

2019 BENEFITS ENROLLMENT OVERVIEW



UTHealth
East Texas



WELCOME

From the President and CEO

Nothing is more important than your health and the health of your loved ones. We are happy to present your 2019 benefits plan, which offers the same excellent coverage you enjoyed in 2018 at no increased cost to you.

HealthFirst and UT Health East Texas worked together to create a package that maintains last year's plans, deductibles, out-of-pocket limits, wellness discount, and employee premiums, while adding new features that mirror those found elsewhere in Ardent Health Services. We think you'll appreciate these new offerings, which include free preventive programs and a more convenient way to take advantage of routine health screenings. Additionally, we'll be looking for your help in maintaining your optimal health at the right cost.

Like UT Health, Ardent is committed to a comprehensive benefits package that promotes wellness and preventive care, and rewards those who take steps to get and stay healthy. In the years to come, you can expect to see continued enhancements to your health plans as we incorporate Ardent's programs into ours.

In these pages, you'll find everything you need to review your choices. As in previous years, it's easy to go online and choose the plan options that work best for you and your family. So please don't delay – sign up when open enrollment begins Nov. 5.

Here's to a successful and healthy 2019.

Sincerely,

Moody Chisholm
President and CEO
UT Health East Texas



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Plan HIGHLIGHTS



- ▶ **Your premium costs stay the same.**

- ▶ **Deductibles and out-of-pocket expenses stay at the same low rates.**

See page 5 for monthly premium rates for medical, vision and dental.

- ▶ **New, free *Exercise is Medicine* program.**

Free fitness assessment and exercise prescription from the certified staff at our award-winning UT Health Olympic Centers. Doctor's prescription is required.

- ▶ **Covering your spouse? Read this:**

All spouses are eligible for coverage. HOWEVER, if your spouse is eligible for health insurance through his/her job, but chooses to enroll in our plan, you will pay a \$200 monthly surcharge for coverage.

- ▶ **New wellness app features an easy way to track your personal health.**

- ▶ **Upgraded wellness plan includes free, onsite biometric screenings.**

These will be done conveniently at your work site in January.

- ▶ **Diabetic? Two new plan features for qualified members:**

- > Free diabetes monitor and test strips.
- > Free evaluation and education, including nutrition and exercise help.

QUESTIONS?

If you have a question, please contact the Human Resources office at your facility.



GETTING STARTED

When and How to Enroll

TWO Health Plan Choices

Premium Health Plan

- > \$500 individual deductible and a \$1,500 family deductible for in-network services.
- > Higher monthly premiums, lower deductible and lower total out-of-pocket limit.
- > Consider this plan if: You visit doctors often, take several prescription medications or have a chronic condition.

Value Health Plan

- > \$3,000 individual deductible and a \$9,000 family deductible for in-network services.
- > Lower monthly premium, higher deductible and higher total out-of-pocket limit.
- > Consider this plan if: You are generally healthy, take few or no prescription medications and rarely visit doctors.

Same provider networks and out-of-network coverage on both plans.

- > Within UT Health service area: Lowest cost if you use AccessDirect Platinum provider network.
- > Outside UT Health service area: Lowest cost if you use UnitedHealthcare Choice Plus provider network.
- > For the lowest cost to you, choose UT Health providers when available.

Two Simple Steps to ENROLL:

1. Make your plan selection between November 5 and November 16.
2. To enroll, go online to <https://enroll.smartben.com>.

If you do not log in to the online system and make changes, you will receive the same coverage as you had in 2018.

Your choices will remain in effect until the next annual enrollment period. You may only make changes later if you have a qualified change in status. These include:

- > Marriage or divorce.
- > Birth or adoption.
- > Change in your spouse's employment status, or a change in your spouse's benefits coverage with another employer that affects benefits eligibility.

Your COVERAGE at a Glance

See the *Summary of Benefits and Coverage* for additional details.

