

# Open Enrollment Benefits Presentation 2025 Plan Year (Effective 10/1/24)

**Heal. Serve. Educate.**



**UNIVERSITY  
MEDICAL CENTER  
OF EL PASO**

# Summary of Benefits

- Medical, Dental & Vision
- Life Insurance - Hospital Paid and Optional
- FSA - Flexible Spending Accounts
- LTD - Long Term Disability
- TCDRS - Retirement Program
- VOYA - Voluntary Retirement Plans
- PTO - Paid Time Off
- EIL - Extended Illness Leave
- EAP - Employee Assistance Program
- **New** – Critical Illness Plan
- CARES Programs
  - Pull-OPP - 1 Year
  - Home Loans - 1 Year
  - Student Loan - 3 Months
- Associate Gym
  - Open 4am to Midnight
  - Badge Access
  - (Must attend Rehab orientation)



# Hospital Intranet

 **UNIVERSITY MEDICAL CENTER**  
OF EL PASO  
INTRANET

Home  
CARES Programs  
COVID-19 (Coronavirus)  
Resources  
About Us  
Applications  
Procurement Manual  
Cerner Soarian Integration  
Outpatient Clinics  
Departments  
Benefits  
Rewards & Recognition  
Chemical Safety Data  
Sheets  
E-Learning  
HR Training &  
Development Classes

Current Hospital Security Level is Blue

  
Click here for specific security level information

 **SUGGESTIONS?**  
CLICK HERE 

**I.T. Helpdesk Support: (915) 521-7941 or Ext. 44400**

NEWS:

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Home

Departments  
Human Resources

Benefits  
Benefits at a Glance  
Employee Assistance  
Program (Emergence  
Health Network)  
Flexible Spending  
Accounts  
Life and AD&D Insurance  
Long Term Disability  
MetLife (Dental HMO)  
MetLife (Dental PPO)  
New Associate Orientation  
Preferred Administrators  
Social Security/Medicare  
Superior Vision  
Texas County and District  
Retirement System -  
TCDRS  
UMC DealSpot  
Voya Financial - Voluntary  
Tax Deferred Retirement  
Plans



# Benefits Plan Basics

## Medical, Dental, Vision, Basic & Supplemental Life Insurance, AD&D and Long Term Disability

### Coverage Options for FT & PT Associates

- Associate Only – Employee 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, Birth Certificates Required
- Associate & Family – Spouse and Children

### Qualifying Life Events (QLE)

Marriage, Birth of a Child, New Employment Status, Divorce, Death, etc.

### Annual Benefits Open Enrollment

Every September to be effective on October 1<sup>st</sup> of every year.

### Termination of Benefits

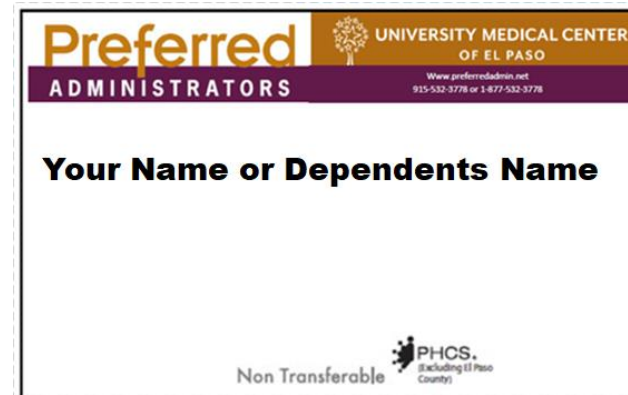
Coverage ends the day of termination at 12:00 midnight.



