



# UNIVERSITY OF THE INCARNATE WORD<sup>®</sup>

2026-2027

Benefits Open Enrollment

# Open Enrollment Agenda

- Welcome
- OE General Information
- Aither Health
- RxBenefits
- Proficient
- MetLife (vision and supplemental Insurance)
- Mutual Of Omaha

# Insurance Benefits Committee Members

Sr. Walter Maher	VP for Mission & Ministry
Dr. Ronda Gottlieb	Director of Clinical Health
Dr. Jeff Copeland	Associate Dean of Experiential Education
Dr. Rachell Booth	Professor – Biochemistry and Department Chair
Dr. Shandra Esparza	Associate Professor - Nursing & Health Professions
Scott LeBlanc	Director of Sports & Wellness
Ashley Wysong	Administrative Assistant to General Counsel
Shannon Root	Associate Vice President – Human Resources
Patricia Sierra	Director Human Resources
Lenora Chapman	CFO and VP for Finance and Administration
Karol Furmaga	Senior Counsel
Dr. Alan Jones	Assistant Professor
Robert Leonard	Associate VP for Business and Finance / Comptroller

## Open Enrollment Period April 21– May 1, 2026

- Open Enrollment is the time to enroll in insurance benefits (medical, dental, vision, life, supplemental benefits, flexible spending)
- **Enroll** or **waive** benefits online through Benefits Navigator via Cardinal Apps
- Benefits will not roll over from the previous year
- Benefit elections are effective June 1, 2026

# What's staying the same

- UIW will continue to offer the current medical, dental, and vision benefits, with no changes to employee premiums.
- RxBenefits will continue to be the pharmacy benefit manager (PBM).
- Proficient Benefit Solutions will continue to administer Flex Spending Accounts and Dependent Care.

# What's staying the same (cont'd)

- MetLife will continue as our vendor for Vision, short-term disability, critical illness, and hospital indemnity coverage.
- Mutual of Omaha will continue to be our life insurance and AD&D carrier.
- Grandfather status will continue under the ACA.
- Medical subsidies will continue for those earning below \$48,000.

# Benefit Changes

- Our medical insurance Third-Party Administrator (TPA) is changing from Personify Health to Aither Health.
- New medical ID cards will be issued.
- Flexible Spending IRS limits increased to \$3,400 from \$3,300.
- Dependent Care IRS limits increased to \$7,500 from \$5,000 – first increase in over 40 years.
- If you have Voluntary Life, you can increase it by \$10K with no EOI if you are not currently at the guaranteed rate or \$150,000.

# 2026-2027 Medical Benefit Options

2026-2027 BENEFIT PLAN CHOICES	UIW BRONZE	UIW SILVER
<b>Deductible (per calendar year)</b>		
Individual	\$1,500	\$1,000
Family	\$3,000	\$2,000
<b>Co-Insurance</b>		
	70% after deductible	100% after deductible
<b>Health Fund (per calendar year)</b>		
Individual	N/A	\$500 per member
<b>Out of Pocket Maximums (per calendar year)</b>		
Individual	\$4,000	\$1,000
Family	\$12,000	\$2,000
<b>Typical Medical Services</b>		
Primary Care Visit	\$25 co-pay per visit	100% after deductible
Specialist Office Visit	\$45 co-pay per visit	100% after deductible
Preventative Services	100% deductible & co-pay waived	100% deductible waived
Hospital – Facility Inpatient	\$250 co-pay per day up to 5 days, then 70% after deductible	100% after deductible
Hospital – Facility Outpatient	70% after deductible	100% after deductible
Emergency Room	100% after \$150 co-pay per visit	100% after deductible
Urgent Care	100% after \$50 co-pay	100% after deductible

