OFFICE OF HUMAN RESOURCES

Highlights of Benefit Changes
Plan Year 2018-2019

Presented by: Marita M. Yancey, Employee Benefits Director
July 17, 2018
• Benefits Fair Information
• Benefit Changes for 2018-2019 Plan Year
• UT Connect – UTSW Presentation
• Annual Enrollment Information
• Benefits Overview of all Plans
• Q&A
Attend the 2018 UT Dallas Benefits and Wellness Fair
July 23, 2018, 9:00 a.m. – 4:00 p.m.
Student Union Galaxy Rooms (SU 2.602)
SU Dining Hall (Rooms #2.905-A & B)

Rock your benefits.
Featuring games, giveaways, seminars, refreshments and more, this year’s benefits fair will have you rocking and rolling! Don’t forget to put on your bobby socks, poodle skirts, and leather jackets—wear a ‘50s/’60s costume to get extra tickets to win prizes. There’s even a chance to rock out at the karaoke contest!

Scheduled activities - Galaxy Rooms (SU 2.602)

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:00 a.m. – 9:10 a.m.</td>
<td>Welcome – The Rock ’n’ Roll Begins</td>
</tr>
<tr>
<td>9:15 a.m. – 9:45 a.m.</td>
<td>Let’s Roll with Cardio Kickboxing</td>
</tr>
<tr>
<td>9:50 a.m. – 10:00 a.m.</td>
<td>Our Benefits Rock! Good news and trends…</td>
</tr>
<tr>
<td>10:05 a.m. – 10:20 a.m.</td>
<td>New UT Connect Medical Plan</td>
</tr>
<tr>
<td>10:25 a.m. – 10:35 a.m.</td>
<td>MyEvive – New UT System Communication Tool</td>
</tr>
<tr>
<td>10:40 a.m. – 10:50 a.m.</td>
<td>Save Taxes with UT Flex</td>
</tr>
<tr>
<td>11:00 a.m. – 12:00 p.m.</td>
<td>Karaoke – Rock ’n’ Roll Style</td>
</tr>
<tr>
<td>12:00 p.m. – 1:00 p.m.</td>
<td>Networking lunch and more karaoke</td>
</tr>
<tr>
<td>1:05 p.m. – 1:35 p.m.</td>
<td>Solid Rock Fitness</td>
</tr>
<tr>
<td>1:40 p.m. – 3:10 p.m.</td>
<td>Name That Tune!</td>
</tr>
<tr>
<td>3:15 p.m. – 3:45 p.m.</td>
<td>Let’s Roll with Airrosti</td>
</tr>
<tr>
<td>3:45 p.m. – 4:00 p.m.</td>
<td>The Finale - You Rock Sock-hop!</td>
</tr>
</tbody>
</table>

Ongoing activities - Galaxy Rooms (SU 2.602)

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>Photo booth</td>
</tr>
<tr>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>Airrosti Evaluation</td>
</tr>
<tr>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>Healthy Living Rocks – Employee Wellness</td>
</tr>
<tr>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>Massage (10-minute sessions) – KeKino Massage Academy</td>
</tr>
<tr>
<td>8:30 a.m. – 2:30 p.m.</td>
<td>Catapult Health Screening (SU Dining Hall – Room #2.905-B)</td>
</tr>
<tr>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>Prize drawings, spin for prizes</td>
</tr>
<tr>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>Vendor booths and giveaways</td>
</tr>
</tbody>
</table>
## Benefits & Wellness Fair

### Ready to Rock

**2018 UT Dallas Benefits and Wellness Fair**  
Everything you need to rock around the clock.  
**July 23, 2018**

### Presentations – SU Dining Hall (Room #2.905-A)

<table>
<thead>
<tr>
<th>Time</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:10 p.m. – 1:40 p.m.</td>
<td>When to start receiving social security</td>
</tr>
<tr>
<td>1:45 p.m. – 2:10 p.m.</td>
<td>Take the first step into investing</td>
</tr>
<tr>
<td>2:15 p.m. – 2:45 p.m.</td>
<td>Does 403(b) and 457(b) equal the right equation for you?</td>
</tr>
<tr>
<td>2:50 p.m. – 3:20 p.m.</td>
<td>Market bubbles; Understanding market bubbles and how to manage the risk</td>
</tr>
<tr>
<td>3:25 p.m. – 4:00 p.m.</td>
<td>Charting your course: A financial guide for women</td>
</tr>
</tbody>
</table>

**Prize drawings after each presentation**

### Reserve your spot in a seminar by visiting


- KeKino Massage  
  Register early at the massage booth during the event.

- Catapult Health Screening and Airrosti Evaluation appointments are full.  
  Don’t miss your scheduled time!
Rocking News!

- No premium rate increases PY 2018-2019 (PT Rates online)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Subscriber Only</th>
<th>Subscriber &amp; Spouse</th>
<th>Subscriber &amp; Child(ren)</th>
<th>Subscriber &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT SELECT - BLUE PPO</td>
<td>$ 0.00</td>
<td>$ 257.53</td>
<td>$ 269.34</td>
<td>$ 507.15</td>
</tr>
<tr>
<td>UT CONNECT ACO</td>
<td>$ 0.00</td>
<td>$ 231.78</td>
<td>$ 242.41</td>
<td>$ 456.44</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan</th>
<th>Subscriber Only</th>
<th>Subscriber &amp; Spouse</th>
<th>Subscriber &amp; Child(ren)</th>
<th>Subscriber &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT SELECT DENTAL (DELTA)</td>
<td>$ 28.51</td>
<td>$ 54.13</td>
<td>$ 59.66</td>
<td>$ 84.83</td>
</tr>
<tr>
<td>UT SELECT DENTAL PLUS (DELTA)</td>
<td>$ 59.03</td>
<td>$ 112.11</td>
<td>$ 123.70</td>
<td>$ 176.24</td>
</tr>
<tr>
<td>DELTACARE DHMO</td>
<td>$ 8.80</td>
<td>$ 16.73</td>
<td>$ 18.49</td>
<td>$ 26.40</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan</th>
<th>Subscriber Only</th>
<th>Subscriber &amp; Spouse</th>
<th>Subscriber &amp; Child(ren)</th>
<th>Subscriber &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUPERIOR VISION PLAN</td>
<td>$ 5.90</td>
<td>$ 9.30</td>
<td>$ 9.52</td>
<td>$ 15.10</td>
</tr>
<tr>
<td>SUPERIOR VISION PLAN PLUS</td>
<td>$ 9.00</td>
<td>$ 14.08</td>
<td>$ 15.08</td>
<td>$ 21.30</td>
</tr>
</tbody>
</table>

