



Academic Graduate Student Employee Benefits Orientation

Human Resources - Benefits and Leave
Management





Topics

- Insurance Eligibility
- Insurance Enrollment
- Insurance Cost
- Insurance Plans
- Retirement Plans
- Workplace Injuries



Where do I find more about benefits?

[Academic Graduate Student Employee Insurance Options](#)
webpage



INSURANCE ELIGIBILITY



Who is eligible for benefits?

Academic Graduate Student (AGS) Employees who work in one or more of the following titles for a total of at least 20 scheduled weekly hours (SWH) and for at least 4.5 continuous months (135 calendar days):

- G0045 Assistant Instructor
- G0061 Teaching Assistant (SI)
- G0062 Teaching Assistant – NSC
- G0063 Teaching Assistant
- G0064 Graduate Tutor
- G0065 Academic Assistant
- G0071 Graduate Assistant
- G0090 Graduate Research Assistant



Who is eligible for benefits?

Your eligible dependents such as your legally married spouse and children (up to age 26) are also eligible for enrollment

- You will be required to provide Evidence of Eligibility for each dependent that you enroll in UT Select, and you might have to provide it for AcademicBlue SHIP if requested.
- A list of acceptable eligibility documentation for UT Select dependents is available on [Evidence of Eligibility webpage](#).



INSURANCE ENROLLMENT



What do I need to do prior to enrollment?

- Complete the following core onboarding tasks in Workday:
 - Enter Personal Information
 - Contact Change
 - Benefits Questionnaire
- For information about onboarding, refer to the [New Student Employee Checklist](#).
- For additional instruction on entering your personal and contact information in Workday, refer to the [View and Edit Personal Data Workday Instructional Guide](#).



What do I need to do prior to enrollment?

- Once core onboarding tasks are completed and final approved, you...
 - will automatically be enrolled in employee health insurance
 - will receive emails inviting you to enroll in optional coverages and add dependents
- To ensure you receive insurance enrollment emails, please add benefits@utsystem.edu, hrsc@austin.utexas.edu, and do-not-reply@ahpcare.com to your email safe list



When is coverage effective for *Part-time* AGS?

Part-time (<30 hours) AGS employees

- Automatically enrolled in the following on date of hire/eligibility:
 - AcademicBlue Student Health Insurance Plan (SHIP)
 - Prime prescription drug
 - Premium Sharing Credit
- May take action within 31 days to:
 - Add optional coverages such as dental, vision, etc.
 - Add dependents
 - Waive AcademicBlue SHIP and enroll in UT Select



When is coverage effective for *Full-time* AGS?

Full-time (≥30 hours) AGS employees

- Automatically enrolled in the following on date of hire/eligibility:
 - UT Select medical
 - Express Scripts prescription drug
 - \$50k group term life and \$50k accidental death & dismemberment
- May take action within 31 days to:
 - Add optional coverages such as dental, vision, etc.
 - Add dependents
 - Decline UT Select medical and enroll in AcademicBlue SHIP



How do I enroll in optional coverages?

AGS employees may need to take action multiple systems in order to complete their enrollment.

System	Event	Applicable Plans
Academic Health Plans enrollment system	Elect coverage for self, if full-time, or dependents	AcademicBlue SHIP
Academic Health Plans waiver system	Waive coverage for self, if part-time	AcademicBlue SHIP
My UT Benefits	Enrollment system – elect, decline or view coverage	UT Select and all optional plans (i.e. dental, vision, etc.)



Enrollment for *Part-time* AGS

- Complete within 31 days of hire or eligibility
- Determine whether you would like to remain in Academic Blue SHIP or transition to UT Select medical plan.
- If you want to keep AcademicBlue SHIP:
 - Enroll dependents in medical coverage in [Academic Health Plans Enrollment System](#)
 - Enroll yourself and your dependents in optional coverages such as dental, vision, etc. in [My UT Benefits](#)



Enrollment for *Part-time* AGS

- If you want to waive AcademicBlue SHIP medical plan and enroll in UT Select medical plan:
 - Waive your AcademicBlue SHIP Enrollment in [Academic Health Plans Waiver System](#)
 - Enroll yourself in UT Select medical and optional coverages such as dental, vision, etc, in [My UT Benefits](#)



