

Open Enrollment Benefits Presentation 2026 Plan Year (Effective 10/1/25)



Summary of Benefits

- Medical, Dental & Vision
- Life Insurance - Hospital Paid and Optional - **Spouse Life Insurance Increase**
- FSA - Flexible Spending Accounts
- LTD - Long Term Disability
- TCDRS - Retirement Program
- VOYA - Voluntary Retirement Plans
- **New** – Accident Insurance
- **New** – Identity Theft Protection
- EAP - Employee Assistance Program
- Critical Illness Plan
- CARES Programs
 - Pull-OPP - 1 Year
 - Home Loans - 1 Year
 - Student Loan - 3 Months
- Associate Gym
 - Open 4am to Midnight
 - Badge Access
 - (Must attend Rehab orientation)



Hospital Intranet

**UNIVERSITY MEDICAL CENTER**
OF EL PASO
INTRANET

[Home](#)
[CARES Programs](#)
[COVID-19 \(Coronavirus\)](#)
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[Chemical Safety Data Sheets](#)
[E-Learning](#)
[HR Training & Development Classes](#)

Current Hospital Security Level is Blue

[Click here for specific security level information](#)

**SUGGESTIONS?**
CLICK HERE 

I.T. Helpdesk Support: (915) 521-7941 or Ext. 44400

NEWS:

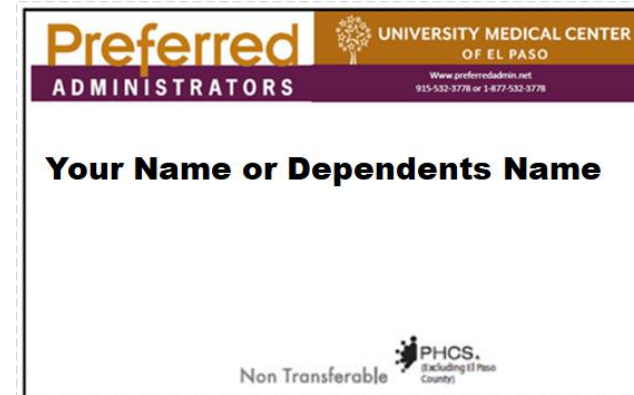
Benefits
Accident Insurance
Benefits at a Glance
Critical Illness Plan
Employee Assistance Program (EAP) - Employee Connect
Employee Assistance Program (EAP) - UMC In-House Counseling Services
Financial Wellness
Flexible Spending Accounts - FSA
Identity Theft - LifeLock
Life and AD&D Insurance
Long Term Disability
MetLife Dental - DHMO (Discount)
MetLife Dental - PPO (Dental Indemnity)
Preferred Administrators - Health Plan
Social Security - Medicare
Superior Vision
TCDRS - Retirement System
UMC DealSpot
Voya Financial - 403(b) & 457(b) Plans



Medical- Preferred Administrators

Provider Listing:

(Scan the code to search for a provider)



(You will be receiving new medical cards)

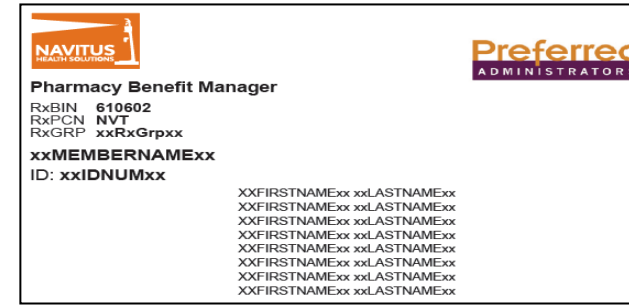
Physician Visits	UMC El Paso/EPCH	Texas Tech	In Network PPO/Wrap Network	Out of Network/Out of Area
Office Visit Co-Pays	\$15	\$30	\$40	(50%) After Deductible
Deductibles	Individual	\$300	\$1500	\$5000
	Family	\$900	\$4,500	\$15,000

Max Out of Pocket

- Individual \$10,150 / Family Max \$20,300



Navitus- Pharmacy Vendor



- Curbside service
- Delivery to office (UMC & Annex building)
- Mail Service
- Replacement or additional cards, please contact Navitus at 855-673-6504

Pharmacy Benefits	UMC Pharmacies (90-day supply after prescription deductible)	In Network Pharmacies (Retail) (30-day supply after prescription deductible)
Deductible per year	\$50	\$100
Generic	\$10 co-pay	\$40 co-pay
Brand Name	\$30 co-pay	\$65 co-pay
Non-Formulary	\$60 co-pay	\$90 co-pay
Specialty	\$150 co-pay and will be dispensed at 30-day supply	

Pharmacy Locations

Dieter Pharmacy

1485 George Dieter Dr.

Ste. 107 TX 79936

(915) 521-7087

Mon. – Fri. 8 a.m. – 6 p.m.

closed for lunch 12:30 – 1:15 p.m.

