

The University of Texas Rio Grande Valley
Office of Human Resources

2023-2024 Employee Benefits Summary (Residents Only)

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 the first 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.

- ❖ 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 physicals, 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.
* Proof of other medical insurance is required.
- ❖ You may also 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.

	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 COPAY	\$0 / day	\$200 / day (max \$500)

- ❖ To view Rio Grande Valley UT Health locations please visit <https://uthealthrgv.org/>.
- ❖ You may also contact UTRGV Health Clinics at 1-833-UTRGVMD (1-833-887-4863) for further information.

➤ **Prescription Drug Program**

\$200 annual deductible per person

Retail Network Pharmacy co-payments (up to a 30-day supply):

Mail Order co-payments (90-day supply):

Smart90 Retail Prescriptions: Use this benefit at Walgreens & UT Pharmacies for the same low co-payment amount as a 90-day supply via home delivery.

You may also contact Express Scripts at 800-818-0155 for further information.

	Generic	Preferred Brand	Non-Preferred Brand
Retail Network Pharmacy co-payments (up to a 30-day supply):	\$10.00	\$35.00	\$60.00
Mail Order co-payments (90-day supply):	\$20.00	\$87.50	\$150.00

➤ **Dental Plans**

- ❖ 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 of \$1,250 per person per plan year. Your lifetime Orthodontic benefit is of \$1,250 per person.
- ❖ UT Select Dental Plus – 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 of \$3,000 per person per plan year. Your lifetime Orthodontic benefit is of \$3,000 per person.
- ❖ DeltaCare USA Dental HMO– Selection restricted by residence address. Primary care dentist selection required. No claim forms. No deductible. Variable co-payments. No Annual Maximum Benefit. Services are not available outside of Texas.
- ❖ You may also contact Delta Dental at 800-893-3582 for further information.

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

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- Vision Plans
 - ❖ 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.
 - ❖ 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 may also contact Superior Vision at 800-507-3800 for further information.

Disability, Life Insurance, and Accidental Death and Dismemberment Coverage

- Short Term Disability – Blue Cross Blue Shield Life
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 also contact Blue Cross Blue Shield Life at 866-628-2606.
- Long Term Disability – Blue Cross Blue Shield Life
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 your sick leave. The benefits are paid out until disability ends or age 65, whichever occurs first.
 - ❖ You may also contact Blue Cross Blue Shield Life at 866-628-2606.
- 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 \$25,000 or \$50,000 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 also 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 also contact Blue Cross Blue Shield Life at 866-628-2606.

Flexible Spending Account (FSA)

- UT Flex – Redirection of pre-tax income for health, prescription, or dental expenses and/or day care (for children under the age of 13 when both parents work).

Health Care	\$180 Annual Minimum	\$3,050 Annual Maximum
Day Care	\$180 Annual Minimum	\$5,000 Annual Maximum

*If applicable, IRS Flexible Spending limits may change at the beginning of the calendar year. However, changes to FSA in the health plan can only be processed during Annual Enrollment and will be effective September 1.

 - ❖ You may also contact Maestro Health at 844-887-3539 for further information.

Retirement

- Mandatory Programs: Teacher Retirement System of Texas (TRS) - www.trs.texas.gov
TRS is a mandatory defined benefit plan where the employee contributes 8% and UT Rio Grande Valley contributes 8%.
- 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. Full-time working status is required. The employee contributes 6.65% and UT Rio Grande Valley contributes 8.5%.
- ❖ Once you have been notified that you are eligible to enroll in ORP by a Benefits Representative, please follow these steps:
 - Choose your provider(s) from the currently authorized provider list. <https://www.utsystem.edu/offices/employee-benefits/ut-retirement-program/approved-providers>. You may select more than one provider for your ORP participation.

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- Log onto UTRetirement Manager and click on the ORP Enroll/Change page.
- Complete the appropriate provider application(s) to open an account(s) with that company.
- Complete TRS Form 28 (Notice to Elect to Participate in Optional Retirement Program and/or Refund) and mail it to your Benefits Office.
- Before your first ORP deduction, mail all completed provider applications to the designated address on those applications.

Voluntary Programs:

- 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.
- 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. <https://www.utsystem.edu/offices/employee-benefits/ut-retirement-program/approved-providers>. You may select more than one provider for your TSA and/or DCP participation.

Additional Employee 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 or more. 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 worked.

Vacation Leave

- Receive 120 hours upon hire July 1st, the hours will expire on June 30th. Unused hours will not roll over to the next year.

