



## Summary of Benefits

09/01/2024 - 08/31/2025

### REGISTER for Benefit Accounts

- TTUHSC participates in the Texas Group Benefit Program (GBP) with ERS to provide health insurance benefits for eligible employees.
- Set up an ERS online account to make elections and sign up for employee benefits newsletters [www.ers.texas.gov](http://www.ers.texas.gov)

### GROUP INSURANCE PLANS

Full-time employees are automatically enrolled in the HealthSelect of Texas plan <https://healthselect.bcbstx.com/>

<b>Full-time Employees (.75-1.00 FTE)</b>	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Monthly Premium				
HealthSelect of Texas	\$0.00	358.00	239.70	597.70
Consumer Directed HealthSelect (High Deductible with an HSA)	\$0.00	322.20	215.72	537.92

Part-time benefit eligible employees pay 50% of employee premium and 75% of dependent premium for health coverage.

<b>Part-Time Employees (.5-.74 FTE)</b>	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Monthly Premiums				
HealthSelect of Texas	\$312.41	849.41	671.96	1,208.96
Consumer Directed HealthSelect (High Deductible with an HSA)	\$312.41	813.61	647.98	1,149.18

**Health coverage is subject to a 60-day waiting period. For most new employees, health coverage begins the first of the month after the 60th day of employment.** Premiums for employees paid on a semi-monthly basis are divided equally with half the monthly amount withheld each pay period. Employees are considered full-time for health insurance purposes when working an average of more than 30 hours per week.

HealthSelect of Texas requires each participant select and use a Primary Care Physician (PCP) to receive in-network benefits. Your PCP must also submit referrals for a specialist visit. PCP elections can be made on the BCBS HealthSelect Website or by calling (800-252-8039).

All dependents will require verification through Alight Solutions. Failure to verify dependents could result in dependents being removed from insurance. (800-987-6605)

**Optional Insurance:** Elections must be made within your first 30 days of employment and your coverage will begin on the 1st of the month following your election date.

- **Dental Plan:** You have a choice of two dental plans. [www.ersdentalplans.com](http://www.ersdentalplans.com)

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Delta Dental/Dental Choice	\$28.73	57.46	68.95	97.68
Delta Dental/DHMO	\$9.59	19.18	23.02	32.59

- **Vision Plan:** [www.stateoftexasvision.com](http://www.stateoftexasvision.com)

State of Texas Vision	\$4.61	9.22	9.91	14.52
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- **Optional Term Life Insurance:** <https://web1.lifebenefits.com/content/lifebenefits/ers/en.html>. Enrollment in health insurance includes \$5,000 in basic term life insurance with \$5,000 in accidental death and dismemberment (AD&D) insurance. In addition to this coverage, you may purchase optional term life insurance with AD&D coverage for up to four times your annual salary with a maximum of \$400,000 in coverage.

- **Dependent Term-Life Insurance:** The premium for Dependent Term Life Insurance is \$1.45 per month and includes \$5,000 term life with AD&D per dependent.

- **Short-Term and Long-Term Disability Insurance:** <https://tippleaves.com/>

Short-Term Disability	\$0.24/\$100 of monthly salary
Long-Term Disability	\$0.68/\$100 of monthly salary

- **Voluntary Accidental Death and Dismemberment (AD&D) Insurance:** If you are under 70, voluntary accidental death and dismemberment coverage may be added to your policy for amounts between \$10,000 and \$200,000, in increments of \$5,000. You may also cover all your eligible dependents by electing family AD&D coverage.

Employee Only	\$0.02/\$1,000 of coverage
Employee and Family	\$0.04/\$1,000 of coverage

**TexFlex Programs**

By participating in one or more TexFlex accounts, you can set aside money pre-tax from your paycheck to cover eligible out-of-pocket health care and dependent care expenses. <https://texflex.inspirafinancial.com/>

- **HealthCare Flexible Spending Account:** Participation allows for tax-free deductions from your paycheck to be deposited into your flexible spending account to be used to pay eligible medical, dental, vision, hearing, and prescription drug expenses. You can elect **\$180 up to \$3,200** for your annual contribution. There is a 60-day waiting period for new employees before your enrollment starts.
- **DependentCare Flexible Spending Account:** Participation allows for tax-free deductions from your paycheck to be deposited into your flexible spending account to be used to pay eligible expenses including child day care and adult care day program expenses. You can elect **\$180 to \$5,000** for your annual contribution.
- **LimitedCare Flexible Spending Account:** **This account is only for employees enrolled in the Consumer Directed HealthSelect High Deductible Health Plan.** Participation allows for for tax-free deductions from your paycheck to be deposited into your flexible spending account to be used to pay eligible vision and dental expenses. You can elect **\$180 to \$3,200** for your annual contribution.