- Rate decreases on Dental Basic, DHMO and short-term disability plans
Benefit Changes for 2018-2019

- There will be no rate increase for the UT Select Medical Plan
- UT Connect – Accountable Care Organization (ACO) Medical Plan Option. New medical option available to employees and non-Medicare-eligible retirees living in the Dallas-Fort Worth area
- Hearing aid benefit increased from $500 every four years to $1,000 per ear every three years.
- Rate reduction for the UT Select Dental Basic PPO & Dental HMO

<table>
<thead>
<tr>
<th>Dental Plan</th>
<th>Coverage/Tier Level</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT Select Dental</td>
<td>$</td>
<td>$28.51</td>
<td>$54.13</td>
<td>$59.86</td>
<td>$84.83</td>
</tr>
<tr>
<td>UT Select Dental Plus</td>
<td>$</td>
<td>$59.03</td>
<td>$112.11</td>
<td>$123.70</td>
<td>$176.24</td>
</tr>
<tr>
<td>DeltaCare Dental HMO*</td>
<td>$</td>
<td>$8.80</td>
<td>$16.73</td>
<td>$18.49</td>
<td>$26.40</td>
</tr>
</tbody>
</table>
Benefit Changes for 2018-2019

- Frame allowance under the Vision Plus plan increased from $150 to $165.

- Slight reduction for Short-Term Disability rate (from $0.28 to $0.27 per $100 monthly earnings).

- Federal annual maximum for UT FLEX Health Care Reimbursement Account increased from $2,600 to $2,650 per plan year.

- There are no rate or plan changes for Voluntary Group Term Life* and Accidental Death and Dismemberment (AD&D), Spouse Group Term Life*, Long Term Disability, UT SELECT Dental Plus PPO and Vision Basic Plan.

*Higher individual rates may apply if your age on Sept. 1 corresponds to a higher age bracket.
MyEvive, where you can find the right benefits information at the right time. Be sure to register and play the game during annual enrollment.

WHO WILL TAKE HOME THE WIN?

Starting next week, register for MyEvive and 'Ace Your Benefits' in The University of Texas System Games...

REGISTER NOW

...to compete for $1,500 towards your institution’s philanthropy! Give yourself a leg up and register now.

Always on the go? Download the MyEvive app today! Use the token code: UTBENEFITS

The Employee ID is your Benefits ID found on your BCBS ID Card # after UTS0
A New Medical Benefit Option Available for 2018-2019

UT Dallas – Benefits Presentation
July 17, 2018
New Option for Medical Coverage: UT CONNECT

Features
Southwestern Health Resources

Extra Services Designed to Improve Quality, Coordination of Care and Results

- UT CONNECT members have access to effective and efficient treatment
- Each patient has a medical team led by a PCP
- SWHR providers have full picture of patient’s medical history and care received (e.g., medications, diagnostic tests)

Available to Benefits-Eligible North Texas Employees, Non-Medicare Retirees and Families
- UT Southwestern
- UT Dallas
- UT Arlington

Service Area:
Dallas, Tarrant, Collin, Denton, Parker and Rockwall Counties
What Sets UT CONNECT Apart?

Southwestern Health Resources
The clinically integrated network established by UT Southwestern Medical Center and Texas Health Resources in 2016 --- designed to make health care better.

Only Academic Medical Center in the Region

Largest Faith-Based Health Care System in North Texas
History of Success: High Performance and Quality Scores

ACO was an early participant in the Medicare Shared Savings Program and now NextGen

MSSP Observed Financial Results

- Southwestern Health Resources Accountable Care Network (SWHRACN) Saved Centers for Medicare & Medicaid Services over $73M
- Pre-Management: $12,000
- Post-Management: $11,400

Quality data reporting, and collection support quality measurement, are an important part of the Medicare Shared Savings Program (MSSP). These are SWHRACN 2016 results for five of the 33 quality areas CMS measures.
Comparing the Medical Benefit Options:
UT CONNECT and UT SELECT

+ Both Plans Cover Same Core Benefits
  • Doctor Visits
  • Hospitalization
  • Preventive Care (covered at 100%)
  • Urgent Care
  • Other Medical Services
+ Same Prescription Drug Plan
  • No Change to Current Copays or Medications Covered
+ Administered by Blue Cross and Blue Shield of Texas
  • Blue Cross and Blue Shield Member ID Card
+ Sept. 1, 2018 Effective Date
✓ UT CONNECT Network and UT Select PPO Network
✓ Lower Out-of-Pocket Costs with Access to Quality Care

$0  
No copay for inpatient hospital care

10%  
10% reduction in employee-paid plan premiums

$15  
$15 copay for PCP office visits

Reduction in deductibles ---
• $100/individual
• $300/family

$10  
$10 reduction in specialist copay

First PCP visit for sick care free

$50  
$50 reduction in outpatient facility copay
Monthly Premiums: UT CONNECT vs. UT SELECT
Full-Time Employees