# 2026-2027 Dental Benefit

Deductible (per calendar year)			
Individual	\$50		
Family	\$150		
Preventive Care	Percentage Payable	Maximum Benefit	Benefit Limits for Late Enrollees
Exams, Cleanings, X-rays, Fluoride Treatments	100%, no deductible	\$1,500 Per Participant	None
Basic Services			
Fillings, Crowns (stainless steel), Sealants, Extractions, Splinting, Oral surgery, Periodontics, Endodontics	80% after deductible	\$1,500 Per Participant	No benefits for the first 12 months of coverage
Major Procedures			
Crowns (other than stainless steel), Pontics, Bridgework, Denture, Inlay/Onlay, Veneers	80% after deductible	\$1,500 Per Participant	No benefits for the first 12 months of coverage
Orthodontia			
Orthodontics are covered only for dependent Children up to age 20.	50%, no deductible	\$1,500 Lifetime maximum	No benefits for the first 12 months of coverage

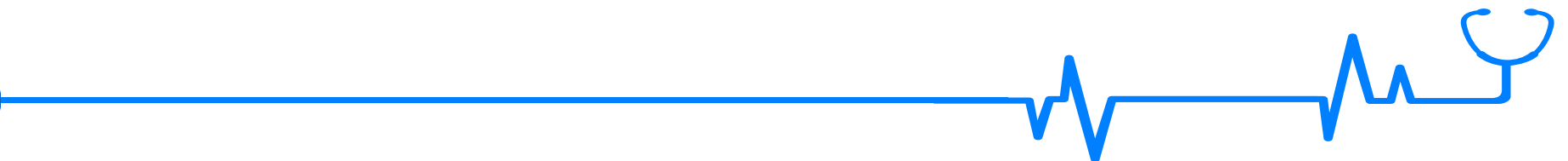
Late Enrollee is a participant who enrolls in the Plan other than during the first period in which the individual is eligible to enroll under the Plan.



trust built through transparency

**Enhancing Our Medical Plan  
By  
Partnering with Aither Health**

- Independent Third-Party Administrator (TPA)
- 30+ years industry experience
- Open Network- no provider restrictions
- Believe in partnering with physicians
- Provide claim administration & advocacy services



# navigating Healthcareland

We are here to help



- The HIVE simplifies this for you—one call, real support, better outcomes.
- Right care at the right place at the right price.

Michael Hankins, MD, MPH  
<http://himss.files.cms-plus.com/2014Conference/handouts/111.pdf>

**aither**  
health

ah!

