2019-2020 Annual Enrollment FAQs

When is annual enrollment?

July 15 through July 31 is the annual enrollment period for the Plan Year 2019-2020.

Highlights of Benefits Changes for Plan Year 2019-2020:

• There will be a 5% increase for the UT Select Medical and UT Connect Medical Plans.

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Available in Dallas Fort Worth Area Only through Southwestern Health Resources (SWHR)

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*The premium for Basic coverage for full-time benefits eligible (30 hours or more) employees and retirees continues to be fully paid by UT System and State of Texas. The Basic package includes $40,000 Group Term Life for and $40,000 AD&D for employees and $6,000 of Group Term life for retirees.

• There will be a 4% increase for the UT Select Dental Plus Plan.
UT Select Dental and Dental Plus Plan Rates for Plan Year 2019-2020

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• The Affordable Care Act maximum medical and prescription out-of-pocket cost will increase to $7,900 for an individual and $15,800 for family. This is a $550 and $1,100 increase, respectively.

• 90-day supply of medications can be obtained through Walgreens or UT pharmacies for the same copay as the mail order.

• Federal annual maximum for UT FLEX Health Care Reimbursement Account increased from $2,650 to $2,700 per plan year.

There are no rate or plan changes for Voluntary Group Term Life and Accidental Death and Dismemberment (AD&D), Spouse Group Term Life, Long and Short-Term Disability, UT SELECT Dental and Vision Plans. Higher individual Life insurance rates may apply if your age on Sept. 1 corresponds to a higher age bracket.

• In response to the recent increase in trend, several engagement tools and resources for members will be launched Sept. 1. These are designed to assist plan members in navigating their healthcare needs and seeking high quality, cost effective care. More information on these programs will be available soon through the UT System OEB website.

  o Health Advocacy Solution (HAS)
  o Telehealth benefit through MDLive
  o Diabetes Management through Livongo
  o Diabetes Prevention, Weight loss and Nutritional Counseling through OMADA
  o Hinge Health Program – Online physical therapy for back, knee, etc.
  o Specialty Prescription available through Accredo Specialty Pharmacy or local UT Pharmacy

How can I compare my current benefits to my options for this plan year?

You will be able to compare your benefits by reviewing your current benefits and annual enrollment tabs through My UT Benefits.
What do I need to do to learn more about benefit changes?

More information will be available soon through the annual enrollment section of the UT System OEB website.

To learn more, attend the UT Dallas Annual Benefits and Wellness Fair on Monday, July 22, in the Student Union Galaxy Rooms (2.602). For more information about the fair’s schedule of events, see events flyer.

How do I enroll?

To enroll, login to My UT Benefits and enroll online. Click here for written instructions on using the new My UT Benefits online enrollment system.

How do I login to My UT Benefits?

Click on My UT Benefits and follow the online instructions.

What should I do if I do not want to change my current benefit elections?

If you do not wish to make changes to your coverage, your current insurance elections will continue. No action on your part is required. However, if you want to enroll in or continue participation in UT FLEX, you must make that election online through My UT Benefits.

Annual enrollment is the appropriate time to review your benefits to ensure you are still enrolled in coverage that meet your needs.

What is UT FLEX?

UT FLEX is a flexible spending account (FSA) that allows you to set aside pre-tax dollars to be used for qualified out-of-pocket medical and daycare expenses. We encourage eligible employees to take advantage of the tax-saving features available through UT FLEX. View the online FSA Resources and visit the UT Benefits Maestro Health website for more information.

Why do I need to re-enroll in UT FLEX if I signed up last year?

In accordance with the IRS guidelines, UT Flex requires an annual election. Remember, you are electing an annual amount, not a monthly amount. Faculty members’ enrollment and deductions cover 9 months (September through May); all other employees’ enrollment and deductions cover 12 months, September through August, unless eligibility ends.
What if I have coverage under another group health insurance program?

If you choose not to elect either the UT Select or UT Connect Medical Plan due to coverage under another group health insurance program (i.e. spouse group medical coverage), you may be eligible to receive the medical premium sharing of $314.03 per month for full-time employees (30 or more hours) or $157.01 per month for part-time employees (20 to 29 hours). This may allow you to cover the cost of dental, vision and AD&D coverage. If you are not enrolling in any of the medical plans for this reason, decline the Medical Plans, choose the “Premium Share Credit Plan” option under the medical section, and make sure you select dental, vision and AD&D. After you saved your elections, you must upload a proof of other insurance coverage on the Document Center no later than the end of your enrollment period. Use the document name “Premium Sharing Credit Document” and category of “Proof of Other Coverage”. Your coverage will be pending until your document is reviewed and approved.

When are new coverage elections effective?

Coverage changes made during annual enrollment will generally be effective 9/1/2019. Coverage requiring Evidence of Insurability (EOI) may have a later effective date depending on vendor approval.

What should I do to ensure my elections are implemented correctly?

In October 2019, review your first paycheck of the new fiscal year to ensure that your coverage elections have been processed correctly. Email benefits@utdallas.edu to notify the HR-Benefits Team of any errors within 31 days of receiving your paycheck. Errors will be reviewed and may require UT System Office of Employee Benefits review and determination.

Who are eligible dependents?

- Your spouse;
- Your unmarried child(ren) under age 26, including stepchildren, adopted children, and children for whom you are the legal guardian or who are the subject of a medical support order;
- Your unmarried grandchild under age 26, if the child qualifies and is claimed as your dependent for federal tax purposes; and
- Children over age 26 who are determined by OEB to be medically incapacitated and are unable to provide their own support.

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 Dearborn National within the timeframe required.

When is EOI required?

- Increasing life insurance for yourself
- Increasing life insurance for your spouse beyond 10,000
- Short or Long-Term Disability application after the initial enrollment

What is the deadline for submitting Evidence of Insurability (EOI) forms?

The deadline for submitting EOI forms for Life and Disability insurance is provided during your online enrollment.

How do I complete an EOI?

Complete the EOI form required and submit it to Dearborn National within the required timeframe.

Will I be approved for EOI?

There is no guarantee of approval. The vendor will review and determine approval or denial of the application for coverage if EOI is required.

What are the rates for different benefit plans?

Refer to the Benefits Cost Worksheet available online by July 15 through the UT System Office Employee Benefits website.

I am a faculty member; where can I find nine-month rates for benefits plans?

Faculty members paid over a nine-month period will pay insurance premiums, including UT FLEX, over those nine months. Nine-month rates will be available on the UT Dallas Benefits webpage by July 15.

Will Benefits Representatives be providing sessions throughout campus this year?

If requested by departments and needed, benefits staff will provide overview presentations and/or assist employees throughout campus with making changes and answering any questions they may have. We encourage everyone to attend the Benefits and Wellness Fair to learn more about benefits.

Whom should I contact with questions about annual enrollment or my benefits?

You may email benefits@utdallas.edu or contact a Benefits Administrator directly.