Enrollment for *Full-time* AGS

- If you want to keep UT Select medical:
 - Add dependents and enroll in optional coverage such as dental, vision, etc. in [My UT Benefits](#)



Enrollment for *Full-time* AGS

- If you want to waive UT Select medical and enroll in AcademicBlue SHIP:
 - Enroll yourself and your dependents in AcademicBlue SHIP medical plan in [Academic Health Plans Enrollment System](#)
 - Decline UT Select medical plan and enroll in premium sharing credit plan in [My UT Benefits](#)
 - Enroll in optional coverage such as dental, vision, etc., and enroll dependents in My UT Benefits



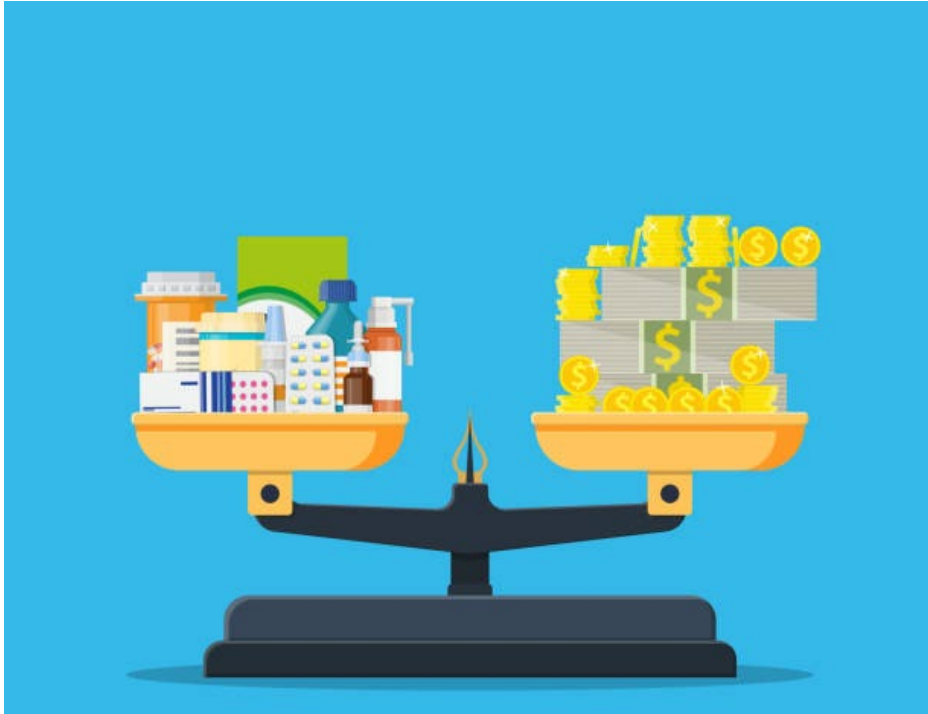
Can I change my enrollment later?

- There are several instances where you may be able to change your insurance elections.
- *Changes due to a qualifying life event (marriage, birth, etc.) must be made within 31 days of the date the event occurred.*
- For more information about enrollment changes, please review [Insurance Enrollment](#) on the AGS Employee Insurance Options webpage.



Am I eligible for summer insurance?

- You may be eligible for summer insurance coverage and will receive additional information about it each April.
- For more information about summer insurance, please review [Summer Insurance Eligibility](#) on the AGS Employee Insurance Options webpage.



INSURANCE COST



How much does UT pay for my premiums?

Benefits eligible AGS employees enrolled in the UT Select and AcademicBlue SHIP medical plans receive funding from the university to offset the cost of their medical plan premiums.

Insurance Status	UT Select (Premium Sharing)	AcademicBlue SHIP (Premium Support)
Part-time (20-29 SWH)	50% Employee 25% Dependent(s)	100% Employee 50% Dependent(s)
Full-time (30+ SWH)	100% Employee 50% Dependent(s)	



How much do I pay for premiums?