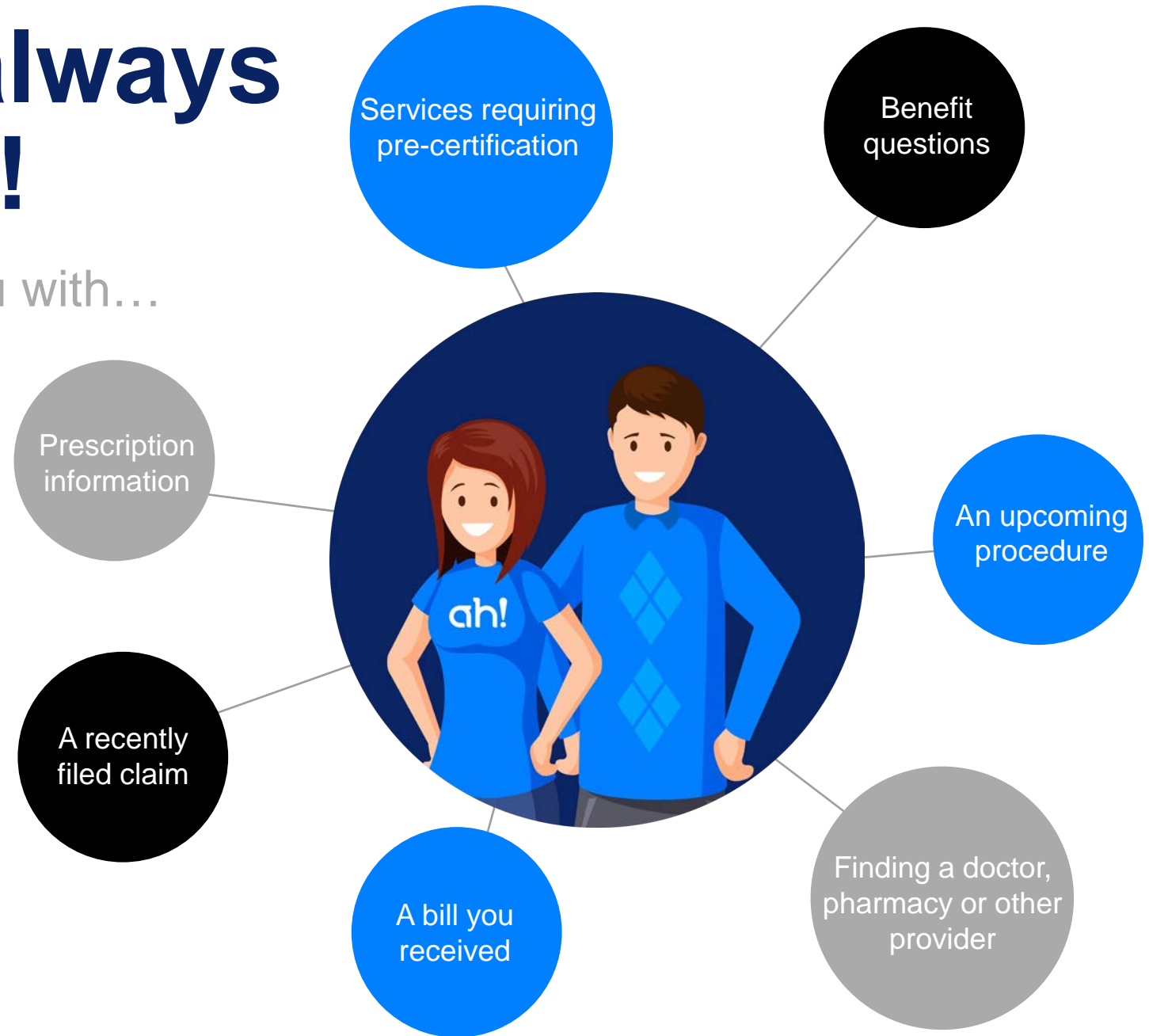


# The **ah** team is always ready for action!

Your Aither Advocate can help you with...

## What is an Aither Advocate?

At Aither Health, we're committed first and foremost to **YOU**, our member. We know that the healthcare world can be a confusing place to navigate—and your Aither Advocate is here to walk you through every turn!



# Meet Your Hive Advocacy Team

Personalized Support for Every Step of Your Health Journey

At Aither Health, we believe healthcare should feel simple, supportive, and personal. That's why our **Hive Advocacy Team** is here to guide you through your care, answer questions, and help you make the most of your benefits.



## Personalized Help from Real People

When you call, you'll connect directly with a Care Coordinator: a real person who listens and understands your needs. From eligibility questions to upcoming care, we'll make sure you get clear answers and the right guidance from the very first call.

## Support That Makes Health Care Easier

Your Care Coordinator handles the details that can make care feel complicated. We help you find trusted providers, understand your benefits, and discover cost-saving options, so staying healthy feels simple and stress-free.

## Ongoing Guidance You Can Count On

Our support doesn't end with one call. Your Care Coordinator stays by your side, checking in, offering resources, and helping you make confident decisions at every stage of your care journey.

### You're Never on Your Own with the Hive

With the Hive Advocacy Team, you have a partner who helps you navigate care with confidence—saving time, money, and stress along the way.

[www.aitherhealth.com](http://www.aitherhealth.com)

# How the Hive Works

Each interaction with The Hive creates an opportunity for:

## Educating Members

Building health literacy and promoting better care choices.

## Guiding Cost Savings

Highlighting affordable care options and safe-harbor facilities.

## Proactive Engagement

Targeting outreach based on individual member needs to prevent future high-cost claims.

# Help Us Help You

- **HIPAA Authorization** – Gives Aither permission to speak to someone other than the patient. Needed for spouses and children 18 and older, etc.
- **Cell Phone Numbers** – Contact information for the employee, spouse and dependent children 18 and older.
- **Have upcoming non-emergent care?** – Call the Aither HIVE today to discuss your options.