***Specialty Pharmacy Available**

West Pharmacy

6600 North Desert Blvd. TX 79912

915- 521-2263 Main

915- 881-7176 Curbside

Mon. – Fri. 8 a.m. – 6 p.m.

Sat. 9 a.m. – 5:30 p.m.
(closed for lunch 1 – 1:45 p.m.)

Main Campus Outpatient Pharmacy

4824 Alberta Ave (UMC of El Paso Annex Building TX 79905

915-521-7707 Main

915-790-8561 Curbside

Mon. – Fri. 7:30 a.m. – 6 p.m.

Sat. 8 a.m. - 5 p.m. (closed for lunch 1 – 1:45 p.m.)

East Pharmacy

1521 Joe Battle Blvd. TX 79936

915- 521-2261 Main

915- 282-5369 Curbside

Mon. – Fri. 8 a.m. – 6 p.m.

Sat. 9 a.m. – 5:30 p.m.
(closed for lunch 1 – 1:45 p.m.)



Pharmacy Locations

Fabens Pharmacy

101 Potasio St. Fabens TX 79838

915- 521-2271

Mon. – Fri. 9 a.m. – 5:30 p.m.
(closed for lunch 12:30 – 1:15 p.m.)

Northeast Pharmacy

9839 Kenworthy St. TX 79924

915- 231-2310

Mon. – Fri. 9 a.m. – 5:30 p.m.
(closed for lunch 12:30 – 1:15 p.m.)

Ysleta Pharmacy

300 S. Zaragoza Rd. TX 79907

915- 790-5722 Main

915- 790-8596 Curbside

Mon. – Fri. 8 a.m. – 6 p.m.

UMC Outpatient Pharmacy Services

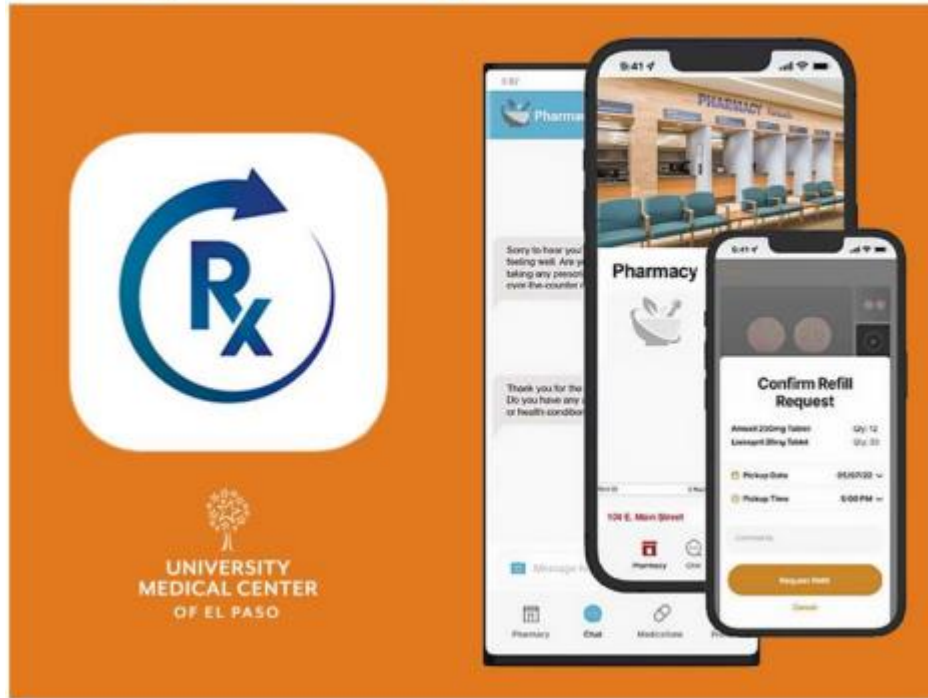
- Employee convenience of office or floor delivery with the QR Code at the main UMC campus
- Patient Meds to Beds with same QR code
- Mail order option for Home delivery (Let any pharmacy team member know if you want this option)
- Auto-refill option (a signed authorization form need at the pharmacies)
- Limited Over-The Counter (OTC) formulary
- Medication Disposal Services (at Outpatient in the Annex and the Ysleta Clinic)



