When does medical coverage begin?
As a benefit-eligible employee, medical coverage begins on your first day of employment. However, your enrollment forms must be submitted to HR within your first thirty (30) days, your enrollment period.

Do I need a referral to see a specialist?
No, Coventry does not require referrals to see physicians.

What is the number for Coventry Health Care?
800-613-7721

What is the definition of eligible dependent children?
Children who are eligible for benefits must meet all the following conditions:
- under age 26, unmarried and dependent
- disabled children may be covered by the plan as they remain incapacitated and dependent.

Am I required to call United Behavioral Health (UBH) for authorization?
All care must be authorized by UBH.

What is the phone number for United Behavioral Health (UBH)?
877-660-4871

Who administers our prescription plan?
Our prescription plan is administered by Express Scripts, 800-955-1201

Who is our dental insurance carrier?
Your dental coverage is with Delta Dental.
Do I need an insurance card for our dental program?
You should have received an ID card mailed to your home. If you did not receive your card, please contact Delta Dental at 866-276-8329. Please note that your ID card indicates PPO network - this is an identifier for those dental providers who are contracted for the PPO network to submit the applicable PPO charges. This PPO identifier does not mean that you can only use a PPO provider. You may also use a Premier network provider or a non-network provider.

Please use the dental claim form found on the website.

Do we have orthodontic coverage?
No, we do not offer orthodontic coverage.

EDUCATIONAL ASSISTANCE
How long must I be employed to receive educational assistance?
You must be employed for six (6) months in a full-time benefit-eligible position to receive educational assistance.

How long will I have to be employed for my spouse and dependents to receive educational assistance?
You must be a vested employee (five years) for your dependents to be eligible for tuition reimbursement.

RETIREMENT
How would I find out what my vested/retirement benefit would be when I retire or leave?
To complete an estimate, go to umsystem.edu/totalrewards/benefits

TAX DEFERRED ANNUITY (TDA)
What benefits are available to supplement my retirement?
The University offers the following Tax Deferred Annuity (TDA) Plans: 401a, 403b, Roth 403b, and 457b to supplement your retirement.

For additional information, please go to: www.umsystem.edu/mytotalrewards