



# 2020 HOUSE STAFF GUIDE



**University  
Health System**

Thinking beyond

# CONTACT INFORMATION



## Human Resources Contact Information

### Employee Benefits

Mail Stop 99-1  
210-358-2056  
210-358-2324  
210-358-4765 (Fax)  
UHS.Benefits@uhs-sa.com

### Leave of Absence (LOA)

210-358-0055  
210-358-0579  
210-358-4313  
210-358-2230

### Accommodations

210-358-2230

### Retirement

210-358-2072  
210-358-2887  
210-358-4313

## Benefit Vendor Contact Information

### Medical

CFHP Member Services (HMO)  
210-358-6090  
www.cfhp.com  
Group #004012-0006



First Health (PPO)  
www.myfirsthealth.com

Prescription (Navitus)  
866-333-2757  
www.navitus.com

### Healthcare Access Assistance

Nurse Link  
210-358-3000



### Dental

Guardian DHMO  
888-618-2016  
www.GuardianAnytime.com  
Group #00439701  
Network: Managed DentalGuard



Guardian PPO  
800-541-7846  
www.GuardianAnytime.com  
Group #00541841  
Network: DentalGuard Preferred

### Vision

Eyemed  
866-299-1358  
www.Eyemed.com  
Group #9712944  
Network: Select



Envolve  
(under the University Family Care Plan)  
800-434-2347  
<https://visionbenefits.envolvehealth.com/>

### Basic Term Life

Reliance Standard  
800-351-7500  
Group #GL-668938



### Dependent Term Life

Reliance Standard  
800-351-7500  
Group #GL-668938

### Retirement Savings

457b/403b Plans  
Voya Financial®  
San Antonio Office 210-979-8277  
Customer Service: 800-584-6001  
<https://UHS.beready2retire.com/>



### Short-Term Disability

Reliance Standard/Matrix  
866-533-3438  
Group #VPS-671374



### Long-Term Disability

Reliance Standard/Matrix  
866-533-3438  
Group #LTD-669900

### Supplemental Disability

Principal/Benefit Source  
210-340-0777  
Text: 210-240-2574  
UHSBenefits@BenefitSourceSolutions.com

### Pet Insurance

Nationwide  
877-738-7874  
[www.petinsurance.com/uhsresidents](http://www.petinsurance.com/uhsresidents)



### Flexible Spending Account

Total Administrative Services (TASC)  
800-422-4661  
[www.tasconline.com/mytasc](http://www.tasconline.com/mytasc)



### Flexible Spending Store

[www.fsastore.com/uhs](http://www.fsastore.com/uhs)  
888-372-1450



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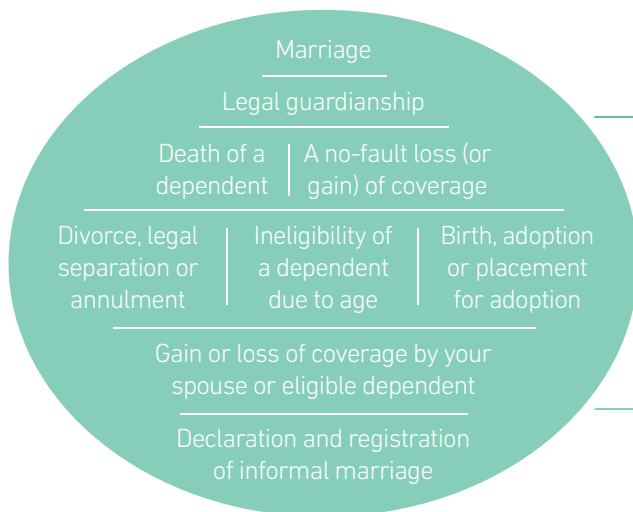
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This booklet is not a comprehensive description of plan benefits. For more detailed information, please refer to the plan documents available in Human Resources, or on the UHS Intranet. You can find additional information in the legal documents that govern the Plans. University Health System reserves the right to amend, modify, or terminate any of the Plans, in whole or part, at any time. The employee benefit programs are not, individually or collectively, an employment contract and do not give any employee any right to be retained in the services of the Health System. Contact the Human Resources Department for more information.



## 2020 Benefits Enrollment

The information included in this guide provides details about your options and instructions for using your benefits. Unless you have a qualifying change in status, your benefit elections will remain in effect for the 2020 calendar year. This guide does not provide comprehensive details about the benefit plans. If you have questions, dedicated Human Resources professionals are available to help you from 7:30 a.m. to 5 p.m., Monday through Friday.



### Qualifying Status Changes

Benefit election changes can be made outside of your new hire period and open enrollment if you experience a qualifying event. Documentation supporting the qualifying event must be submitted within 31 days to Human Resources.

## Dependent Verification

A full list of acceptable dependent documentation is available on the UHS Intranet under Benefits. Documentation may be submitted to [UHS.Benefits@uhs-sa.com](mailto:UHS.Benefits@uhs-sa.com). Please put your name, employee ID and phone number on the documentation.