# Medical- Preferred Administrators

## Provider Listing:

(Scan the code to search for a provider)



(You will be receiving new medical cards)

Physician Visits	UMC El Paso	Texas Tech	In Network PPO/Wrap Network	Out of Network/Out of Area
Office Visit Co-Pays	\$15	\$30	\$40	(50%) After Deductible
Deductibles	Individual	\$300	\$1500	\$5000
	Family	\$900	\$4,500	\$15,000

## Max Out of Pocket

- Individual \$9,200.00 / Family Max \$18,400.00



# Medical- Preferred Administrators



Hospital visits	UMC El Paso	In Network PPO/Wrap Network	Out of Network Out of Area
In-Patient Admission	\$250 co-pay and 100% coverage after deductible is met	\$1,000 co-pay and 70% coverage after deductible is met	\$2,500 co-pay and 50% coverage after deductible is met
Out-Patient Surgery	\$100 co-pay and 100% coverage after deductible is met	\$300 co-pay and 70% coverage after deductible is met	\$1,000 co-pay and 50% coverage after deductible is met
Out Patient Services (Lab, X-Rays, etc.)	100% Coverage after deductible is met	70% coverage after deductible is met	50% coverage after deductible is met
Emergency Room Visits (Deductible does not apply)	\$200 co-pay and covered at 100%	\$200 co-pay and covered at 100%	\$200 co-pay and covered at 100%





## Urgent Care Centers

- **New** - CARE Now Urgent Cares
- UCARE Urgent Cares
- Paseo Nuevo Urgent Care
- El Paso Children's Urgent Care



### Part of the PPO/Wrap Network

- \$50.00 Co-Pay
- 70% Co-Insurance
- After \$1500 Deductible

### EPCH Urgent Care

- \$50.00 Co-Pay
- Covered at 100% after \$300 Deductible



- UMC-EAST 1521 Joe Battle
- UMC-WEST 6600 N. Desert Blvd (**Employee Clinic**)
- UMC-DIETER 1485 George Dieter
- UMC-YSLETA 300 S. Zaragoza
- UMC- FABENS 101 Potassio

**Call 915-790-5700 for Appointments**  
Over 50 Different Providers





# Urgent Care Centers Locations

## CARENow Urgent Care

Location	Address
West	7845 N Mesa St, Ste A El Paso, TX 79932 915-206-4690
Cimarron	7480 Paseo Del Norte Blvd El Paso, TX 79911 915-308-2060
Edgemere	12371 Edgemere Blvd, Ste 207 El Paso, TX 79938 915-856-0008
Kenworthy	10765 A Kenworthy Ste. A El Paso, TX 79924 915-320-4021
Zaragoza	1801 Zaragoza Road El Paso, TX 79936 915-249-3106
Viscount	9100 Viscount Blvd El Paso, TX 79925 915-594-4475
East	9640 Montwood Dr. Ste A El Paso, TX 79925 915-401-8100

## U CARE

Location	Address
Zaragoza	3051 N. Zaragoza Rd El Paso, TX 79938 915-213-7222
Eastlake	13472 Eastlake Blvd El Paso, TX 79928 915-465-3363
Lee Trevino	1618 N Lee Trevino Dr. Ste D El Paso, TX 79936 915-221-1270

## Paseo Nuevo Urgent Care

Location	Address
East	12350 Paseo Nuevo Drive El Paso, TX 79928 915-225-4470

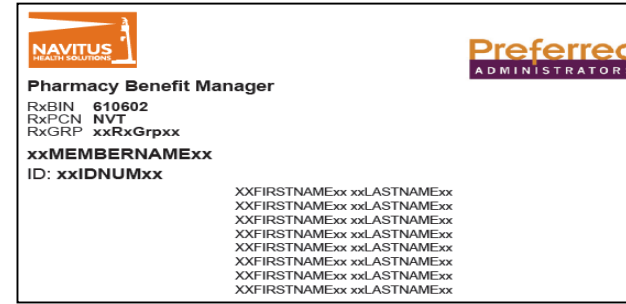
## EPCH Urgent CARE

Location	Address
East	3260 N Zaragoza Ave, Bld D, Ste 407 El Paso, TX 79938 915-225-4470





