UTRGV™ Human Resources

2026 - 2027

EMPLOYEE BENEFITS SUMMARY









The University of Texas Rio Grande Valley

UTRGV | Office of Human Resources

2026-2027 Employee Benefits Summary

Medical, Prescription, Dental and Vision Coverage

Your benefits will become effective as of your date of hire. Any qualifying life event changes to insurance plans will become effective on the 1st of the following month.

Medical Plan

- The UT Select Preferred Provider Organization (PPO) plan is administered by Blue Cross/Blue Shield of Texas, Inc. This is a self-funded comprehensive medical plan that includes medical, behavioral health and prescription services: Includes $50,000 Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for Active Employees. Includes virtual visits powered by MDLIVE at no charge.
- In Network: Co-payment of $30 (Primary Care Physician) or $50 (Specialist) for physician office visits. 100% coverage for preventive care with network providers including routine annual physical, well-childcare, routine colonoscopies, routine mammograms, and other preventive screenings as outlined in the summary plan description. All other covered services have an annual deductible of $600 and the co-insurance covers 80% of the allowed amount.
- Out of Network: After the $1800 annual deductible, the plan pays 60% of allowable amount. The member is responsible for 40% of the allowable amount. Any charges over the allowable amount are the patient's responsibility.
- Out of Area: After $600 annual deductible, plan pays 75% of allowable amount. Insured is responsible for 25% of the allowable amount. Any charges over the allowable amount are the patient's responsibility.
- Tobacco Premium Program*: Monthly cost of $30 per month per individual UT Select Medical participant, age 16 and over, who has used tobacco products in the past 60 days. Up to a family maximum of $90/month.
- If you are a benefits-eligible employee and elect to waive the basic coverage package you are eligible to use state premium sharing (50% if you are full-time and 25% if you are part-time) to purchase one or more of the following optional coverages that are paid on a pre-tax basis: Dental, Vision, and Voluntary Accidental Death and Dismemberment.

You may contact Blue Cross Blue Shield of Texas at 866-882-2034 for further information.

UT Health Network

- The UT Health Network is part of an enhanced plan design for the UT SELECT Medical plan. When receiving services from certain UT providers and certain UT medical facilities, UT SELECT Medical plan participants will save on out-of-pocket costs.
- To view Rio Grande Valley UT Health locations please visit https://uthealthrgv.org/.
- To view in-network providers visit www.bcbstx.com/ut/find-care

You may contact UTRGV Health Clinics at 1-833-UTRGVMD (1-833-887-4863) for further information.

	UT HEALTH NETWORK BENEFIT	UT SELECT IN-NETWORK BENEFIT
PRIMARY CARE	$20 copay	$30 copay
SPECIALIST	$40 copay	$50 copay
EMPLOYEE CLINIC	$10 copay	N/A
DEDUCTIBLE	$600	
COINSURANCE	10%	20%
INPATIENT	10% coinsurance after deductible	$200 / day (max $1000) plus 20% coinsurance

Prescription Drug Program – Express Scripts

- $200 annual deductible per person/per plan year
- Retail Network Pharmacy co-payments (up to 30-day supply)
- Home Delivery Pharmacy co-payments (90-day supply)

You may contact Express Scripts customer service at 800-818-0155 for more information.

Access Options	GENERIC	PREFERRED BRAND	NON - PREFERRED BRAND
30-day Retail Pharmacy	$10	$35	$60
90-day Home Delivery Pharmacy	$20	$87.50	$150.00

Questions? Please email benefits@utrgv.edu or call 956-665-2451 or 956-882-8205

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Preventative Care Incentive Program

The UT SELECT Medical Plan includes a Preventive Care Incentive Program (PCIP) designed to encourage employees and their covered spouses to complete an annual preventive care exam.