Options/Categories	UT Health Premium Health Plan			UT Health Value Health Plan		
	UT Health Provider	In-Network	Out-of-Network	UT Health Provider	In-Network	Out-of-Network
Deductible	\$500 Individual \$1,500 Family		\$2,550 Individual \$7,650 Family	\$3,000 Individual \$9,000 Family		\$10,000 Individual \$20,000 Family
Total Out-of-Pocket Maximum	\$3,500 Individual \$8,500 Family		No limit No limit	\$6,000 Individual \$12,000 Family		No limit No limit
Physician's Office Visits						
Primary Care	90%	80%	50% of EME	90%	80%	50% of EME
Specialty Care	90%	80%	50% of EME	90%	80%	50% of EME
Surgery in Physician's Office						
Primary Care	90%	80%	50% of EME	90%	80%	50% of EME
Specialty Care	90%	80%	50% of EME	90%	80%	50% of EME
Preventive Care	Covered at 100%		Not Covered	Covered at 100%		Not Covered
Outpatient Lab & X-ray	90%	80%	50% of EME	90%	80%	50% of EME
Emergency Room						
Emergency Room Services	90%	80%	80%	90%	80%	80%
Urgent Care	90%	80%	50% of EME	90%	80%	50% of EME
Hospital Care						
Facility Fee	90%	80%	50% of EME	90%	80%	50% of EME
Physician/Surgeon Fee	90%	80%	50% of EME	90%	80%	50% of EME
Prescription Drugs						
Generic	\$15/prescription, retail \$30/prescription, P90 pharmacy* \$30/prescription, mail order			\$15/prescription, retail \$30/prescription, P90 pharmacy* \$30/prescription, mail order		
Brand - No generic available	\$40/prescription, retail \$90/prescription, P90 pharmacy* \$90/prescription, mail order			\$40/prescription, retail \$90/prescription, P90 pharmacy* \$90/prescription, mail order		
Brand - Generic available	\$50/prescription, retail \$110/prescription, P90 pharmacy* \$110/prescription, mail order			\$50/prescription, retail \$110/prescription, P90 pharmacy* \$110/prescription, mail order		
Specialty	20% Coinsurance, not to exceed \$125			20% Coinsurance, not to exceed \$125		

EME = Eligible Medical Expenses

Percentages refer to amount covered after your deductible is met.

*P90 pharmacy - 90 day fill at local pharmacy

Monthly PREMIUMS What You'll Pay

Medical

Plan	Employee Only	Employee/Spouse	Employee/Children	Employee/Family
Premium Health Plan	\$148	\$409	\$351	\$512
With Spousal Surcharge		\$609		\$712
Value Health Plan	\$97	\$266	\$214	\$345
With Spousal Surcharge		\$466		\$545

Vision

Plan 1: Exam Only

- > Benefits include: Annual vision exam with a \$15 copay; 20% discount on most contacts and eyeglasses.
- > Cost: No charge; included in your health plan.

Plan 2: Expanded Benefits

- > Vision exam with a \$15 copay; other benefits include \$125 allowance for eyeglasses OR \$150 allowance for contact lenses.
- > Cost: \$5.64 monthly, employee only; \$14.12 monthly, employee & family. This is the same cost as 2018.

*Coverage details available online during enrollment.

Dental

You'll get the same coverage as in 2018, including 100% coverage for preventive care such as dental cleanings.

	Dental Plan Coverage
Deductible	\$50 individual ; \$150 family
Coinsurance	
Preventive	100%
Basic	80%
Major	50%
Calendar Year Maximum	\$1,750
Orthodontic Services	No coverage

Dental Plan	Employee only	Employee & Spouse	Employee & Children	Employee & Family
	\$12	\$24	\$25	\$36

LIFE INSURANCE and More

Life Insurance

As an eligible employee, you automatically get group term life insurance of one-and-a-half times your annual salary, at no cost to you. Want more coverage? If you're full time, you can buy voluntary term life insurance for yourself or your dependents, up to a maximum of five times your annual salary.

Long-term Disability

Also for full-time employees, this optional coverage begins after 90 days of absence due to illness or injury.

Accidental Death and Dismemberment

For full-time employees, these voluntary policies provide benefits in case of accidental death or dismemberment. Coverage for spouse and children also is available.

Critical Illness and Accident Coverage

Through Unum, UT Health offers two plans for eligible employees and covered dependents:

- > Critical illness = lump sum benefit upon diagnosis of cancer or certain critical illnesses.
- > Accident = funds to help meet out-of-pocket expenses in the case of an accidental injury.

*Note: More details on these plans are available online when you enroll.

UT Health offers you a full range of additional benefits to give you peace of mind in case of accident or extended illness, or to help you save for healthcare or childcare costs.

Section 125 Reimbursements: Healthcare, Dependent Care Funds

Use these programs to set aside pre-tax dollars for qualified medical expenses or for dependent daycare expenses.