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>UT CONNECT</th>
<th>UT SELECT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$231.77</td>
<td>$257.53</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$242.41</td>
<td>$269.34</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$456.43</td>
<td>$507.15</td>
</tr>
</tbody>
</table>

Potential Annual Savings:
More than $600 Per Year for Family Coverage
# Deductibles and Copays: UT CONNECT vs. UT SELECT

<table>
<thead>
<tr>
<th></th>
<th>UT CONNECT</th>
<th>UT SELECT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Deductible</strong></td>
<td>$250</td>
<td>$350</td>
</tr>
<tr>
<td><strong>Family Deductible</strong></td>
<td>$750</td>
<td>$1,050</td>
</tr>
<tr>
<td><strong>PCP Office Visit</strong></td>
<td>$15</td>
<td>$30</td>
</tr>
<tr>
<td></td>
<td>($0 for first sick visit)</td>
<td></td>
</tr>
<tr>
<td><strong>Specialist Office Visit</strong></td>
<td>$25</td>
<td>$35</td>
</tr>
<tr>
<td><strong>Inpatient Hospitalization</strong></td>
<td>$0</td>
<td>$100/day ($500 max)</td>
</tr>
<tr>
<td>Plan pays 80% after deductible</td>
<td></td>
<td>Plan pays 80% after deductible</td>
</tr>
<tr>
<td><strong>Outpatient Facility</strong></td>
<td>$50</td>
<td>$100</td>
</tr>
</tbody>
</table>
### Access to Care Through an Exceptional Network

<table>
<thead>
<tr>
<th>Physicians &amp; Caregivers</th>
<th>Hospital Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>UT Southwestern Medical Center Faculty</td>
<td>Texas Health Physicians Group</td>
</tr>
<tr>
<td>Affiliated Independent/Community Physicians</td>
<td>Children’s Health</td>
</tr>
<tr>
<td>UT Southwestern Medical Center</td>
<td>Texas Health Resources Hospital Locations</td>
</tr>
<tr>
<td>Children’s Medical Center</td>
<td>Cook Children’s Medical Center</td>
</tr>
</tbody>
</table>

- 4,200+ Physicians and Caregivers Located Throughout North Texas
- 1,500+ Primary Care Physicians (PCPS) Available for Adult and Pediatric Care
- 80+ Areas of Specialty Care, Including Access to Groundbreaking Treatment Options for Major Illnesses
Connections to Primary Care

Medical Home

Member can ask for a referral to a particular specialist in the network.

PCPs coordinate care for UT CONNECT members. 1,500+ available for adult and pediatric needs.

Physician referrals required with physician engagement process.

If pre-authorization for care is required, physician also handles.

Member can ask for a referral to a particular specialist in the network.

Member may want to remind physician about coordinating referrals.

Choose a PCP During Open Enrollment or Before September.
UT CONNECT Requires In-Network Care

Members Required to Receive Care from Physicians, Hospitals and Health Care Providers Participating in UT CONNECT Network

• No Coverage for Out-of-Network Care in Service Area
• Exceptions for Emergencies
  True Emergencies: Out-of-Network & Out-of-Area Covered
  – Examples: Heart Attack, Stroke, Life-Threatening Trauma/Accident
  – Dallas/Fort Worth Area, Plus Anywhere in Texas or United States

Not Considered a True Emergency
• Finger Cuts, Pediatric Colds and Flu, etc.
• No Coverage for ER Visits for These Health Situations and Injuries
• Contact PCP, Doctor Office Visits Covered
• Additional Support -- 24/7 Nurseline
UT CONNECT Out-of-Area Care

Travel and College Students

- On-campus health clinics usually included in college fees
- Continue existing or establish a new relationship with a DFW PCP
  - An office visit may not be necessary
  - Many PCPs can respond by text, call or email
- Urgent care covered
  - Call Blue Cross Blue Shield of Texas’ Benefit Value Advisor number to find the closest, in-network urgent care facility
- Emergencies covered
- Most families choose to bring the family member home if elective procedures are needed
• **Online:** BCBSTX.COM/UT CONNECT
  Click “View Provider Information” under Find a Doctor

• **Call:** 888-372-3398
  Get Answers to Questions About the Benefits, Costs, Physicians Participating in the Network, etc.
How to Choose UT CONNECT

1. Log in to the Enrollment System for UT Benefits from July 15-31
2. Choose UT CONNECT as Medical Plan
3. Select your PCP during enrollment or before Sept. 1
4. Coverage begins on Sept. 1

Need to Actively Enroll in UT CONNECT
New UT CONNECT Member ID Cards Mailed in August
Questions?

UT CONNECT
A New Option Available in North Texas
Pre-Enrollment Preparation

- Review the Annual Benefits Enrollment email from HR
- Review your Coverage Option Letter sent via email July 15
- Attend the Benefits Presentations on July 17 at AD 2.216
- Attend the Benefits and Wellness Fair on July 23
- Review the following:
  - Your current benefits
  - Your dependents, if applicable
  - Benefit Changes for Plan Year 2018-2019
  - Beneficiary Designations
  - Online Annual Enrollment (AE) resources
    (Annual Enrollment newsletter, website, and video library)
Enroll July 15 - 31

- Login to My UT Benefits
- Add / drop coverage
- Add / remove dependents
- Declare tobacco user or non-user status
- Review your elections
- UT FLEX – you must enroll annually
- If you take no action, your coverage will roll over except for UT Flex
- July and August new hires/newly eligible may require dual enrollment (Plan Years 2017-2018 and 2018-2019); cannot elect UT Flex online for August 2018-contact a Benefits Administrator.
- UT Retirement Program - Enroll or make changes monthly by the 10th of each month for the following month’s paycheck
Enroll in UT Flex (Pre-tax) to save taxes and increase your take home pay! You must enroll each year for this benefits. IRS does not allow roll over.

