

Plan Year 2013 Insurance Rates Approved by ERS Effective September 1, 2012

These insurance rates are set by the Employees Retirement System (ERS) of Texas, Group Benefit Plan (GBP). The University of Houston System and all UH components are participating employers in the ERS GBP to provide state insurance benefits to our eligible employees and retirees.

No Change to Dental Rates, Disability* and Accidental Death & Dismemberment (AD&D) Rates

*Long term disability **wait period increases from 90 days to 180 days**. Individuals who have LTD are allowed to elect Short Term Disability without presenting Evidence of Insurability (EOI) because of this change.

Lower Life Insurance Rates

- Optional life insurance rates will decrease 10% effective September 1, 2012.

HealthSelect Premium Contribution Rate Changes

Plan Year 2013 ERS Premium Rates Effective September 1, 2012 - FULL TIME EMPLOYEES							
Health Select of Texas	Current FY12 Premium	Current FY12 State Pays	Current FY12 Member Pays	New FY13 Premium	New FY13 State Pays	New FY13 Member Pays	Change
Member Only	438.30	438.30	0	470.38	470.38	0	0
Member & Spouse	939.78	689.04	250.74	1,008.78	739.58	269.20	18.46
Member & Child(ren)	774.10	606.20	167.90	830.36	650.62	180.24	12.34
Member & Family	1,275.58	856.94	418.64	1,369.26	919.82	449.44	30.80

Plan Year 2013 ERS Premium Rates Effective September 1, 2012 - PART TIME EMPLOYEES							
Health Select of Texas	Current FY12 Premium	Current FY12 State Pays	Current FY12 Member Pays	New FY13 Premium	New FY13 State Pays	New FY13 Member Pays	Change
Member Only	438.30	219.15	219.15	470.38	235.19	235.19	16.04
Member & Spouse	939.78	344.52	595.26	1,008.78	369.79	638.99	43.73
Member & Child(ren)	774.10	303.10	471.00	830.86	325.31	505.55	34.55
Member & Family	1,275.58	428.47	847.11	1,369.26	459.91	909.35	62.24

Third Party Administrator Change

Beginning September 1, 2012, UnitedHealthCare Services Inc. will serve as the third party administrators (TPA) for the self-funded HealthSelectSM of Texas health plan. United was selected after a rigorous eight-month selection process to replace BlueCross BlueShield.

The HealthSelect administrator is contracted to pay claims, provide customer service, offer health and wellness programs, and manage the HealthSelect provider network. The prescription drug plan will stay the same and continue to be administered by Caremark.

TexFlex Flexible Spending Accounts

You may have heard that, starting September 1, 2012, the ERS TexFlex program will lower the health care maximum annual contribution to \$2,500. However, ERS recently received notice from the Internal Revenue Service that the \$5,000 TexFlex health care maximum annual contribution may continue through Plan Year 2013.

On September 1 of each year, you are automatically re-enrolled in TexFlex at the same annual contribution amount as the previous year, unless you make a change during Annual Enrollment.

Day care accounts also have a maximum annual contribution of \$5,000 a year.

In Plan Year 2013, there will also be no change to the administrative fee or the optional TexFlex debit card fee. The administrative fee is \$12 a year for each account. The optional debit card fee is \$15, even if you have both health care and day care accounts.

See more information on [TexFlex](#). Also, texas.payflex.com has new savings and tax calculators, and a dashboard that shows everything you need to know about your account status.

Tobacco Users Certification

A new state law authorizes ERS to charge higher premiums for people that use tobacco. If you or any family members are enrolled in the ERS health insurance plan, you must certify tobacco use for yourself and those enrolled family members.

Note: A tobacco user is someone who has used tobacco products five or more times in the past three months.

To certify tobacco use:

- Sign into your account by clicking the *Sign In* button in the top left corner at www.ers.state.tx.us
- Enter your username and password
 - If you do not have a username and password click the *Register* button and follow the steps
- Click the *Tobacco User Certification* link
- Check the Yes or No box for each family member listed indicating whether or not tobacco products are used by the individual
- Click the box next to the certification statement
- Click *Save*

Tobacco users cost the plan more in healthcare costs. The tobacco premium will minimize future premium cost increases and benefit cuts.

If you or one of your enrolled family members use tobacco products and don't certify your tobacco use, you and your enrolled family members may **permanently lose coverage in the ERS Plan**.

For more information on tobacco certification, monthly premiums, and tobacco cessation, visit the ERS website and click on "Employees," "Other Programs," and "Tobacco Policies."

Evidence of Insurability

During annual enrollment only, no Evidence of Insurability (EOI) will be required to add self or qualified dependents to the medical insurance. EOI will still be required through Fort Dearborn Life for disability optional benefits (short and long-term disability). Minnesota Life will begin accepting EOI applications for life insurance (optional life and dependent life).

Plan Year 2013 Insurance Rates

On June 1, both Dearborn National and Minnesota Life will begin accepting applications for Plan Year 2013 coverage. The EOI applications is available on the following links (press the control button and click on links): [Dearborn National \(EOI\)](#) or [Minnesota Life \(EOI\)](#). All EOI open enrollment applications must be post marked by August 10, 2012.

ANNUAL ENROLLMENT

We are excited to announce that the online annual open enrollment period for the University of Houston will begin Monday, July 16, 2012 and will continue until Friday, July 27, 2012. During this time, you will be able to make changes to your benefit elections online with ERS at www.ers.state.tx.us. Such changes include adding dependents to medical coverage without going through the medical underwriting process; changing, enrolling, or adding dependents to a dental plan; and enrolling or changing the annual pledge amount for TexFlex health and dependent accounts as well as dropping ineligible dependents from your coverage.

Changes made during annual enrollment will become effective on September 1, 2012.

Additional Benefits Coverage (No changes)

Coverage Updated <i>Since</i> September 1, 2010	
Benefit Effective Sept 1, 2010	
PCP Office Visit Co-pay	\$25
SCP Office Visit Co-pay	\$40
In-patient Co-pay	\$150
Out-patient Co-pay	\$100
Emergency Room Co-pay	\$150
Prescription Drug Co-pay	\$15/\$35/\$60
In-network Coinsurance Maximum	\$2000
Non-network Coinsurance Maximum	\$7000
Out-of-Area Coinsurance Maximum	\$3000
Hi-Tech Radiology (Ct, MRI, Nuclear Medicine)	\$100 + Co-pay
Urgent Care	\$50 Co-pay

Benefits Fair 2012

The Human Resources department would like to invite you to join us for our 5th annual benefits fair. The benefits fair is a great opportunity for faculty and staff to meet with our health and wellness providers, learn about community partnerships, explore on-campus resources to understand their offerings and learn more about the benefits available to UH employees. By attending, you will have the opportunity to enter a drawing to win one of many wonderful giveaways. Additionally, T-shirts will be given away while quantities last.

Theme: Wellness.....Benefits of a Lifestyle
Date: Wednesday, July 25, 2012
Time: 10:00 a.m. to 3:00 p.m.
Location: Campus Recreation and Wellness Center

The 2012 Benefits Fair will also be host to a non-perishable food items drive. These donations will be sent to our neighboring Star of Hope.

For additional information, please call the HR Service center at 3-3988.