Dependent care: Your dependent-care expenses must be for qualified individuals, including:

- Your dependent child under the age of 13 who lives with you for more than half the year.
- Your spouse or other tax dependent who is physically or mentally incapable of self-care and lives with you for more than half the year.

Healthcare: Funds must be used for eligible expenses, including medical, dental or vision services or prescriptions.



UT HEALTH Wellness Program

Want \$360 back on your health insurance premium AND extra help and insights toward staying healthy? Sign up for UT Health’s wellness program.

- 1. Select the wellness program during online enrollment.
- 2. Complete an annual online Health Risk Assessment (HRA) by January 31, 2019.
- 3. Get a FREE biometric assessment right at your workplace!
- 4. Complete an annual visit to a primary care physician, with labs, between August 1, 2018 and July 31, 2019. This is paid 100 percent as part of either health plan. Your completed insurance claim will serve as proof of a completed physical. You do not need to file additional paperwork.
- 5. If identified as “high risk” and contacted by a HealthFirst wellness nurse, comply with the treatment plan created with the nurse’s help.
- 6. Be actively employed by UT Health East Texas in December 2019.

Rebate conditions and restrictions:

You must comply with all six points to receive the wellness incentive rebate.

- > It will appear as a rebate on a paycheck in December 2019.
- > You must be employed by UT Health on the date that rebates are awarded.

NEW Health Risk Assessment: Take your HRA on a new easy-to-use site, <https://voyage.newoceanhealth.com>. Registration code: HealthFirst.



WELLNESS Highlights

NEW Tria Health Diabetes Assistance

Qualified members will receive a free wireless blood glucose meter, free test strips and a mobile app to track their health.

NEW Free, On-site Lab Screenings

Get your bloodwork done free at your worksite. Clinical Pathology Laboratory will send technicians to each facility during January. Watch for schedules and more details.

NEW Exercise is Medicine

If prescribed by your doctor, you’ll get a free fitness assessment and exercise prescription from the certified staff at UT Health Olympic Centers; includes a two-week pass to the Olympic Center of your choice, plus progress reports sent to your doctor.

Tobacco Cessation Program

If you are a tobacco user and want to quit, we can help! Our comprehensive tobacco-cessation program through Tria Health is free! To enroll, contact Tria online at www.triahealth.com or call 888-799-8742.

Tria Health Prescription Advocate Program

This free program is offered to all plan members as part of your benefits package. A Tria pharmacist will review your prescriptions to ensure they are safe, effective and affordable. If you receive a notice that a lower-cost drug is equally effective and you make the switch, you may receive up to six months of your prescription at no charge.



How to ENROLL

SmartBen is our online enrollment tool. The site is accessible via the internet at <https://enroll.smartben.com> and can be accessed 24 hours a day, seven days a week. The following tips will help you prepare for and complete the online enrollment process.

IMPORTANT: To add or drop coverage for a spouse, to enroll in the Wellness Program Incentive for the first time or to make changes to your benefits you must log in to SmartBen at <https://enroll.smartben.com>. If you do not complete online enrollment, you will have the same benefits you had in 2018.

Before You Enroll

Review Your Options & Make Your Choices

Take time to review the information in the Plans section. It will help you understand your benefit choices. Discuss it with your family, too!

Click on the Plans link at the top of your home page and select a plan to review the plan details.

Steps to Complete Your Enrollment

► Step 1

Log on to <https://enroll.smartben.com> and enter your Username (UT followed by Social Security number, no dashes) and Password (eight-digit date of birth, MMDDYYYY format).

Example Username: UT123456789 for Social Security number 123456789

Example Password: 06101964 for date of birth June 10, 1964

► Step 2

On the home page, you will see a Benefits Enrollment box. This box has a countdown of the number of days remaining in Open Enrollment. Underneath the countdown, there is a Begin Enrollment button. Click the button to begin enrollment.

► Step 3

On the next page, there is a box with Available Enrollments telling you what enrollments are available. You will see a button for Annual Enrollment. Select the Annual Enrollment button to begin your enrollment session.

ENROLLMENT Steps, cont'd.

► Step 4

You will enter the enrollment process at the Benefit Manager page. To make changes to a benefit, click on the benefit name. To make an election, click on the option you want to elect. You will first need to select which individuals are being covered by making your selection in the Who Is Being Covered box on the right. Then select the plan you want to enroll in. The selection you made will turn green. Click the green Continue button at the top right of the page when you are finished.