#### For Your Spouse:

Marriage license

#### For Your Common Law Spouse:

Declaration and registration of informal marriage

#### For Your Child:

Birth certificate

Court orders for adopted children

#### For Your Grandchild:

Court orders giving you legal guardianship

#### For Your Plus One Qualifying Adult:

3 evidenced items (refer to UHS Intranet)

## If you leave University Health System

The medical, dental, and vision coverage will extend through the last day of the month of your residency with University Health System. All other benefits will terminate on your last day worked. However, you have the right to temporarily extend some of your coverages under certain circumstances. Contact the Human Resources Department for further information on the extension provisions.

### Coverage Effective Dates

Benefit elections are effective the 1st of the month following your hire date. If you elect Medical insurance then it will be effective on your hire date.





<b>Annual Deductible</b>	The amount you must pay before the Plan begins paying benefits.
<b>Annual Out-of-Pocket Maximum</b>	The limit on the amount of medical expenses you pay in a calendar year. The out-of-pocket maximum does not include any charges over allowable charges, co-payments or charges that are ineligible expenses under the Plan.
<b>Co-payment</b>	A set fee that you pay for medical services, such as \$15 for an office visit to your primary care doctor, when using the University Health System network. After your co-payment, the Plan generally pays 100 percent of covered expenses. Co-payments do not count toward the accumulation of your deductibles or out-of-pocket maximums.
<b>Co-insurance</b>	The percentage of cost associated with the medical services paid by you. The co-insurance is 30 percent of the medical service cost after the deductible and co-payment up to the annual out-of-pocket maximum.
<b>Medical Emergency</b>	A sickness or injury in which failure to get immediate medical care could seriously threaten your life or health. Examples of medical emergencies include apparent heart attacks, obvious fractures and deep cuts requiring immediate medical attention.
<b>Primary Care Physician (PCP)</b>	The provider who acts as your primary physician and may refer you to specialists. Your PCP can be a family practitioner, general practitioner, internal medicine physician or pediatrician.

## Nurse Link

Available 24 hours a day, 7 days a week, Nurse Link will assist you with routine and referral appointments, health information or nurse advice for symptoms-based questions, and access to University Health System pharmacies. Just call 210-358-3000.





## I want to enroll in Medical

### The University Family Care Plan provides two networks:

#### UHS Family Network

Consists of University Medicine Associates, UT Health San Antonio, and other designated providers.

#### You Must Select a Primary Physician

For the UHS Family Network go to: [www.cfhp.com](http://www.cfhp.com)

The physician number must be selected in self-service when enrolling.

#### First Health Network

Consists of physicians/facilities outside of the University Health System family.

For the First Health Network go to: [www.myfirsthealth.com](http://www.myfirsthealth.com)

## I don't want to enroll in Medical

### Medical insurance is a condition of employment

#### Proof of Medical Coverage

You must provide proof of other medical coverage within 30 days to waive the University Family Care Plan.

#### Submission of Other Medical Coverage

Fax: 210-358-4765 Attn: Benefits  
E-mail: [UHS.Benefits@uhs-sa.com](mailto:UHS.Benefits@uhs-sa.com)

#### You Must Provide Proof of Other Medical Coverage

Without proof of coverage you will be defaulted into Employee Only coverage. Changes can only be made if you experience a qualifying event or during Open Enrollment.

## University Family Care Plan

Category	Monthly Premium
Employee	\$90.22
Employee + Spouse/Domestic Partner	\$160.70
Employee + Child(ren)	\$158.16
Employee + Family	\$279.71

# MEDICAL BENEFIT SUMMARY



## University Family Care Plan

Features	UHS Family Network	First Health Network
<b>Annual Deductible</b> Individual/Family	None	\$575/\$1,155
<b>Out-of-Pocket Maximum</b> (after deductible) Individual/Family	None	\$4,600/\$9,200
<b>Medical Care</b> Physician's office, including prenatal care	\$15 per visit	30% coinsurance after deductible
<b>Preventive Care Services</b> Well baby care (under age two) & Physical exams (annually) Pediatric & Adult Immunizations / Mammography Services	No co-payment	30% coinsurance after deductible 30% coinsurance after deductible
<b>Prescribed Medical Services and Supplies</b> Radiation Therapy & Lab Tests Durable Medical Equipment	No co-payment No co-payment	30% coinsurance after deductible 30% coinsurance after deductible
<b>Hospital Inpatient</b> (pre-authorization required) All inpatient covered services and supplies, ICU, oxygen and hospital ancillary charges (excludes mental health) Physicians' charges, including surgery	\$100/day; \$500 max/ per confinement No co-payment	30% coinsurance after deductible 30% coinsurance after deductible
<b>Outpatient Surgery</b> (pre-authorization required) Services supplied in connection with surgery Outpatient surgery facility charge Outpatient Therapy	No co-payment \$100/visit \$15 per visit	30% coinsurance after deductible 30% coinsurance after deductible 30% coinsurance after deductible
<b>Behavioral Health Services</b> Acute inpatient covered services, supplies for the treatment of mental illness, residential treatment center for children and adolescents, crisis stabilization unit Outpatient visits for crisis intervention and evaluation Outpatient visits for mental illness	\$100/day; \$500 max/ per confinement \$15 per visit \$15 per visit	30% coinsurance after deductible 30% coinsurance after deductible 30% coinsurance after deductible
<b>Alcoholism and Chemical Dependency</b> All medically necessary outpatient covered services Inpatient Outpatient	\$100/day; \$500 max/ per confinement \$15 per visit	30% coinsurance after deductible 30% coinsurance after deductible
<b>Skilled Nursing Facility</b> Up to 60 days per condition/year including semi-private room, lab and X-ray	\$15 per day	30% coinsurance after deductible
<b>Home Health Care</b> Part-time or intermittent	No co-payment (60 visit max, per service)	30% coinsurance after deductible
<b>Hospice</b>	No co-payment	30% coinsurance after deductible
<b>Medical Transportation</b> Ambulance services when medically necessary	\$100 per incident	30% coinsurance after deductible
<b>Urgent Care</b>	\$20 per visit	30% coinsurance after deductible
<b>Emergency Room</b>	\$100 co-pay waived if admitted	30% coinsurance after deductible
<b>Prescription Drugs</b>	Generic Drugs Preferred Brand Drugs Non-preferred Drugs	Co-payment waived if filled at a University Health System Pharmacy \$20 (30 day) \$40 (90 day) \$40 (30 day) \$60 (90 day) \$60 (30 day) \$100 (90 day)
<b>University Health System Rx Mail-order Service</b> Maintenance drug refills Prescription must be written by a University Health System, UMA, or UT Health physician	No co-payment	No co-payment