- The Preventive Care Incentive Program (PCIP) applies to each active employee, and each employee's spouse enrolled in the UT SELECT Medical Plan. Dependent children are not currently subject to the PCIP. The program also does not apply to UT System retirees, return-to-work retirees, UT CARE Medicare participants, COBRA participants, or Surviving Dependents.
- The PCIP encourages employees and covered spouses to complete an annual preventive exam, which is available under UT SELECT with no copayment required.
- For employees and spouses covered prior to September 1, 2026, a qualifying preventive exam must be on file from February 2026 through February 2027. If the requirement is not met, a $50 monthly premium differential per employee and/or spouse will begin with the May 2027 paycheck. Employees and spouses must continue to complete an annual preventive exam to maintain qualified status and have the $50 monthly premium differential waived.
- Employees or spouses who begin UT SELECT coverage on or after September 1, 2026, must have an annual preventive exam on file by the applicable June 30 deadline based on when their coverage begins.
- If an exam is completed by a BCBSTX network provider, no additional action is required; the exam will be documented when the claim is received and processed. If the exam is completed by an out-of-network provider, a claim must be submitted to BCBSTX. Questions regarding preventive exam claims or requirements may be directed to the BCBSTX UT SELECT Concierge at 866-882-2034.

Dental Plans – Delta Dental

- UT Select Dental - There is a $25 annual deductible per person per plan year. Preventive and diagnostic services are 100% covered. For minor and major services, endodontics, prosthodontics, oral surgery, and orthodontia you may receive coverage for up to 50% - 80% of the allowed amount. Your annual benefit maximum is $1,250 per person per plan year. Your lifetime Orthodontic benefit is $1,250 per person.
- UT Select Dental Plus - The plan pays the deductible. Same plan design as UT Select Dental with coverage of 80-100% of allowed amount. Preventive and diagnostic services are 100% covered. For minor and major services, endodontics, prosthodontics, oral surgery, and orthodontia you may receive coverage for up to 80% - 100% of the allowed amount. Your annual benefit maximum is $3,000 per person per plan year. Your lifetime Orthodontic benefit is $3,000 per person.
- Delta Care USA Dental HMO - Selection restricted by residence address. Primary care dentist selection required. No claim forms. No deductible. Set co-payments. No Annual Maximum Benefit. Services are not available outside of Texas.

You may contact Delta Dental at 800-893-3582 for further information.

Vision Plans – Superior Vision

- Superior Vision plan - Has a co-pay of $35 for a routine eye exam and a co-pay of $35 for a contact lens fitting. You also get a frame allowance of $140 per plan year. $125 retail allowance for contact in lieu of eyeglass lenses and frames benefits
- Superior Vision Plus plan - Provides the same benefits as the Basic vision plan, there is also an allowance for Progressive lenses, full coverage for scratch coating, ultraviolet coating, and polycarbonate lenses for dependents (up to age 26). You also get a frame allowance of $165 per plan year. $150 retail allowance for contact in lieu of eyeglass lenses and frames benefits.

You may contact Superior Vision at 844-549-2603 for further information.

SELECT Medical Plan, Dental and Vision Monthly Premium

Coverage Level	UT Select Full-Time Medical	UT Select Part-Time Medical	UT Select Dental	UT Select	DeltaCare USA Dental HMO	Superior Vision	Superior Vision Plus	Tobacco Premium
Subscriber Only	$0.00	$449.67	$28.52	$61.40	$9.01	$5.02	$7.64	$30.00
Subscriber & Spouse	$429.20	$1,125.68	$54.14	$116.60	$17.14	$7.90	$11.98	$60.00
Subscriber & Child(ren)	$414.39	$1,031.65	$59.66	$128.66	$18.94	$8.10	$12.82	$60.00
Subscriber & Family	$820.85	$1,686.03	$84.84	$183.30	$27.05	$12.84	$18.10	$90.00

Questions? Please email benefits@utrgv.edu or call 956-665-2451 or 956-882-8205

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Disability, Life Insurance, and Accidental Death and Dismemberment Coverage

Short Term Disability – Blue Cross Blue Shield

- This is a weekly disability benefit for 60% of your regular weekly earnings up to a maximum $850 per week. The elimination period is 7 days, and you must exhaust all sick leave. The benefits are payable up to a maximum of 22 weeks or 4 weeks for a preexisting condition. You may contact Blue Cross Blue Shield Life at 866-628-2606.

Long Term Disability – Blue Cross Blue Shield

- This is a monthly disability benefit for 60% of your monthly earnings up to a maximum of $15,000 per month. The elimination period is 90 days from the onset disability in which you are continuously disabled, and you must exhaust all of your sick leave. The benefits are paid out until disability ends or age 65, whichever occurs first. You may contact Blue Cross Blue Shield Life at 866-628-2606.