Spouse Coverage: If you elect to cover your spouse, a question will appear asking if your spouse is eligible for health coverage through his or her employer. You must answer this question before you continue.

People Manager: This is where your Personal, Spouse/Dependent and Beneficiary information is stored. Adding people into the People Manager section DOES NOT assign them to coverage. You will assign your spouse, dependents and beneficiaries in the enrollment process. To return to enrollment simply click Manage Benefits or Return to Lights.

► Step 5

Once all of your elections are complete, each benefit will have a green light. To proceed to the next step, click the green button labeled Elect & Continue.

► Step 6

Verify Required Data: If you have not entered all required information, SmartBen will not process your enrollment. Click on each item in the Enrollment Task List and SmartBen will take you to the required page for corrections. Make your corrections, click Submit, Enroll or Save, whichever is applicable. Be sure to review any items in the Information box on this task page, click on Click Here to make changes, and then click the green Continue button.

► Step 7

You will now have the opportunity to Review your Confirmation. Examine your elections thoroughly, including dependent and beneficiary assignments, and enter your initials to acknowledge your agreement before clicking Continue.

► STEP 8

You have successfully completed the enrollment process! Select the Click Here link for a copy of your Confirmation Statement.

- **TIP: Click on the Beneficiary Type drop-down box to designate your beneficiary as primary or secondary.**
- **TIP: If you need to add more than one beneficiary, click on the Add a Person button to designate the additional beneficiaries.**

SAVE MONEY WITH tria HEALTH

AVERAGE PARTICIPANTS WILL SAVE \$240 A YEAR

PHARMACY ADVOCATE PROGRAM

WHAT IS IT?

Tria Health is a service that provides one-on-one, confidential telephonic consultations with a pharmacist. Tria Health's pharmacists act as your personal medication experts and work with you and your doctor(s) to make sure your conditions are properly controlled without the risk of medication-related problems.

WHO SHOULD PARTICIPATE?

Members who have the following conditions and/or take multiple medications:

- Diabetes
- High Cholesterol
- Mental Health
- Pain
- Asthma/COPD
- Heart Disease
- High Blood Pressure
- Osteoporosis
- Specialty Medications
- Migraines

PARTICIPATING MEMBERS CAN SAVE MONEY ON THEIR MEDICATIONS

Active participants will receive discounted copays on select medications used to treat targeted chronic conditions.

- **FREE GENERICS**
- **50% OFF BRAND MEDICATIONS, UP TO \$20**

Chronic pain and specialty medications excluded. Brand copay rates only apply to **Diabetes** and **Asthma/COPD** medications.

AM I REQUIRED TO CHANGE MY MEDICATIONS OR PHARMACY?

After speaking with your pharmacist, Tria Health may provide recommendations to you AND your doctor(s) to improve the outcomes you receive from your medications and/or lower your out of pocket cost. Any changes are left up to you and your doctor for approval.

FREE DIABETES TEST STRIPS & WIRELESS METER

Active participants with diabetes will have free access to a wireless blood glucose meter, testing strips and mobile app designed to help better manage your diabetes!



WHY PARTICIPATE?

YOUR TRIA HEALTH PHARMACIST CAN HELP:

- Ensure your medications are working and help minimize side effects
- Identify any medication savings opportunities
- Check to make sure your dosing is effectively treating your condition
- Assist with any other medication-related problems you are experiencing

Tria Health's pharmacists work one-on-one to develop a personalized plan to help improve your health!

S.T.O.P. STOP TOBACCO BY OPTIMIZING PHARMACISTS

WHAT IS IT?

Tria Health's pharmacists work one-on-one with you to develop a personalized quit plan that is customized to fit your lifestyle. Consultations will be over the phone for your convenience and privacy. All information discussed with your pharmacy advocate is kept strictly confidential.



STUDIES HAVE SHOWN...

Use of approved medications for tobacco cessation doubles the likelihood of successfully quitting, and the effects of medications for cessation increase substantially when paired with behavioral intervention.

HOW DOES IT WORK?



SIGN UP

There are three ways to sign up:
Call 888-799-8742. | Visit www.triahealth.com/enroll. | Mail your form.



SCHEDULE AN APPOINTMENT

Submit your appointment preferences at www.triahealth.com or call the Tria Health Help Desk at 888-799-8742.



CONFIDENTIAL CONSULTATION

Your Tria Health pharmacist will call you and review all your medications, preventive services and lifestyle habits.