# MEDICAL PRESCRIPTION DRUG FEATURES



If you enroll in medical coverage, your prescription drug coverage is provided and managed by Navitus through Community First Health Plans. The Prescription Drug Program provides benefits for both short-term and long-term medication.

Prescription drug co-pays are based on a three tier level: Generic Drugs, Preferred Brand Drugs and Non-Preferred Drugs. Co-pays are waived if filled at a University Health System Pharmacy.



Prescriptions can easily be managed and refilled by downloading the RefillPro smartphone app. This app has the following features:

- Get text messages to pick up prescriptions
- Order refills by taking a photo of the bar code on the label

For questions about prescription refills on the app call 210-743-4022.

\*Will transition to MyChart in May 2020

For more information regarding prescriptions, please consult the Formulary Drug Listing and the Drug Rider available on the UHS Intranet.







## Retail Pharmacy Access:

Through the Prescription Drug Program you have access to a large number of retail pharmacies. You and your family can utilize a retail pharmacy when filling a prescription at any time. Prescriptions filled at a retail pharmacy are subject to co-pays. Prescriptions that should be taken to a retail pharmacy include:

- Any medication not listed in the Preferred Drug List unless otherwise noted.
- Immediate needs or emergency medications.
- Prescriptions needed after University Health System pharmacy hours, on weekends or holidays.



## Pharmacy RX and Go Program (Mail Order Medication):

Use this option if your medication has a Mail Box symbol next to the drug name on the Preferred Drug List to receive eligible medications at no charge.

**1st Step:** Fill out the Prescription Mail-Out Request Form completely.

**2nd Step:** Determine if it's a new prescription or refill:





- New Prescriptions: Attach the prescription to the Mail-Out Request form or have the prescription sent electronically to UHS Downtown Pharmacy (RBG).
- Refills/Transfers: Submit Mail-Out form electronically on the UHS Intranet or fax the form to 210-358-9650. You may also send via interdepartmental mail to MS 36-2.

For more information, visit  
[UHS Intranet > Services > Pharmacy > Rx and Go Site](#)

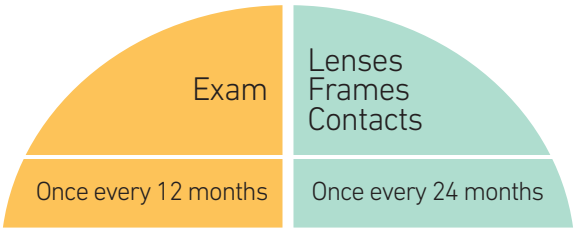
# MEDICAL ENVOLVE VISION PLAN



If you elect the University Family Care Plan, you will have access to the Envolve vision benefits. To locate a network provider under this plan, you can visit their website at <https://visionbenefits.envolvehealth.com/>. There is a \$10 exam co-pay. The premium is included in your medical insurance premium. Below is a list of services provided under the Envolve vision care plan:

Vision Care Services		In-Network Cost
	Eye Exam	Paid in Full (after \$10 co-pay)
	<b>Contact Lens Fit and Follow-up (in lieu of glasses):</b>	
	Fitting, Follow-up & Lenses	\$125 allowance
	<b>Lenses</b>	
	Single	Paid in Full
	Bifocal	
	Trifocal	
	Lenticular	
	<b>Frames (in lieu of contacts)</b>	
	Frames - Retail Value	\$125 Allowance
	LASIK	15% off at LasikPlus

## Benefit Frequency



## Online Eyewear Discounts

Discounts on extra pairs of contacts, sunglasses, and eyeglasses are available to members at [www.framesdirect.com](http://www.framesdirect.com).

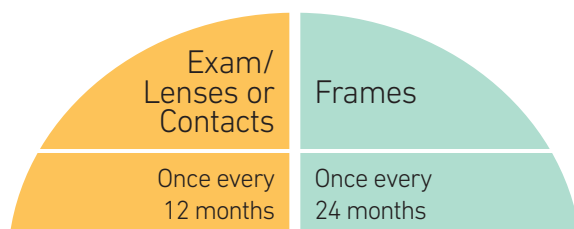
# EYEMED VISION PLAN



University Health System offers comprehensive vision coverage through EyeMed. EyeMed provides benefits for eye exams and your choice of frames and lenses, or contacts. To locate a participating provider, log onto [www.eyemed.com](http://www.eyemed.com) and go to "Select" network or call 866-299-1358.

