

UNIVERSITY MEDICAL CENTER OF EL PASO



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Open Enrollment - Benefits Presentation

Plan Year 2021 (Effective 10/1/2020)

SUMMARY OF BENEFITS

UNIVERSITY MEDICAL CENTER OF EL PASO OFFERS OUTSTANDING BENEFITS!

- Major Medical Health Benefits Plan
- Dental
- Vision
- Flexible Spending Accounts
- Term Basic & Supplemental Life Insurance
- Non Smokers Term Life Insurance
- AD&D Insurance
- Long Term Disability
- Neighborhood Healthcare Centers
- Employee Assistance Program (EAP)

- Retirement Program -Texas County and District Retirement System (TCDRS) Pension for Life!
- Voluntary Tax Deferred Retirement Plans (VOYA)
- Paid Time Off
- PTO Buy Back Program
- Extended Illness Leave
- Leaves of Absence
- My Health Folders
- UMC DealSpot
- Cafeteria, Bistro, Pharmacy, Gift Ship & Other Discounts
- Tuition Reimbursement



BENEFITS PLAN BASICS

<u>Plan Options</u> Medical, Dental, Vision, Basic and Supplemental Life Insurance AD&D -Accidental Death & Dismemberment, Long Term Disability

Who is Eligible

Full Time Associates & Part Time Associates

Coverage Options: Premiums based on 26 pay periods

- Associate Only
- Associate & Spouse Opposite or Same sex, Proof of Marriage Required
- Associate & Child(ren) Up to age 26, coverage ends at end of birth month
- Associate & Family

Effective Dates

New Hires or Newly Eligible - 1st of the month after 30 days of service Qualifying Life Events (ie. Marriage, Birth of a Child, New Status)

Annual Benefits Open Enrollment – effective on October 1st of every year.

Termination of Benefits

Coverage ends the day of termination at 12:00 midnight Qualifying Life Event (ie. Divorce, Death, ineligible status, etc.)

Important Note

Associates MUST notify HR Benefits Unit of any Qualifying Life Events within 31 days of the event, after 31 days, IRC Regulations prohibits participants to add/drop coverage and you must wait until the next Open Enrollment Date (October 1st)



BENEFITS PLAN BASICS



Self Insured - Preferred Administrators

One Dynamic Plan

Preferred Providers Organization (PPO)

- University Medical Center of El Paso/El Paso Children's Hospital/Texas Tech Providers
- PPO Providers- Providers contracted by Preferred Administrators in El Paso County

In-Network Providers

 Before receiving services, you should always verify with Preferred Administrators that your provider is considered an in-network provider.

Non-Contracted Providers

Out of Network Providers - Providers that are not contracted by Preferred Administrators

Wrap Network/Out-of-Area - Multiplan/PHCS

- Wrap Network is an extended network to be utilized by members living outside the area of El Paso
- Out of Area is for members living in the El Paso area and traveling for emergency services only.

Residing Location

It is the member's responsibility to notify Preferred Administrators of residing location for members. Example: Dependents attending school out of the area.

Coordination of Benefits

It is the member's responsibility to notify Preferred Administrators if you have a secondary insurance. Forms will be included in benefit package.

PHI Disclosure Forms

Spouses and/or Dependents over age 18 must sign PHI Disclosure forms. Forms will be included in benefit package.



Open Late and Saturdays, Until 8 p.m.!

Six Sites

One On Campus

Employee Clinic: UMC Annex

Five Across Town

UMC - East: 1521 Joe Battle

UMC - West: 6600 N. Desert Blvd.

UMC - Dieter: 1485 George Dieter

UMC - Ysleta: 300 S. Zaragoza

UMC - Fabens: 101 Potasio

\$15 Co-Pay

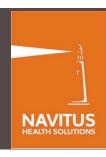
Over 50 Providers!

SCHEDULE OF BENEFITS: ONE DYNAMIC PLAN

	UMC of El Paso	Texas Tech	PPO Wrap Network	Out of Area/ Non-Contracted Providers to Include Hospitals of Providence	
Doctor Availability:	In-Network	In-Network	In-Network	Out-of-Network Requires prior authorization except in emergent situations	
Office Visits: (Co-Pays)	\$15.00	\$30.00	\$40.00	50% After deductible is met	
Behavioral Health (Co-Pays) No Max Visits	N/A	\$30.00	\$40.00	50% After deductible is met	
Deductible: Individual	(Includes UMC	\$300 \$1,500 \$5,000 MC, EPCH, and Texas Tech)			
	The deductible is the amount of covered expense which must be paid by a member each fiscal year before benefits payable under this plan. A separate deductible applies to covered Associate and each of their Associate's depender subject to the family deducible limit.				
Deductible: Family Max	(Includes UMC	\$900 c, EPCH, and Texas Tech)	\$4,500	\$15,000	
	Family deductible is considered satisfied if family \$ amount is met AND Subscriber's individual deductible is met. The Subscriber deductible must be met for family max deductible to be met. If a Subscriber deductible does not meet their individual deductible, a family max will not be satisfied until the Subscriber has met their individual deductible.				
Max Out of Pocket (MOP)	Plan pays 100% after max is met each fiscal year. Includes co-pays, co-insurance and deductibles for both the medical and pharmacy benefits for all in network providers.				
Individual	Individual \$8,150 Unlimited				
Family		Family \$16,300		Unlimited	

SCHEDULE OF BENEFITS: ONE DYNAMIC PLAN

	UMC of EI Paso Texas Tech EPCH	PPO Wrap Network	Out Of Area/Non-Contracted Providers to include Hospitals of Providence
Hospital Availability:	UMC of El Paso	In-Network	Out-of-Network
In-Patient	\$250 co-pay	\$1,000 co-pay	\$2,500 co-pay
Per Admission	and	and	and
	100% coverage	70% coverage	50% coverage
	after	after	after
	deductible is met	deductible is met	deductible is met
Out-Patient Surgery	\$100 co-pay	\$300 co-pay	\$1 ,000 co-pay
	and	and	and
	100% coverage	70% coverage	50% coverage
	after	after	after
	deductible is met	deductible is met	deductible is met
Out-Patient Services	100% coverage	70% coverage	50% coverage
(Lab, Radiology, etc.)	after	after	after
	deductible is met	deductible is met	deductible is met
Annual Maximum/Lifetime	No Annual/Lifetime Ma	ximum	