Long Term Disability – The Standard

- Available to active full-time Senior Administrators, Scientists, and Physicians (Clinical) who were hired or appointed to their position for a period of 4 1/2 months or more for the year.
- Spouse coverage for either $15,000 or $40,000 is available with an Evidence of Insurability (EOI).
- This is a monthly disability benefit for 60% of monthly earnings not to exceed a benefit of $35,000 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers' compensation, etc.
- When you apply for coverage, you elect an elimination period of either 90 days or 180 days with or without the cost of living adjusted. You may contact UTRGV Benefits Representative by phone at 956-665-2451 or 956-882-8205 or via email at benefits@utrgv.edu for further information.

Group Term Life Insurance (GTL) – Blue Cross Blue Shield Life

- Select a coverage level between one to ten times your annual salary or $2,000,000, whichever is less. Optional Dependent coverage of $10,000 for spouse and $10,000 for each child is available.
- Spouse coverage for either $15,000 or $40,000 is available with an Evidence of Insurability (EOI).
- Employee must be enrolled in Employee Voluntary GTL benefits to elect benefits for spouse and/or dependent children. Newly hired employees can choose up to 3 times their annual salary without Evidence of Insurability (EOI). After this initial hire period, Evidence of Insurability (EOI) will be required when enrolling or increasing coverage level to your Life Insurance benefit. Newly hired employees who choose Voluntary GTL coverage of 4 to 10 times annual salary; or additional Spouse Voluntary GTL must submit Evidence of Insurability (EOI) for approval. You may contact Blue Cross Blue Shield Life at 866-628-2606.

Accidental Death and Dismemberment (ADD) Insurance – Blue Cross Blue Shield Life

- Select a coverage level of up to ten times annual earnings or $2,000,000, whichever is less.
- Optional spouse coverage for up to 50% of employee's coverage and $10,000 for each child is available. Coverage is purchased in $10,000 increments. Employee must elect coverage for themselves to enroll in spouse or dependent coverage. You may contact Blue Cross Blue Shield Life at 866-628-2606.

UT FLEX – Inspira Financial

Health Care Reimbursement Account/Flexible Spending Account (FSA) – Inspira Financial

- Employees can contribute pre-tax dollars to help pay for eligible out-of-pocket health care expenses for themselves and their eligible dependents, including medical, prescription, dental, and vision expenses. Employees may contribute a minimum of $15 per month, up to $3,400 per plan year.
- Employees who participate in the HCRA receive a UT FLEX Debit Card that can be used for eligible expenses. The full annual amount elected is available once participation in the plan begins.

Physician Exercise Referral –Inspira Financial

Employees and their eligible dependents with certain medical conditions may be able to use HCRA funds for qualifying exercise-related expenses, such as gym memberships, exercise programs, equipment, or personal training, when prescribed by a physician as part of treatment.

Dependent Care Reimbursement Account (DCRA) – Inspira Financial

- Employees can set aside pre-tax dollars to help pay for eligible dependent care expenses that allow them, and their spouse if applicable, to work or attend school. This may include eligible childcare (under the age of 13) and care for qualifying dependents. Employees may contribute a minimum of $15 per month, up to $7,500 per plan year.
- Unlike the HCRA, DCRA funds become available as contributions are deducted from the employee's paycheck. Reimbursement is limited to the amount that has been deposited into the account at the time a claim is processed.
- Employees should carefully determine how much to contribute to either account. Unused funds may be forfeited if they are not used for eligible expenses within the applicable plan deadlines.

You may contact Inspira Financial at 844-887-3539 for questions regarding account, eligible expenses, claims, or reimbursements.

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UT LifeStyle Benefits

UT Lifestyle Benefits provide employees with additional coverage options beyond their core health and insurance benefits. These voluntary plans can provide added financial protection and support for unexpected events, legal needs, and pet care expenses.

Accident Insurance – Securian

- Provides a cash benefit for covered accidental injuries, including broken bones and dislocated joints, to help with expenses beyond what medical insurance covers.