Pharmacy

Pharmacy RX365 Mobile App

Pharmacy RX365 Mobile App



Pharmacy Prescription Delivery Request



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Urgent Care Center

New - UMC Urgent care –Eastlake
The urgent care will accept walk-ins seven days a week, with no appointments needed, and will open from 10 a.m. to 10 p.m.

Located at 12261-C Eastlake Blvd.

\$50 Copay with no Deductible



Telehealth

Get Care at Home
(915) 790-5700



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Outpatient
Clinics



UMC-EAST	1521 Joe Battle
UMC-WEST	6600 N. Desert Blvd (<i>Employee Clinic</i>)
UMC-DIETER	1485 George Dieter
UMC-YSLETA	300 S. Zaragoza
UMC- FABENS	101 Potassio

Call 915-790-5700 for Appointments
Over 50 Different Providers



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URGENT CARE CENTERS

Scan QR code for
more information.



EPCH Urgent CARE

East

- 3260 N Zaragoza Ave. Bld D,
Ste.407 El Paso, TX 79938
- (915) 242-8406

Eastlake

- 13647 Eastlake Blvd, Ste.B 204
Horizon City, TX 79928
- (915) 242-8361

elpasochildrens.org/urgentcare

Paseo Nuevo Urgent Care

East

- 12350 Paseo Nuevo Dr, Ste.A
El Paso, TX 79928
- (915) 777-3493

paseonuevourgentcare.com

U CARE

Zaragoza

- 3051 N. Zaragoza Rd,
El Paso, TX 79938
- (915) 213-7222

Eastlake

- 13472 Eastlake Blvd,
Horizon City, TX 79928
- (915) 465-3363

Lee Trevino

- 1618 N Lee Trevino Dr, Ste.D
El Paso, TX 79936
- (915) 221-1270

UrgentCare2go

Mobile Unit

- (817) 508-8169
Appointment required

urgentcare2go.com

UMC Urgent Care Center

Eastlake

- 12261-C Eastlake Blvd,
El Paso TX 79928
- (915) 521-7979

CARENOW Urgent Care

Cimarron

- 7480 Paseo Del Norte Blvd,
El Paso TX 79911
- (915) 308-2060

West

- 7845 N Mesa St, Ste.A
El Paso TX 79932
- (915) 206-4690

Edgemere

- 12371 Edgemere Blvd, Ste.207
El Paso TX 79938
- (915) 856-0008

Kenworthy

- 10765-A Kenworthy Ste.A
El Paso TX 79924
- (915) 320-4021

Zaragoza

- 1801 Zaragoza Rd,
El Paso TX 79936
- (915) 249-3106

Viscount

- 9100 Viscount Blvd,
El Paso TX 79925
- (915) 594-4475

East

- 9640 Montwood Dr, Ste.A
El Paso TX 79925
- (915) 401-8100

carenow.com

	UMC/EPCH	In Network/PPO	Out of Network
Urgent Care Visits	\$50 co-pay Covered at 100%	\$50 co-pay Covered at 70% after deductible	50% Covered after deductible



Flexible Spending Account - FSA

FSA Enrollments **Must** be done every year.

- **\$660** or less will carry over at the end of the plan year. *(must re-enroll in plan)*
 - Valid (un-expired) FSA-Medical Debit cards will be re-loaded with your new election amount. **Maximum \$3300.**
 - The current plan year must be used by September 30, 2025.
 - All claims must be submitted to Preferred Administrators no later than November 30, 2025.
-
- FSA Member Portal- gives you quick access to your FSA Medical and Dependent account Information.



Go to <https://preferredadmin.wealthcareportal.com> to set up your account.



Medical- Preferred Administrators



*FREE WALK-IN A1C SCREENINGS AT
The El Paso Center for Diabetes
8700 Montana
El Paso, TX 79925
915-532-6280*

Effective October 1, 2025 all diabetes counseling and education classes will be covered at 100%.





DHMO (In-Network Dentists Only)

- Offers discounts within network providers
- Your ID card will be mailed when you sign up with a provider.