PHARMACY VENDOR PRESCRIPTION BENEFITS



UM	C El Paso Pharmacies	All Other Pharmacies
Deductible	\$50.00 Per Member	\$100.00 Per Member
	(Per Plan Year)	(Per Plan Year)
Co-payments:	\$5.00 (Generic)	\$30.00 (Generic)
	\$25.00 (Brand Name)	\$60.00 (Brand Name)
Members ar	e subject to the price difference if they	Members are subject to the price difference if they
choose a br	and name when a generic is available.	choose a brand name when a generic is available.
	\$50.00 (Non-Formulary)	\$80.00 (Non-Formulary)
Maintenanc	e Prescriptions: 90 Days for one co-pay	30 Days for one co-pay
(Prescriptions mu	st be written to be dispensed every 90 days)	
	Co-payments apply	50% - Out of Network Pharmacies

Specialty drugs: Will process at a \$50 co-pay and will be dispensed at a 30 day supply.

These drugs must first be dispensed at a UMC Pharmacy.

If not available at a UMC Pharmacy, then they must be purchased through Navitus Specialty Lumicera RX 855-847-3553.

Specialty Drugs and Prescriptions over \$500.00 (Authorization Required)

UMC El Paso Pharmacy (Annex): Monday thru Friday – 7:30 am – 6:00 pm ("Associate Only" Line 7:30 am -11:30 am)
Sat - 8:00 am - 5:00 pm (Closed for 30 min lunch between 1:00 pm – 2:00 pm during operating hours)

Refill Line - 534-5925 (24 hour turnaround time)

MEDICAL/PHARMACY ID CARDS NO NEW CARDS - UNLESS INFORMATION CHANGES





- Preferred Administrators will mail out new ID cards to all Members.
- If you do not receive your medical card by the second week of October 2020, please contact Preferred Administrators at 915-532-3778 ext. 1540.
- You can continue to use your Navitus Pharmacy card. RX cards will only be mailed to new enrollees.
- If you lost your pharmacy card, please contact Navitus at 855-673-6504.
- If you have dependents living outside of the area of El Paso, please notify Preferred Administrators immediately.

"WRAP NETWORK" IS FOR MEMBERS LIVING OUTSIDE OF THE EL PASO AREA

Effective October 1, 2020, modifications will be made for members living outside of the El Paso area.

- If you have a dependent living outside of the area of El Paso, a new updated Member Residing Form will be required.
- Proof of residency must be provided with the Member Residing Form. Preferred Administrators will accept student transcript, utility bill, notarized letter, or driver license.
- To avoid incorrect payment on claims, all Residing Forms will need to be sent to Preferred Administrators, no later than September 25, 2020. If your dependents have any address change throughout the year, please inform Preferred Administrators.

"OUT OF AREA" IS FOR MEMBERS LIVING IN THE EL PASO AREA

Effective October 1, 2020, modifications will be made for members living in the El Paso area and receiving services outside of the area of El Paso.

- Out of Area will be covered for emergency services only.
- If you are receiving or plan to receive elective or nonemergency services, they will be treated as out of network.

TIPS ON FINDING A PROVIDER

- Your can call Preferred Administrators Member Service at 915-532-3778. Member Services is available Monday through Friday from 7 a.m. to 5 p.m., Mountain Time.
- You can go to www.preferredadmin.net and find a provider.
- Your ID card will have specific phone numbers where you can PROVIDER CLAIM SUBMISSION:

call to find a provider.

1) All El Paso and Outside Area Providers -

A) Send paper claims to Preferred Administrators, P.O. Box 971370, El Paso, TX 79997 or B)Submit electronic claims to Availity: EPF10

FINDING PROVIDERS:

1) For El Paso Area Network Providers: www.preferredadmin.net or call 915-532-3778 For Outside (El Paso County, TX), contact 800-678-7427 or MultiPlan.com for a PHCS providers or, if not available, a MultiPlan provider.

PRIOR AUTHORIZATION of HEALTH CARE SERVICES:

Providers should fax information regarding proposed inpatient admissions and specified outpatient procedures or Behavioral Health Therapy after the initial patient assessment, to Preferred Administrators Health Services Department 915-298-7866. For additional information / assistance providers should call 915-532-3778. Emergency admission must be authorized within 24 hours of the admission. Prior Authorization is not a guarantee of payment. All benefit determinations are subject to eligibility. enrollment, and the terms of coverage defined in the Plan.

CUSTOMER SERVICES:

Associates may obtain assistance with benefit information and claim inquiries by contacting Preferred Administrators customer services at 915-532-3778.

M PHCS (Excluding El Paso

HOSPITALS OF PROVIDENCE (FORMERLY TENET) OUT OF NETWORK

- Hospitals of Providence <u>is not</u> an In-Network participating provider with Preferred Administrators.
- If you have an emergency that results in an inpatient admission at any Hospitals of Providence facility, you will be responsible for out of network costs (including balance billing for professional and facility services).

BEWARE: BALANCE BILLING - SEEKING SERVICES OUTSIDE OF UMC OF EL PASO/TEXAS TECH/PPO/WRAP NETWORK

Balance billing occurs when providers who are not contracted within the benefit plan bill you for the difference between the amount the health plan pays and the amount the provider has billed. Commonly occurs during ER visits.



EMERGENCY CARE BENEFITS

Fast Track Operation within (UMC Hospital)

- Split Model Patients will be seen more rapidly
- Urgent Care Function
- Deductible Does Not Apply



UMC El Paso Main
Hospital/East-Joe
Battle/Northeast & EPCH

"No Balance Billing"

Wrap Network PPO

"Warning"

(You will be Balanced Billed from the Emergency Care Provider that treated you in the Emergency Department)

Non-Contracted Providers

"Warning"

(You will be Balanced Billed from Providers Not Contracted by Preferred Administrators)

Facility	Professional	Facility	Professional	Facility	Professional
100% of Contracted Amount	100% of Contracted Amount	100% of Contracted Amount	100% of Maximum Allowable Charge	100% of Maximum Allowable Charge	100% of Maximum Allowable Charge
after co-pay of \$50		after co	-pay of \$50	after co-p	ay of \$50

AMBULANCE CARE



Ambulance	٤
Services	

- Covered at 70/30 Benefit
- Ambulance providers not contracted will balance bill.
- Ambulance Services Not Covered: Charges for transportation when transportation of the patient was not necessary, did not occur, or refused transportation.