# Navitus- Pharmacy Vendor



- Curbside service
- Delivery to office (UMC & Annex building)
- Mail Service

- Replacement or additional cards, please contact Navitus at 855-673-6504

Pharmacy Benefits	UMC Pharmacies (90-day supply after prescription deductible)	In Network Pharmacies (Retail) (30-day supply after prescription deductible)
Deductible per year	\$50	\$100
Generic	\$10 co-pay	\$40 co-pay
Brand Name	\$30 co-pay	\$65 co-pay
Non-Formulary	\$60 co-pay	\$90 co-pay
Specialty	\$150 co-pay and will be dispensed at 30-day supply	



# Dental-METLIFE



## DHMO (In-Network Dentists Only)

- Offers discounts within network providers
- Your card will be mailed

## Dental Indemnity PPO (In/Out of Network Dentists)

**Deductible: \$50** single / **\$150** for family

### Preventative Care

Covered 100% Semi-Annually

Basic Restorative covered at 80%

Major Restorative covered at 50%

### Orthodontia for Adults & Children

\$1,250 Lifetime Max up to age of 19

### Annual Max

**\$1,500** for all services combined



# Superior Vision



## In-Network Provider Co-Pays

\$10 – Eye exam

\$25 – Contact lens fitting

\$25 – Frames and/or eyeglass lenses

**Standard Progressive Lenses covered at 100%**

## Allowance

**\$150** for frames or **\$150** for contacts



# Flexible Spending Account-FSA

## Medical FSA – Flexible Spending Account

Contribute up to **\$3200**. Covers out-of-pocket qualified medical costs.

- **\$640** or less can carry over at the end of the plan year. (*Must re-enroll in plan*)

*Your contribution amount is linked to your current debit card.*



## Dependent Care FSA – Flexible Spending Account

Contribute up to **\$5000 or \$2,500** if married and filing separately

- Care for your child who is under age 13
- Daycare, nursery school and pre-school

*Requires completion of a Reimbursement Claim form*



# Flexible Spending Account-FSA

## Enrollments **Must** be done every year.

- \$640 or less will carry over at the end of the plan year. (*must re-enroll in plan*)
  - Valid (un-expired) FSA-Medical Debit cards will be re-loaded with your new election amount.
  - The current plan year must be used by September 30, 2024.
  - All claims must be submitted to Preferred Administrators no later than November 30, 2024.
- 
- FSA Member Portal- gives you quick access to your FSA Medical and Dependent account Information.



Go to <https://preferredadmin.wealthcareportal.com> to set up your account.



# Life and AD&D Insurance Coverage



## **AD&D (Free)**

Two times your annual salary up to a maximum of \$100,000 provided at no cost!

## **Basic Term Life Insurance (Free)**

One times your annual salary up to a maximum of \$60,000 provided at no cost!

## **Supplemental Term Life Coverage**

- Self Coverage - 1x's to 5x's your Annual Salary Benefit up to a max of \$750,000  
EOI Required for 3 to 5x's coverage
- Spouse Coverage - is \$5,000
- Children Coverage - is \$2,000 (*Age 19-26 Proof of Student Status is required*).
- Family Coverage - Spouse \$5,000 & Children \$2,000



# Long Term Disability



## Non-Exempt Associates Coverage Levels:

- 25%, 40% or 50%, Maximum monthly benefit \$5,000
  - **Eligibility:** Unable to work after 90 consecutive days due to eligible covered injury or illness.

## Exempt Associates Coverage Levels:

- 60%, Maximum monthly benefit of \$5,000, May use after 180 days of service.
  - **Eligibility:** Unable to work after 60 consecutive days due to eligible covered injury or illness.







# Critical Illness - New



Critical illness insurance is a supplemental health product that may provide benefits if you or your covered spouse suffers a covered illness. This benefit helps to offset costs for treatments, test and services.