Vision Care Services		In-Network Cost
	Exam with Dilation as Necessary	\$20 Co-pay
	<b>Contact Lens Fit and Follow-up</b> (Contact lens fit and follow-up visits are available once a comprehensive eye exam has been completed.)	
	Standard	Up to \$40
	Premium	10% off retail price
	<b>Frames and Lenses</b>	
	Frames	\$0 Co-pay, \$140 allowance; 20% off balance over \$140
	Standard Plastic Lenses	\$20 Co-pay
	Premium Progressive Lenses	\$20 Co-pay plus 80% less of \$120 allowance
	<b>Contact Lenses (allowance covers materials only)</b>	
	Conventional	\$0 Co-pay, \$140 allowance; 15% off balance over \$140
	Disposables	\$0 Co-pay, \$140 allowance; plus balance over \$140
	Medically Necessary	\$0 Co-pay, paid in full
	LASIK or PRK from U.S. Laser Network	15% off retail price or 5% off promotional pricing
	Freedom Pass	\$0 out-of-pocket for frames at participating providers

## Benefit Frequency



Coverage Category	Employee Monthly Premium
Employee	\$5.09
Employee + Spouse/Domestic Partner	\$9.68
Employee + Child(ren)	\$10.19
Employee + Family	\$14.97

## Mobile App



Search  
"Eyemed  
Members"  
in the App Store.



University Health System offers two dental plan options. Each plan has separate rates.

## Option I — Guardian Dental PPO

Guardian Dental PPO allows you to see any dentist that you would like nationwide. Under the PPO plan, you and your covered family members can receive additional savings by utilizing a Guardian-contracted dentist. To locate a contracted dentist, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com) and select the DentalGuard Preferred Network or call 800-541-7846. Below is a brief listing of deductibles, annual maximums and covered benefits. Additional charges may apply. Refer to the UHS Intranet for a detailed schedule of benefits.

Type of Benefit	Dental Benefits
Maximum Benefit Per Calendar Year	\$2,000
*Applies to all services except Orthodontic Treatment	
Maximum Rollover Per Covered Person	\$400
*Must see dentist at least once per year	
Orthodontic Lifetime Maximum Benefit Per Covered Person	\$1,500
<b>Individual Calendar Year Deductible Limit</b>	
Preventive and Diagnostic Services	Waived
Basic, Restorative and Major Services Combined	\$50
Orthodontic Treatment	Waived
<b>Family Calendar Year Deductible Limit</b>	
Preventive and Diagnostic Services	Waived
Basic, Restorative and Major Services Combined	\$100
Orthodontic Treatment	Waived
<b>Benefit Percentage</b>	
Preventive and Diagnostic Services	100%
Basic and Restorative Services	80%
Major Services (includes implants provided if medically necessary)	50%
Orthodontic Treatment (adult and children)	50%

Coverage Category	Employee Monthly Premium
Employee	\$25.60
Employee + Spouse/Domestic Partner	\$51.13
Employee + Child(ren)	\$68.67
Employee + Family	\$89.46



Download the mobile app. Search "Guardian" in the App Store.



## Option II — Guardian Dental HMO

Guardian Dental HMO requires you and your covered family members to select a general dentist from their provider network. Your primary general dentist will refer you to a specialist for extended services if needed. To locate a contracted dentist, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com) and select the Managed DentalGuard Network or call 888-618-2016. Below is only a partial list of covered dental services and fees. Additional charges may apply. Refer to the UHS Intranet for a detailed schedule of covered services and fees.

Type of Benefit	You Pay
Office Visit Co-payment	\$5
General Anesthesia (Local)	\$0
Dentures	\$260
Cleaning (prophylaxis) Frequency	\$0 2 in 12 Months
Fillings (one surface)	\$0 - \$30
Fluoride Treatments Limits	\$0 Under Age 18
Orthodontia Limits (Treatment in progress is not covered)	\$2,285 Adults & Child(ren)
Root Canal	\$90 - \$280
Sealants (per tooth)	\$10 - \$35
Simple Extractions	\$0
Single Crowns	\$210 - \$290
Surgical Extractions	\$25 - \$75
X-rays	\$0

Coverage Category	Employee Monthly Premium
Employee	\$11.42
Employee + Spouse/Domestic Partner	\$18.38
Employee + Child(ren)	\$25.45
Employee + Family	\$28.92



Download the mobile app. Search "Guardian" in the App Store.

# TERM LIFE INSURANCE



## Basic Term Life and Accidental Death and Dismemberment Insurance (AD&D)

Basic Term Life Insurance and AD&D is automatically provided to funded House Staff members at no cost.

The amount of your Basic Term Life coverage is \$25,000 subject to applicable age reductions for eligible employees age 65 and over according to the schedule in the policy. If you should become disabled prior to age 60, premiums for life insurance can be waived after a six month disability. At the end of your residency, a conversion option is available.



## Dependent Term Life and AD&D Insurance

Life insurance coverage is available to purchase for your spouse and/or child(ren) at a minimal cost.