Two types of UT FLEX accounts

- Health care account – 2019 limit to $2,650 per IRS
- Dependent care account – Limit $2,500/$5,000 per IRS
- Minimum amount of $15 per month to participate

Debit Card Available

Note: You and/or your spouse do not need to be covered under UTD health plan to participate in UT FLEX.
Post-Enrollment Reminders

• Verify Your Benefits Elections
  - Benefits summary *(My UT Benefits)*
  - Coverage Confirmation Notice *(Email/US Mail)*

• Review Coverage Confirmation Notice via email

• Upload dependent documents if required

• Upload proof of coverage if waiving medical

• Submit evidence of insurability if required by August 15
  - Enroll in Long & Short-Term Disability
  - Enroll or increase Voluntary Life for Employee
  - Enroll or increase Spouse Voluntary Life greater than $10,000

• Review your October paycheck and notify the HR-Benefits Office of any issues on your benefits elections & deductions by October 31, 2018
• Medical Plan
  • UT Select Medical Plan - BCBS
  • UT Connect ACO Medical Plan – UTSW/THR
• Prescription Plan - Express Scripts
• Dental Plans
  • UT Select Dental Basic & Plus
  • DHMO – Delta Dental
• Vision Plans – Superior Vision Basic & Plus
• Life Insurance Plans
• Disability Plans (Short and Long-term)
• Wellness
• Retirement – mandatory and voluntary
# Basic Coverage Package

<table>
<thead>
<tr>
<th>Plans</th>
<th>Program</th>
<th>Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>UT Select</td>
<td>Blue Cross Blue Shield</td>
</tr>
<tr>
<td>Prescription</td>
<td>UT Select</td>
<td>Express Scripts</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>$40,000</td>
<td>Dearborn National</td>
</tr>
<tr>
<td>Basic AD&amp;D</td>
<td>$40,000</td>
<td>Dearborn National</td>
</tr>
<tr>
<td>EAP</td>
<td>Confidential Counseling</td>
<td>UTSW</td>
</tr>
<tr>
<td>Wellness</td>
<td>Resources</td>
<td>Living Well Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Catapult Health (On-site Screening)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Sharing</th>
<th>Employee</th>
<th>Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time – 30-40 hours</td>
<td>100%</td>
<td>50%</td>
</tr>
<tr>
<td>Part-time – less than 30</td>
<td>50%</td>
<td>25%</td>
</tr>
<tr>
<td>Waived Medical Coverage</td>
<td>$299.07 (FT); $149.54 (PT)</td>
<td>None</td>
</tr>
<tr>
<td>Benefit</td>
<td>In-Network</td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>---------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Plan year medical deductible</strong> (individual/family)</td>
<td>$350/$1,050</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong> (Plan pays/participant pays)</td>
<td>80%/20%</td>
<td></td>
</tr>
<tr>
<td><strong>Plan year medical coinsurance maximum</strong> (individual/family)</td>
<td>$2,150/$6,450</td>
<td></td>
</tr>
<tr>
<td><strong>Plan year out-of-pocket maximum</strong> (individual/family; includes all member cost share for allowed medical and prescription drug services covered under the plan, such as deductibles, coinsurance, and copays)</td>
<td>$7,350/$14,700</td>
<td></td>
</tr>
<tr>
<td><strong>Office visit copay</strong> (network visits covered at 100% after copay)</td>
<td>$30 family care physician $35 specialist</td>
<td></td>
</tr>
</tbody>
</table>
This plan overview illustrates benefits when using in-network providers. Coverage for out-of-network providers is also available. When using out-of-network providers, you pay 40 percent after the deductible. Benefits are paid at a percentage of the allowable amount as determined by Blue Cross and Blue Shield of Texas. Refer to the UT SELECT Benefits Booklet for more information.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room (no deductible applies; copay waived if admitted)</td>
<td>$150 copay per visit plus 20%</td>
</tr>
<tr>
<td>MRI/CT (copay waived if member calls Benefits Value Advisor prior to service)</td>
<td>$100 copay per procedure</td>
</tr>
<tr>
<td>Inpatient facility (copay limited to $500 per admission)</td>
<td>$100 copay per day plus 20% after deductible</td>
</tr>
<tr>
<td>Outpatient surgery (facility/ambulatory surgery center)</td>
<td>$100 copay per day plus 20% after deductible</td>
</tr>
<tr>
<td>Bariatric Surgery (member must be continuously enrolled in the UT SELECT plan for 36 continuous months prior to date of surgery)</td>
<td>$3,000 Deductible</td>
</tr>
<tr>
<td>Behavioral Health Office visit copay (Maximums removed for inpatient, outpatient and office visits)</td>
<td>$35 specialist</td>
</tr>
</tbody>
</table>
• Enhanced benefits from UT System Health Institutions except UT MD Anderson, UTRGV & UTSW.