Sick Leave

- Receive 96 hours upon hire July 1st, the hours will expire on June 30th. Unused hours will not roll over to the next year.

Additional Programs

- Concierge-level of customer service from Blue Cross Blue Shield Health Advocacy Solutions (HAS) programs.
Contact a Health Advocate at 866-882-2034, Chat via BCBSTX app, or online at Blue Access for Members:
<http://www.bcbstx.com/ut>
- Virtual health visits powered by MDLive with \$0 copay. Visit www.mdlive.com/bcbstx for more information.
- A program for dealing with knee, hip, and back pain from Hinge Health. Visit hingehealth.com/UTS for more information.
- A program to help build healthy habits and prevent diabetes and other chronic conditions from Omada Health. Visit omadahealth.com/UTS for more information.
- 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.
- 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 <https://www.bcbstx.com/ut/healthy-living/wondr> for more information
- Options to get 90-day supplies of maintenance medications at Walgreens and UT-owned pharmacies.
Register online with Express Scripts App or online at ESI for Members: <http://www.express-scripts.com>
- Exclusive pharmacies for specialty medications.
Call Express Scripts Customer Service at 800-818-0155 for further information.
- A program gives you unlimited access to a nationwide network of more than 10,000 fitness locations.
Visit <https://www.bcbstx.com/ut/healthy-living/fitness-programs> for more information.
- Fertility benefit for UT Select Medical under the Progyny benefit 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
- NEW 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 <https://headway.co/m/bcbstx>
- Seasons of Life is 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 <https://www.utsystem.edu/sites/default/files/documents/publication/2020/seasons-of-life/seasonsoflife-2020.pdf>

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- Learn to Live (L2L) is a behavioral health digital platform available to SELECT™ and UT CONNECT members which offers condition-specific programs, each delivered in a user-paced multimedia experience. Services are also available on demand with the options for one-to-one clinician coaching services.

The five self-directed programs are available in English and Spanish:

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia
- Substance Use

Visit www.learntolive.com/welcome/BCBSTX or call a health care advocate at 866-882-2034.

Other Programs

- UT Living Well Platform powered by Limeade. For more information visit ut.limeade.com
 - 24/7 Nurseline
 - Employee Assistance Program (EAP)
 - Wellness Activity Challenge
 - Tobacco Cessation Resources
 - Financial Wellness
 - Specialized Pharmacists
 - Reimbursement for Exercise Expenses
 - Wondr Health (Formerly Naturally Slim)
 - Fitness Discount Program
 - Centered App

Subsidy Benefit for UT Select Medical cost during FY 2023-2024, ending on 8/31/2024

This subsidy is only available for employees hired prior to September 1, 2023, and whose income is \$125,000 or less and who have elected coverage for either (1) Employee and Spouse (subsidy \$21.80), (2) Employee and Children (subsidy \$22.80), or (3) Employee and Family (subsidy \$42.94). Any life event during FY 2023-2024 will be eligible for UT Select subsidy.

Additional Benefits

- Family and Medical Leave
- Employee Wellness Program
- Employee Tuition Assistance
- Employee Discount Program
- Free Online Will Preparation Identity Theft Protection
- Direct Deposit
- Wellness Center Gym (EHPE2)
Monday – Friday
12:30 PM - 2:00 PM
5:00 PM - 7:00 PM
- Flu Vaccination through Employee Health
Pharr Natatorium – AT NO COST
Monday – Friday
12:00 PM – 6:00 PM times are subject to change,
to confirm times call 956-402-4550
- Must provide valid UTRGV issued ID Card

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 fee. 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.

UT Select Medical, Dental and Vision Plan Monthly Premium

Coverage Level	UT Select Full-Time Medical	UT Select Part-Time Medical	UT Select Dental	UT Select Dental Plus	DeltaCare USA Dental HMO	Superior Vision	Superior Vision Plus	Tobacco Premium*
Subscriber Only	\$0.00	\$362.90	\$28.52	\$61.40	\$8.80	\$5.02	\$7.64	\$30.00
Subscriber & Spouse	\$312.50	\$865.62	\$54.14	\$116.60	\$16.74	\$7.90	\$11.98	\$60.00
Subscriber & Child(ren)	\$326.84	\$811.44	\$59.66	\$128.66	\$18.50	\$8.10	\$12.82	\$60.00
Subscriber & Family	\$615.40	\$1,291.36	\$84.84	\$183.30	\$26.40	\$12.84	\$18.10	\$90.00

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