Dependent Coverage	Monthly Premium
\$10,000/Spouse \$5,000/Child	\$ .70
\$20,000/Spouse \$10,000/Child	\$1.40
\$30,000/Spouse \$15,000/Child	\$2.10



## Beneficiary Designation

Designate your beneficiary in PeopleSoft Self Service when enrolling or by completing a Benefits Change Form. You may change your beneficiary at any time.



# DISABILITY COVERAGE



## Short-Term/Long-Term Disability Insurance

Short-term and long-term disability insurance is provided to each eligible House Staff member at no charge. Disability insurance is provided for a non-work related injury or illness.

Short-term disability coverage will provide you with 70% of your weekly salary up to \$500 after a 15-day waiting period. Short-term disability is for any illness or injury you may experience, including pregnancy, HIV, HBV, AIDS, latex allergies, etc.

Long-term disability becomes effective after 90 days of illness or injury and is provided to you at a coverage level of \$2,000 per month.

Employee must file a claim with Reliance Standard by calling 877-202-0055.

## Pre-Existing Conditions

Benefits will not be paid for a total disability caused by, contributed by, or resulting from a pre-existing condition unless the insured has been actively at work for one full day following the end of twelve consecutive months from the date he/she became insured. Pre-existing condition means any sickness or injury for which the insured participant received medical treatment, consultation, care or services, including diagnostic procedures, or took prescribed drugs or medicines, during the three months immediately prior to the insured participant's effective date of insurance.



# SUPPLEMENTAL DISABILITY



Principal Life Insurance Company offers portable individual disability insurance that provides income to help pay for expenses you are responsible for such as health insurance, mortgage, car payment and much more if you experience a disability. Residents are eligible to purchase a minimum of \$2,500 up to \$5,000 of monthly benefit. Premiums are deducted from your personal bank account. If you purchase while a Resident, you will have the option to increase your monthly benefit with a letter of intent without evidence of insurability. Below are some features of this benefit offering:

## Plan Features:

- Benefit Update Rider
- Future benefit increase
- Waiver of premium
- Guaranteed rates up to age 65

## Plan Enhancements:

- Residual Disability
- Regular Occupation
- Cost of Living Adjustment
- Catastrophic Benefits



## Enroll Now

Call 210-340-0777, text 210-240-2574 or email [UHSBenefits@BenefitSourceSolutions.com](mailto:UHSBenefits@BenefitSourceSolutions.com). Residents enroll on a paper application and complete a 20-minute telephone interview and medical exam. The telephone interview can be completed by calling Principal at 888-835-3277 Monday through Thursday from 7 a.m. to 10 p.m. and on Friday from 7 a.m. to 7 p.m.

Supplemental Disability insurance policies are subject to issue and participation rules.

# PET INSURANCE



Nationwide offers two pet insurance coverage options at a 50%, 70% or 90% reimbursement rate. This coverage helps with the cost of maintaining your pet's health at any licensed veterinarian nationwide. Pet coverage is available for dogs, cats, birds, pigs, snakes, rabbits and more.

## Plan Features:

- Up to \$500 in emergency boarding
- Claim submission through e-mail or mobile app
- Up to \$500 lost pet benefit
- Up to \$1,000 to cover humane euthanization/burial cremation

\$250 Annual Deductible \$7,500 Annual Maximum Select 50%, 70% or 90% reimbursement rate under either coverage option.	Coverage Option 1: My Pet Protection	Coverage Option 2: My Pet Protection with Wellness
Vet Helpline Access 24/7	✓	✓
Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization, including X-rays, MRIs and CT scans	✓	✓
Prescription medication and therapeutic diets	✓	✓
Wellness exams, including preventive dental cleaning and vaccinations		✓
Spay/neuter		✓
Flea and tick prevention		✓
Heartworm testing and prevention		✓
Routine blood tests		✓



## Enroll Now

Go to [www.petinsurance.com/uhsresidents](http://www.petinsurance.com/uhsresidents) to enroll or call 877-738-7874 for more information.

Policies are portable and multiple pet discounts apply.

# FLEXIBLE SPENDING ACCOUNTS (FSA)



University Health System provides an opportunity to participate in two types of flexible spending accounts including a Health Care FSA and a Dependent Care FSA. These accounts allow you to set aside pre-tax dollars through payroll deductions to cover eligible expenses, which helps lower your taxable income.

Flexible Spending Account	Incur Expense by	Request Reimbursement by
2020 Health Care FSA	<b>March 15, 2021</b>	<b>June 14, 2021</b>
2020 Dependent Care FSA		

## How FSAs Work

### Fund the Account

Indicate the amount you want to contribute for the plan year up to the IRS limit for each account. Annual contributions will be deducted from your paychecks pre-tax in equal amounts through the end of the plan year. You cannot transfer funds from one FSA to another.

### Use the Funds

Once enrolled, FSA debit cards will be mailed to use for eligible expenses. Keep your card until the expiration date in case you re-enroll the following plan year. One additional card is available at no charge by contacting TASC at 800-422-4661. There is a \$10 fee for replacement debit cards.

### Separation from Employment

You can continue contributing to the FSA following the guidelines of COBRA with after-tax deductions. If you choose not to continue contributions through COBRA then you may use your available funds up to and on your termination date. Claims may be submitted up to 90 days after your termination.