<table>
<thead>
<tr>
<th>UT HEALTH NETWORK BENEFIT</th>
<th>UT SELECT BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIMARY CARE</td>
<td>$20 copay</td>
</tr>
<tr>
<td></td>
<td>$30 copay</td>
</tr>
<tr>
<td>SPECIALIST</td>
<td>$25 copay</td>
</tr>
<tr>
<td></td>
<td>$35 copay</td>
</tr>
<tr>
<td>EMPLOYEE CLINIC*</td>
<td>$10 copay</td>
</tr>
<tr>
<td></td>
<td>$30 copay</td>
</tr>
<tr>
<td>DEDUCTIBLE</td>
<td>$350</td>
</tr>
<tr>
<td>COINSURANCE</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>20%</td>
</tr>
<tr>
<td>HOSPITAL COPAY*</td>
<td>$0 / day</td>
</tr>
<tr>
<td></td>
<td>$100 / day (max $500)</td>
</tr>
</tbody>
</table>
In-Network Providers

- Pay less for care – receive the highest level of benefits
- Protection from balance-billing (billing of amounts over allowed amounts)
- No claim forms – provider files claim
- No referrals required
- You do not have to select a PCP
- Statewide, nationwide, worldwide BCBS PPO network access

Out-of-Network Providers

- Pay a greater share of the costs
- Lower benefits out-of-network
- You may be balance-billed for amounts over the allowed amount
- You may need to file your own claims

How to AVOID Balance Billing

Know BEFORE you go:

Utilize the Provider Finder option on Blue Access for Members (BAM) to locate Network providers before you seek non-emergency care. You may also call your Benefits Value Advisor at 1-866-882-2034 to assist with any Questions. In the event of a true emergency, you should go to the nearest emergency room.

If you DO see an Out-of-Network provider:

Your out-of-pocket costs (deductibles, coinsurance, and copayments) will be higher and you will probably be balance billed. If you are balanced billed, you can talk to the out-of-network provider and request they lower the billed amount or set up a payment plan.
Preventive Coverage

What’s covered?
- Recommended routine gender and age-specific preventive care and screenings – such as physical and ob-gyn exams, mammograms and other cancer screenings, well-child care and immunizations – both facility and professional services.
- Coverage provided in-network at **100% with no copay, no deductible.** Out-of-network benefits may vary.
- **IMPORTANT to remember:** Lab tests related to a condition such as diabetes or asthma – are **not** considered preventive and are covered under applicable deductible and coinsurance levels.

Stay Healthy by Getting Regular Check-ups

Lifestyle Management

**Weight Management & Tobacco Cessation**
*Support for a Healthier You*

**Personalized Coaching**
- Counseling and coaching with licensed Wellness Coaches
- 24/7 Nurseline
- Referrals when appropriate

**Self-Paced Approach**
- Online programs
- Secure email outreach keeps members on track

Blue Care® Advisors – Condition Support

If you have a chronic condition, we offer help.

**Blue Care Advisors** – clinical professionals – can help you:
- Manage chronic health conditions
- Understand and follow physician’s orders
- Review medications, side effects, compliance, refills and current services
- Establish goals
- Schedule follow-ups as appropriate: asthma, COPD, diabetes, heart disease, low back pain, metabolic syndrome

You will want to call back!

24/7 Nurseline (888-315-9473)

Special Beginnings®

Expectant mothers and babies get off to a healthy start with prenatal and postnatal education and support

Enroll in the Special Beginnings program to receive guidance from pregnancy to six weeks after delivery:
- Pregnancy risk assessment
- Frequent, personal contact based on risk
- Educational materials
- Coordinated care with your physician
- Screening for depression

Completely confidential and voluntary
ACTIVE EMPLOYEES

- When you or your spouse become Medicare eligible:
  - Enroll in Medicare Part A
  - Decline enrollment in Part B and Part D

- Once you retire, you should then enroll in Part B and continue to waive Part D.

- UT SELECT will be primary to any Medicare coverage for “active” employees and their covered dependents.
RETIRED EMPLOYEES

- All retired participants in UT SELECT are required to enroll in Medicare Parts A and B when they become eligible—usually at age 65, or earlier if eligible due to a disability or End-Stage Renal Disease.

- Retired employees, or soon-to-be retired employees, or their dependents who are eligible for Medicare must have Medicare Parts A and B to receive the maximum benefits available from the UT SELECT plan.

- It is your—the retiree's responsibility—to inform your institution’s Benefits Office when you and/or your covered dependents become Medicare-eligible.

- If you are retired and also eligible for Medicare, Medicare pays your medical claims first as the primary payer; UT SELECT pays second. If you choose a doctor who accepts Medicare assignment, you will not be responsible for any difference between the billed charge and the Medicare allowed amount.

- If you decline Part B, you will have to pay a higher premium if you ever re-apply for Medicare coverage.

As a retiree, if you or your Medicare-eligible dependent have declined Medicare Part B and fail to re-apply, you will be required to pay the portion that Medicare Part B would have paid as primary insurer for Part B-covered items for yourself and any Medicare-eligible dependents.

Coordination of Benefits when Enrolled in Medicare

<table>
<thead>
<tr>
<th>Medicare Assignment Accepted</th>
<th>Medicare Assignment NOT Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>• May use in- or out-of-network providers</td>
<td>• In-network and out-of-network benefits apply</td>
</tr>
<tr>
<td>• UT SELECT will pay 100% of benefits approved but not paid by Medicare (subject to UT SELECT plan limitations)</td>
<td>• UT SELECT will coordinate with Medicare</td>
</tr>
<tr>
<td>• No deductibles, copayments or coinsurance</td>
<td>• Deductibles, copayments and coinsurance may apply</td>
</tr>
<tr>
<td>• For inpatient care, UT SELECT will pay the Medicare inpatient deductible, and the $100 per day copay ($500 maximum) will not apply</td>
<td></td>
</tr>
</tbody>
</table>
BCBS Customer Service

Call the Benefits Value Advisor at 866-882-2034

Blue Access for Members
- Benefits Value Advisor
- Claims and coverage
- Membership eligibility
- Help with online tools
- ID card requests
- Health education

CALL
Customer Service on the back of your ID card
866-882-2034

Blue Care Connection
To enroll in the care and condition management programs
call 866-412-8795

OR
for Worldwide Assistance call 1-800-810-BLUE (2583)

From your computer OR mobile phone, log on to bcbstx.com/ut and click on “Doctors and Hospitals”
Tobacco Premium Program