Your critical Illness Coverage	
Eligibility description	All full-time and part time associates
Benefit Amounts	\$10,000 - \$40,000
Spouse Coverage	\$10,000 - \$40,000
Covered Conditions	
Portable	Yes
Pre-X	Waived
Heart Attack	100%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas or intestine.)	100%
Non-invasive Cancer	25%
Invasive cancer	100%
End state renal (kidney) failure	100%
Arterial/vascular disease	25%
Multiple Payouts	Yes
Guarantee Issue Amounts	Up to \$40,000
Wellness	\$50



## Plan Year 2025 (Biweekly Premiums 10/01/2024 – 9/30/2025)

Refer to the “Benefits” tab in the Hospital Intranet for information on all UMC benefits.	<b>Associate Only</b>	<b>Associate + Spouse</b>	<b>Associate + Child(ren)</b>	<b>Associate + Family</b>
<b>Medical - Fulltime</b>	36.88	122.95	90.03	132.82
<b>Medical - Part-time</b>	60.30	195.59	145.46	213.18
<b>MetLife - Dental DMO</b> <i>Discounted Dental Plan</i>	3.98	6.64	7.97	12.95
<b>MetLife - Dental Indemnity</b> <i>Traditional Dental Plan</i>	11.60	22.45	29.99	40.95
<b>Superior Vision</b>	4.07	8.47	7.22	12.26
<b>Lincoln Financial Group - Supplemental Life</b>	Based on Associate’s age category and annual salary.			
<b>Lincoln Financial Group - Dependent Life</b>	.55	.55	.55	.55
<b>Lincoln Financial Group - Hospital LTD</b>	Provided by the Hospital at no Cost (Exempt Associates)			
<b>Lincoln Financial Group - Voluntary LTD</b>	Based on Associate’s age category and plan selection of coverage level.			
<b>Lincoln Financial Group - Critical Illness Plan</b>	Critical Illness benefits pay a lump sum benefit to the insured upon diagnosis of a comprehensive list of covered critical illness conditions and can be implemented with an annual wellness/health screening benefit. This benefit helps offset costs for treatments, tests and services. Benefits are paid directly to the insured.			



# UMC Retiree Requirements

## *Medical/RX, Dental and Vision Benefits*

- Must be 60 years of age with 20 years of service at UMC, El Paso Health of UMC Foundation
- Coverage up to age 65 (Medicare eligible)
- Retirees may enroll their eligible spouse and dependents:
  - When retiree coverage expires COBRA will be offered to spouse and dependents for 36 months.
- Eligible for retirement according to TCDRS (Texas County and District Retirement System) 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.



# TCDRS - Texas County and District Retirement System

- Full-time and Part-time associates
- 5% mandatory contributions begins immediately
- Funds earn 7% compound interest (*after 1 year of employment*)
- Vested after 8 years of employment
- Fund matches at 200% per dollar contributed at retirement
- Lifetime pension



TCDRS: 800-823-7782

[memberservices@tcdrs.org](mailto:memberservices@tcdrs.org)

**Important:** Log in to set up account and update beneficiary information

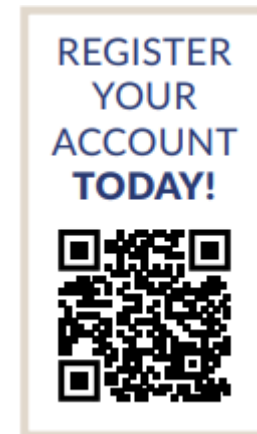
*When can you retire?*

## **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)



# Texas County and District Retirement System (TCDRS)

Call 800-823-7782 to obtain your Account Number

Log into [TCDRS.org/OwnIt](https://TCDRS.org/OwnIt) to set up your account

See your account balance and retirement eligibility

**Important:**

**Set up or update your beneficiaries!**

Welcome to TCDERS!