FSA Debit Card



### Use It or Lose It

If you do not use all of the money in your accounts during the plan year or extension period and do not file for reimbursement by June 14 of the following year, you will forfeit the remaining balance. This is an IRS rule.



Manage your account with the MyTASC Mobile App. Search "TASC" in the App Store.

# HEALTH CARE FSA



The Health Care Flexible Spending Account exists to help you pay for health care expenses that are medically necessary, non-cosmetic in nature, and not fully covered under your medical, dental or vision plan.

## Health Care FSA Guidelines

Annual Limits	Minimum \$100 Maximum \$2,700 (IRS may revise limit)
Fund Availability	All elected funds are available when account is opened
Eligible Expenses	Expenses related to you or an IRS eligible dependent whether or not you are enrolled in the Health System's medical plan.
Pre-Tax Expenses	You cannot claim pre-tax expenses under your FSA, as these expenses have already been subject to a tax savings.

## Eligible FSA Health Expenses

For a full list of eligible expenses, review IRS Publication 502 at [irs.gov](https://www.irs.gov).

### MEDICAL EXPENSES

Co-Payments, Deductibles, Prescription Drugs, Infertility Treatments, Physical Therapy, Blood Pressure Monitor, Chiropractic Services, Heating Pads, Wrist Supports



### HEARING EXPENSES

Exams, Hearing Devices, Aids, Batteries



### VISION CARE

Exams, Contact Lenses, Frames, Lenses, Lasik Eye Surgery, Safety Glasses



### DENTAL EXPENSES

Deductibles, Co-Insurance, Braces, Crowns, Implants, Dentures, Fillings



## FSA Store

Don't lose your funds! The FSA store helps employees better manage their funds and is the only E-Commerce site exclusively stocked with FSA-eligible products.

Visit [fsastore.com/uhs](https://fsastore.com/uhs) to get started! Enter code EBF at checkout to get \$20 off \$200 or more.



# DEPENDENT CARE FSA



The Dependent Care Flexible Spending Account allows you to use pre-tax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care, so you (or your spouse) can work, look for work, or attend school full time.

## Dependent Care FSA Guidelines

Annual Limits	Minimum \$100 Maximum \$5,000 or \$2,500 if you are married but filing separately (IRS may revise limit)
Fund Availability	Account is funded as you make contributions each pay period (funds not provided upfront)
Dependent Eligibility	Child under age 13 Spouse/Dependent who is physically/mentally not able to provide self-care and who lived with you for more than half the year

## Eligible Dependent Care Expenses

- Licensed Day Care
- Before/After School Programs
- Summer Day Camp
- Adult Care Facilities
- Nursery School
- Babysitting

## Important Notes:

This account is not for health care expenses for you or your dependent. Review the IRS Publication 503 for a full listing of eligible and ineligible expenses.

If married, the total payments made in a taxable year, under this and any other dependent care plan cannot exceed the lesser of your earned income, or your spouse's earned income during the taxable year.



## IRS Regulations

IRS regulations state that you may not be reimbursed for day care expenses if you are off work due to illness or on a leave of absence.



# RETIREMENT PLANS



## 457(b) Deferred Compensation Plan

Deferred Compensation Plans provide a way for employees to build their retirement savings on a pre-tax basis through payroll deductions. The program allows all employees of University Health System to participate in a savings program that provides considerable savings from an income tax standpoint, as authorized by the Internal Revenue code. Employees may begin deferring compensation into their accounts at any time and may defer as much as they wish, up to current annual limits established by the Internal Revenue code.

### Retirement Plan Summary

Plan:	Limit:	Catch Up Contributions:		Vesting:
457(b) Deferred Compensation	1-100% of gross pay, but no more than \$19,000.	Beginning with the year you reach age 50, you may make additional contributions	For each one of your last three taxable years prior to age 65, you may additionally contribute if you did not make the maximum allowable contribution in previous years	There are no vesting requirements for the 457(b) Deferred Compensation Plan

*\* Contribution Limits are reviewed and updated annually by the IRS. Please contact Human Resources for the current contribution limit released subsequent to this publication.*

### Withdrawals:

In the case of an unforeseeable emergency, a participant may apply for withdrawal of an amount reasonably necessary to satisfy the emergency need. Call Voya at 800-584-6001 for more details.

### “Unforeseeable Emergency” Defined

A severe financial hardship to the employee, resulting from a sudden and unexpected illness, or accident of the employee or a dependent, loss of the employee's property due to casualty, or other similar extraordinary and unforeseeable circumstances arising from events beyond the control of the employee.

### How to Enroll

Representatives from our authorized investment organization are available to help you enroll in the plan and explain the many investment vehicles available to you. Log on to <https://UHS.beready2retire.com> 24 hours a day to view your account, change current contributions and manage your money.



**Voya Financial**

**210-979-8277**

# RETIREMENT PLANS



## 403(b) Savings Plan

In addition to the 457(b) Deferred Compensation Plan, University Health System offers employees a voluntary supplemental method of saving additional pre-tax dollars for retirement through a 403(b) Savings Plan. This supplemental retirement plan allows employees to set aside money through payroll deductions. Employees may begin deferring compensation into their accounts at any time and may defer as much as they wish, up to current annual limits established by the Internal Revenue code.