• Applies to any tobacco user (age 16 and over) enrolled in the UT SELECT Medical plan
• Members must declare if they are tobacco users. A "tobacco user is defined as a person who has used tobacco products within the past sixty (60) days.
• Members who declare they are non-tobacco users must not have used tobacco products within the past sixty (60) days from the day this declaration is signed.
• Tobacco Cessation assistance under Lifestyle Management

<table>
<thead>
<tr>
<th>Tobacco User</th>
<th>Monthly Out-of-Pocket Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>$30 per month</td>
</tr>
<tr>
<td>Spouse</td>
<td>$30 per month</td>
</tr>
<tr>
<td>Children</td>
<td>$30 per month (regardless of number)</td>
</tr>
</tbody>
</table>
Identity Protection Services

This service is available free to all UT Select Medical Plan participants

Service for adults include:
• Experian credit report
• Daily one-bureau credit monitoring
• Customer support 7 days/week
• Online and phone enrollment
• Choice of email or mail delivery
• $1 million identity theft insurance
• Fraud resolution team
• Comprehensive educational resources

For minor dependent children:
• Monitors children’s personal information on credit file
• Fraud resolution services
• Experian report
• $2 million product guarantee

How to Enroll or Re-enroll for Employees Retirees and Spouse:
• Call (866)926-9803 and use Engagement Number DB03271 or
• Visit www.experiandworks.com/credit2 and use Engagement Number Q5QT9VKM8

How to Enroll or Re-enroll children under 18
• Call 866-926-9803 and use Engagement Number DB03270 or
• Visit www.experianidworks.com/minorplus2 and use Engagement Number DJSFD23JC.

Note: To enroll, you will need SSN for each enrollee and your BCBSTX Identification number, which is the 8 character after UTS0... as shown below.
Prescription Drug Benefits

Express Scripts

<table>
<thead>
<tr>
<th>Access Options</th>
<th>Generic Drug Copayment</th>
<th>Preferred Drug Copayment</th>
<th>Non-Preferred Drug Copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Network Pharmacy:</td>
<td>$10</td>
<td>$35</td>
<td>$50</td>
</tr>
<tr>
<td>Up to a 30-day supply. (Good option for new</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>prescriptions)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Delivery Pharmacy:</td>
<td>$20</td>
<td>$87.50</td>
<td>$125</td>
</tr>
<tr>
<td>Up to a 90-day supply. (Best option for maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>medications)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* If you obtain a brand-name drug when a generic equivalent is available, you are responsible for the generic copayment plus the cost difference between the brand-name drug and the generic drug. Chart illustrates benefits when network pharmacies are used. Non-network benefits are also available; see Enrollment Guide for more information.
<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Dental Select</th>
<th>Dental Plus</th>
<th>DeltaCare HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Area</td>
<td>Nationwide</td>
<td>Nationwide</td>
<td>Areas in Texas</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$25/person</td>
<td>$0</td>
<td>N/A</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>Yes</td>
<td>Yes</td>
<td>Network only</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,250</td>
<td>$3,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Diagnostics &amp; Preventive</td>
<td>100%</td>
<td>100%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Basic Services Fillings</td>
<td>80% Plan</td>
<td>100%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td></td>
<td>20% Member</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Services Crowns, Bridges</td>
<td>50%/50%</td>
<td>80%/20%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td>Orthodontic Adult and Children</td>
<td>50%/50%</td>
<td>80%/20%</td>
<td>See schedule of benefits online</td>
</tr>
<tr>
<td></td>
<td>Lifetime:$1250</td>
<td>Lifetime:$3000</td>
<td></td>
</tr>
</tbody>
</table>

Customer Service 800-893-3582  www.deltadentalins.com/universityoftexas
### Two Dental Networks

<table>
<thead>
<tr>
<th>Premier</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>359,515 dental offices</td>
<td>286,182 dental offices</td>
</tr>
<tr>
<td>11% - 19% savings</td>
<td>30% - 35% savings</td>
</tr>
<tr>
<td>Reduced fees</td>
<td>Reduced fees</td>
</tr>
<tr>
<td>No balance billing</td>
<td>No balance billing</td>
</tr>
</tbody>
</table>

Note: The PPO is showing DPO on the Delta Dental Dentist Directory

Customer Service: 800-893-3582

www.deltadentalins.com/universityoftexas
Delta Care Dental DHMO

- Set Schedule of Benefits & Copayments
- No deductibles and no maximums
- No cost for exams, x-rays, cleanings
- Fixed copayment for basic and major services
- Lab fees included in copayments
- Specialty care & orthodontic treatment - 75% of fees
- DeltaCare-available in Texas excludes other counties
- Enrollees are restricted to DeltaCare Preferred Family Dentist (PFD) except for emergency treatment
- Benefits only available from DeltaCare network dentists
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Basic Plan</th>
<th>Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pays</td>
<td>Exam: $35</td>
<td>Exam: $35</td>
</tr>
<tr>
<td></td>
<td>Materials: 0</td>
<td>Materials: 0</td>
</tr>
<tr>
<td></td>
<td>Contact lens Fitting = $35</td>
<td>Contact lens Fitting = $35</td>
</tr>
<tr>
<td>Frames</td>
<td>$140 retail allowance</td>
<td>$165 retail allowance</td>
</tr>
<tr>
<td>Lens</td>
<td>Standard lenses covered</td>
<td>Standard lenses covered</td>
</tr>
<tr>
<td></td>
<td>Progressive = trifocal retail amount</td>
<td>Progressive $120 allowance</td>
</tr>
<tr>
<td>Contact Lens</td>
<td>$125 – Elective - allowance</td>
<td>$150 – Elective - allowance</td>
</tr>
<tr>
<td></td>
<td>$0- Medically Necessary</td>
<td>$0- Medically Necessary</td>
</tr>
<tr>
<td>Plan Frequency</td>
<td>All Service – 1 Per Plan Year</td>
<td>All Service – 1 Per Plan Year</td>
</tr>
</tbody>
</table>