Non-Contracted Ambulance (City of El Paso – 911) Contracted Ambulance (Dominian & Life Ambulance)

70% coverage (Balance Billing)

70% coverage (No Balance Billing)

URGENT CARE CLINICS



- Urgent Cares are a covered benefit with Preferred Administrators, when receiving care with a participating provider.
- For an urgent care visit, there is \$40.00 co-pay visit charge. Any diagnostic services received at an Urgent Care are applied toward member's deductibles and co-insurance will apply.

Urgent Cares Clinics

Southwest Urgent Care Center 2030 N. Mesa El Paso, TX 79902 915-532-7100

> U CARE 3051 N Zaragoza Rd El Paso, TX 79938 915-401-8019

Country Club Urgent Care Center 8041 N. Mesa St2 B2 El Paso, TX 79932 915-307-3870

The above Urgent Care Clinics are in-network with Preferred Administrators, however, please remember that the most current listing can be found on the Provider Directory Search located at www.preferredadmin.net.

SCHEDULE OF WELLNESS BENEFITS

WELLNESS BENEFITS Benefit Description:	UMC of El Paso	Texas Tech Provider	PPO Wrap Network	Out of Area Non-Contracted Providers
Meningococcal Vaccine	100%	100%	100%	Not Covered
Shingrix (Shingles) – Age 60 and over	100%	100%	100%	Not Covered
Well Adult routine immunizations recommended by the Centers for Disease Control and Prevention (CDC) will be covered. These services come with specific age guidelines	100%	100%	100%	Not Covered
Well Baby and Well Child Preventative Care and annual physical exams and routine immunizations recommended by the CDC for covered participants. Routine Immunizations include: Diphtheria, Hepatitis B, Rotavirus, Haemophilus Influenzae Type B (Hib), Pneumococcal, Pediarix, Measles, Mumps, Rubella, Pertussis, Polio, Tetanus, and Varicella. Tetanus – After age 11 and boosters no more than every 10 years or unless medically necessary. Hepatitis A	100%	100%	100%	Not Covered

SCHEDULE OF WELLNESS BENEFITS

WELLNESS BENEFITS Benefit Description:	University Medical Center of El Paso	Texas Tech Provider	PPO Wrap Network	Out of Area/Non- Contracted Providers
Office Visits for annual Physical Exams (PCP) one per Fiscal Year for Male/Female.	100%	100%	100%	Not Covered
Office Visits for annual Well Women's (OB/GYN) one per Fiscal Year.	100%	100%	100%	Not Covered
Coverage for a range of screenings and immunization services recommended by the US Preventive Services Task Force will be covered at no cost when you receive services with an in-network provider. These services come with specific guidelines (e.g., age specific, frequency, etc).	100%	100%	100%	Not Covered
Contraceptive Sterilization for Men and Women:	100%	100%	100%	Not Covered
Mammogram: Covered at 100% for women ages 40 and older every one to two years.	100%	100%	100%	Not Covered
Bone Density Screening for women age 50 and over	100%	100%	100%	Not Covered
Flu Shots	100%	100%	100%	Not Covered
HPV – (Females/Males Age 9 up to 26)	100%	100%	100%	Not Covered

PRIOR AUTHORIZATION



Prior authorization review is required for:

Inpatient Admissions

Acute Hospital

Surgical

Non-Surgical

Rehab

Hospice

Maternity & Newborn

Behavioral Health

Elective Admissions/Surgery

Outpatient

Physical Therapy

Speech Therapy

Occupational Therapy

Chiropractic

Behavioral Health

Radiation Therapy

Chemotherapy

Infusion Therapy

Home Health

Radiology/Diagnostic Imaging

PET Scans

Fetal Echocardiography, 76825-76828

NO Authorization required for MRI, MRA,

CT scans, EKG's, or X-Rays

Outpatient Procedures when performed at the following:

Ambulatory Surgical Center

Endoscopy Center

Cardiac Catheter Center

Wound Clinic

Outpatient Hospital

Vein Clinic

Pharmacy Medical

- •Growth Hormones
- Synagis
- •Oral Injectable or IV Drug Administration over \$500

NOTE: This includes oral, injectable, or IV provided in a Physician's office

<u>Durable Medical Equipment (\$500 and over)</u>

• All DME rentals exceeding 2 months require a prior authorization maximum up to 12 months, not to exceed purchase price.

Other Services

- Allergy Immunotherapy
- BRCA Testing
- Clinical Trials
- Dental Anesthesia
- Genetic Testing
- Laser Surgeries
- Oral Surgery
- Orthotics and Prosthetics (\$200 and over for Adult and Children)
- Podiatry
- Transplants (To include evaluation services by Transplant Facility)

PRIOR AUTHORIZATION

SCHEDULED INPATIENT ADMISSIONS OUTPATIENT PROCEDURES



- Prior Authorization is required for All inpatient admissions and outpatient procedures. Services will be denied if prior authorization is not obtained.
- Emergency Admissions resulting in an Inpatient Admission <u>must be authorized within 24 hours</u> of the admission.

COORDINATION OF BENEFITS

Do you have one more health insurance plan?

- Obtain the Coordination of Benefits Form at www.preferredadmin.net or by calling Preferred Administrators Member Services at 915-532-3778 from 7:00 am to 5:00 pm.
- This helps process your claims faster and maximizes your benefits.
- It's important that we keep your information up-to-date, for example when you receive Medicare or other primary insurance.
- Preferred Administrators will send a letter from time to time asking if you have additional coverage.
- There are Coordination of Benefit guidelines in place and a member can not choose which insurance pays as primary.

