ACROSS
3. a person who relies on another as a primary source of income (such as a qualifying child or qualifying relative)
4. creates health solutions that fit within the context of people’s lives by providing tools, education and clinical resources to make better health decisions
9. a time to choose insurance benefits or make changes to current election benefits
12. a period of paid time off work granted by employers to employees to be used for whatever the employee wishes
13. UT’s employee discount program
14. a fixed amount for a covered service, paid by a patient to the provider of service before receiving the service
15. a unique set of offerings, benefits and opportunities that an employer provides its employees in exchange for their skills, knowledge, and commitment
16. benefits that help pay for the cost of visits to a dentist for basic or preventive services, like teeth cleaning, X-rays, and fillings

DOWN
1. withdrawal from one’s position or occupation or from active working life
2. a certification that recognizes employers who create an outstanding employee experience
5. a person or entity, such as a trust or nonprofit, that you designate to receive your assets when you die
6. often covers routine eye health expenses such as eye exams, contact lens fittings, contact lenses, and eyeglass lenses and frames
7. offers members experiencing an illness or injury the opportunity to request additional paid leave after exhausting all personal accrued annual and sick leave
8. provides personalized guidance and education during annual enrollment and ongoing engagement throughout the year to make benefits decisions as easy as possible
10. designed to provide free, confidential assistance to help employees and their families resolve problems that influence their personal lives or job performance
11. the amount paid out of pocket by the policy holder before an insurance provider will pay any expenses