



## Office of Human

*Enabling the success of others*

### Initial Benefits Enrollment FAQs

#### **Where can I get information on how to enroll for benefits?**

You can get benefits enrollment information through the [Benefits Section](#) of the Office of Human Resources website.

#### **When can I enroll for my benefits?**

New hires and newly eligible employees must enroll within 31 days of employment date or benefits eligibility date for optional insurance coverage (includes employee medical for part-time employees (20-29 hours per week). Full-time (30-40 hours per week) employees will be enrolled automatically in the basic package (employee only UT Select Medical, \$40,000 Basic Life and \$40,000 Basic AD&D).

#### **Will I get a notice to enroll for benefits?**

Yes, you will receive an email notice from [benefits@utdallas.edu](mailto:benefits@utdallas.edu) indicating you are entitled to apply for the UT Select Insurance Program within 31 days of your employment/eligibility start date. Please read the notice carefully and click on the links provided for detailed information about your insurance and retirement benefits. Email [benefits@utdallas.edu](mailto:benefits@utdallas.edu) or call one of the [Benefits Administrator](#) if you do not get a notice to enroll within three (3) weeks of your start date or benefits eligibility date. Notices may be delayed in August or September of each year due to the new fiscal roll year processing. Contact [benefits@utdallas.edu](mailto:benefits@utdallas.edu) if you do not get a notice a week prior to your deadline date. You may need to fill out an enrollment form instead of enrolling online.

#### **How do I enroll as a new hire or newly eligible employee?**

You can enroll online through [My UT Benefits](#). Select one of the methods to Login. Follow the instructions based on your login choice. If you selected Single Sign-On (SSO), enter your UT Dallas Net ID and Password and click on Login. Choose 'The University of Texas at Dallas' from the drop down list of campuses and click Select. Select the "Benefits Enrollment" tab. Then, follow the instructions, respond to questions and make your benefits selection

#### **How do I make changes during a change status event?**

Complete the [UT Benefits Enrollment/Change Application Form](#) and submit within 31 days to one of the [Benefits Administrator](#) in the Office of Human Resources with proof of dependents, if applicable. You may schedule an appointment by emailing [benefits@utdallas.edu](mailto:benefits@utdallas.edu).

#### **When Can I make changes to my benefits after my initial enrollment?**

When you experience a status change (life event) that will allow you to make changes to your benefits, you have 31 days from the date of the event to make changes or during an annual enrollment in July.

#### **When can I enroll if I missed the initial enrollment period and I do not have a qualified status event?**

You can enroll during the Annual Enrollment period of July 15 through July 31 with an effective date of September 1.

#### **When is my new coverage election effective?**

New hires and newly eligible employees have an option to elect first day of employment, first of the month following date of employment or first of the month following completion of the application form provided election is made within the 31 days of eligibility. Coverage changes made during annual enrollment will generally be effective September 1. 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 each year?**

Yes, UT System benefit plan requires an annual election due to IRS guidelines. 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.

**Note: New hire in August will not be able to enroll for UT Flex through My UT Benefits. You must contact a [Benefits Administrator](#) if you want to enroll for the August UT Flex.**

### **Who are eligible for UTD benefits?**

You are eligible for benefits as a full-time employee if:

- You work at least 30 hours per week or have a .75% FTE appointment, and your appointment is expected to continue for at least 4 ½ months, and you are not currently insured by another state-sponsored medical insurance plan.

You are eligible for benefits as a part-time employee if:

- You are scheduled to work at least 20 but less than 30 hours per week, or have at least a 50% appointment and your appointment is expected to continue for at least 4 ½ months, and you are not currently insured by another state-sponsored medical insurance plan.

Certain *non-employee* Post-Doctoral Fellows and Graduate Students are eligible for benefits.

### **Who are eligible dependents?**

- Your legal 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;
- Certain 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. Forms must be completed and submitted timely.

### **Do I need to provide EOI as a New Hire or Newly Eligible?**

If you enroll during the 31 day of your start to work date or newly eligible date, you will not be subject to EOI except for Life coverage more than 3x and as noted by plan.

### **How do I complete an EOI?**

You may complete the EOI online during your enrollment or go to [Dearborn National Website](#) and complete the EOI forms. Follow the instructions on the forms and online.

### **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.

### **How do I login to [My UT Benefits](#) to check my benefits coverage?**

Several ways to login through the UT System Office of Employee Benefits Website:

- Employees and working retirees may select the [My UT Benefits link](#) within Galaxy under **My Menu** using UTD netIDs and network passwords under the single sign-on (SS) option
- Go to [My UT Benefits](#) through the UT System Office of Employee Benefits (OEB) Website

**What are the rates for different benefit plans?**

Refer to the [Benefits Cost Worksheet](#) from the UT System OEB Website and select from the drop down menu.

**How do I obtain the Summary of Benefits and Coverage (SBC) for my UT Select Medical Plan?**

The uniform Summary of Benefits and Coverage (SBC) provision of the Affordable Care Act requires all insurers and group health plans to provide consumers with an SBC to describe key plan features in a mandated format, including limitations and exclusions. The provision also requires that consumers have access to a uniform glossary of terms commonly used in health care coverage.

To review an SBC for UT SELECT PPO or Out-of-Area coverage online, visit the website <http://www.bcbstx.com/ut/coverage/sbc>. You can view the glossary online any time at [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf). To request a hard copy of these documents to be sent to you free of charge, you may call the SBC hotline at (855) 756-4448.

**Where do I get more resources about my UT Benefits?**

Review the “[Resources](#)” page of the UT System Office of Employee Benefits Website for more information about your UT Benefits. Under the “Resources” page, you can click on the “[Forms and Publications](#)” for more details, including the Employee Benefits Handbook.

**Where do I get information about the Affordable Care Act (ACA)?**

You can obtain ACA related information from the UT System Office of Employee Benefits Website under the [Affordable Care Act](#) link. Click the [UT Dallas ACA Notice](#) for specific UT Dallas Information.

**How do I enroll in the Mandatory Retirement Programs at UT Dallas?**

All benefits eligible (20 hours or more or 50% FTE working at least 4 ½ months), except RA/TA, are automatically eligible and enrolled in the [Teacher Retirement System of Texas \(TRS\)](#).

The UT System also offers the Optional Retirement Program for certain qualified positions. The following positions are generally ORP-eligible (Click [UT System ORP Policy](#) for more detailed definitions):

- Faculty members whose duties include teaching and/or research as a principal activity
- Faculty administrators responsible for teaching and research faculty
- Professional librarians
- Chief and senior administrative officials (certain Directors and above at UT Dallas)
- Specialized professional positions (such as physicians, engineers, and attorneys)
- Athletic coaches and directors
- Counselors treated in the same manner as faculty

Employees eligible for ORP must enroll within 90 days of becoming eligible for this benefit. This is a one-time irrevocable election. Please contact a [Benefits Administrator](#) at [benefits@utdallas.edu](mailto:benefits@utdallas.edu) to set up an appointment. To enroll follow the [instructions](#) below to enroll online:

- Choose your provider(s) from the currently [authorized provider list](#)
- Complete the appropriate provider application(s) to open an account(s) with that company.
- Before your first ORP deduction, mail all completed provider applications to the designated address on those applications.
- Complete [TRS Form 28 \(Notice to Elect to Participate in Optional Retirement Program and/or Refund\)](#) and give it to a Benefits Administrator in the Office of Human Resources.
- Log onto [UTRetirement Manager](#) and click on the ORP Enroll/Change page and follow the online instructions.