Level of Coverage	UT Select		AcademicBlue SHIP
	Monthly Premium for Part-time Employees	Monthly Premium for Full-time Employees	Monthly Premium for All AGS Employees
Subscriber Only	\$362.90	\$0.00	\$0.00
Subscriber + Spouse	\$865.62	\$312.50	\$143.25
Subscriber + Child(ren)	\$811.44	\$326.84	\$229.80
Subscriber + Family	\$1,291.36	\$615.40	\$373.05



How much do I pay for premiums?

Premiums for other employee group insurance plans are available on the [Active Employee Cost Worksheet](#).



How much is the premium sharing credit?

Benefits eligible AGS employees enrolled in another health plan, such as AcademicBlue SHIP, may use up to half of their eligible premium sharing dollars to pay the cost of their dental, vision, and accidental death and dismemberment insurance premiums.

Insurance Status	Monthly Premium Sharing Credit Available
Part-time (20-29 SWH)	\$181.45
Full-time (30+ SWH)	\$362.90



How do I pay my premiums?

- You are responsible for the payment of all premiums due
- AcademicBlue SHIP dependent premiums will be paid directly to Academic Health Plans (AHP) monthly
- UT Select medical and other employee group insurance plan premiums will be deducted from your pay whenever possible
 - If premiums cannot be deducted from your pay, then you will be billed
 - Failure to pay will result in the cancellation of your coverage
 - Check your pay slips monthly and report discrepancies to Human Resources within 31 days
 - You will share responsibility for unreported errors

How do premiums appear on my payslip?

Pre-Tax Deductions 5 items

Description	Amount	YTD
Insurance - AD&D	3.22	35.42
Insurance - Dental	28.51	313.61
Parking Permit	49.00	520.32
Retirement - TRS	582.12	5,997.22
Insurance - Vision	5.90	64.90
Total:	668.75	6,931.47

Post-Tax Deductions 3 items

Description	Amount	YTD
Insurance - Long Term Disability	25.11	284.04
Insurance - Short Term Disability	13.50	148.50
Insurance - Term Life	30.24	186.57
Total:	68.85	619.11

Employer Paid Benefits 4 items

Description	Amount	YTD
Insurance - Premium Sharing	628.05	6,639.36
Medicare (Federal)	108.37	1,115.81
OASDI (Federal)	463.35	4,771.04
Retirement - TRS	567.00	5,447.07
Total:	1,766.77	17,973.28

Taxable Wages 3 items

Description	Amount	YTD
OASDI - Taxable Wages	7,473.37	76,952.25
Medicare - Taxable Wages	7,473.37	76,952.25
Federal Withholding - Taxable Wages	6,891.25	70,955.03



INSURANCE PLANS



Medical Insurance Options

- Two plans to choose from
 - [AcademicBlue SHIP](#)
 - [UT Select](#)
- Both plans ...
 - are managed by Blue Cross Blue Shield (BCBS)
 - are [Preferred Provider Organizations](#) (PPO)
 - utilize the same Blue Choice nationwide network of providers
 - are gold level plans under the Affordable Care Act (ACA)
 - include [global benefits](#)
- More information on medical plan [comparison chart](#).



Medical Insurance Options

- Designed for two different populations
 - AcademicBlue Student Health Insurance Plan (SHIP) designed for students
 - UT Select designed for employees and retirees who may have more complex needs
- Cost and coverage reflects difference in targeted populations
 - AcademicBlue SHIP has lower premium, but may not provide adequate coverage for those with certain chronic/complex health conditions
 - UT Select provides enhanced coverage for chronic/complex health conditions, but premiums and certain out of pocket costs are considerably higher
 - UT Select has [different benefits](#) for employees outside of TX, NM, and DC



Plan Terminology

- Annual Deductible
 - Set amount of applicable out-of-pocket expenses you must pay each plan year for covered health care services before the plan pays for benefits
- Co-insurance
 - Medical expenses you and the plan share after deductible has been met each plan year (i.e. you pay 20%, plan pays 80%)