CASE MANAGEMENT

- As a Preferred Administrators Member, you qualify for Case Management benefits at no charge. Case Management is not mandatory, but participation from the Member is encouraged.
- Preferred Administrators has excellent Case Managers readily available to assist Members when situations emerge involving potentially high cost medical services, complex medical care needs, catastrophic medical illness or injuries, or out of area medical services.

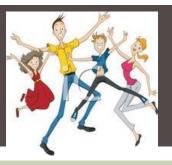
CASE MANAGEMENT FOCUS

Case Management is a means for improving clients' health and promoting wellness and autonomy through advocacy, communication, education, identification of service resources, and facilitation of service.

- ✓ Assessments to determine need for services;
- ✓ Personal support to the Member and family;
- ✓ Coordination of medically necessary services with your health care provider(s), and assistance with community resources;
- ✓ Assessments to determine severity of condition;
- ✓ Educate regarding benefits, wellness programs, and disease management;
- ✓ Assistance with applying for disability if eligible;
- ✓ Home visits, as part of care coordination, if necessary;

If you have any questions about Case Management, please contact Preferred Administrators at 915-532-3778

ADULT CHILDREN COVERAGE



- Covers adult children until age 26, even if the young adult no longer lives with parents, is not a dependent on a parent's tax return, or is no longer a student. This applies to both married and unmarried children. The adult child's own spouses and children do not qualify.
- Coverage will end at the end of birthday month and COBRA will be offered.

MATERNITY BENEFITS

- Maternity Care for all confirmed pregnancies consists of antepartum care, delivery and postpartum care, including the following:
 - Hospital admission
 - Patient history
 - Labor management
 - Postpartum office visit, vaginal or cesarean section delivery.
 - Vaginal or cesarean section delivery, after previous cesarean delivery.
 - Hospital discharge and all applicable postoperative care.
- Services that <u>are not</u>included in the global basis include:
 - Antepartum consultation paid to the same provider, for dates of service either within the fromthrough period of the global billing within 270 days prior to the global OB delivery date.
 - Hospital visits that are related to the OB delivery.
 - Postpartum consultations that are related to the delivery paid to the same provider within the
 45 day follow-up period of the global OB delivery date.
 - Laboratories
 - Ultrasounds
- Inpatient maternity admissions require notification from your In-Network or Out of Network provider within twenty four (24) hours or 1 business day following the admission.



EXAMPLE COST OF HAVING A BABY AT UMC

Having a Baby at UMC (C-Section/Normal Delivery)

Having a Baby at PPO Hospital (Normal Delivery)

Plan's overall deductible:	\$300
Specialist copayment;	\$30
Hospital coinsurance:	\$0
Other coinsurance:	\$0

Plan's overall deductible:	\$1,500
Specialist copayment;	\$40
Hospital coinsurance:	\$30%
Other coinsurance:	\$30%

This EXAMPLE event includes services like: Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and bloodwork) Specialist visit (anesthesia)

This EXAMPLE event includes services like:

Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and bloodwork)
Specialist visit (anesthesia)

Total	Allowable	Example Cost:	\$7,000	
Iotai	Allowable	Example Cost:	\mathfrak{P}^{I} ,000	

Total	Allowable	Example Cost:	\$9,000
IULAI	Allowable	LAGIIIPIC OUSL.	Ψ3,000

Patient pays:		Patient pays:	
Deductible	\$300	Deductible	\$1,500
Texas Tech Specialist Co-Payment	\$30	PPO Specialist Co-Payment	\$40
In Patient Co-pay	\$250	In Patient Co-pay	\$1,000
Coinsurance	\$ 0	Coinsurance	\$1,938
Total	<u>\$580</u>	Total	<u>\$4,478</u>

^{**}Do not use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples and the cost of that care will also be different.**

BREAST PUMP BENEFIT



- Portable double electric pumps (non-hospital grade), manual pumps and supplies will be covered at 100%.
- Members can go through a DME or can purchase the device or supplies from a retail store or Pharmacy and obtain reimbursement after following the established process.
- Members can be reimbursed for a purchase of a breast pump up to \$200 dollars or up to \$50 dollars for supplies if you already have a breast pump. Items can be purchased at any retailer or pharmacy and in order to be reimbursed you will need the following:
 - -Complete Member Reimbursement Form, which can be downloaded at www.preferredadmin.net
 - -Prescription from OB provider
 - -Receipt

For more information about this benefit, please contact Preferred Administrators at 915-532-3778, press 4 and then extension 1529.

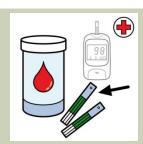
PHYSICAL THERAPY, SPEECH THERAPY, OCCUPATIONAL THERAPY & CHIROPRACTIC BENEFITS

- Effective October 1, 2020, Chiropractic benefits will no longer have max visits.
- Co-pays apply to initial evaluations and re-evaluations.
- After initial evaluation and re-evaluations for above services, a pre-authorization is required for treatment.
- Approval based on medical necessity.



OTHER SERVICES AVAILABLE ONLY AT UMC

- Diabetes Education
 - (Deductible does not apply)



Smoking Cessation



- Wellness Program
 - Lunch and Learn Healthy Lifestyle
 - Small Changes Program Coming January 2021





OUT OF COUNTRY EXCLUSIONS

Coverage Options

- Employee/Dependent must reside in the United States.
- Treatment of injury or sudden acute illness while traveling for a period not to exceed ninety (90) days
- Or while attending an accredited school abroad as full-time student and meeting all of the provisions for adult dependent eligibility

Non-Coverage Options

- Non-emergency or routine medical care
- Or out of country longer than 90 days

FLEXIBLE SPENDING ACCOUNTS (FSA)

Medical - FSA

- Covers out-of-pocket qualified anticipated medical costs:
- You can elect up to \$2,750 into your Medical FSA Account

Use it for:



- Your FSA Medical Account can be used for your dependent's medical cost.
- End-of-Year Carry Over \$500 or less will be rolled over at the end of the plan year. Must participate in the FSA Medical in the new plan to be eligible for carry-over.
- The CARES Act, signed into law on March 27,2020 expanded the list of products eligible for reimbursement for flexible spending accounts (FSAs). Changes include the addition of over-the-counter (OTC) drugs and medicines. Additionally feminine hygiene products are now eligible.