# Open Network + Balance Billing

Is there a specific provider list I should be using?

Yes — you can refer to the Safe Harbor List. UIW's medical plans offers an open Network, means you may visit any doctor or hospital you choose.

What if my doctor or hospital has questions on my plan?

Your doctor or hospital should contact Aither Health at 866-776-4270 regarding questions about your plan.

How do I determine what my out-of-pocket responsibility is?

The provider performing your medical procedure may request money from you upfront, however, you as the patient are only responsible for your deductible and coinsurance. Please contact Aither Health to confirm your responsibility.

What is a balance bill?

A provider submits a balance bill when they are trying to collect more than is allowed by the plan for the services rendered as indicated on the member's Explanation of Benefits (EOB).

What should I do if a provider sends me a balance bill?

Contact Aither Health immediately and Aither Health will review the bill with you to determine if there is additional patient responsibility. Once Aither Health confirms the balance bill, they will assist with next steps.



# Frequently Asked Questions

*When is the plan effective?*

June 1<sup>st</sup>, 2026

*Will I get a new ID card?*

Yes, you will receive a new ID card before June 1<sup>st</sup>, 2026.

UIW Group ID number: 10056

*Will my doctors recognize my new plan?*

Aither Health is sending welcome letters to your doctors introducing the plan.

During open enrollment you can provide a list of your doctors to ensure they

receive a welcome letter. Email to [HRBenefits@uiwtx.edu](mailto:HRBenefits@uiwtx.edu)





# Who to Call



Your new BFF

Your dedicated Aither Advocate Phone Number

(866) 776-4270

Available

Monday-Friday 8:00am – 8:00pm ET

or visit us at:

[www.myaitherhealth.com](http://www.myaitherhealth.com)



# Questions?



# Vision Plan

<b>Benefits</b>	<b>Frequency</b>	<b>Co-Payment</b>	<b>Network Doctor</b>	<b>Non-Network Doctor</b>
<b>Exam</b>	12 months	\$10	Paid in full after a \$10 co-pay	Up to \$45
<b>Lenses</b>	12 months	\$25 (applies to lenses and/or frames)	Single Vision, Lined Bifocal And Lined Trifocal lenses. Polycarbonate for dependent children.	Single - \$30 Bifocal - \$50 Trifocal - \$65 Lenticular - \$100
<b>Frame</b>	12 months	\$25 (applies to lenses and/or frames)	\$130 retail allowance 20% off of the retail difference for frames outside of the allowance	Up to \$70
<b>Contact Lenses Elective</b>	In place of lenses and frames	Up to \$60 for the evaluation and fitting	\$130 allowance for contacts*	Up to \$105

Monthly Payroll

Deduction

Employee Only: 4.08

Employee/Family: 9.56

\*If prefer contact lenses, the plan provides an allowance for contacts instead of lenses and frames

# What Is RxBenefits?

## Welcome to the RxBenefits Family!

Your employer has chosen to continue using **Express Scripts** and **RxBenefits** to administer and service your pharmacy benefits coverage for the upcoming plan year.

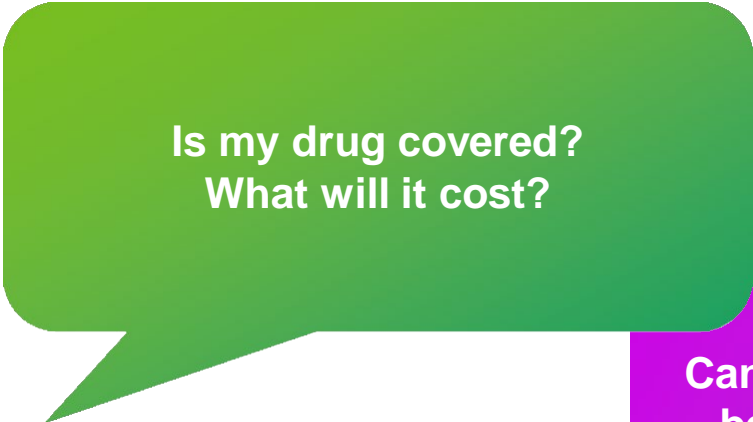
Function	RxBenefits
<b>Role</b>	We are your Pharmacy Benefits Optimizer. We have partnered with Express Scripts (ESI) to bring you greater discounts, better access, and improved member services.
<b>Services</b>	Our Member Services Representatives have access to the same system utilized by Express Scripts (ESI).