Retirement Plan Summary			
Plan:	Limit:	Catch Up Contributions:	Vesting:
403(b) Savings Plan	1-100% of gross pay, but no more than \$19,000.	Beginning with the year you reach age 50, you may make additional contributions.  An additional catch up limit is provided if you have at least 15 years of service with University Health System.	There are no vesting requirements for the 403(b) Savings Plan

*\* Contribution Limits are reviewed and updated annually by the IRS. Please contact Human Resources for the current contribution limit released subsequent to this publication.*

### Withdrawals:

In the case of a hardship, a participant may apply for withdrawal of an amount reasonably necessary to satisfy the financial need. Call Voya at 800-584-6001 for more details.

### “Unforeseeable Emergency” Defined

An event that creates a heavy and immediate financial need, such as medical, funeral expenses, or payments necessary to prevent eviction/foreclosure on a principal residence.

### How to Enroll

Representatives from our authorized investment organization are available to help you enroll in the plan and explain the many investment vehicles available to you. Log on to <https://UHS.beready2retire.com> 24 hours a day to view your account, change current contributions and manage your money.



Voya Financial

210-979-8277

# ADDITIONAL BENEFITS



## Employee Discounts

The Identification Badge entitles each employee and volunteer to a 25% discount on all food purchased in our cafeteria. The Gift Shop offers a 25% discount on select food purchases. Discount does not include Starbucks.

Refer to the UHS Intranet >Staff Resources> Employee Discounts for additional employee discount offerings.

## Employee Assistance Program (EAP)

The Employee Assistance Program is a completely free and confidential counseling and support service for eligible Health System employees and their families. EAP counselors will provide counseling at no cost to regular full-time and regular part-time employees, and their spouse and children living at home. Each family member is entitled to eight sessions per issue, per year for marital, family, behavioral, substance abuse, grief, depression and other forms of counseling support. For further details, call 866-EAP-2400 or go to [www.deeroakseap.com](http://www.deeroakseap.com). Username/Password: uhsys.

## Employee Health and Wellness Services

Upon initial employment and annually thereafter, each employee receives a health and wellness screening in the Employee Health Clinic. Free flu shots are also available at specified times during the year. The clinic also serves as the first support if you are injured on the job.

## Jury Duty

Regular full-time or regular part-time employees will receive pay at their regular rate of pay for each regularly scheduled work day required to serve as a juror, in addition to any pay provided by the court.

## Lactation Rooms

University Health System is a mother-friendly worksite and supports all moms who choose to breastfeed. For information about available breastfeeding rooms in your area first contact your Manager or Director. If there are no designated areas in your department you may call 210-358-1475 for assistance.

## Credit Union

Membership in Credit Human (formerly the San Antonio Credit Union) is available to Health System employees.

## If You Leave University Health System

Your coverage under all benefit programs, except medical, dental and vision will terminate on your last day worked. Your medical, dental and vision coverage will extend through the last day of the month you terminate employment with University Health System. However, you have the right to temporarily extend some of your coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You will receive information through mail on COBRA offerings from Total Administrative Services (TASC).

## Pediatric Care at UHS

Our Children's Health services have greatly expanded over the last year. University Hospital is home to the first Level I Pediatric Trauma in South Texas and a Pediatric Burn Center. It remains the premiere hospital in South Texas for children to receive the highest quality of care in a kid-friendly environment. Additionally, dozens of UT Kids physicians offer specialized pediatric services at UHS facilities. Outpatient services now available include: advanced imaging, asthma/allergy, cardiology, comprehensive complex primary care for children with chronic medical conditions, primary care NICU Transition Clinic, cystic fibrosis, endocrinology, diabetes, gastroenterology, hematology, infectious disease, immunology, nephrology, neurology, orthopedics, ophthalmology, palliative care, primary care, pulmonology, psychiatry, rehabilitation, rheumatology, and sleep medicine.

Call 210-358-KIDS (5437) to make an appointment.

## Leave of Absence and/or FMLA

A leave of absence can be granted to eligible employees under a comprehensive leave plan that allows extended periods of time off for family and medical leave, reservist and military leave. For more information refer to the Leave of Absence Guide on the Intranet. UHS Intranet > Services > Human Resources > Leave.

# FAMILY AND MEDICAL LEAVE ACT (FMLA)



## Basic Leave Entitlement

FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- For incapacity due to pregnancy, prenatal medical care or childbirth;
- To care for the employee's child after birth, or placement for adoption or foster care;
- To care for the employee's spouse, son or daughter, or parent, who has a serious health condition; or
- For a serious health condition that makes the employee unable to perform the employee's job.

## Military Family Leave Entitlements

Eligible employees with a spouse, son, daughter, or parent on active duty or call to active duty status in the National Guard or Reserves in support of a contingency operation may use their 12-week leave entitlement to address certain qualifying exigencies. Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings.

FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered servicemember during a single 12-month period. A covered servicemember is a current member of the Armed Forces, including a member of the National Guard or Reserves, who has a serious injury or illness incurred in the line of duty on active duty that may render the servicemember medically unfit to perform his or her duties for which the servicemember is undergoing medical treatment, recuperation, or therapy; or is in outpatient status; or is on the temporary disability retired list.