Medical -FSA Reimbursement / Debit Mastercard:

- The Medical FSA Debit MasterCard is a special purpose financial debit card linked to your Medical Reimbursement Flexible Spending Account (FSA). Note, this card cannot be used for your Dependent Child/Adult Day Care.
- Cards will be reloaded for the new plan year. If you are a new participant, a new card will be mailed.

BENEFITS CARD

Debit

Debit

Debit

Debit

Debit

Master Card

MEDICAL -FSA

- The run-out period for this Fiscal Year is November 30, 2020.

 Please submit your receipts for reimbursement no later than November 30, 2020. You can only get reimbursed for claims incurred during the October 1, 2019 to September 30, 2020 Plan Year.
- You will be required to elect the Medical FSA plan for the upcoming 2020-2021 plan year during the Open Enrollment window in order to carry-over funds from the previous year.
- You can carry over any amount under \$500.00 or less. Any balance in excess of \$500.00 will be forfeited.

Important Note: If you do not elect the Medical FSA Plan for the 2021 plan year, your carry-over amount will be forfeited. The carry-over does not apply to Dependent Care FSA's.

DEPENDENT CARE -FSA CHILD AND DEPENDENT CARE EXPENSES

Dependent Care (Daycare) - FSA

- Covers cost of eligible children and adult daycare expenses.
 - You can put up to \$5,000 (or \$2,500 if married and filing separately)
 - Must submit a claim form with receipts for reimbursement.

Eligible Expenses

- Care for your child who is under age 13.
- Before and after school care.
- Babysitting and nanny expenses.
- Daycare, nursery school, and preschool.
- Summer day camp.
- Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home.

DENTAL OPTION #1: MetLife

- Dental Plan HMO: In-Network Dentists Only
 - Offers dental <u>discounts</u> through select providers
 - Costs and discounts are based on services selected
 - Refer to "MetLife Enrollment Kit" for details
- Advantages
 - No claim Forms
 - No deductibles
 - No annual maximums
 - No waiting periods



- Select a Dentist from the MetLife panel
- Call 1-800-880-1800 to assign a facility or to switch dentists
- Card will be mailed once you select a dentist



DENTAL OPTION #2:



- May select in or out of network providers
 - In-Network Dentists
 - No Claim Forms
 - In-Network Service Discounts (Average 30% less)
 - Out-of-Network Dentists
 - Claim Forms to file
 - Regular Service Charges



- Guardian ID Cards Mailed
 - Help Line (800-541-7846)
 - Refer to Booklet for Directions for On-Line Access & Mobile App

DENTAL INDEMNITY:



Deductible:	\$50 per person per plan year \$150 per family per plan year
Preventive Care:	Semi-Annually (every 6 months) 100% (No deductible)
Basic Restorative:	80% after \$50 deductible
Major Restorative:	50% after \$50 deductible
Orthodontia:	\$1,250 Lifetime Max. for child(ren) under age 19. No Deductible
Annual Max:	\$1,000 for Preventive, Basic, and Major services combined.
Rollover:	Claims not exceeding \$500 threshold per plan year will have \$250 rolled over to the next plan year. The max rollover limit is \$1,000 max.

VISION CARE: SUPERIOR VISION



- Flexibility of In/Out of Network
 - In-Network Providers
 - Co-Pay's
 - Eye Exam (\$10)
 - Frames and/or Eyeglass Lenses (\$25)
 - Allowance: Frames: \$100 or Contacts: \$120
 - No Claim Forms
 - No pre-notification required
 - National and Regional Optical chain locations



- Out-of-Network Providers
 - You must file claim forms
 - Regular Service Charges
 - Must contact Superior Vision Member Svc Dept <u>prior</u> to services rendered for authorization (800-507-3800)



BASIC TERM LIFE AND SUPPLEMENTAL TERM LIFE

Basic - Term Life Insurance (Free)

- UMC of El Paso provides Basic Term Life
- One times your annual salary up to a maximum of \$50,000 for FREE!

Supplemental Term Life Coverage (Age & Level)

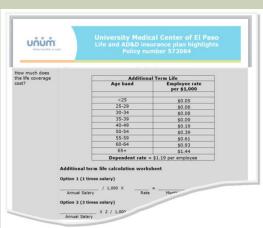
- Coverage Levels You can purchase up to <u>5 times</u> your annual salary up to a max of \$750,000. (Use your calculation form. EOI Required for 3x's or more coverage)
 - Spouse Coverage –Benefit \$5,000
 - Children Coverage-Benefit \$2,000 (per child)
 - Family Coverage Spouse \$5,000 & Children \$2,000

Non-Smoker Term Life Insurance (Free) 😣

Associate commits to be smoke-free UMC of El Paso provides an additional \$10,000 Term Life Insurance for FREE!

Additional Services

- Survivor Financial Counseling Services
- Portability
- Accelerated Benefit
- Waiver of Premium
- Work Life Balance EAP
- World Wide Emergency Travel Assistance



SUPPLEMENTAL TERM LIFE INSURANCE: EVIDENCE OF INSURABILITY (EOI)

(UNUM PROVIDENT)



Evidence of Insurability (EOI) is required:

- New Associates selecting benefit of 3x's Annual Salary or more.
- During Annual Open Enrollment no EOI needed if already enrolled and want to increase by just One step but to increase more than Two steps the EOI is required.