Plan Terminology

- Out-of-Pocket Maximum
 - The maximum you will have to pay for care under the medical and prescription drug plan
 - Includes deductibles, coinsurance, and copays
- Co-payment
 - Set amount you pay for certain medical services and drugs at the time services are rendered
 - Usually paid instead of paying deductible and co-insurance



Medical Plan Comparison

	UT Select	AcademicBlue SHIP
Annual Deductible	\$600 / individual \$1,800 / family	\$350 / individual \$1,050 / family
Annual Co-Insurance Maximum	\$3,500 / individual	None. You will continue to pay co-insurance until you reach the annual out-of-pocket maximum.
Annual Out-of-Pocket Maximum	\$8,700 / individual; \$17,400 / family	\$8,700 / individual; \$17,400 / family



Medical Plan Comparison

	UT Select	AcademicBlue SHIP
University Health Services (UHS) Visit	\$10 co-pay	No cost
Family Care Provider Office Visit	\$30 co-pay	\$30 co-pay
Specialist Office Visit	\$50 co-pay	\$35 co-pay
Diagnostic Labs & X-rays	Included in co-pay	20% co-insurance (no cost at UHS)
Urgent Care	\$50 co-pay	\$35 co-pay



Drug Plan Comparison

	UT Select (ExpressScripts)	AcademicBlue SHIP (Prime)
Annual Deductible	\$200	None
Generic Drugs	\$10	\$15
Preferred Brand Name Drugs	\$35	\$30
Non-preferred Brand Name Drugs	\$60	\$50
Specialty Drugs	Varies	20% co-insurance



Medical Plan Comparison

For more information refer to the comprehensive medical and drug plan [comparison chart](#).



Dental Insurance Options

- Three plans to choose from
 - UT Select Dental;
 - UT Select Dental Plus; or
 - Deltacare Dental HMO
- All three plans managed by Delta Dental
- Both the Dental Basic and Dental Plus plan are PPOs with large provider networks
- DeltaCare is a dental HMO with a very narrow network of providers that requires you to select a primary care dentist
- More information on [Dental – Active Employee Website](#)



Dental Plan Comparison

	UT Select Dental	UT Select Dental Plus
Annual Deductible	\$25	None
Maximum Annual Benefit (per enrollee / plan year)	\$1,250	\$3,000
Diagnostic and Preventative (exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
Basic Services (filings, stainless steel crowns)	Plan pays 80%	Plan pays 100%
Major Services (crowns, cast restorations)	Plan pays 50%	Plan pays 80%
Orthodontic Benefits	Plan pays 50% (\$1,250 lifetime max)	Plan pays 80% (\$3,000 lifetime max)



Dental Insurance Plan Comparison

DeltaCare USA Dental HMO

- Only available in Texas
- Must select a primary care dentist
- Fewer individual dentist and more dental groups
- Set co-payments
- No annual deductibles and no maximums



Vision Insurance Options

- Two plans to choose from
 - Superior Vision; or
 - Superior Vision Plus
- More information on [Vision – Active Employee](#) webpage



Vision Plan Comparison

	Superior Vision	Superior Vision Plus
Exam	\$35	\$35
Contact Lens Fitting Fee	\$35	\$35
Frame Allowance	\$140	\$165
Polycarbonate Lenses (for children)	Not covered	Covered in full
Scratch Coating	Not covered	Covered in full
Ultraviolet Coating	Not covered	Covered in full



Group Term Life Insurance

	Benefit Amount
Employee	1 to 10 times annual compensation (to maximum of \$2 million)
Dependent	\$10,000 (benefit amount for spouse and each eligible dependent child)
Additional Coverage for Spouse	\$15,000 or \$40,000 in addition to the \$10,000 dependent coverage

- Must be enrolled in employee coverage to elect dependent/spouse coverage
- More information on [Group Term Life Insurance – Active Employee](#) webpage



Accidental Death & Dismemberment

	Benefit Amount
Employee	Increments of \$10,000 up to \$2 million or 10 times annual salary, whichever is less
Dependent child*	\$10,000 (per child)
Spouse*	Increments of \$10,000 up to half of employee election or \$1 million, whichever is less