Your benefits are still being provided by Express Scripts, but **RxBenefits** administers the services for a more personal approach. You should contact **RxBenefits** at **800.334.8134** with any pharmacy-related questions.

# How Can We Help?

## How Can We Help?

You have access to our **Member Services Team**, available Monday through Friday, 7:00 a.m. – 8:00 p.m. Central, at **800.334.8134**. Our knowledgeable representatives can assist you with pharmacy-related questions such as:



Is my drug covered?  
What will it cost?



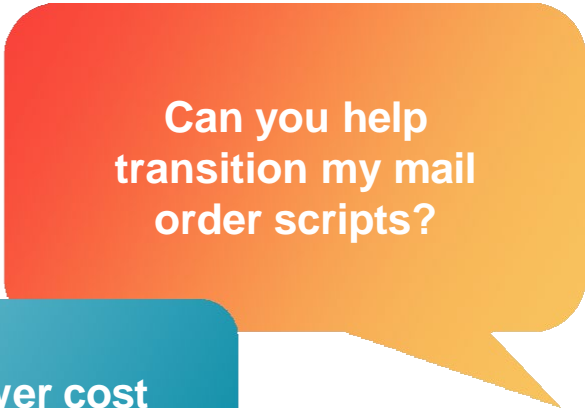
Can you assist me with  
benefits questions?



Is my pharmacy  
in the network?



Are there lower cost  
alternatives?



Can you help  
transition my mail  
order scripts?

# Your Pharmacy ID Card

## Pharmacy ID Card & Access

- Your ID cards are available to download on the RxB App at anytime!
- Please make sure you show this ID card to your pharmacy on or after 06/01/2025 if you are new to the plan.
- **RxBenefits Member Services** can assist with getting a new card mailed to you as well.

### Online Access to Your Pharmacy Benefits



By registering for My RxBenefits, you'll gain access to robust information related to your pharmacy benefits.

Access your information when it's convenient for you, **24 hours a day, 7 days a week.**



#### My RxBenefits will allow you to:

- Chat with a live agent Monday - Friday, 9 a.m. to 6 p.m. CT
- View 18 months of pharmacy claims (including claims for eligible dependents)
- View, download and email copies of ID cards
- Access your account across multiple devices, including computers, tablets, and phones
- Manage your communication preferences
- View pharmacy benefits coverage information

Sign up for the portal at:  
<https://member.rxbenefits.com>



# Specialty Medications

## Specialty medications include prescribed drugs that:

- Are generally high in cost, complexity, or touch
- Treat complex, chronic conditions such as cancer, rheumatoid arthritis, and multiple sclerosis
- Require frequent dosing adjustments or intensive clinical monitoring
- Limited distribution
- Require **Special** handling

## Specialty medications are covered when purchased through Express Scripts' Specialty Pharmacy, known as Accredo

- Accredo can be contacted at **800.922.8279**. Members can also contact the RxBenefits Member Services team for assistance at **800.334.8134**

The logo for Accredo, featuring the word "accredo" in a lowercase, italicized, serif font, followed by a registered trademark symbol (®).

# Prior Authorizations – Making sure your Medicine is Right for You

When your doctor prescribes certain medications, your pharmacist may tell you it requires PA. That means we need information to make sure the medication will work well for your condition, and that it's covered by your pharmacy benefit. Your doctor has access to the required information to complete the PA.

If your medication requires a PA, the pharmacist will see a message in their system at the point of sale.

PA REQ MD-  
RXB.PROMPTPA.COM or  
CALL 888-608-8851

## Start the PA Process

Your doctor's office will need to initiate a medication PA review.

The pharmacy may contact your doctor to deliver the claim's PA messaging, or you can contact your RxBenefits' Member Services Team to request an outreach.