Thank you for registering for online account access. This will only take a few minutes and give you access to your account balance, benefit estimates, and more.

Let's find your account

1 2 3 4

Enter your Social Security number ?

XXX-XX-XXXX

Enter your date of birth

mm/dd/yyyy

I agree to the [Terms of Use](#)

CANCEL NEXT →



# VOYA - Voluntary Retirement Program



403(b) and 457(b) Plans for Full & Part Time

Contribution IRS Limit - \$23,000 (on both plans)

Over age 50 Catch Up - \$7,500

Contributions

May be a % or Flat Dollar Amount (min is \$10)

**Representative Joel Hernandez (915) 543-4902**



# UMC Growth and Resilience Team



## Resiliency & Growth

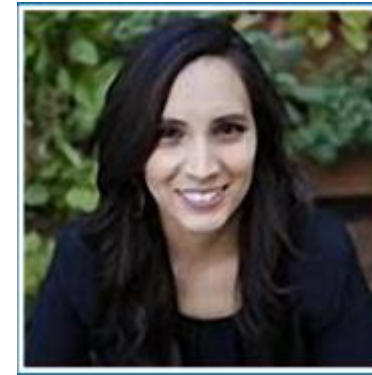
Mental health is just as important as physical health. It affects how we think, feel, and act. It is normal to feel stress, anxious, worried, or even fearful. However, if you feel like you need extra support or feel like your day-to-day is hindered, we encourage you to seek support from the resource available to you. UMC provides confidential, on-site counseling to all Associates, free of charge. They offer one-on-one confidential counseling to all Associates.



**Dr. Sofia Reynoso-Crow**  
Administrative Director



**Maria Teresa Morales, LMSW**  
Counselor



**Claudia Rodriguez, MC**  
Educator

To schedule a counseling appointment or request an iCare associate call or text (915) 294-6321





# Employee Assistance Program (EAP)



Employee Connect

Toll Free Crisis Hotline  
1-877-562-6467

## 5 FREE Counseling Sessions

For all associates and immediate family members under our medical plan

- No waiting period
- Counseling services offered for:
  - Personal problems, financial difficulties, marital problems, mental health disorders, substance abuse issues
  - Legal and financial matters, family planning
  - Locating child or elder care, moving and relocation

## Travel Connect

- Medical emergency help and transportation
- Emergency travel arrangements
- Medical, dental and legal referrals
- ID recovery assistance
- Recovery of lost or stolen documents or luggage
- Language translation services



The card has a red border and contains the following text:  
**EmployeeConnect<sup>SM</sup>**  
**EMPLOYEE ASSISTANCE PROGRAM SERVICES**  
To find out more:

- Visit [GuidanceResources.com](http://GuidanceResources.com)  
username: LFGSupport password: LFGSupport1
- Download the GuidanceNow<sup>SM</sup> mobile app
- Call 888-628-4824

At the bottom, there are logos for Lincoln Financial Group and COMPSYCH.



# UMC - DealSpot



**The Exclusive Savings Marketplace for UMC-El Paso Associates**



# Adding NEW Dependents and/or Spouse

You **MUST** complete the Benefits Enrollment Form (OE) in HR to add them into Lawson prior to the OE Window.

If adding a spouse (opposite or same sex) please submit your common-law certificate or marriage license. If adding dependent children please submit their birth certificates.

## Passive Enrollment

If you are not making changes to your Medical, Dental, Vision and Life Insurance coverage, they will carry over to the new fiscal year. **Exception:** if you want to start, re-start and/or roll-over \$640 or less to the new plan year, you **must re-enroll**.



