



OFFICE OF HUMAN RESOURCES

Enabling the Success of Others

2021-2022 Annual Enrollment FAQs

When is annual enrollment?

July 15 through July 31 is the annual enrollment period for the Plan Year 2021-2022.

What are the benefits changes for Plan Year 2021-2022?

Highlights of Benefits Changes for Plan Year 2021-2022

- There are no premium rate changes on the medical, dental, life and accidental death and dismemberment insurance benefit plans for the Plan year 2021-2022. Age and salary-based benefits premiums may change depending on your age and salary as of Sept. 1, 2021. See rates [here](#).
- Medical Plan Changes
 - The Affordable Care Act maximum medical and prescription out-of-pocket cost will increase from \$8,150 to \$8,500 for individual and \$16,300 to \$17,100 for family for UT SELECT and UT CONNECT.
 - Physical and Occupational Therapy visits will increase from 30 to 35 per plan year.
 - UT CONNECT PCP Office Visit Copay is reduced from \$15 to \$5 and Specialist Office Visit Copay will change from \$25 to \$35.
 - [UT Health Network](#) under UT SELECT will now include UT Health San Antonio University Hospital and clinics.
- Disability Plan Updates
 - **No** Evidence of Insurability (EOI) is required to enroll in short-term and long-term disability
 - Short-term disability changes – maximum benefit is increasing from \$693 to \$850 per week; elimination or waiting period is reduced from 14 to 7 days and rates will increase .03 cents per \$100 of monthly earnings
 - Long-term disability changes – maximum benefit is increasing from \$12,025 to \$15,000 per month and rates will decrease .04 cents per \$100 of monthly earnings
- Vision Plan – Superior Vision and Superior Vision Plus premium rates will decrease. See rates [here](#).
- The TRS Member contribution will increase from 7.7% to 8.0% and the TRS State contribution rate will increase from 7.5% to 7.75%. The new rates will apply to all TRS-eligible compensation paid on or after Sept. 1, 2021.
- Access to the **UT Retirement Manager** is now available through [My UT Benefits](#) via Single Sign-On using your UTD Net ID and Password. You can still access the [UT Retirement Manager](#) directly.

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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](#).

[Virtual Benefits and Wellness Fair](#)

UT Dallas will be hosting a Virtual Benefits and Wellness Fair from July 19 – July 31, 2021. This year's theme is Connecting the Pieces – featuring educational opportunities, games, fun connection activities such as the Show and Tell, UTD Got Talent and Karaoke, online connection with vendors and 24/7 access to benefits and wellness information. Come and visit the [virtual benefits fair](#), where you can find benefits information and connect all the benefits pieces that best fit you and/or your family. You may also access the events by clicking the [event flyer](#). Check out all your options and piece them together to create your own benefits masterpiece by clicking the [Benefits Puzzle Book](#).

To access the benefits information via phone, download the **UT Dallas Benefits Fair App** via [Google Play](#) and [Apple App](#) stores during the annual enrollment period and receive a set of puzzle food containers. To redeem your puzzle containers, visit the HR-Benefits Office, AD 3.418 and show the downloaded Benefits Fair App on your cell phone from August 1 through August 31 between Tuesdays and Thursdays from 12 to 2 p.m.

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](#).

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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 advantage of the tax-saving features available through UT FLEX. View the online [FSA Resources](#) and visit the [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.

For information regarding claim extension submission for 2019-2020 and 2020-2021 Plan Years, go the [UT Flex section](#) of the UT System Office of Employee Benefits Website.

What if I have coverage under another employer group health insurance program?

If you choose not to elect either the UT Select or UT Connect Medical Plan due to coverage under another employer group health insurance program (i.e. spouse employer group medical coverage, UT SHIP 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 **9/1/2021**. Coverage requiring Evidence of Insurability (EOI) may have a later effective date depending on vendor approval.

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What should I do to ensure my elections are implemented correctly?

- In October 2021, 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 and are subject to the [UT System OEB Administrative Guidelines 310.7](#).

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-term and Long-term disability enrollment after initial enrollment period as new hires, rehires or newly eligible*

*During the 2021 Annual Enrollment, EOI is not required for Short-term and Long-term disability plan enrollments.

What is the deadline for submitting Evidence of Insurability (EOI) forms?

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

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There is no EOI for disability plan enrollment during the Plan Year 2021-2022 annual enrollment.

How do I complete an EOI?

Complete the EOI form available through [My UT Benefits](#) and submit it to BlueCross BlueShield of Texas Life and Disability 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.

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. For Rates changes during the Plan Year 2021-2022, review the [2021-2022 Annual Enrollment Highlights for Employees](#).

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 19 through July 31, 2021. 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.