Typical reviews take 24-72 hours, depending on the information sent and responsiveness of the physician's office

# 90-Day Supply: Home Delivery or Express Scripts Pharmacy

You can have a 90-day supply of prescription maintenance medication sent directly to your home or office by the Express Scripts Home Delivery. You also have the option to obtain a 90-day maintenance medication at your local Express Scripts Pharmacy.

## Savings

- Lower copay for 90-day supply than three 30-day supply.

## Convenience

- Delivered directly to you.
- Hassle-free switch: call RxB Member Services team to assist.
- One time sign-up.
- Automatic refill options.

## Safety

- Reviewed by pharmacists to ensure order is accurate. Medications arrive in private, tamper-resistant and temperature-controlled packaging.
- Promotes better health and adherence.

Your doctor can CALL  
the Express Scripts  
Home Delivery at

**1-877-834-4441**

to submit your 90-day  
prescription or  
FAX it to

**1-800-837-0959**



# Flexible Spending Account (FSA)

## What is it?

An account that lets you set aside money before taxes to pay for eligible medical, dental and vision expenses for yourself, your spouse and your children through the age of 26 (and other tax dependents)

## Why should I enroll?

- Your contributions and eligible withdrawals are tax-free (on average it's a 30% tax savings)
- Your full election amount is available on day one of your plan year

## What can it be used for?

Some common examples:

- Copays
- Deductibles
- Dental and vision exams
- RX Glasses and contacts
- Prescriptions
- Over-the-counter drugs and medications
- Menstrual care products
- Sunscreen

## How much can I elect?

The new plan year annual election maximum is \$3,400.

## What Happens if I don't Use all my Funds?

Your plan design has a Grace Period provision. This means you have an extra 2 ½ months (8/15/2027) to spend down your funds. Be sure to file any claims by your claims filing deadline (11/15/2027).



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BENEFIT SOLUTIONS

## Important Notes

- There is an annual maximum contribution limit – it can change each year
- Assess your needs each plan year and be conservative with your election.
- An active election is required each plan year. This benefit election does NOT rollover.



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## Dependent Care Flexible Spending Account (DCA)

### What is it?

An account to set aside money before taxes to pay for child daycare and after-school care so you and your spouse can work, or if the spouse is a full-time student or incapable of self care. DCA can also be used to pay for adult daycare expenses.

### Why should I enroll?

- Your contributions and eligible withdrawals are tax-free (On average it's a 30% tax savings)
- You can use the account to pay for multiple types of care, and even registration fees

### What can it be used for?

Some examples:

- Daycare
- Preschool
- Before and after school care\* (younger than 13 or disabled)
- Summer day camp (no overnight)
- Custodial care for dependent adults

**Be sure to file any claims by your claims filing deadline of August 31, 2027.**

*\*Program must be primarily for care of children up to the age of 13 so parents can work. If care has an educational purpose (i.e. gymnastics, music lessons, tutoring, etc.) the program is not eligible.*