Approval of Additional (EOI) Supplemental Life Insurance

- After submitting the EOI to UNUM
 - UNUM determines and approves the level of coverage, if any
 - UNUM notifies HR and adjustments are made to your premium if approved

Dependent Proof of Student Status:

 Proof of Student Status is required for dependent children when they reach age 19 and every following semester through the age 26

AD&D

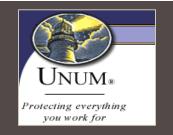
ACCIDENTAL DEATH AND DISMEMBERMENT

(UNUM PROVIDENT)

- Provides up to two times your annual salary to a maximum of \$100,000 provided at no cost.
- Additional Services
 - Career Adjustment Benefit
 - Payable to spouse within 36 months of death
 - The lesser of \$10,000 or 25% of AD&D benefit
 - Child Care Expenses Benefit
 - Payable within 36 months of death
 - The lesser of \$10,000 or 25% of the AD&D benefit

Protecting everything

LONG TERM DISABILITY - LTD VOLUNTARY PLAN



(NON-EXEMPT ASSOCIATES)

Replaces a portion of your income

- If you are unable to work due to a covered injury or sickness
- Eligible after 90 days of a consecutive illness or disability

Additional Benefits

- Waiver of Premium when on LTD, Worldwide Travel Assistance Services, and Survivor Benefit
- Eligible survivor may receive 3 months of gross disability payment at death where the disability continued for 180 consecutive days and were receiving (or entitled to receive) benefits

Coverage Levels

- Cost is based on Associate's age category and plan selection of coverage level:
 - 25% Replacement of Associate's Annual Salary
 - 40% Replacement of Associate's Annual Salary
 - 50% Replacement of Associate's Annual Salary

Maximum monthly benefit is \$5,000

LONG TERM DISABILITY - LTD HOSPITAL PLAN

(EXEMPT ASSOCIATES)

Eligibility

- Full Time -Exempt Associate Level
- After 180 days of service
- Available for continuous illness or disability up to 60 consecutive days



Coverage Level

- 60% of Associate's monthly earnings up to a maximum monthly benefit of \$5,000
- Provided at no cost by Hospital

Additional Benefits

 Waiver of Premium, Worldwide Travel Assistance Services and Survivor Benefit

UNIVERSITY MEDICAL CENTER OF EL PASO BENEFIT PREMIUMS: PLAN YEAR 2021 - BIWEEKLY BASIS

	Associate Only	Associate + Spouse	Associate + Child(ren)	Associate + Family
Medical - Full-time	34.27	114.24	83.65	123.41
Medical - Part-time	56.03	181.73	135.15	198.08
MetLife - Dental DMO	4.19	6.99	8.39	13.63
Guardian - Dental Indemnity	11.93	23.10	30.85	42.14
Superior Vision	4.28	8.92	7.60	12.91
Supplemental Life (UNUM)	Based on Associate's age category and annual salary. (See UNUM packet for premium calculation form)			
Dependent Life (UNUM)	.55	.55	.55	.55
Hospital LTD (UNUM)	Provided by the Hospital (Exempt Associates)			
Voluntary LTD (UNUM)	Based on Associate's age category and plan selection of coverage level. (See UNUM information for premium calculation form) 44			

ELIGIBILITY REQUIREMENTS TO RECEIVE UMC RETIREE MEDICAL/RX, DENTAL, AND VISION BENEFITS

- Must be a minimum of 60 years of age with 20 years of service at either UMC (hospital/clinics), El Paso Health or UMC Foundation.
- Coverage is until age 65 (Medicare eligible).
- Retirees will be able to enroll their eligible spouse and dependents; however when Retiree coverage expires, COBRA will be offered to spouse and dependent for a period of up to 36 months from the date of the qualifying event.
- Eligible for retirement according to Texas County and District Retirement System (TCDRS) rules.
- Full-time or part-time associates who retire must have been covered under the UMC medical benefit plan for 5 continuous years and currently be participating with Preferred Administrators at time of retirement.

UNIVERSITY MEDICAL CENTER OF EL PASO RETIREE BENEFIT PREMIUMS: PLAN YEAR 2021

(Monthly)

	Retiree Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family
Medical - Full-time	443.08	853.08	758.42	1,266.40
MetLife - Dental DMO	9.26	15.45	18.54	30.12
Guardian - Dental Indemnity	26.37	51.05	68.18	93.13
Superior Vision	9.46	19.72	16.80	28.53



TCDRS DOES RETIREMENT RIGHT

- One of the best-funded plans in the country
- Features keep us financially strong
 - Savings-based benefits
 - Responsible plan funding
 - Flexibility and local control



RETIREMENT PROGRAM TEXAS COUNTY AND DISTRICT RETIREMENT SYSTEM



- Eligibility and Plan Basics
 - Full Time and Part Time Associates
 - 5% mandatory contributions begins immediately
 - Vested after 8 years of employment
 - Earn 7% compounded interest on contributions beginning 2nd year of employment.



- Retirement Planning
 - Fund matches at 200% per dollar contributed at retirement
 - Retirement age options
 - Age 60: 8 years of service
 - Any Age: 30 or more years of service
 - Age Plus: Rule of 75 (Age plus years of service equals 75)
 - Pension for Life!
- Update your TCDRS Beneficiary Form
 - This is Separate from the Life Insurance Beneficiary Form

A LOOK AT COMPOUND INTEREST



Year	Beginning Balance	Deposits from Pay	7% Interest	Ending Balance
Year 1	\$0	\$2,000	\$0	\$2,000
Year 2	\$2,000	\$2,000	\$140	\$4,140
Year 5	\$8,879	\$2,000	\$621	\$11,501
Year 10	\$23,955	\$3,000	\$1,676	\$28,632
Year 15	\$50,851	\$3,000	\$3,559	\$57,411
Year 20	\$88,574	\$3,000	\$6,200	\$97,774
Year 25	\$141,482	\$3,000	\$9,904	\$154,386
		\$66,000	\$88,386	\$154,386

Your UMC Voluntary Retirement Programs at a Glance

- Additional savings for retirement.
- Payroll Deducted. Rollovers Accepted.
- No waiting period. Available immediately.
- Minimum \$10.00 per pay period per account.
- May contribute a percent of salary amount or flat amount.
- 26 Investment options plus a fixed account.
- Contact Information: Joel Hernandez (915) 543-4902

	403(b) Plan	457(b) Plan
Eligibility	Full & Part-time Associates	Full & Part-time Associates
Employee Contribution	Pre-Tax Dollars	Pre-Tax Dollars
Employer Contribution	None	None
Employee Withdrawals	Taxable when withdrawn	Taxable when withdrawn
General Contribution Limits	\$19,500 IRS Maximum (2020)	\$19,500 IRS Maximum (2020)
Over age 50 Catch-up	\$6,000	\$6,000
Early distributions	Distributions made prior to age 59 1/2 will be subject to ordinary income tax and a possible 10% penalty	Distribution made prior to age 70 1/2 will be subject to ordinary income tax