Critical Illness Insurance – Securian

- Provides a cash benefit when diagnosed with a covered critical illness, such as a heart attack or cancer.

Hospital Indemnity Insurance – Securian

- Provides a cash benefit to help with out-of-pocket expenses associated with covered hospital stays.

Legal Coverage – LegalEASE

- Provides access to legal benefits that can assist with personal legal matters and help reduce the cost and stress associated with finding and paying for an attorney.

Pet Insurance – MetLife

- Helps cover costs associated with unexpected accidents, illnesses, and routine care for covered pets. Coverage includes a choice of reimbursement options, and services may be received from any licensed provider. Not payroll deducted. Visit Add Your Pet for a Quote - MetLife Pet Insurance: Quote Funnel.

For additional information regarding the Securian Financial and LegalEASE plans, contact the Benefits Service Center at 844-870-0044, Monday–Friday, 7:00 a.m.–7:00 p.m. CT. For MetLife Pet Insurance, contact 844-639-0432.

Additional Programs included in the UT Select Medical Plan

- UT Living Well Platform powered by WebMD ONE - For more information visit https://webmdhealth.com/UTS.
- UT Select Concierge - Concierge level of customer service from Blue Cross Blue Shield. Contact a UT Select Concierge at 866-882-2034, Chat via BCBSTX app, or online at Blue Access for Members: University of Texas | Blue Cross and Blue Shield of Texas.
- Hello Heart – A heart health program available to eligible UT SELECT employees and adult dependents age 18 and older who meet certain blood pressure-related eligibility criteria. The program includes an FDA-cleared blood pressure monitor that connects to a smartphone app, allowing members to track blood pressure, cholesterol, medications, weight, and activity. Members also receive personalized heart-health guidance and can review or share progress reports with their physician.
- MDLive - Virtual health visits powered by MDLive with $0 copay. Visit Welcome to MDLIVE for more information.
- Airrosti - A program for pain management (ex.knee, hip, and back pain). Visit www.airrosti.com/ut benefits/ for more information.
- Livongo - A high-tech approach to managing diabetes and blood pressure through Livongo. If you have questions about this program, please call a health advocate at 866-882-2034.
- Ovia Health - provides maternity and family apps to support you through your entire parenthood journey. This program is offered through Blue Cross and BlueShield of Texas (BCBSTX). Download the app and launch your account or contact 866-882-2034 for more information.
- Wondr - A weekly, self-paced, online program that teaches you how to lose weight and improve your health without giving up your favorite foods with Wondr (formerly Naturally Slim Program) Visit Start Wondr for more information.
- Specialized Pharmacists – If you take medications to treat high cholesterol, diabetes, or one of several other conditions, specialist pharmacists can answer your questions and offer improvements in quality affordability of your pharmacy care. For more information contact 800-818-0155.
- Progyny - Fertility benefit for UT Select Medical for fertility treatment, employee must have been continuously enrolled for 12 months in an employee health plan offered through UT System. To learn more and activate benefit you can call 844-535-0711.
- Headway Behavioral Health Program - helps to find a mental health specialist who accepts UT Select Medical insurance and book and manage appointments and even pay directly through the Headway website. For information go to UT Select - Find a Therapist | Headway
- Free Online Will Preparation – Employees have access to a convenient online service to create a basic will at no cost. The service provides step-by-step guidance to complete, print, and review the will and is available through the Employee Assistance Program (EAP) and Blue Cross Blue Shield of Texas.
- Identity Theft Protection (ProtectMyID) – Employees can enroll in ProtectMyID identity protection services at no cost. The program provides tools and resources to help monitor personal information, identify potential identity theft, and assist with identity restoration if fraud occurs. UT System Identity Protection Services
- Seasons of Life - a proactive outreach program offered through your UT SELECT and UT CONNECT benefits and Blue Cross and Blue Shield of Texas (BCBSTX) that provides personalized claims resolution assistance to you and your dependents who may be dealing with the death of a loved one. Visit seasonsoflife-2020.pdf for more information.

