Resident Insurance
Benefits Overview
2022-2023
Who Are Your Contacts?

- **The Scioli Group**
  
  4902 Lakeridge Drive  
  Lubbock, TX 79424  
  1-877-211-1975  
  1-806-741-1050  
  Account Manager: Monica Loya – monica@scioligroup.com
  
  **If Monica is not available, please ask for customer service for Residents of TTUHSC El Paso**

- **TTUHSC El Paso Human Resources Department**
  
  915-215-4151

- **Blue Cross Blue Shield of Texas (Medical Benefits)**
  
  1-800-521-2227  
  For a list of providers in the network: [www.bcbstx.com](http://www.bcbstx.com)

- **Avesis (Vision Benefits)**
  
  1-800-828-9341  
  For a list of providers in the network: [www.avesis.com](http://www.avesis.com)
- Questions regarding your Blue Cross Blue Shield medical insurance
- Questions regarding your Avesis vision insurance
- Lost ID Card
- Claims Inquiries
  - It is very helpful to send Monica a copy of the Explanation of Benefits as well as copies of any bills received from providers
- Network Provider Information
Your List of Insurance Benefits:

- Medical Insurance
  - Blue Cross Blue Shield of Texas
- Dental Insurance
  - Blue Cross Blue Shield of Texas
- Vision Insurance
  - Insurance Management Services (IMS)
- Term Life Insurance
  - Texas Medical Association Insurance Trust
- Long Term Disability Income
  - Texas Medical Association Insurance Trust
- Medical Association Membership
  - Texas Medical Association Potter-Randall Counties
As a new resident, your benefits will most likely go into effect on the 1st day of July, unless your start date is different.

TTUHSC El Paso pays 100% of the resident’s monthly premium & 100% of your eligible dependent’s premium

- Eligible Dependents are:
  - Legally Married Spouse
    - If spouse has a different last name you will be required to provide a copy of marriage certificate
  - Children
    - Birth
    - Adopted
    - Step
  - Your may NOT cover your parents, grandparents, aunts, uncles, cousins, etc.

- TTUHSC El Paso does NOT pay for your deductible, copays or coinsurance
Insurance Benefit Enrollment & Elections
You will use Employee Navigator to enroll in your insurance benefits including:

- Medical
- Vision
- Dental
- Group Life/AD&D Insurance
- Long Term Disability Insurance
Before you begin the enrollment, it is important to have the following information:

- Your SSN or identifying number assigned by the University.
- Your spouse and/or dependent children’s SSN
  - If you, your spouse or dependent children do not have a SSN and you have not received an identifying number from the University please contact them prior to beginning your online enrollment.
- For residents moving to the United States: If your LEGAL spouse and/or dependent children plan to move to El Paso to reside with you from another country, you can add them now. If you do not add them now, you cannot add them until open enrollment unless there is a qualifying event.
- Your current address and phone number. If you do not have a current address or will be moving, please enter the University’s address

- The company identifier is TTUHSC El Paso
You will receive an email from “Employee Navigator.” In this email, you will be given a “Registration” link and a “Company Identifier” which is TTUHSC El Paso. Follow the link to create a username and password. You will need your SSN to complete your username and password. If you do not have a SSN a pin will have been sent to you in a separate email.

Once logged in to Employee Navigator to start benefits, you will click the “start benefits” option on your dashboard.

You will be asked to provide your complete contact information.

To add a dependent, select the “Add Dependent Option” from there you will be able to add your spouse and dependent children.

Throughout the enrollment you will be asked ‘Who You Are Enrolling” and “To Make Selection.” You must select who you are enrolling and select for each benefit. Once completed, you will save and continue to move on to the next option.

When making elections to enroll dependents, the green circle next to their name must be selected. You will confirm it is selected by seeing a check mark in the circle and confirming the coverage type is correct.

Each benefit will have an enrollment screen. One you have enrolled in desired benefits and have confirmed your summary sheet is correct you will “Agree.”

If you have questions or problems logging into the system, please call The Scioli Group 806.741.1050 or TTUHSCEP Human Resources 915.218.4151

Monica Loya and Leslie Gonzalez - The Scioli Group 806.741.1050
Benefits Confirmation Statement

- Everyone will receive a Benefit Confirmation Statement
- Carefully review the information
- This is the information you supplied in Employee Navigator during your open enrollment process
  - Check names are spelled correctly
  - Verify the most recent & accurate mailing address
  - Verify dates of birth are correct
  - Verify last four of ID number
  - Verify your election for each insurance benefit
Insurance: Who is eligible?

- All residents are eligible for the medical insurance
- Residents’ dependent children to age 26 are eligible
  - Biological child, stepchild, adopted child
- A spouse of a resident who is employed and eligible for group medical insurance as an active employee through his or her employer is not eligible for benefits with this plan.
  - Eligible spouses must be in the United States before coverage can begin.
  - Eligible spouses with a different last name will be required to provide a copy of a marriage certificate
  - Must be legally married
- You CANNOT add your mom, dad, aunt, uncle, cousin, nephew, niece, grandmother, grandfather, girlfriend, boyfriend
If you become married while covered under these benefit plans, you **ONLY HAVE 30 DAYS** from the date of marriage to add your spouse to the plans. **IT IS YOUR RESPONSIBILITY** to inform GME/HR Department of this qualifying event. If you do not have them added within the 30 day time period then your spouse will NOT have coverage until open enrollment of the next plan year.