TIME AWAY FROM WORK TYPES OF TIME OFF



- Paid Time Off (РТО)
 - Use for vacation, holidays, sick days, personal time, etc.
 - Exempt Associates may use after first paycheck
 - Non-Exempt Associates after 90-day introduction period
 - New Associates employed less than 90 days will be paid PTO for hospital recognized holidays if the department is closed for the holiday.
 - PTO is not paid out if Associate leaves prior to 90-day period.
- Extended Illness Leave (EIL)
 - Eligible to use after 90 day introduction period
- Leaves of Absence
 - FMLA, Medical Leave, Military Leave, Administrative Leave and Personal Leave

HOW MUCH PTO CAN I HAVE? ACCRUING PTO



	Full Time	Part-Time
Exempt	 Eligible immediately Accrues at 8.31 PTO hours per pay period 216 hrs annually Max accrual is 432 hrs 	 Eligible immediately Accrual is based on hours paid Max accrual is 2Xs annual rate
Non- Exempt	 Eligible after 90 days of employment 1-4 Yrs Accrues at 6.77 hrs per pay period 176 hrs annually Max accrual is 352 hrs 5+ Years or more Accrues at 8.31 hrs per pay period 216 hrs annually Max accrual is 432 hrs 	 Eligible after 90 days of employment Must work a minimum of 20 hours per week Accumulates based on hours paid Max accrual is 2Xs annual rate

HOW MUCH EIL CAN I EARN? ACCRUING EXTENDED ILLNESS LEAVE

	Full Time	Part-Time
Exempt and Non- Exempt EIL To be used for Associates only	 Eligible after 90 days of employment Available after 3 consecutive days of illness Accrues at 2.46 EIL hours per pay period 63.96 hrs annually (8 days) Max accrual is 720 hrs (90 days) Requires medical documentation 	 Eligible after 90 days of employment Must work a minimum of 20 hours per week Accumulates based on hours worked Max accrual is 720 hrs (90 days) Requires medical documentation

PTO BUY BACK AND DONATION OPTION

PTO Buy Back Option



Opting for a PTO Buy Back

- Requires one year of service and at least 80 hours of PTO used in the prior year
- Payouts are in November
- PTO time paid based on hourly salary calculation (not overtime)
- Maximum Buy Back of PTO is 40 hours
- Must have minimum remaining balance of 40 hours after Buy Back

PTO Donation Program



Donating PTO

- Donation may be made to fellow Associate for an emergency and/or catastrophic event
- Hours must be available in donating PTO Bank
- Written request sent to HR Director through department manager

Receiving a PTO Donation

- Completion of 90 days of employment
- to receive a Donation of PTO for an emergency or catastrophic event

EMPLOYEE ASSISTANCE PROGRAM (EAP) EMERGENCE HEALTH NETWORK

8 Counseling Sessions at no Charge - Includes Retirees

- EAP Provides counseling for all Associates and Immediate Family members short-term counseling by trained counselors and therapists in English and Spanish 24/7
- Completely Confidential
- No waiting period. You are eligible on your first day of employment (All Associates Eligible)
- Available Counseling Services Offered
 - Personal Problems, Financial Difficulties, Marital Problems, Mental Health Disorders, Substance Abuse Issues
 - Absolutely "No Charge" up to 8 sessions per year, unless referred to another source

Value Added Provider Discounts

 Child Day Care Discounts, Legal Services, Car Purchases, Tire Purchase Discounts, Fitness Gym Discounts and more...

WELCOME TO UMC DEALSPOT







Visit umcelpaso beta beneplace.com from any computer or device to shop hundreds of offers tailored specifically to UMC El Paso employees. Program information is at your fingertips, and convenient links make shopping a breeze!



UMC DealSpot offers you exclusive discounts on products and services you use every day. Visit the site today to find discounts on everything from hotels and car rentals to flowers and gifts!



New products and services are added frequently, plus seasonal sales and special promotions can save you even more! Be sure to bookmark the site and check back often.







UMCELPASO.BETA.BENEPLACE.COM

MANAGING HEALTH INFORMATION "MYHEALTHFOLDERS.COM"

- A free, secure, and confidential web-based tool
 - Keeps track of you and your family's health information
 - Such as medication, procedures, doctor contact information, etc.
 - After completing each profile, print your medical data sheet
 - Store in a place easily accessible (purse, wallet, etc.)
 - Take it with you for medical visits as well as case of emergencies
- Setup Your Accounts: www.myHealthFolders.com
 - Complete the registration process by clicking on "Register Now"
 - The enrollment code is: T17884
 - Print healthcare care as your final step

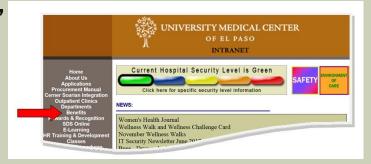
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UMC OF EL PASO BENEFITS ON THE INTRANET



Need more benefits information

- Go to the UMC of El Paso Intranet Home Page
- Select "Benefits"



Select the "Benefit Type" you need to review



Each section provides a brief description and/or plan document for you to review

On-Line Enrollment (Wed., Sept 23rd – Sun., Sept. 27th)



Computersthroughout Hospital,Outside Clinics andEl Paso Health

(Preferred Administrators)

Computer Assistance Available

Computer Assistance Schedule:

Date	Time	Location
September 25 th (Fri.)	7:30 am - 4:00 pm	HR Training Room (Annex, 3 rd Floor)

ON-LINE ENROLLMENT (WED., SEPT 23RD – SUN., SEPT 27TH)

Computerized On-Line Enrollment

- No need to enroll On-Line if NOT making changes to current benefits (except for Flexible Spending Accounts). FSA accounts default to "0" every plan year.
- Associates wanting to add/drop/change benefits MUST enroll On-Line during scheduled dates and times.
- Associates must re-elect FSA Medical and/or Dependent Care Accounts On-Line during scheduled dates and times.
- 403(b) / 457(b) Plans NOT an On-Line feature
 - Associate MUST meet with authorized vendor to start account, add, drop, or make any changes to current amounts.