Dental Indemnity PPO (In/Out of Network Dentists)

- ID card available on the Intranet in the Benefits tab.
Deductible: \$50 single / **\$150** for family



In-Network Provider Co-Pays

\$10 – Eye exam

\$25 – Contact lens fitting

\$25 – Frames and/or eyeglasses lenses

Standard Progressive Lenses covered at 100%

Allowance

\$150 for frames or \$150 for contacts



Life and AD&D Insurance Coverage



AD&D (Free)

Two times your annual salary up to a maximum of \$100,000 provided at no cost!

Basic Term Life Insurance (Free)

One times your annual salary up to a maximum of \$60,000 provided at no cost!

You can see your current beneficiaries in Infor in your Current Benefits under Basic Term Life Insurance. These beneficiaries apply to Basic, AD&D and Supplemental Life benefits.

Supplemental Term Life Coverage

- Self Coverage - 1x's to 5x's your Annual Salary Benefit up to a max of \$750,000
EOI Required for 3 to 5x's coverage
 - Spouse Coverage - increments of \$5,000 up to \$20,000
 - Children Coverage - is \$2,000 (Age 19-26 Proof of Student Status is required).
- If you currently enrolled your dependents in the Dependent Life and Spouse Life Insurance, you must re-enroll during Open Enrollment for the next Fiscal Year 2025 - 2026. It will not roll over.





Critical Illness



Critical illness insurance is a supplemental health product that may provide benefits if you or your covered spouse suffers a covered illness. This benefit helps to offset costs for treatments, test and services.

Your critical Illness Coverage	
Eligibility description	All full-time and part time associates
Benefit Amounts	\$10,000 - \$40,000
Spouse Coverage	\$10,000 - \$40,000
Covered Conditions	
Portable	Yes
Pre-X	Waived
Heart Attack	100%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas or intestine.)	100%
Non-invasive Cancer	25%
Invasive cancer	100%
End state renal (kidney) failure	100%
Arterial/vascular disease	25%
Multiple Payouts	Yes
Guarantee Issue Amounts	Up to \$40,000
Wellness	\$50



New - Accident Insurance



Designed to cover injuries and accident-related expenses such as hospitalizations, ER visits, burns, transportation lodging and surgery.

Helps pay for treatments, tests, and services otherwise not covered by major medical. Benefits are paid directly to the insured.

Key coverage highlights

- Premium remain the same for employees of all ages
- No medial questions or proof of good health is required for employees to receive coverage.
- Cash benefits paid directly to the insured in addition to any medical benefit received.
- Policy pays multiple cash benefits for each injury and covered treatment when an insured individual sustains more than one injury in the same accident.



Accident Insurance

Example: Sara is injured in a car accident and unfortunately ruptures a disc in the accident which requires a hospital stay and surgery.

Sara Accident insurance provided the following benefits.

- Emergency Room Visit • \$250
- MRI • \$300
- Hospital Admission • \$1,000
- Hospital Confinement (2 days) • \$400 (\$200 per day)
- Repair of Ruptured Disc • \$1,200
- Car Accident Injury • \$325
- 3 Follow up Doctor visits • \$420 (\$140 per visit)
- 10 Physical Therapy visits • \$900 (\$90 per visit)
- Annual Wellness Benefit • \$50 *1x per year)





Identity Theft Protection

Our proprietary technology monitors for fraudulent use of an employee's SSN, name, address, and birth date in applications for credit and services. The patented system sends alerts by text, phone, email, or mobile app when a potential threat is detected.

Online Privacy

Protect devices on vulnerable connections through bank-grade encryption to keep information private. We also scan common public people search websites for an employee's info and help them easily opt-out₃.

Device Security

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware and helps protect private and financial information when an employee goes online₃.