Life & Disability

**Life**
- Basic Coverage $40,000 (No cost to employee)
- Employee = 1-10x up to $2M
- Spouse = $10/$25/$50K; Child/ren=$10K

**AD&D**
- Basic Coverage $40,000 (No cost to employee)
- Employee= 1-10x up to $2M
- Spouse=50% of EE up to $1M; Child/ren=$10K

**Disability**
- Insuring your Paycheck
- Short-term=60% up to $693/wk; 22 wks.
- Long-term = 60% up to $12,025/month

**Notes:** Employee Life – No proof of good health/evidence of insurability (EOI) up to 3X salary and disability during new hire or newly eligible enrollment period of 31 days

- Don’t forget to designate your beneficiary online through My UT Benefits.

Dearborn National offers Online Will Preparation and Travel Resources Services
Teacher Retirement System of Texas (TRS)

- **Contribution:** Employee: 7.7%  Employer: 6.8%
- **Defined Benefit Plan (Managed by TRS)**
- **Benefit Formula**

<table>
<thead>
<tr>
<th>Standard Annuity Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Salary = Average of Five Highest Annual Salaries</td>
</tr>
<tr>
<td>Total Percent = Total Years of Service Credit x 2.3%</td>
</tr>
<tr>
<td>Annual Annuity = Total Percent x Average Salary</td>
</tr>
<tr>
<td>Monthly Annuity = Annual Annuity ÷ 12</td>
</tr>
</tbody>
</table>

- Vested after 5 years of TRS eligible service credit
- **Death and disability benefits available**
- **Normal Retirement-Age 62 and Rule of 80 (age+Service)**
- **Maximum Salary of $270,000 (subject to IRS changes); $275,000 eff. 9/1/18**

*Average Salary is determined by Tier—see TRS website if you have prior TRS
Optional Retirement Program (ORP)

• **Contribution:** Employee: 6.65%    Employer: 8.50%

• **Defined Contribution Plan** – 5 approved vendors & Self-directed investment

• One life-time irrevocable election

• Must enroll within 90 days of eligibility

• **No death or disability benefits**

• Full-time faculty, librarian and eligible administrative positions

• ORP, 403(b) Roth & TSA Combined limit of $55,000 in 2018 unless hired before 9/1/96

• Vested after 1 year and one day of active participation

• Maximum Salary of $275,000 (subject to IRS changes)
Social Security

- Social Security and Medicare Program Mandatory for all Employees
- Social Security Contributions: Contributions (EE & ER) – 6.2% of eligible salary
- Medicare Contribution: Contributions (EE/ER) - 1.45% of eligible salary
- Government Pension benefits in addition to TRS
## UT Voluntary Retirement Program

<table>
<thead>
<tr>
<th>Available to all Employees</th>
<th>UTSaver TSA</th>
<th>UTSaver DCP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Contribution</strong></td>
<td>Pre-tax dollars</td>
<td>After-tax dollars</td>
</tr>
<tr>
<td><strong>Employer Contribution</strong></td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Employee Withdrawals</strong></td>
<td>Taxable when withdrawn</td>
<td>Tax free when withdrawn as a “qualified” distribution</td>
</tr>
<tr>
<td><strong>General Contribution Limits</strong></td>
<td>$18,500 IRS maximum (2018) for both traditional and Roth sources. (Each dollar of a Roth contribution reduces the amount that can be contributed pretax, and vice versa.)</td>
<td>$18,500 IRS maximum (2018)</td>
</tr>
<tr>
<td><strong>Over age 50 catch-up contribution</strong></td>
<td>$6,000 combined with Roth</td>
<td>$6,000 combined with Traditional</td>
</tr>
<tr>
<td><strong>15-year catch-up contribution</strong></td>
<td>$3,000 combined with Roth (lifetime total of $15,000)</td>
<td>$3,000 combined with Roth (lifetime total of $15,000)</td>
</tr>
<tr>
<td><strong>Three years prior to retirement catch-up (special catch-up)</strong></td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Distributions Upon Separation of Employment</strong></td>
<td>Distributions made prior to age 59 ½ will be subject to ordinary income tax and a possible 10% penalty</td>
<td>“Nonqualified” distributions made prior to age 59 ½ will be subject to ordinary income tax and possibly a 10% penalty</td>
</tr>
</tbody>
</table>
My Retirement Outlook

You're about to:
Using the retirement tool, identify any potential future shortfalls in your retirement savings and get a better understanding of what's needed to meet your retirement income objectives. Using the paycheck tool, determine how much you can afford to contribute each paycheck to your retirement plan.

Before you begin:
Please note your current retirement plan account balance and contribution level. If you wish to itemize your current paycheck and identify how much you can afford to save in the plan, you will also need a copy of a recent pay stub.

Tell Us About Yourself

Date of birth: (Enter in mm/dd/yyyy format) 06/24/1986
Current annual salary: $30,000.00
Assumed annual salary increase: 0.00%
Number of paychecks received each year: 24
Anticipated retirement age: 67
Anticipated years in retirement: 20
Assumed annual inflation rate: 3.00%

Welcome...

This Retirement calculator will help determine how much you need to save on a regular basis in order to meet your retirement investing objectives.

Enter the requested information and then click on Next at the bottom of the screen to advance.
What You Need for Retirement

Retirement Income Graph

Based on the information you provided, as well as certain assumptions, it is estimated that you may experience an income shortage during your retirement.

