

**UT** Benefits

The University of Texas System



# EMPLOYEE

MEDICAL

PRESCRIPTION

DENTAL

VISION

LIFE

DISABILITY

# IMPORTANT

If you take no action, your current coverage will continue for the new plan year—except your UT FLEX elections. You **must** elect in UT FLEX each year.

## KEEP ID CARDS

For plans that did not change

## EXPECT NEW ID CARDS

For newly elected coverages and any new plans elected

## UT FLEX

### New administrator, same great service!

*Inspira Financial* acquired *Marpai*, so effective September 1, 2024, *Inspira* will be the UT FLEX plan administrator. Service and account continuity will ensure you'll continue to get great value with participation, along with the same great service.

## Get Ready | 2024-2025

### Review by July 15

- Online Annual Enrollment (AE) resources, including newsletter
- Your current UT Benefits
- UT Benefits 2024-2025 options
- UT SELECT™ Medical PPO plan including UT Tier
- Dependent eligibility requirements
- UT Retirement Program
- Beneficiary designations
- In person/Virtual fairs may be offered this year at some institutions. Monitor your email carefully for any announcements.

### Make Elections July 15–July 31

- Log into *My UT Benefits*
- Declare tobacco user or non-user status
- Add / drop / waive coverage
- Add / remove dependents
- Elect Disability Insurance without EOI
- Review AD&D coverage to confirm new plan design and current coverage mapped forward. Update as necessary.
- UT FLEX (must enroll annually) / new plan administrator
- UT Retirement Program – enroll in or make changes
- Register for the UT Living Well platform, powered by Limeade
- Review your Confirmation Statement within *My UT Benefits* and save or print a copy for your records

### Follow up by August 15

- Review confirmation statement
- Upload dependent / coverage documents if required
- Submit evidence of insurability (EOI) if required

### New Plan Year Begins September 1

# What's new for 2024-2025

## UT SELECT & UT Health Tier

**No changes** to UT SELECT medical plan or UT Health Tier core medical plan design including deductibles, copayments, or coinsurance rates.

## Progyny Benefit

**No changes** to eligibility criteria, but there are modifications to the Progyny benefit plan design.

## New Waiver Options for UT Medical Plans

**NEW!** You can now use TRICARE coverage or outside Medicare coverage to waive your UT Medical insurance and access available premium sharing for other UT voluntary coverages.

## Accidental Death & Dismemberment Plan Design Update

**NEW!** Updated plan design for AD&D coverage converting current coverage elections to 1x-10x salary. Go to *My UT Benefits* to review and make any changes to your AD&D coverage amount. No EOI is required.

## Disability Coverage is Guaranteed!

**NEW!** This annual enrollment employees can elect BCBSTX Ancillary's Short Term and/or Long Term Disability insurance and coverage is guaranteed. **No EOI is required!**

## New Voluntary Life and AD&D Option for Dependents

**NEW!** Employees with a UT employee spouse may both cover dependent children and each other as spouses on voluntary life and AD&D. Adding voluntary spouse life requires EOI.

## UT FLEX

**NEW!** Increased maximum for HCRA to \$3,200 for plan year 2024-2025. Dependent care maximum remains \$5,000 per family. Must make your election in *My UT Benefits* each year to participate. New plan administrator, *Inspira Financial*, beginning September 1, 2024.

## Living Well Platform powered by Limeade Register for Limeade ONE

Our well-being and engagement program designed to help you live your best life. Achieve your physical, emotional, financial, and work well-being goals with personalized activities. When you participate in activities, you'll earn points toward recognition all while achieving your best self.

Visit [ut.limeade.com](https://ut.limeade.com) to register, then download the *Limeade ONE* app to check in on your progress on the go!

## UT Retirement

### Enroll in UTSaver Voluntary Retirement Programs with Pre-tax or Post-tax Contributions

There is no better time than now to maximize your retirement savings, and no better way than the UTSaver plans to do it. Enroll now in the UTSaver TSA or DCP plans to make the most of your tax and savings opportunities!

Learn more at [utbenefits.link/UTRetirement](https://utbenefits.link/UTRetirement)

# Employee Premium Rates for 2024-2025

See the OEB Annual Enrollment (AE) newsletter for information on the UT Benefits program.

PLAN	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
<b>EFFECTIVE SEPTEMBER 1, 2024</b>				
UT SELECT Medical FULL-TIME	\$0 <i>no change</i>	\$335.94 \$23.44 <i>increase ▲</i>	\$351.36 \$24.52 <i>increase ▲</i>	\$661.56 \$46.16 <i>increase ▲</i>
UT SELECT Medical PART-TIME	\$390.12 \$27.22 <i>increase ▲</i>	\$930.54 \$64.92 <i>increase ▲</i>	\$872.30 \$60.86 <i>increase ▲</i>	\$1,388.22 \$96.86 <i>increase ▲</i>
UT SELECT Dental	\$28.52 <i>no change</i>	\$54.14 <i>no change</i>	\$59.66 <i>no change</i>	\$84.84 <i>no change</i>
UT SELECT Dental Plus	\$61.40 <i>no change</i>	\$116.60 <i>no change</i>	\$128.66 <i>no change</i>	\$183.30 <i>no change</i>
DeltaCare Dental HMO	\$8.71 \$0.09 <i>decrease ▼</i>	\$16.56 \$0.18 <i>decrease ▼</i>	\$18.31 \$0.19 <i>decrease ▼</i>	\$26.14 \$0.26 <i>decrease ▼</i>
Superior Vision	\$5.02 <i>no change</i>	\$7.90 <i>no change</i>	\$8.10 <i>no change</i>	\$12.84 <i>no change</i>
Superior Vision Plus	\$7.64 <i>no change</i>	\$11.98 <i>no change</i>	\$12.82 <i>no change</i>	\$18.10 <i>no change</i>

Life/AD&D*	<i>See Annual Enrollment Resource Guides for new AD&amp;D plan design plus rates</i>
Short Term Disability	<b>No Evidence of Insurability (EOI) required this AE!</b> \$0.30 per \$100 of Monthly Earnings
Long Term Disability	<b>No Evidence of Insurability (EOI) required this AE!</b> \$0.34 per \$100 of Monthly Earnings
<b>Tobacco Premium Program</b> \$0 to \$90 per month based upon tobacco user status	

\* Age and salary-based premiums may change depending on your age and salary as of September 1, 2024.

Basic Coverage package includes medical, prescription, \$50K Basic Life, and \$50K Basic AD&D for employees.



**Annual Enrollment**  
[utbenefits.link/AE](https://utbenefits.link/AE)