



OFFICE OF HUMAN RESOURCES

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2020-2021 Annual Enrollment FAQs

When is annual enrollment?

July 15 through July 31 is the annual enrollment period for the Plan Year 2020-2021.

What are the benefits changes for Plan Year 2020-2021?

The Highlights of Benefits Changes for Plan Year 2020-2021 are as follows:

- There are no premium rate changes on all benefit plans for the Plan Year 2020-21. [See rates here.](#)
- 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 UT SELECT Medical and prescription coverage, \$40,000 of Group Term Life coverage and \$40,000 AD&D coverage for employees and \$6,000 of Group Term Life coverage for retirees.
- The Affordable Care Act maximum medical and prescription out-of-pocket cost will increase to \$8,150 for an individual and \$16,300 for family from \$7,900 and \$15,800, respectively.
- Medical Plan Enhancements include:
 - [Ovia Health App](#) providing maternity and family support through the entire parenthood journey.
 - [Seasons of Life](#) Benefit is a new Blue Cross Blue Shield of Texas outreach program to help members with the passing of a loved one.
 - Increase in the annual maximum for physical therapy and occupational therapy visits to 30 per condition (speech therapy continues to be 60 visits per year).
 - Increase private duty nursing benefit to annual maximum of 90 visits per plan year.
 - New Texas Health Resource (THR) Urgent Care Centers will be available in the Dallas-Fort Worth area on or around Nov. 1 through the UT CONNECT Medical Plan at a reduced copayment of \$30 instead of \$35 for all other available urgent care centers.
- Federal annual maximum for UT FLEX Health Care Reimbursement Account increased from \$2,700 to \$2,750 per plan year.
- Name change of the life and disability insurance vendor from Dearborn National to Blue Cross Blue Shield of Texas.

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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 [Virtual Benefits and Wellness Fair](#). UT Dallas will host a Virtual Benefits and Wellness Fair from July 20-31. This year's theme is Smart Benefits Shopping – featuring games, presentations, interactive experiences and 24/7 access to information. Visit the virtual benefits fair mall, where you can shop and find the best benefits for you and your family. To enter the mall, please visit the [Virtual Benefits Fair website](#) or download the UTD Benefits Fair App from the [Google Play Store](#) or [Apple App Store](#). You may also use the [event flyer](#) to click on items and register in advance for the events. Make sure you register in advance for the [Magic Parlour](#) and follow the instructions. Enjoy your benefits shopping!

How do I enroll?

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

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 child care expenses. We encourage eligible employees to take

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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 \$314.02 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 (i.e. copy of insurance ID card or letter from employer or insurance company indicating coverage effective date) on the Document Center no later than the end of the 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 **9/1/2020**. 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 2020, 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.



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Who are eligible dependents?

- Your legal 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 Blue Cross Blue Shields of Texas Life and Disability within the timeframe required.

When is EOI required?

- Enrolling in life insurance for the first time and you are not a new hire or newly eligible
- 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?

During annual enrollment, the deadline for submitting EOI forms for Life and Disability insurance is August 15.

How do I complete an EOI?

Complete the [EOI form](#) required and submit it to BlueCross BlueShield of Texas at the address noted on the form 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.

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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?

Due to COVID-19, the HR-Benefits Team will not be conducting benefits presentations at the campus. [Virtual Benefits and Wellness Fair](#) will be available online from July 20 through July 31, 2020. Be sure to login and participate. We recommend registering in advance for the sessions by clicking on the activities listed on the [event flyer](#).

Who should I contact if I have questions about annual enrollment or my benefits?

You may email benefits@utdallas.edu or contact a [Benefits Administrator](#) directly via Teams or by phone.