

MEDICAL & PRESCRIPTION COVERAGE FOR MEDICARE ELIGIBLE RETIREES, DEPENDENTS AND SURVIVING SPOUSES

BENEFITS 2025

For Medicare eligible retirees and dependents

- Current UT CARE enrollees' coverage will roll forward. No action is required.
- You can add Medicare-eligible dependents to UT CARE during the UT CARE Annual Enrollment.
- Must be enrolled in Medicare A and Medicare B to participate.

CHECKLIST

Review

- UT CARE Medicare materials from Blue Cross Blue Shield of Texas and Express Scripts
- Dependent eligibility requirements

Make Elections Nov 1–15

- Log into *My UT Benefits*
- Declare tobacco user or non-user status
- Add / drop UT CARE coverage
- Add / remove UT CARE dependents
- Review your future benefits within *My UT Benefits*
- Register for the UT Living Well platform, powered by Limeade

Follow up by November 30

- Upload dependent documents if required
- Submit evidence of waiver (EOW) if enrolling in Premium Sharing Credit

New Plan Year Begins January 1

- UT CARE prescription deductible (\$200) resets



ID CARDS

- Keep UT CARE medical and prescription ID cards – these are not being reissued for 2025.
- Expect new UT CARE medical ID cards **only for newly elected** UT CARE coverage.

IMPORTANT

If you take no action, your current UT CARE coverage or UT CARE opt out status will continue January 1, 2025.

If you enroll in a non-UT Medicare Advantage or Medicare Supplement plan, you will be disenrolled from the UT CARE medical and prescription plans and \$10,000 basic life insurance.

You can use TRICARE coverage or outside Medicare coverage to waive your UT Medical insurance and access available premium sharing for other UT voluntary coverages.

To use your outside Medicare coverage to waive your UT CARE plan, you must elect to waive UT CARE and upload proof of outside coverage in the enrollment platform, *My UT Benefits*.

UT CARE Premium Rates for 2025

See the UT CARE Premium Rates for Retirees and Surviving Spouses below.

For UT CARE Retirees and Surviving Spouses who cover a family member enrolled in UT SELECT, the monthly premium is a **blended** rate between UT CARE and UT SELECT. Please log in to *My UT Benefits* to see the adjusted monthly premium rate.

For Retirees

PLAN	RETIREE	RETIREE & SPOUSE	RETIREE & CHILD(REN)	RETIREE & FAMILY
EFFECTIVE JANUARY 1, 2025				
UT CARE Medical* THRU 12/31/25	\$0 <i>no change</i>	\$335.94 \$23.44 <i>increase ▲</i>	\$351.36 \$24.52 <i>increase ▲</i>	\$661.56 \$46.16 <i>increase ▲</i>
Tobacco Premium Program \$0 to \$90 per month based upon tobacco user status				

For Surviving Spouses

PLAN	SURVIVING SPOUSE ONLY	SURVIVING CHILD(REN) ONLY	SURVIVING SPOUSE & CHILD(REN)
EFFECTIVE JANUARY 1, 2025			
UT CARE Medical* THRU 12/31/25	\$352.37 \$9.11 <i>increase ▲</i>	\$352.37 \$9.11 <i>increase ▲</i>	\$704.75 \$18.22 <i>increase ▲</i>
Tobacco Premium Program \$0 to \$90 per month based upon tobacco user status			

* Basic Coverage package includes medical, prescription, \$10K Basic Life for retirees.

Plan Notes for 2025

UT CARE™ MEDICARE PPO

- Current UT CARE enrollees' coverage will roll forward. No action is required. The UT CARE plan year is January 1, 2025 to December 31, 2025.
- There is a change to the UT CARE Part D prescription plan design: there will now be a \$2,000 out of pocket copay limit. Once a person pays up to \$2,000 in prescription copays, there will be no more prescription copays within the same plan year. The plan year begins every January 1.
- Insulin cost limits will be in place so that no deductible applies and no more than \$35 copay will be collected for a one month supply.

LIVING WELL PLATFORM POWERED BY LIMEADE Register for Limeade ONE

Our well-being and engagement program designed to help you live your best life. Achieve your physical, emotional, financial, and work well-being goals with personalized activities. When you participate in activities, you'll earn points toward recognition all while achieving your best self.

Visit ut.limeade.com to register, then download the *Limeade ONE* app to check in on your progress on the go!

ADDITIONAL UT CARE RESOURCES

UT CARE Website

www.bcbstx.com/retiree-medicare-ut/faqs

UT CARE Customer Service

(877) 842-7562 (Available 24/7)

UT CARE Medicare Part D

(800) 860-7849 (Express Scripts)

Office of Employee Benefits

UT CARE Website

utbenefits.link/UTCARE

UT Benefits Billing

For outstanding accounts and payment questions

utbenefits.link/UTBenefitsBilling

Contact Your Institution

utbenefits.link/hrcontacts