### Important Notes

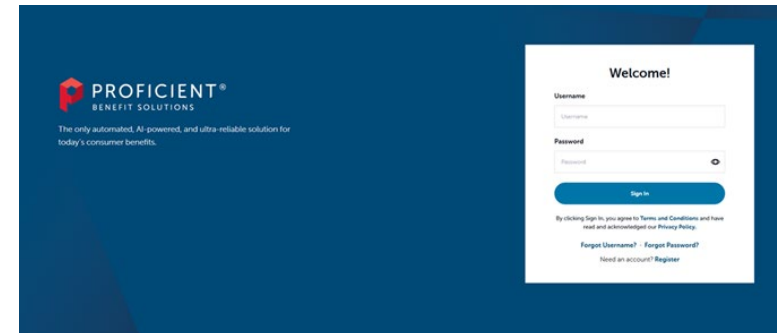
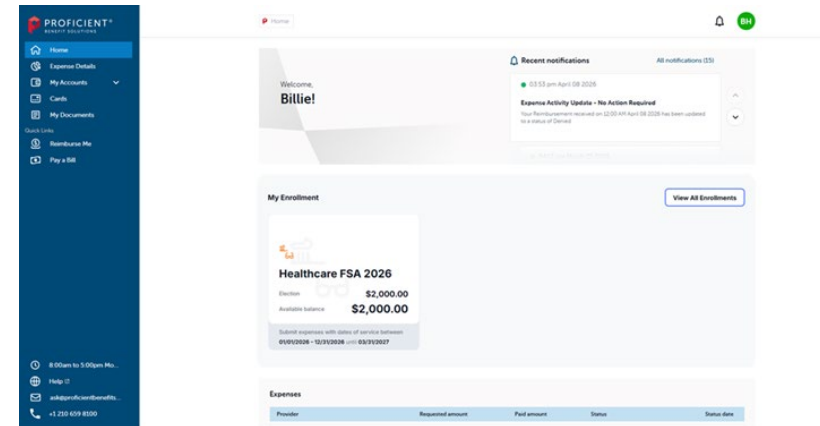
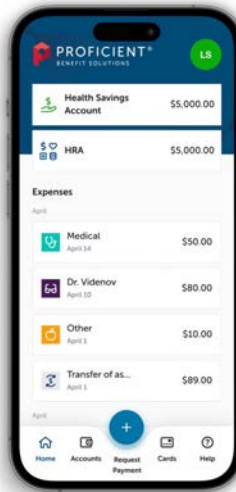
- The IRS imposes a federal maximum of \$7,500 for single or married filing jointly; \$3,750 for married filing separately.
- Your balance increases with each payroll deposit posted to your account.
- You need to use all of your set aside funds each year

# Proficient ONE Portal and App

A way to manage your plans is at your fingertips!

## Things you can do!

- Check your balances
- Submit & track claims
- Upload receipts
- Set up payment methods **(NEW June 1: including PayPal, Venmo & Bank Debit Card)**
- Manage your cards
- Add dependents



Need help? Contact a member of our customer service team at 210-659-8100 or [ask@proficientbenefits.com](mailto:ask@proficientbenefits.com)

# Supplemental Benefits Options

 **MetLife** | Short Term Disability Insurance



Help protect your income and lifestyle with Short Term Disability Insurance.

Coverage that can help protect your income when you are unable to work.

 **MetLife** | Critical Illness Insurance



Help protect yourself, your family and your budget from the financial impact of a critical illness.

 **MetLife** | Hospital Indemnity Insurance



Why hospital indemnity insurance matters

 **MetLife** | Accident Insurance



Why Accident Insurance matters

All premiums are 100% paid by the employee through payroll deduction with UIW

# Voluntary Supplemental Life and AD&D Benefits



<b>Basic Coverage</b>	
<b>Basic Life and AD&amp;D</b>	100% of basic annual earnings rounded to the next higher \$1,000; Maximum \$250,000
<b>Age Reduction</b>	Life and AD&D Benefits reduce 35% at age 65; 60% at age 70 and 75% at age 75
<b>Supplemental Life Coverage</b>	
<b>Employee Minimum Benefit</b>	\$10,000
<b>Employee Additional Benefit</b>	\$10,000 increments The lesser of 5x salary or a maximum of \$500,000
<b>Spouse Minimum Benefit</b>	\$5,000
<b>Spouse Additional Benefit</b>	\$5,000 increments 100% of employees amount to a maximum of \$150,000
<b>Dependent Child Benefit</b>	\$2,000 Increments 100% of employees amount to a maximum of \$10,000 (up to age 26)
<b>Guarantee Issue (excluding late entrants)</b>	Employee-5x salary up to \$150,000; Spouse-\$50,000; Child-\$10,000



# Questions

- If you have questions or need assistance, you can contact the benefits office:
- Jaime Lopez – Benefits Specialist – [j4lopez@uiwtx.edu](mailto:j4lopez@uiwtx.edu) (210) 829-6085
- Patricia Sierra – Director of Benefits – [pcsierra@uiwtx.edu](mailto:pcsierra@uiwtx.edu) (210) 802-2815