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Additional Programs included in the UT Select Medical Plan

- Learn to Live (L2L) - is a behavioral health digital platform available to SELECT and UT CONNECT members which offers condition-specific programs for depression; stress, anxiety and worry; social anxiety; insomnia; and substance use, along with access to one-on-one clinician coaching services. The five self-directed programs are available in English and Spanish. Contact UT Select Concierge 866-882-2034 or visit www.learntolive.com/welcome/BCBSTX
- The Fitness Program - A program gives you unlimited access to a nationwide network of more than 10,000 fitness locations. Visit Fitness Program | Blue Cross and Blue Shield of Texas for more information.
- Blue365 Member Discount Program – UT SELECT members have access to discounts and special offers from participating health and wellness companies. Savings may be available on fitness memberships, health-related products, weight-management programs, and other wellness services.

Blue365 is a discount program and is not insurance. For more information visit Blue365deals.com

Additional Benefits

- Wellness Center for Staff - Discounted membership at University Recreation (UREC)
- Employee Wellness Program - Employee Wellness | UTRGV
- Employee Discount Program - Vaquero Discounts | UTRGV
- Direct Deposit
- Flu Vaccination through UT Health RGV

UT Employee Assistance Program

- Through the Employee Assistance Program or EAP, you and your family members can access convenient and confidential services at no cost to you. The EAP offers a variety of services including counseling consultation services with a licensed mental health professional, legal and financial resources, and work-life referrals. Visit https://www.resourcesforliving.com/login

Employee Tuition Assistance Program

- The University of Texas Rio Grande Valley provides Tuition Assistance to encourage and support full-time benefits eligible employees to continue their education and improve the skills needed to develop their career and acquire new knowledge by providing partial or full payment tuition and mandatory fees. For more information, please visit Employee Tuition Assistance Program or email employee.tuition@utrgv.edu.

Texas Tuition Promise Fund

- Flexible plan that allows families to prepay and lock in today's prices for tomorrow's undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental institutions. Texas residency required. UTRGV participates as an employer of choice with voluntary deductions that employees can make directly through payroll. For more information, please visit Texas Tuition Promise Fund website.

Retirement

Mandatory Programs

- Teacher Retirement System of Texas (TRS) - TRS is a mandatory defined benefit plan where the employee contributes 8.25% and UT Rio Grande Valley contributes 8.25%. For more information visit www.trs.texas.gov.

- Optional Retirement Program (ORP) - ORP is an alternate mandatory defined contribution plan that requires irrevocable 'opt out' from TRS within 90 days from appointment date. Eligibility for ORP is based upon criteria established by the Texas Higher Education Coordinating Board. Eligibility for ORP is determined by the job performed. Examples of eligible positions, specialized professional positions such as physicians, engineers or attorneys, and executive-level administrative positions. Full-time working status is required. The employee contributes 6.65% and UT Rio Grande Valley contributes 8.5%.

  a. Once you have been notified that you are eligible to enroll in ORP by a Benefits Representative, please follow these steps:
  b. Choose your provider(s) from the currently authorized provider list.
  c. Complete the ORP acknowledgment.
  d. Complete the ORP Authorization for Reduction Form.
  e. Complete TRS Form 28 (Notice to Elect to Participate in Optional Retirement Program and/or Refund) and turn it to your Benefits Office.
  f. Before your first ORP deduction, turn in all completed provider applications to the Benefits Office.

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Retirement

Voluntary Programs – No Employer Match

- UT Saver Tax Sheltered Annuity (TSA) - TSA offers pre-tax and post-tax investment programs. You can choose from five retirement providers to supplement your retirement savings. Changes to voluntary programs are permitted throughout the year. $15 min. contribution; $24,500 annual maximum (Calendar Year)
- UT Saver Deferred Compensation Plan (DCP) - DCP offers a pre-tax and post-tax investment program. Choose from five retirement providers to supplement your retirement savings. Changes to voluntary programs are permitted throughout the year.
- Choose your provider(s) from the currently authorized provider list. $15 min. contribution; $24,500 annual maximum (Calendar Year)

Approved Providers | The University of Texas System You may select more than one provider for your TSA and/or DCP participation.

Employee Leave Benefits

Holidays

- UTRGV provides paid holiday leave to eligible employees. Holiday leave applies to any UTRGV employee who is scheduled to work at least 20 hours per week for a period of at least 4 ½ continuous months. Faculty must be appointed at least 50% time for at least 4 ½ continuous months. Employees appointed for less than 40 hours receive holiday entitlement proportionate to the number of hours appointed.

