



Only University Medical Center of El Paso offers you a benefits program that saves you money!

- Major Medical Health Insurance
- Dental
- Vision
- Life Insurance
- Prescription Plan
- Long Term Disability
- Flexible Spending Accounts
- Employee Assistance Program (EAP)
- Texas County District Retirement System
- Tax Deferred Annuity Plans
- Paid Time Off
- Extended Illness Leave
- Tuition Reimbursement
- Education Bank
- Cafeteria, Pharmacy & Gift Shop Discounts
- UMC El Paso Family Health Clinic and Neighborhood Healthcare Centers
- Health Risk Assessment
- My Health Folders



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Major Medical Health Insurance Benefit Planners Schedule of Benefits

Doctor Availability	UMC El Paso	Texas Tech	In Network	Out of Network
Office Visit (Co-Pays)	Office Visit \$10 co-pay	Office Visit \$20 co-pay	Office Visit \$30 co-pay	Deductible (60%)
Deductible	\$100 (Max Family Deductible Limit \$300)			\$500
Max Out of Pocket	N/A		\$3,000	Unlimited

Hospital Availability	UMC El Paso Texas Tech	El Paso First	Out of Network
In-Patient Admission	100% after \$150 co-pay once deductible is met	80% after \$600 co-pay once deductible is met	60% after \$2,000 co-pay once deductible is met
Out-Patient Surgery	100% after \$60 co-pay once deductible is met	80% after \$200 co-pay once deductible is met	60% after \$1,000 co-pay once deductible is met
Out-Patient Services (Lab, X-Rays, etc.)	100% after deductible is met	80% after deductible is met	60% after deductible is met
Life Time Maximum	\$1,000,000 (Life time maximum per covered participant)		

Prescription Plan

- \$50 Deductible
- \$10 / \$20 / \$30 – UMC El Paso Pharmacies
- \$20 / \$40 / \$60 – All Other In-Network Pharmacies
- Maintenance Prescriptions - UMC El Paso only.
90 Days Supply For One Co-pay

Who's Eligible:

- Full Time Associates
- Part Time Associates

Coverage Level:

- Associate Only
- Associate + Spouse
- Associate + Child(ren)
- Associate + Family



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Dental HMO (SafeGuard)

Reduced Fee Schedule for Services by Participating Providers

Deductible:	No Deductible
Office Visit:	\$5.00 Co-Pay
Preventative Care: (1 every 6 months)	No Deductible/ Charges (based on service)
Basic Restorative:	No Deductible/ Charges based on service rendered.
Major Restorative:	No Deductible/ Charges based on service rendered.
Orthodontia:	Charges based on service rendered.

Dental Indemnity (Guardian)

Deductible:	\$50 per person per plan year \$150 per family per plan year
Preventative Care: (1 every 6 months)	100% after \$50 deductible
Basic Restorative:	80% after \$50 deductible
Major Restorative:	50% after \$50 deductible
Orthodontia:	\$1,000 Lifetime Max. for child(ren) under age 19. No deductible
Annual Maximum:	\$1,000 for Preventative, Basic, and Major services combined.

Who's Eligible:

- Full Time Associates
- Part Time Associates

Coverage Level:

- Associate Only
- Associate + Spouse
- Associate + Child(ren)
- Associate + Family



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Vision (Superior Vision)

- Plan Type:
Material Discounts
Additional Savings up to 30%
Cosmetic Eyelid Surgery Discount
Largest Ophthalmology Panel (MDs)
- Eye Exam \$10 co-pay
- Lenses/Frames \$25 co-pay
- \$120 Contact Lens Allowance / \$100 Frame Allowance

Who's Eligible:

- Full Time Associates
- Part Time Associates

Coverage Level:

- Associate Only
- Associate + Spouse
- Associate + Child(ren)
- Associate + Family



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Who's Eligible:

■ Term Life

Full Time Associates

Part Time Associates (At least 20 hours/week)

■ AD&D

Full Time Associates (No cost to Associate)

Part Time Associates (No cost to Associate)

Coverage Level for Term Life:

- Associate - Insured one times their annual salary at no cost up to a maximum of \$50,000. Additional coverage available up to five times annual salary. Additional \$10,000 non-smoker life insurance at no cost to Associate.
- Spouse - \$5,000
- Children - \$2,000



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Texas County District Retirement System

Who's Eligible:

- Full Time Associates**
- Part Time Associates**

How The Plan Works:

The money that funds our plan is provided by deposits from you, contributions from the Hospital and earnings from investments.

- 5% of your paycheck is deposited into your TCDRS account.
- Your savings grow at an annual, compounded rate of 7%, regardless of market fluctuations or performance.
- At the same time, the Hospital is also contributing. The investments will become matching dollars down the road when you actually retire.
- Once you retire, the Hospital matches the final account balance at \$1.80 per \$1.00 saved (180%). And, TCDRS calculates a monthly retirement payment based on your account balance and your employer matching.
- You receive a payment every month for the rest of your life.

When Can You Retire:

- Retirement age options - Vested after 8 years of employment
- 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)

Tax Deferred Annuities 403(b) and 457 (b)

Who's Eligible:

- Full Time Associates**
- Part Time Associates**

How The Plan Works:

- Defer taxes on income invested in a retirement annuity.
- Immediate participation.
- Invest up to \$16,500 per year, per account.
- Contribute a percent of salary amount or flat amount.
- Annuity Loans available on 403(b) only.
- Loan repayment via payroll deductions.
- Roll-overs from other 401(k), 403(b) and/or 457(b) plans accepted.



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Paid Time Off:

Paid leave for individual use (e.g., vacation, holidays, personal time). Accumulates per pay period upon employment. Maximum two times annual rate.

Who's Eligible:

■ Exempt:

Full Time Regular Exempt Associates

216 hours annually
(8.31 hours per pay period, maximum
accrual 432 hours)

Part Time Regular Exempt Associates

Accumulates on a pro-rata basis to hours
scheduled as percentage of above
FT schedule
When: First pay period they are hired

■ Non-Exempt:

Full Time Regular Associates

1-4 yrs: 176 hrs annually (6.77 hours per
pay period) (maximum accrual 352 hours)
5+ yrs: 216 hrs annually (8.31 hours per
pay period, maximum accrual 432 hours)

Part Time Regular Associates

Accumulates on a pro-rata basis to hours
scheduled as percentage of above
FT schedule
When: After 90 days of employment



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