## Benefits and Protections

During FMLA leave, the employer must maintain the employee's health coverage under any "group health plan" on the same terms as if the employee had continued to work. Upon return from FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms.

Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee's leave.

## Eligibility Requirements

Employees are eligible if they have worked for a covered employer for at least one year, for 1,250 hours over the previous 12 months, and if at least 50 employees are employed by the employer within 75 miles.

## Definition of Serious Health Condition

A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the employee from performing the functions of the employee's job, or prevents the qualified family member from participating in school or other daily activities. Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than 3 consecutive calendar days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

## Use of Leave

An employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt the employer's operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

## Substitution of Paid Leave for Unpaid Leave

Employees may choose or employers may require use of accrued paid leave while taking FMLA leave. In order to use paid leave for FMLA leave, employees must comply with the employer's normal paid leave policies.

# FAMILY AND MEDICAL LEAVE ACT (FMLA)



## Employee Responsibilities

Employees must provide 30 days advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days notice is not possible, the employee must provide notice as soon as practicable and generally must comply with an employer's normal call-in procedures.

Employees must provide sufficient information for the employer to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the employee is unable to perform job functions, the family member is unable to perform daily activities, the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform the employer if the requested leave is for a reason for which FMLA leave was previously taken or certified. Employees also may be required to provide certification and periodic recertification supporting the need for leave.

## Employer Responsibilities

Covered employers must inform employees requesting leave whether they are eligible under FMLA. If they are, the notice must specify any additional information required as well as the employees' rights and responsibilities. If they are not eligible, the employer must provide a reason for the ineligibility.

Covered employers must inform employees if leave will be designated as FMLA-protected and the amount of leave counted against the employee's leave entitlement. If the employer determines that the leave is not FMLA-protected, the employer must notify the employee.

## Unlawful Acts by Employers

FMLA makes it unlawful for any employer to:

- Interfere with, restrain, or deny the exercise of any right provided under FMLA;
- Discharge or discriminate against any person for opposing any practice made unlawful by FMLA or for involvement in any proceeding under or relating to FMLA.

## Enforcement

An employee may file a complaint with the U.S. Department of Labor or may bring a private lawsuit against an employer.

FMLA does not affect any Federal or State law prohibiting discrimination, or supersede any State or local law or collective bargaining agreement which provides greater family or medical leave rights.

FMLA section 109 (29 U.S.C. § 2619) requires FMLA covered employers to post the text of this notice. Regulations 29 C.F.R. § 825.300(a) may require additional disclosures.

For additional information:  
866-4US-WAGE (866-487-9243)  
TTY: 877-889-5627  
[WWW.WAGEHOUR.DOL.GOV](http://WWW.WAGEHOUR.DOL.GOV)





# IMPORTANT NOTICES



## **Women's Health & Cancer Rights Act Annual Notice**

Do you know that the Family Care Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy including lymphedema? If you have questions about this notice or about the coverage described herein, please contact CFHP at 210-358-6090.

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## **Notice of Grandfathered Status Under the Patient Protection and Affordable Care Act**

As permitted by the Patient Protection and Affordable Care Act (the Affordable Care Act), a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. This group health plan believes this coverage is a "grandfathered health plan" under the Affordable Care Act.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Human Resources at 210-358-2275. You may also contact the U.S. Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).

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## **Exchange Notice Under the Patient Protection and Affordable Care Act (PPACA)**

Please review your very important notice regarding the health benefit exchange under the Patient Protection and Affordable Care Act (PPACA). This notice informs employees of the existence of the health benefits exchange and gives a description of the services provided by the exchange. This notice is posted on the UHS Intranet > Services > Human Resources > Employee Benefits.

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## **Summary of Benefits and Coverage**

Your Summary of Benefit Coverage (SBC) provides important information regarding the University Family Care Plan. The SBC is posted on the UHS Intranet > Services > Human Resources > Employee Benefits.

## **Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP you can contact your State Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact the Texas Medicaid or CHIP office at 800-440-0493 ([www.yourtexasbenefits.com](http://www.yourtexasbenefits.com)) or dial 877-KIDS-NOW ([www.insurekidsnow.gov](http://www.insurekidsnow.gov)) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, University Health System will permit you and your dependents to enroll in the Family Care Plan (as long as you and your dependents are eligible, but not already enrolled in the plan). This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

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## **Children's Health Insurance Program Reauthorization Act (CHIPRA) - Special Enrollment Rights**

Employees who experience the termination of an individual's Medicaid or SCHIP coverage due to a loss of eligibility or the individual becomes eligible for a premium assistance subsidy through Medicaid or SCHIP have 60 days to enroll in group coverage through their employer.

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## **Privacy Reminder Notice**

The HIPAA Privacy Rule gives individuals a fundamental new right to be informed of privacy practices of their health plans and of most of their privacy rights with respect to their personal health information. Call Human Resources at 210-358-2275 for a copy of our HIPAA guidelines.

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## **Important Medicare Notices**

Important notices about your prescription drug coverage and Medicare are posted on the UHS Intranet > Services > Human Resources > Employee Benefits. These notices are for participants enrolled in the University Family Care Plan and the Cancer, Dread Disease and ICU policy.







**University  
Health System**

Thinking beyond

4502 Medical Drive  
San Antonio, Texas 78229  
210-358-4000  
[universityhealthsystem.com](http://universityhealthsystem.com)