CARE PLAN

Your pharmacist will develop a personalized care plan and coordinate any recommended changes with your doctor and pharmacy.

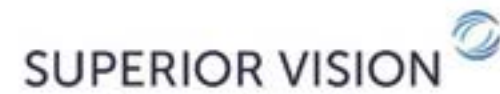
TRIA HEALTH HELP DESK: 888-799-8742

THE TRIA HEALTH HELP DESK IS YOUR RESOURCE FOR MEDICATION GUIDANCE

- Experiencing uncomfortable side effects?
- Looking for less-expensive alternatives?
- Need medication recommendations?
- Have a new prescription?

DON'T WAIT - SIGN UP TODAY!

888-799-8742 | WWW.TRIAHEALTH.COM



See yourself healthy.

Vision Plan Benefits

You may choose from two plans: Exam Only Plan, or Exam & Materials Buy-Up Plan



Plan 1 Exam Only Plan		Plan 2 Exam & Materials Buy-Up Plan	
Co-pays		Co-pays	
Exam	\$15	Exam	\$15
Materials	N/A	Materials	\$25
Monthly Premiums		Monthly Premiums	
Emp. Only	\$0.00	Emp. Only	\$5.64
Emp. + family	\$0.00	Emp. + family	\$14.12
Services/Frequency		Services/Frequency	
Exam	12 months	Exam	12 months
Frames	N/A	Frames	24 months
Lenses	N/A	Lenses	12 months
Contact Lenses	N/A	Contact Lenses	12 months
Benefits through Superior Select Southwest Network		Benefits through Superior Select Southwest Network	
	In-Network	Out-of-Network	
Exam	Covered in full	Up to \$35	
Frames	N/A	N/A	
Lenses (standard) per pair	N/A	N/A	
Single Vision	N/A	N/A	
Bifocal	N/A	N/A	
Trifocal	N/A	N/A	
Progressive	N/A	N/A	
Lenticular	N/A	N/A	
Contact Lenses ²	N/A	N/A	
Medically Necessary Contact Lenses	N/A	N/A	
Lasik Vision Correction	N/A		

Co-pays apply to in-network benefits. Co-pays for out-of-network visits are deducted from reimbursements.

¹ Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay.

² Contact lenses and related professional services (fitting, evaluation and follow-up) are covered in lieu of eyeglass lenses and frames benefit.

³ Lasik Vision Correction is in lieu of eyeglass benefit, subject to routine regulatory filings and certain exclusions and limitation.

Discount Features

Non-Covered Eyewear Discount: Members may also receive a discount of 20% from a participating provider's usual and customary fees for eyewear purchases which exceed the benefit coverage (except disposable contact lenses, for which no discount applies). This includes eyeglass frames which exceed the selected benefit coverage, specialty lenses (i.e. progressives) and lens "extras" such as tints and coatings. Eyewear purchased from a Walmart Vision Center does not qualify for this additional discount because of Walmart's "Always Low Prices" policy.

SuperiorVision.com
Customer Service
800-507-3800

The Plan discount features are not insurance.

All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.

Discounts are subject to change without notice.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.

QUESTIONS?

Get Help Here

Benefit	Contact	Web	Phone
Enrollment	SmartBen	https://enroll.smartben.com	800-477-2287
Medical Coverage	HealthFirst	www.hfbenefits.com	877-852-3354
Dental Coverage	HealthFirst	www.hfbenefits.com	877-852-3354
Vision Coverage	Superior Vision	www.superiorvision.com	800-507-3800
Pharmacy	CVS Caremark		866-260-4646
Healthcare/Dependent-Care Reimbursement	WageWorks/Conexis	www.conexis.com	888-442-6272
Tria Pharmacy Advocate	Tria Health	www.triahealth.com	888-799-8742
Tria Smoking Cessation	Tria Health	www.triahealth.com	888-799-8742
Tria Diabetic Assistance	Tria Health	www.triahealth.com	888-799-8742
Exercise is Medicine	UT Health Olympic Center	uthealtheasttexas.com/services/fitness	903-596-3233
Employee Assistance Program (EAP)	UT Health East Texas		800-566-0088
401K Plans	TransAmerica	https://ardenthealth.trsretire.com	888-976-8159



NOTES



ENROLLMENT

November 5 to November 16

Enroll online!

<https://enroll.smartben.com>



UTHealth
East Texas