- Must be enrolled in employee coverage to elect dependent/spouse coverage
- More information on [AD&D Insurance – Active Employee](#) webpage



Short-Term Disability (STD) Insurance

	Benefit Amount
Weekly Benefit	60% of weekly earnings up to \$850 per week (subject to reduction due to other income)
Elimination Period	14 days
Maximum Period Payable	22 weeks; 4 weeks for pre-existing conditions

More information on the [Disability Insurance – Active Employee](#) webpage



Long-Term Disability (LTD) Insurance

	Benefit Amount
Weekly Benefit	60% of monthly earnings up to \$15,000 per month (subject to reduction due to other income)
Elimination Period	90 days from onset of disability, during which you are continuously disabled
Maximum Period Payable	Depends on age at time of disability; generally to age 65

More information on the [Disability Insurance – Active Employee](#) webpage



Evidence of Insurability (EOI)

- Health questionnaire that insurers use to determine eligibility for coverage
- Required for > 3x employee life and > \$10,000 spouse life at all times
- Required to enroll in or increase life and disability insurance during Annual Enrollment
- More information on [EOI webpage](#)



Flexible Spending Accounts (UT Flex)

- Allow you to set aside money on a pre-tax basis for eligible healthcare and dependent daycare expenses
- May reduce your taxable income
- More information on [UT Flex – Active Employee](#) webpage



UT Flex Healthcare Account

What can be reimbursed?	Medically necessary health care expenses, including dental and vision related expenses incurred and paid during your period of coverage.
How much can I contribute?	\$15/month minimum; \$254.16/month maximum for 12-month employees and \$338.88/month maximum for 09-month employees; total contributions cannot exceed \$3,050 per plan year
How do I get reimbursed?	May use free debit card to pay at time of service, or submit claims for reimbursement through app, online, or by mail
When can I get reimbursed?	First day of your enrollment in the plan
Last day to incur expenses	November 15 after the end of the plan year
Claim filing deadline	November 30 after the end of the plan year



UT Flex Dependent Care Account

What can be reimbursed?	Care for children under age 13 and disabled dependent so that you or your spouse may attend work or school full-time
How much can I contribute?	\$15/month minimum; \$416.66/month maximum for 12-month employees and \$555.55/month maximum for 09-month employees; total contributions cannot exceed \$5,000 per plan year
How do I get reimbursed?	May submit claims for reimbursement through app, online, or by mail
When can I get reimbursed?	Each month after your contribution is deducted from your pay and put into your account
Last day to incur expenses	August 31 (last day of the plan year)
Claim filing deadline	November 30 after the end of the plan year



RETIREMENT PLANS



Can I participate in a retirement plan?

Tax Sheltered Annuity (TSA)

- Available to all employees
- Pre and post-tax options
- Monthly payroll deduction
- Minimum contribution of \$15 per month
- Penalty for early withdrawal prior to age 59.5
- May enroll/change/stop at any time

Deferred Compensation Plan (DCP)

- Available to all employees
- Pre and post-tax options
- Monthly payroll deduction
- Minimum contribution of \$15 per month
- No early withdrawal penalty
- May enroll/change/stop at any time



How do I enroll in a retirement plan?

- UT Retirement Manager allows you to start, stop, or change contributions to voluntary retirement plans at any time
- It also allows you to change provider allocations to all retirement plans at any time
- Changes made by the 14th of the month will be effective that month
- Click *Login* → *Participant Login* → *First Time User? Get Started* at <https://www.myretirementmanager.com>
- Your employer = UT Austin



Which retirement providers are “authorized”?



For more information about UT Saver Voluntary Retirement Programs, visit the [Retirement Program Options](#) webpage.



WORKPLACE INJURIES



What should I do if I am injured on the job?

- Report it to your supervisor immediately
- Seek care if desired
- Complete and submit all required paperwork within 48 hours
- For paperwork and additional information visit the [Workers' Compensation Insurance](#) webpage



HR Resources

HR Service Center

hrsc@austin.utexas.edu

(512) 232-3524

Questions about insurance or retirement.

HR Leave Management

hrs-lm@austin.utexas.edu

(512)

Questions about workplace injuries.