# Open Enrollment Window (Sept 18<sup>th</sup> – 22<sup>nd</sup>)

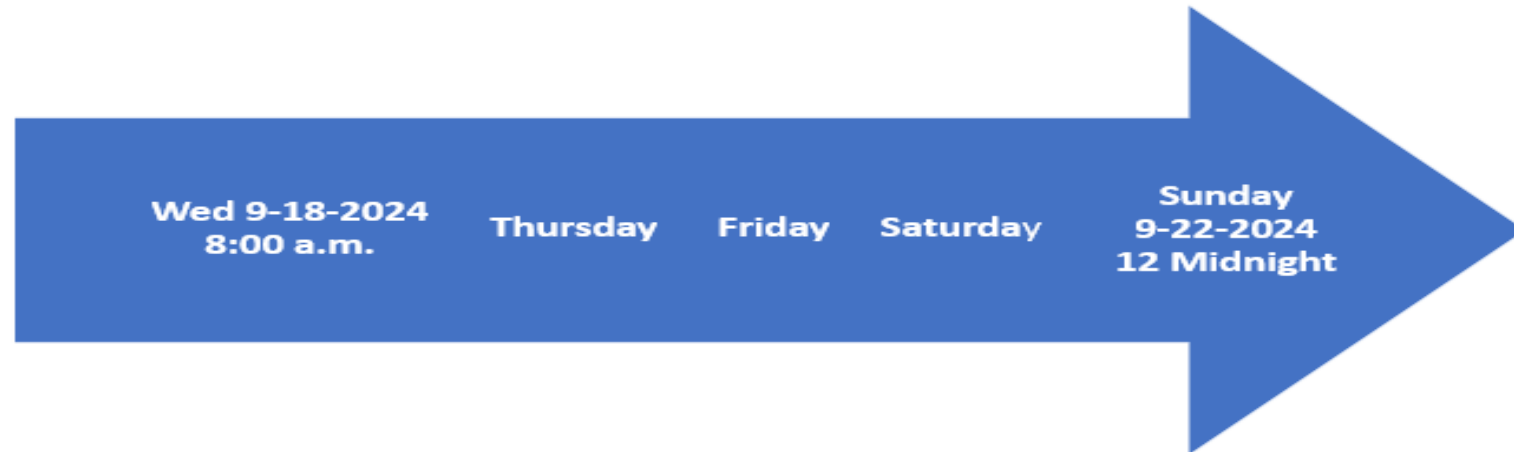
On-Line Accessibility via the Hospital Intranet or email link sent by Norma Gonzalez  
(Lawson-Infor - will need Windows username and password to log in)

The screenshot shows a web browser window with the 'infor' logo in the top left. The address bar contains the URL '/lawson/xbnnet/benannenroll.htm'. The page title is 'Benefits Enrollment'. The main content area starts with 'Welcome to Benefits Enrollment' followed by the text: 'On-Line Open Enrollment is September 18th - 22nd. The new plan year is effective October 1, 2024 - September 30, 2025.' Below this, it states: 'Flexible Spending Accounts must be restarted every plan year. In order to receive \$640 or less of unused Medical FSA funds, you must re-enroll for the new plan year. Max medical FSA is \$3,200 and Dep. FSA (Daycare Expenses Only) is \$5,000 or \$2,500 if married filing separately.' A 'Continue' button is located in the bottom right corner of the page.

Complete enrollment process by  
printing confirmation page!!!  
Enrollment is complete.



# Open Enrollment Window (Sept 18<sup>th</sup> – 22<sup>nd</sup>)



## In-Person Computer Assistance:

9/19/2024 Thursday	8:00am to 4:00pm	HR Training Room Annex Bldg. 3 <sup>rd</sup> Third Floor
9/20/2024 Thursday	8:00am to 5:00pm	El Paso Health / Preferred Admin.



# Questions



**Norma Gonzalez, Benefits Supervisor**

[ngonzalez@umcelpaso.org](mailto:ngonzalez@umcelpaso.org)

(915) 521-7580

**Yvette Aguilar, Benefits Specialist**

[yaguilar@umcelpaso.org](mailto:yaguilar@umcelpaso.org)

(915) 521-7071



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