Benefit Plan Year 2026

(Biweekly Premiums 10/01/2025 – 9/30/2026)

Refer to the “Benefits” tab in the Hospital Intranet for information on all UMC benefits.	Associate Only	Associate + Spouse	Associate + Child(ren)	Associate + Family
Medical - Fulltime	36.88	122.95	90.03	132.82
Medical - Part-time	60.30	195.59	145.46	213.18
MetLife-Dental DMO - Discounted Plan	3.98	6.64	7.97	12.95
MetLife-Dental Indemnity PPO – Traditional Plan	12.52	24.25	32.39	44.23
Superior Vision	4.07	8.47	7.22	12.26
Accident Insurance	6.40	10.63	11.70	15.83
Life Lock – Identity Theft Protection	3.69	N/A	N/A	6.91
Basic Term Life and AD&D Insurance *	Provided at no cost: Basic Term Life: 1x Salary up to \$60,000 AD&D: 2x Salary up to \$100,000			
Supplemental Life	Additional Term Life Insurance for Associates			
Spouse Life Insurance	Increments of \$5,000 to a maximum of \$20,000 \$5,000- \$.55 \$10,000- \$1.10 \$15,000- \$1.65 \$20,000- \$2.19			
Dependent Life Children (\$2,000)	\$.55 per pay period			
Hospital Long Term Disability	Provided at no cost: Exempt Associates (60% of salary with a maximum benefit of \$5,000 a month.)			
Voluntary LTD (25% / 40% / 50%)	Based on Associate’s age category and plan selection of coverage level.			
Critical Illness Plan	Based on Associate’s age category and plan selection of coverage level.			

*AD&D: Accidental Death and Dismemberment Insurance



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TCDRS - Texas County and District Retirement System

- Full-time and Part-time associates
- 5% mandatory contributions begins immediately
- Funds earn 7% compound interest (*after 1 year of employment*)
- Vested after 8 years of employment
- Fund matches at 200% per dollar contributed at retirement
- Lifetime pension

When can you retire?

Retirement age options:

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)



TCDRS: 800-823-7782

memberservices@tcdrs.org

Important: Log in to set up account and update beneficiary information



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VOYA - Voluntary Retirement Program



403(b) and 457(b) Plans for Full & Part Time

Contribution IRS Limit - \$23,500 (on both plans)

Over age 50 Catch Up - \$7,500

Contributions

May be a % or Flat Dollar Amount (min is \$10)

It's easy to get started

The steps you take today will affect how you spend your tomorrow. Do something good for yourself by planning ahead for the kind of future you envision. Start by setting a little aside regularly for your retirement by enrolling in your employer's retirement savings plan.

- 1 Scan the QR Code or go to enroll.voya.com
- 2 Enter the plan and verification numbers for the plan(s) you wish to enroll in. You must enroll in each plan separately.

	Plan number	Verification number
UMC EI PASO TSA PLAN	666380	071545
UMC EI PASO 457 PLAN	666381	071545

For more Information contact your local representative:
Joel Hernandez
Investment Adviser Representative
Tel: 915-543-4902
Email: joel.hernandez@voyafa.com

University Medical Center of El Paso



5 reasons to enroll now

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you



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UMC Growth and Resilience Team



Resiliency & Growth

Mental health is just as important as physical health. It affects how we think, feel, and act. It is normal to feel stress, anxious, worried, or even fearful. However, if you feel like you need extra support or feel like your day-to-day is hindered, we encourage you to seek support from the resource available to you. UMC provides confidential, on-site counseling to all Associates, free of charge. They offer one-on-one confidential counseling to all Associates.



Dr. Sofia Reynoso-Crow
Administrative Director



Maria Teresa Morales, LMSW
Counselor



Amanda Casillas-Saucedo
Counselor



Claudia Rodriguez, MC
Educator

To schedule a counseling appointment or request an iCare associate call or text (915) 294-6321



Employee Assistance Program (EAP)



Employee Connect

**Toll Free Crisis Hotline
1-877-562-6467**

5 FREE Counseling Sessions

For all associates and immediate family members under our medical plan

- No waiting period
- Counseling services offered for:
 - Personal problems, financial difficulties, marital problems, mental health disorders, substance abuse issues
 - Legal and financial matters, family planning
 - Locating child or elder care, moving and relocation

Travel Connect

- Medical emergency help and transportation
- Emergency travel arrangements ⓘ
- Medical, dental and legal referrals
- ID recovery assistance
- Recovery of lost or stolen documents or luggage
- Language translation services



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Fall into Great Savings

Get awesome deals on back-to-school items, fall getaways, and wellness essentials in celebration of National Women's Health and Fitness Day on September 25th.