**Workers' Compensation Insurance and Unemployment Compensation Insurance:** Provided for employees of TTUHSC.

**RETIREMENT PLANS - [Annual Contribution Overview Chart](#)**

- **Teacher Retirement System of Texas (TRS):** (Required for Staff) TRS is a defined benefit plan and contributions are tax sheltered. The TRS employee contribution rate for fiscal year 2025 is 8.25% and the state contributes 8.25% of eligible compensation up to the IRS limit for the year. [www.trs.texas.gov](http://www.trs.texas.gov)
- **Optional Retirement Program (ORP):** (Only Faculty and certain administrative positions are eligible for ORP.) ORP is a defined contribution plan and contributions are tax sheltered. The ORP employee contribution for fiscal year 2025 is 6.65% and the state contributes 6.8% on eligible compensation up to IRS limit for the year. Participants must choose from the [list of approved vendors](#) for ORP plans prior to enrollment. The election to participate in ORP in lieu of TRS must be made within 90 days of employment in an ORP eligible position. This is a one-time irrevocable decision.
- **Voluntary Retirement Plans:** Employees can make voluntary elections to participate in the TexaSaver 457 plan and/or Tax Deferred Account 403(b) plan through payroll deduction. Both plans offer tax deferred and ROTH options.

**FICA Social Security/Medicare Tax:** (Required) The employee’s portion of the Social Security is 6.2% up to a maximum salary set by the IRS annually. Medicare tax is 1.45% of all salary. Additional Medicare tax of 0.9% is applicable for all salary paid in excess of \$200,000 per calendar year.

**TTUHSC PAID LEAVE**

- **Vacation** - Benefits eligible employees begin earning vacation hours from their first day of employment and hours are accrued into a vacation bank. After completing six months of continuous employment, the hours are available to use and vacation with pay may be granted. A regular full-time employee shall earn vacation entitlement in accordance with the following schedule. A regular part-time benefits eligible employee shall earn a pro rata share based upon the percent of time worked.

Total State Employment of	Hours Accrued per Month	Maximum Carryover to Next Fiscal Year
0 but less than 2 years	8	180
At least 2 but less than 5 years	9	244
At least 5 but less than 10 years	10	268
At least 10 but less than 15 years	11	292
At least 15 but less than 20 years	13	340
At least 20 but less than 25 years	15	388
At least 25 but less than 30 years	17	436
At least 30 but less than 35 years	19	484
At least 35 years or more	21	532

- **Sick Leave** - A regular full-time employee shall earn sick leave at the rate of eight hours per month beginning on the first day of employment. Benefits eligible part-time employees shall earn a pro rata share based upon the percent of time worked. Sick leave shall accumulate with the unused sick leave balance carried forward each month.
- **Holidays** - Regular full-time/part-time employees shall be eligible for paid holidays as approved by the Texas Legislature and the Texas Tech Board of Regents. In addition to the scheduled holidays, HSC employees receive 2 hours of Holiday Comp monthly. This time must be used within one year of accrual. Benefits eligible part-time employees shall earn a pro rata share based upon the percent of time worked.

**Longevity Pay** - Regular full-time non-academic staff are entitled to longevity pay upon completion of two years of State service in accordance with the following schedule. Longevity pay is not applicable to faculty.

<u>State Service</u>	<u>Longevity Pay</u>
2 years	\$ 20
4 years	\$ 40
6 years	\$ 60
8 years	\$ 80
10 years	\$100
12 years	\$120
14 years	\$140
16 years	\$160
18 years	\$180
20 years	\$200

For every two years add \$20.00 up to a maximum of \$420