**Estimated Retirement Income**
**Future Dollars**

**Retirement Gap**
For the year 2072
Est. Monthly gap: $6,300
Est. Annual gap: $75,599
Total retirement need: $157,038

**Graph Legend**
- Retirement Gap
- Retirement Plan Withdrawals
- Social Security Benefit
- Pension Benefit

Select Today's Dollars or Future Dollars
- Today's Dollars
- Future Dollars

**Information...**
The graph displays the hypothetical results of your retirement analysis in Today's Dollars or Future Dollars.

Today's Dollars shows the value of a dollar discounted by the assumed annual inflation rate.

Future Dollars shows the hypothetical value of a dollar increased by the inflation rate.
## ORP, UT Saver and DCP Approved Providers

<table>
<thead>
<tr>
<th>Provider</th>
<th>Website</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td><a href="www.fidelity.com/ut">www.fidelity.com/ut</a></td>
<td>(800) 343-0860</td>
</tr>
<tr>
<td>VOYA</td>
<td><a href="https://utexas.prepare4myfuture.com">https://utexas.prepare4myfuture.com</a></td>
<td>(866) 506-2199</td>
</tr>
<tr>
<td>Lincoln Financial Group</td>
<td><a href="www.lfg.com/ut">www.lfg.com/ut</a></td>
<td>(800) 454-6265 *8</td>
</tr>
<tr>
<td>TIAA</td>
<td><a href="www.tiaa.org/public/tcm/utexas/home">www.tiaa.org/public/tcm/utexas/home</a></td>
<td>(800) 842-2776</td>
</tr>
<tr>
<td>VALIC</td>
<td><a href="www.VALIC.com/utsystem">www.VALIC.com/utsystem</a></td>
<td>(800) 448-2542</td>
</tr>
</tbody>
</table>

**Enroll Online**

[Go to the UTRetirement Manager >](#)
UT Retiree Insurance Benefits

Medical, Dental, Vision, Life Insurance

- Must meet the Rule of 80 (age + years of creditable state service equals 80) or age 65 with 10 years of total state service
- Must have 10 years of service with UT System (3 (years if employed in a benefits eligible position at a UT System Institution on 8/31/03)*
- Must retire with TRS or ORP
- Benefits available if approved for TRS Disability retirement

*Years of service with other state agency may count
UT System Living Well Program

- Naturally Slim Classes
- UT System Physical Activity Challenge
- Free Tobacco Cessation & Resources
- Condition Management
- 24/7 Nurseline
- Consult with a Specialist Pharmacist
- Silver Sneakers *(Retirees Age 50+)*
Wellness Initiatives @ UTD

- SPN Employee Wellness Center
- On-site Dietitian/Nutritionist – Taylor Tran
- Lunch and Learns – Health, Mind, Body & Wealth
- Fitness Classes, YOGA, Zumba
- Corporate Challenge
- Right This Weigh Challenge
- Mammography
- Employee Assistance Program (EAP)
- Heart Healthy/Heart Walk
- Flu Clinics
- Health Screenings – Catapult
- Wellness Ambassador – Be a volunteer!
• **UT Dallas Benefits Page**
• **UT System Office of Employee Benefits Website** – Online Benefits information Resources (Insurance and Retirement)
• **My UT Benefits** - Annual Enrollment; Benefits Summary; Online Beneficiary Access; Access through Galaxy
• **Teacher Retirement System of Texas**
• **Retirement Manager** (UTRM) Online Retirement System
• **Retiree Eligibility Tool**
• **Benefit Vendor Contacts, Group Numbers and Websites**
• **Affordable Care Act Information**
• **benefits@utdallas.edu** – benefits mailbox
• **loa@utdallas.edu**; Policies: [https://policy.utdallas.edu/utdbp3054](https://policy.utdallas.edu/utdbp3054)
• **HCM-Timereporting@utdallas.edu**
• **UT Systems Living Well Health & Wellness Program**
• Benefits Packet (select applicable packet)
  http://www.utdallas.edu/hr/benefits/packets/

• Benefits Highlights Video for Employees
  https://www.youtube.com/watch?v=TpaXw_YLLbo

• Annual Enrollment and Resource Guide for Employees

• Annual Enrollment Highlights Video for Retirees
  https://www.youtube.com/watch?v=nZp_lAXtmFk

• Interactive Benefits Cost Worksheet
  https://utdirect.utexas.edu/nlogon/sgwww/myUTBenefits/sgpnfcost.WBX

• Retirement Outlook and Educational Resources
  https://www.utsystem.edu/offices/employee-benefits/educate-me
Benefits Team

Marita M. Yancey, Director (x2127)

Insurance, Retirement, Longevity

FMLA, Parental Leave
Sick Leave Pool, LOA

Absence Management
Vacation & Sick Leave

Reporting, Funding and Billing

HRIS & Technical Support

Benefits Administrators
Sumi Shrivastava–x5151
Nora Pena – x4559
Debra York – x5338

Celeste Burnett
Leave Administrator
x2131

Kasia Yakel
Leave Analyst
x5343

Thi Nguyen
Reporting Coordinator
x2605

Tina Sharpling
HRIS Manager
x4132

Email: benefits@utdallas.edu
• This presentation provides an overview of terms and conditions of the insurance, retirement and wellness programs for The University of Texas System. OEB maintains plan guides, which contain more detailed information. The plan guides can be found online at www.utsystem.edu/benefits. Please consult the plan guides for specific benefit information.

• The University of Texas System reserves the right to amend, change or terminate the health and welfare benefit plans, any underlying contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans or programs

• If any errors occur, the policy and plan guides will prevail.
Any Questions?

Check out the [UT Dallas HR-Benefits Website](https://www.utdallas.edu/hr-benefits) and [The UT System OEB Website](https://www.ut-system.org/oeb) for more information.

Download the Benefits app through [iTunes](https://www.apple.com/itunes/) and [Google Play](https://play.google.com/) and receive an extra door prize ticket at the Benefits and Wellness Fair.

Thank You!