Vacation Leave

- UTRGV provides paid vacation leave to eligible employees. The Annual Leave policy applies to UTRGV employees appointed to work at least (20) hours per week for a period of at least 4 ½ continuous months. Annual accrual rates for eligible employees is determined by employee's length of state service credit and hours appointed.
- Employees appointed for less than 40 hours receive vacation accruals proportionate to the number of hours appointed. Employees must have six (6) months of continuous state employment before annual leave may be used. If an employee is on unpaid leave on the first day of the month, the vacation leave accrual will not be credited for that month, nor it be available for use until after the employee returns to work.

For purposes of this leave, Faculty are not eligible for this leave type. Please refer to our HOP for accrual rate table: ADM 04-602

Sick Leave

- UTRGV provides paid sick leave to eligible employees. The Sick Leave policy applies to UTRGV employees appointed to work at least (20) hours per week for a period of at least 4 ½ continuous months. Eligible faculty must be appointed for at least (50%) time for at least 4 ½ continuous months. Full-time employees will accrue eight (8) hours of leave for each month. Part-time employees will accrue leave on a proportionate basis based on the number of hours appointed. If an employee is on unpaid leave on the first day of the month, the sick leave accrual will not be credited for that month, nor it be available for use until after the employee returns to work.
- Educational Activity - An employee may use up to a total of eight (8) hours of sick leave each fiscal year to attend educational activities for the employee's children who are attending a grade from pre-kindergarten through 12th grade. For purposes of this leave, an "educational activity" means a school-sponsored activity, including a parent-teacher conference, tutoring, a volunteer program, a field trip, a classroom program, a school committee, an academic competition, and an athletic, music, or theater program. The eight (8) hours shall be in aggregate and does not apply to each individual child in the employee's family. The employee must give reasonable advance notice of the employee's intention to use sick leave to attend an educational activity. Please refer to our HOP for details: ADM 04-603.

Family and Medical Leave Act (FMLA)

- Eligible employees may take up to 12 weeks of unpaid, job-protected leave in a 12-month period, measured using a 12-month period measured backward from the date an employee uses FMLA Leave.
- FMLA may be available for qualifying reasons including:

1. The birth of a child and to care for the newborn child within one year of birth,
2. The placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement,
3. To care for the employee's spouse, child, or parent who has a serious health condition,
4. A serious health condition that makes the employee unable to perform the functions of his or her job, and
5. Any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on covered active duty or call to covered active-duty status.

For purposes of this leave, please refer to our HOP for additional information and eligibility requirements: ADM 04-608 – Family and Medical Leave (FMLA) and ADM 04-609 – Military Caregiver Leave Under the FMLA.

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Prorated Accruals

- Full-time employees will accrue eight (8) hours of leave for each month. Part-time employees will accrue leave on a proportionate basis based on the number of hours appointed.

- i.e. Accruals:
  1.00 FTE = 8 hours/month
  0.75 FTE = 6 hours/month
  0.50 FTE = 4 hours/month

Longevity Pay

- All full-time employees of The University of Texas Rio Grande Valley (UTRGV). Full-time is defined as employment of forty (40) hours per week.
- Eligible employees – Upon completion of two years of state service, an employee is eligible for longevity pay if the employee:

  1. Is a full-time employee on the first workday of the month.
  2. Is not on leave without pay on the first workday of the month; and
  3. Has accrued at least two years of lifetime service credit not later than the last day of the preceding month.

- Law-enforcement personnel who receive hazardous duty pay under ADM 4-404 Hazardous Duty Pay are entitled to longevity pay based on lifetime service credit accrued only while serving in nonhazardous duty positions. Part-time, temporary, and academic employees are not eligible for longevity pay.
- Non-academic employees - An employee whose appointment is within the classified pay plan. An employee who has an administrative or other staff appointment without regular teaching assignments. The eligibility to receive longevity pay of an employee who holds a full-time, non-academic position is not affected by the employee teaching in one or more courses or engaging in academic research, or both.

Please refer to our HOP for Longevity Pay Schedule: ADM 04-405.