



2015-2016 Annual Enrollment FAQs

When is annual enrollment?

July 15 through July 31 is 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:
 - In-network medical coinsurance limit of \$2,150 for individuals and \$6,450 for families.
 - 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:
 - 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.
 - Employees hired through Dec. 31, 2015, may enroll within 31 days of hire through CNA (no evidence of insurability required).



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- 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.

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

- If you do not wish to make changes to your coverage, your current insurance elections, as listed in the Coverage Option Letter, will continue. **However, if you want to enroll in or continue participation in UT FLEX, you must make that election online each year by following the instructions listed in the letter from the UT System.**
- Faculty members who are paid over a nine-month period will pay insurance premiums, including UT FLEX, over those nine months. Nine-month rates will be published on the [UT Dallas Benefits](#) Web page.
- The deadline for submitting Evidence of Insurability (EOI) forms for Life, Disability, and Long-Term Care insurance is Aug. 15, 2015.
- The effective date for coverage elected and approved during Annual Enrollment is Sept. 1, 2015.
- **The TRS employee contribution rate will increase from 6.7 percent to 7.2 percent effective Sept. 1, 2015. The rate will increase to 7.7 percent effective Sept. 1, 2016.**
- In October 2015, review your first paycheck of the new fiscal year to ensure that your coverage elections have been processed correctly. Notify the [Benefits Office](#) of any errors within 31 days of receiving your paycheck. All employees are strongly advised to review their paychecks throughout the year and inform the Benefits office of any benefits deduction discrepancy within 31 days of receipt of the paycheck in error.

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

To learn more about your benefits including any changes for the new Plan Year 2015-2016, attend the come-and-go UT Dallas Annual Benefits and Wellness Fair on Monday, July 13, in the [Student Union Galaxy Rooms \(2.602\)](#).

We also invite UT Select Medical Plan participants to get [a free on-site health checkup](#) through Catapult Health at the Gemini and Phoenix Rooms from 8:30 a.m.-2:30 p.m. Sign-up [here](#) now! Space is limited to 62 members.

Refer to the schedule of events below:

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800 W. Campbell Road AD10
Richardson, TX 75080-3021
972-883-2221 | Fax 972-883-2156

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Benefits Fair Schedule/Presentations - Galaxy Rooms	Time
Payflex - UT FLEX Plan	9:30-10:00
Delta Dental	10:15-10:45
Superior Vision	11:00-11:30
Express Scripts - Prescription	11:45-12:15
Blue Cross Blue Shield - UT Select Medical Plan	12:30-1:00
UT System Office of Employee Benefits - Retirement Presentation	1:15-1:45
UTSW – Employee Assistance Program (EAP)	2:00-2:30
FREE On-site Health Checkup - Gemini and Phoenix Rooms	Time
Catapult Health – On-site Health Checkup	8:30-2:30
Vendor Booths available with giveaways	9:00-4:00
Carnival Games, Food, Prize Drawings	9:00-4:00

Learn more from the July 2015 Issue of the UT System Office of Employee Benefits newsletter, “[A Matter of Health.](#)” The newsletter is available through [the UT System OEB website.](#)

When are new coverage elections effective?

Coverage changes made during annual enrollment will generally be effective **9/1/2015**. Coverage requiring Evidence of Insurability (EOI) may have a later effective date depending on vendor approval.

Do I need to re-enroll in UT FLEX?

Yes, our plan requires an annual election. Remember, you are electing an annual amount, not a monthly amount. Faculty members’ enrollment and deductions cover 9 months (Sept through May); all other employees’ enrollment and deductions cover 12 months, Sept through August.

What should I do if I don’t want to change my current benefit elections?

Does the employee have UT Flex? If yes, the employee will need to re-elect their Flex benefits online. If no, and they do not want Flex for the upcoming plan year, no action is required.

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Who are eligible dependents?

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

What is evidence of insurability (EOI)?

Evidence of Insurability (EOI) is the documentation required by a carrier to determine if the participant's health condition meets the carrier's criteria to be approved for coverage. This is a record of your historical health events. EOI is proof of good health. Approval is not guaranteed. EOI forms must be submitted online or mailed to vendors directly with postmarked date of August 15. Forms submitted or postmarked after August 15, 2015 will not be processed.

When is EOI required?

- Increasing life insurance for yourself
- Increasing life insurance for your spouse beyond 10,000
- Enrolling in Long Term Care for retirees, spouses and other family members.
- Short or Long-Term Disability application after the initial enrollment. **During the 2015-2016 annual enrollment period of July 15-31, you are not required to provide evidence of insurability to enroll in the disability plan.**

How do I complete an EOI?

After you have made your changes on My UT Benefits, an EOI tab will appear. Click on the EOI tab to get started. For Long Term Care, contact **CNA Customer Service at 1 (888) 825-0353**.

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. The vendor will review and determine approval or denial of the application for coverage if EOI is required.

How do I enroll?

To enroll, login to [My UT Benefits](#) and enroll online.

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There are several ways to login through the UT System Office of Employee Benefits website:

- Single Sign-On: Employees and working retirees may select the [My UT Benefits link](#) within Galaxy under **My Menu** and use their UTD NetIDs and network passwords to sign in.
- Benefits ID (BID) and PIN



- Social Security No. and PIN
- Campus ID (UT ID) and PIN

Note: PINs are sent by OEB via UT Dallas email addresses by July 15. The email subject line will appear as “Your UT Benefits Enrollment Options.”

To enroll for Long Term Care Insurance, contact **CNA Customer Service at 1-(888)-825-0353** between 7 a.m. - 5 p.m. CT.

What do I do if I lost my [My UT Benefits PIN](#)?

You may go to [My UT Benefits](#) and have your PIN resent to you. Select the ‘[Forgot PIN](#)’ link and follow the online directions.

Will Benefits Representatives be providing sessions throughout campus this year?

Yes, benefits will be at the following locations to assist employees with making changes and answer any questions they may have.

NS&M (FN3.220)	Thursday, July 16, 8:00 a.m. –12:00 p.m.
Facilities Management:	Friday, July 17, 10:00 –11:00 a.m. (Spanish session) Monday, July 20, 1:00 – 2:00 p.m. (English session)
Callier Center Dallas, CBH & CVL	Friday, July 17, 12:00 – 1:30 p.m.
ECSS 3.503	Monday, July 20, 1:00 – 4:00 p.m.

What are the rates for different benefit plans?

Refer to the [2015-2016 Benefits Cost Worksheet](#) available online through the UT System Office Employee Benefits website and on the “[A Matter of Health](#)” newsletter.

Who should I contact if I need assistance during annual enrollment or have any questions about my benefits?

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

The Office of Human Resources - Employee Benefits Team

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