Individualized Passwords



- You will need your Windows user ID and password. (Passwords required for On-Line Enrollment! Contact IT Help desk for password information at 521-7941. Passwords available during the computer assistance timeframe.
- DO NOT share your personal User ID and password with anyone, it is against Hospital policy.

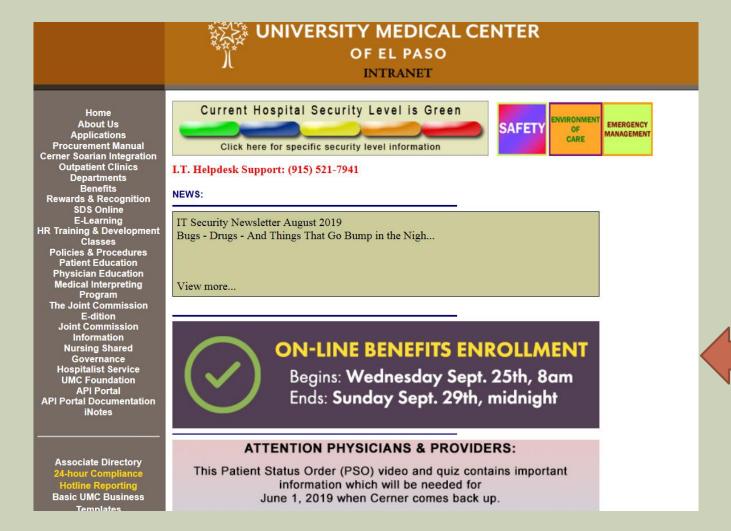
OPEN ENROLLMENT REMINDERS

Open Enrollment closes on Sunday, September 27th.

 Associates adding dependents to Medical/Dental/Vision, please allow 1-7 days for processing of files.

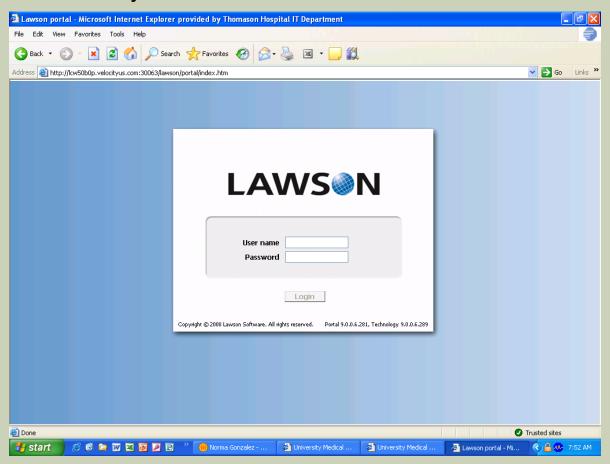
Hospital Intranet

"Click here for On-Line Enrollment"



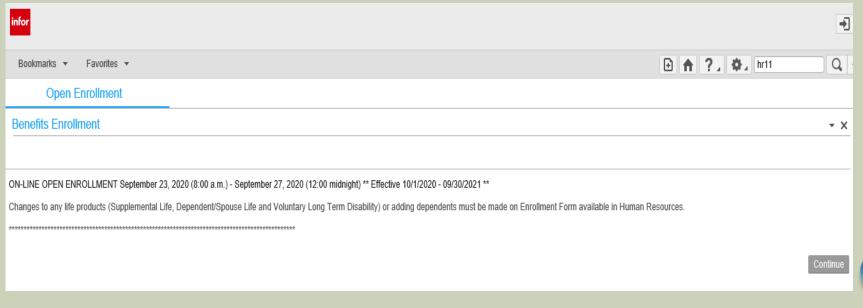
Lawson

Enter your Windows Username and Password



Lawson

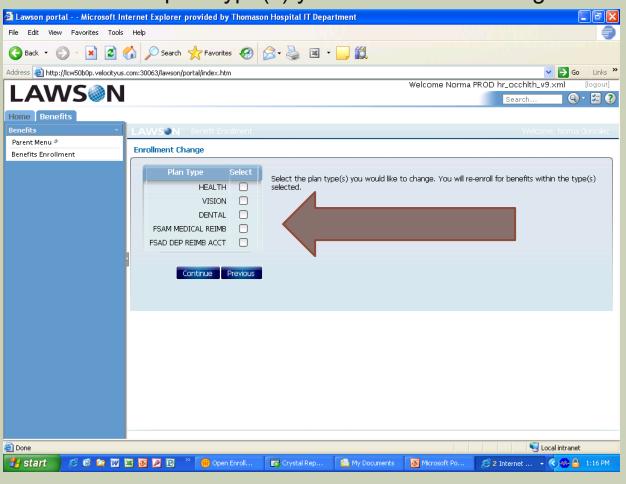
Welcome Screen... "You're on your way!"





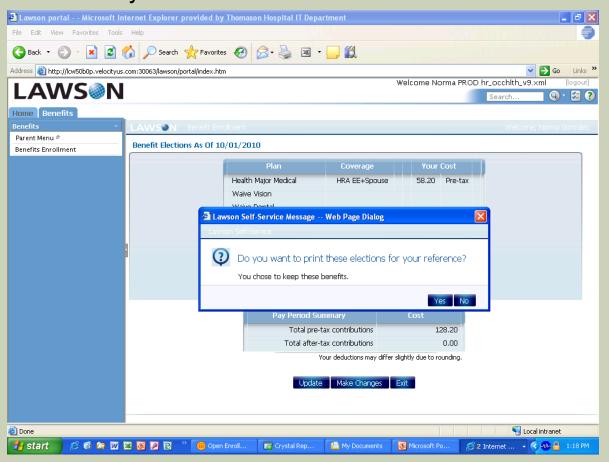
START YOUR CHANGES

"Select the plan type(s) you would like to change"



Lawson

"Print elections for your reference"



Lawson

Congratulations

Your enrollment has been successful. Wait for the print box. After that, choose **Continue** to exit. Save your confirmation!

Questions????



Norma Gonzalez, Benefits Specialist ngonzalez@umcelpaso.org

(915) 521-7580

Marcos Rey, HR Auditing Generalist mrey@umcelpaso.org (915) 521-7206