouse; $10,000 child

- **Flexible Spending Accounts**: $2,750 Health Care; $5,000 Dependent Day Care; $180 yearly minimum

- **UT Retiree Insurance Benefits** – available to benefits eligible, except student employees.

**UT Retirement Programs**:

- **Teacher Retirement System of Texas(TRS)**: Mandatory retirement plan. Automatic enrollment if eligible. See ORP information below.

- **Optional Retirement Program**: Mandatory retirement program for UTD faculty and certain director and above positions. You may enroll in lieu of TRS within 90 days of your employment or eligibility date. Contact the Benefits Office at benefits@utdallas.edu prior to 90 days. Must complete the ORP Acknowledgment Form and email to benefits@utdallas.edu. If enrolling, complete the TRS 28 Form within 90 days of employment and send original to HR.

- **Social Security Benefits**: UT Dallas participates withhold FICA and matches the amount.

- **Voluntary Retirement Programs** – Supplemental Retirement Program; Choose from 5 approved Financial Services Companies
  - UT Saver TSA: Internal Revenue Code 403(b) – Traditional Pre-tax and Roth Post-tax; Limit may be reduced for ORP Participants.
  - UT Saver DCP: Internal Revenue Code 457(b) – Pre-tax investment program

- **Link to Other Faculty and Staff Programs**: UTD Wellness Programs and UT System Living Well Wellness Program
  - For your reference, here is your link to the Affordable Care Act Notice and Information, UTD ACA Notice and Benefits Forms and Publications.

**Benefit Costs are available online through this link**: [https://utdirect.utexas.edu/nlogin/sgwww/myUTBenefits/spncost.WBX](https://utdirect.utexas.edu/nlogin/sgwww/myUTBenefits/spncost.WBX)

**Continuation of Group Coverage through COBRA**: Faculty and RA/TA benefits coverage generally ends on May 31st (end of school) for those who are not appointed during the summer and/or are not returning in the fall. For staff, benefits coverage ends at the end of the month of separation or ineligibility date. For employees whose coverage ended or continued through COBRA during the summer, you must re-enroll in the fall to have coverage. Contact a Benefits Administrator if you want to elect COBRA during the summer at benefits@utdallas.edu. For more details regarding COBRA continuation and conversion of coverage due to termination of employment or ineligibility, click [here](#).

If there is any discrepancy in this summary, the UT System Benefit plans policies, procedures and guidelines will prevail.