Scan QR code or click
the link to visit website



Choose the best deals
and offers



Find amazing exclusive
offers & deals



More savings, more of
what makes you happy

Featured Offers

Explore these and hundreds of other offers at <https://umcelpaso.savings.beneplace.com>



Discount Hotel Reservations
Enjoy exclusive savings up to
60% off hotel rates



Discount Flight Reservations
Save up to 20% on flights



HP Employee Purchase Program
Save up to 40% on latest
technology



Creative Kids Learning Centers
Save 10% on early education
and child care



Les Mills
Save \$30 on all Les Mills
SMART TECH equipment



BetterHelp
Get 50% off your first month
of online therapy

UMC - DealSpot

<https://umcelpaso.savings.beneplace.com>



Adding NEW Dependents and/or Spouse

You **MUST** complete the Dependent Enrollment Form available in the Hospital Intranet in the Benefits tab and upload into **Infor** OE Documents prior to the Open Enrollment Window.

If adding a spouse, please upload your common-law certificate or marriage license. If adding dependent children please upload their birth certificates.

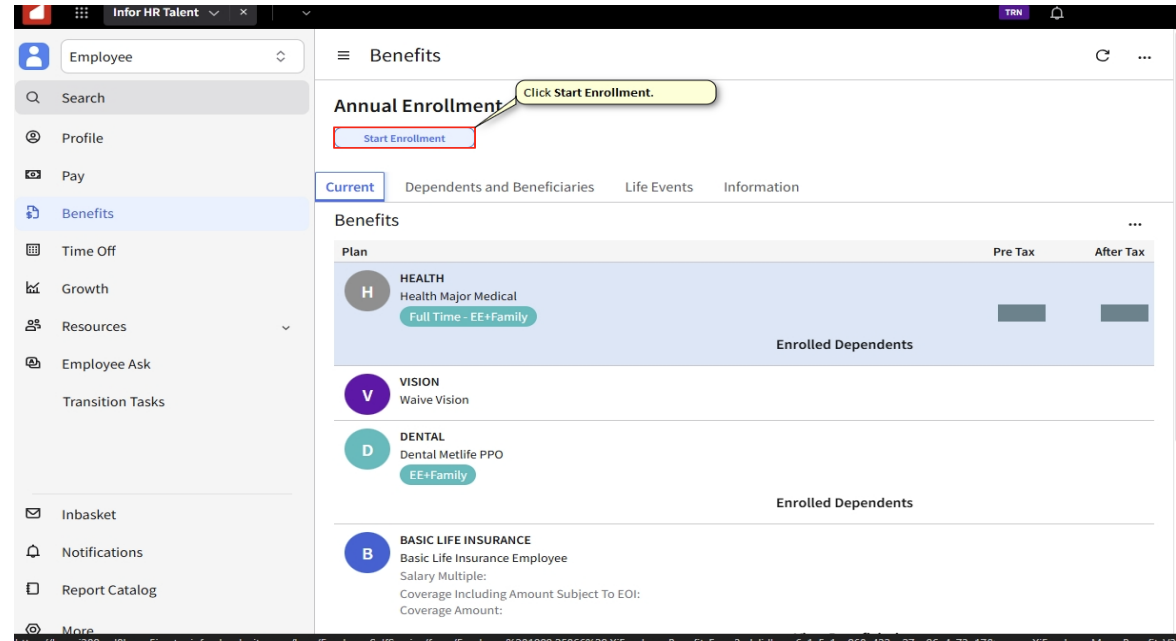
Passive Enrollment

If you are not making changes to your Medical, Dental, Vision and Life Insurance coverage, they will carry over to the new fiscal year. **Exception:** if you want to start, re-start and/or roll-over \$660 or less to the new plan year, you **must re-enroll**.



Open Enrollment Window (Sept 17th – 21st)

On-Line Accessibility via the Hospital Intranet
(Infor - will need Windows username and password to log in)



Open Enrollment Window (Sept 17th – 21st)

**No need to access the system if not making changes,
unless you need to restart your FSA accounts or re-enroll your spouse and/or
children in the dependent life insurance.**



Wed 9-17-2025 8:00 a.m. Thursday Friday Saturday Sunday
9-21-2025 Midnight

In-Person Computer Assistance:

9/18/2025 Thursday	8:00am to 4:00pm	Conference Room D., 1 st Floor, Annex Bldg.
9/18/2025 Thursday	8:00am to 4:00pm	HR Training Room, 3 rd Floor, Annex Bldg.
9/19/2025 Friday	8:00am to 4:00pm	El Paso Health / Preferred Administrators



Questions



Norma Gonzalez, Benefits Supervisor
ngonzalez@umcelpaso.org
(915) 521-7580

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(915) 521-7071