If you have a child (birth, adoption, step) you **ONLY HAVE 30 DAYS** from the date of birth, adoption or marriage for stepchildren to add your dependents to the plans. **IT IS YOUR RESPONSIBILITY** to inform GME/HR Department of this qualifying event. If you do not have them added within the 30-day time period, then your child(ren) will NOT have coverage until open enrollment of the next plan year.
Q. How much of the monthly premium for the insurance benefits is deducted from my paycheck?
   A. $0 (The institution pays 100% of the monthly premium for you and your spouse and child(ren))

Q. Who can I select insurance coverage for?
   A. Yourself, legal spouse and your child(ren). Eligible child(ren) include birth, adopted or step.

Q. My mom lives with me, can I add her?
   A. No

Q. I am getting married soon, when can I add my spouse?
   A. 30 days from the date you get married.

Q. I and my spouse are going to have a baby, when can I add the baby?
   A. 30 days from the date of birth

Q. Where do I find a list of the in-network providers for BCBS of Texas?
   A. www.bcbstx.com

Q. Who do I contact if I have questions about a bill I have received from a hospital for my recent surgery?
   A. Monica Loya with The Scioli Group (see contact page)
Definitions

- **Deductible:**
  The amount of covered expenses that the insured must pay before a plan or insurance contract starts to reimburse for eligible expenses. Your first dollar responsibility DURING THE CALENDAR YEAR. Resets each January.

- **Out of Pocket Maximum:**
  The maximum amount that an insured is required to pay under a plan or insurance contract DURING A CALENDAR YEAR. Resets each January.

- **Copay:**
  A charge paid at the time a medical service is received. Copays accumulate towards the out of pocket maximum, but not towards the deductible.
Medical Insurance
Dental Insurance
Dental Insurance: Who is eligible?

- All residents are eligible for the dental insurance
- Residents’ dependent children to age 26 are eligible
  - Biological child, stepchild, adopted child
- A legally married spouse
  - Eligible spouses must be in the United States before coverage can begin.
  - Eligible spouses with a different last name will be required to provide a copy of a marriage certificate
- You CANNOT add your mom, dad, aunt, uncle, cousin, nephew, niece, grandmother, grandfather, girlfriend, boyfriend
Dental Insurance Cost

- Cost for this plan is $0
  - $0.00  Resident Only
  - $0.00  Resident + Eligible Spouse
  - $0.00  Resident + Child(ren)
  - $0.00  Resident + Eligible Spouse + Child(ren)
### Dental Insurance Schedule of Benefits

<table>
<thead>
<tr>
<th>Dental Insurance</th>
<th>You Pay &amp; Plan Max Benefits</th>
</tr>
</thead>
</table>
| Calendar Year Overall Deductibles | $50 Individual  
                                      $150 Family |
| Type I – Preventive | Deductible Waived |
| Type II – Miscellaneous | 20% after deductible is met |
| Type III – Restorative | 20% after deductible is met |
| Type IV – General | 20% after deductible is met |
| Type V – Endodontic | 20% after deductible is met |
| Type VI – Periodontal | 20% after deductible is met |
| Type VII – Oral Surgery | 20% after deductible is met |
| Type VIII – Crowns, Inlays, Onlays | 50% after deductible is met |
| Type IX – Prosthodontic | 50% after deductible is met |
| Maximum Calendar Year Benefit Payable by BCBS for Types I - IX | $1,000 per member |
| Type X – Orthodontic  
                        Limiting age of 30 | 50% after deductible is met |
| Lifetime Maximum Benefit Payable by BCBS for Orthodontic | $750 per member |
Group Term Life Insurance
Life Insurance: Who is eligible?

- All residents are eligible for the life insurance
- Residents’ dependent children to age 26 are eligible
  - Biological child, stepchild, adopted child
- A legally married spouse
  - Eligible spouses must be in the United States before coverage can begin.
  - Eligible spouses with a different last name will be required to provide a copy of a marriage certificate
- You CANNOT add your mom, dad, aunt, uncle, cousin, nephew, niece, grandmother, grandfather, girlfriend, boyfriend
Life Insurance Cost

- Cost for this plan is $0
  - $0.00 Resident Only
  - $0.00 Resident + Eligible Spouse
  - $0.00 Resident + Child(ren)
  - $0.00 Resident + Eligible Spouse + Child(ren)
## Life Insurance Schedule of Benefits

<table>
<thead>
<tr>
<th>Term Life Insurance</th>
<th>Covered Resident</th>
<th>$100,000 benefit payable to your assigned beneficiary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered Spouse</td>
<td>$10,000 benefit payable to the resident only</td>
<td></td>
</tr>
<tr>
<td>Covered Child</td>
<td>$5,000 benefit payable to the resident only</td>
<td></td>
</tr>
</tbody>
</table>
Long Term Disability Benefit
### Long Term Disability Benefit Information

<table>
<thead>
<tr>
<th>Benefit for Covered Resident Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost for LTD</td>
</tr>
<tr>
<td>Benefit Amount</td>
</tr>
</tbody>
</table>
One Final Note

- If you get married over the course of your residency here at TTUHSC you only have 30 days from the date of marriage to add a legal and eligible spouse to any of the insurance plans.

- If you have a baby, adopt or stepchild, you only have 30 days from the date of birth, adoption or marriage to add a child to any of the insurance plans.

- If you miss the 30 day window you will have to wait until open enrollment of the following plan year which is July of each year.
Congratulations & Welcome to TTUHSC at El Paso Alberta & Transmountain