

## HEALTH INSURANCE

TTUHSC participates in the Texas Group Benefits Program with ERS to provide health insurance benefits for eligible employees. Employees are offered two choices of health plans: **HealthSelect of Texas** and **Consumer Directed HealthSelect**. For details and comparisons about these health plan offerings, visit [www.ers.texas.gov/Active-Employees/Health-Benefits](http://www.ers.texas.gov/Active-Employees/Health-Benefits).

MONTHLY PREMIUMS		Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
<b>Full-time Employee (.75-1.00 FTE)</b> <i>Full-time employees are automatically enrolled in the HealthSelect of Texas plan.</i>	<b>HealthSelect of Texas</b>	\$0.00	386.64	258.88	645.52
	<b>Consumer Directed HealthSelect</b> (High Deductible with an HSA)	\$0.00	347.96	233.00	580.96
<b>Part-time Employee (.5-.74 FTE)</b> <i>Part-time benefits-eligible employees pay 50% of the employee premium and 25% of the dependent premium for health coverage.</i>	<b>HealthSelect of Texas</b>	\$337.31	917.27	725.63	1,305.59
	<b>Consumer Directed HealthSelect</b> (High Deductible with an HSA)	\$337.31	878.59	699.75	1,241.03

Health coverage is subject to a 60-day waiting period. For most new employees, health coverage begins the first of the month after the 60<sup>th</sup> 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 only) when working an average of more than 30 hours per week.

HealthSelect of Texas requires each participant to select and use a Primary Care Physician (PCP) to receive in-network benefits. Your PCP must also submit referrals for specialist visits. PCP elections can be made at [healthselect.bcbstx.com](http://healthselect.bcbstx.com) or by calling (800) 252-8039.

All dependents will require verification through Alight Solutions. Failure to verify dependents may result in their removal from coverage. For questions about verification, call (800) 987-6605 or review the eligibility chart at [www.ers.texas.gov/PDFs/Dependent-eligibility-chart.pdf](http://www.ers.texas.gov/PDFs/Dependent-eligibility-chart.pdf).

### Optional (Add-on) Insurance

Elections must be made within your first 30 days of employment, and coverage will begin on the 1<sup>st</sup> of the month following your election date.

		Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
<b>Dental Plan   <a href="http://www.ersdentalplans.com">www.ersdentalplans.com</a></b> <i>Employees have a choice of two dental plans. Delta Dental administers both plans, but they vary in cost and coverage.</i>	Delta Dental/Dental Choice (PPO)	\$31.03	62.06	74.47	105.50
	Delta Dental/Delta Care (DHMO)	\$9.59	19.18	23.02	32.59
<b>Vision Plan   <a href="http://www.stateoftexasvision.com">www.stateoftexasvision.com</a></b> <i>Certain vision-related services (e.g., annual eye exams) are covered under the HealthSelect of Texas plan. For additional coverage, ERS offers this add-on plan.</i>	State of Texas Vision	\$5.07	10.14	10.90	14.52

OTHER ADD-ON PLANS	
<b>Optional Term Life Insurance</b> <a href="http://www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Optional-Term-Life-Insurance">www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Optional-Term-Life-Insurance</a>	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 that 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.
<b>Dependent Term Life Insurance</b> <a href="http://www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Dependent-Term-Life">www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Dependent-Term-Life</a>	The premium for Dependent Term Life Insurance is \$1.45 per month and includes \$5,000 term life with AD&D per dependent.
<b>Short-Term &amp; Long-Term Disability Insurance</b> <a href="http://tippelaves.com">tippelaves.com</a>	Short-Term Disability      \$0.24/\$100 of monthly salary Long-Term Disability      \$0.63/\$100 of monthly salary
<b>Voluntary Accidental Death and Dismemberment (AD&amp;D) Insurance</b> <a href="http://www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Voluntary-ADD">www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Voluntary-ADD</a>	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 Flexible Spending Accounts (FSAs) | [texflex.inspirafinancial.com](http://texflex.inspirafinancial.com)

The TexFlex FSA program allows you to set aside money pre-tax to cover eligible out-of-pocket health care and dependent care expenses.

- **Health Care Flexible Spending Account:** Used to pay eligible medical, dental, vision, hearing, and prescription drug expenses. You can contribute \$180 up to \$3,300 annually. There is a 60-day waiting period for new employees before your enrollment starts.
- **Dependent Care Flexible Spending Account:** Used to pay eligible dependent care expenses, such as childcare and adult care program fees. You can contribute \$180 to \$5,000 annually. \*If you are a highly compensated individual, based on the IRS definition as making more than \$155,000 in the preceding year, the maximum amount you can elect is \$1,250 each year.
- **Limited Care Flexible Spending Account:** (Only available to those enrolled in the Consumer Directed HealthSelect High Deductible Health Plan) Can be used to pay for eligible vision and dental expenses. Contribute \$180 up to \$3,300 annually.

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

## RETIREMENT PLANS | [Annual Contribution Overview Chart](#)

All benefits-eligible employees must participate in one of the two mandatory retirement plans (TRS or ORP). In addition, TTUHSC employees have the option to participate in one or both of the voluntary retirement programs to contribute additional money towards retirement.

MANDATORY RETIREMENT PLAN OPTIONS	
<b>Teacher Retirement System of Texas (TRS)</b> <a href="http://www.trs.texas.gov">www.trs.texas.gov</a> <ul style="list-style-type: none"><li>• All benefits-eligible employees automatically enrolled</li><li>• Defined benefit plan based on actuarial formula</li><li>• Benefit calculated by your average salary* x years of service x 2.3%</li><li>• Participant contributions are 8.25%</li><li>• U.S. Internal Revenue Code, Section 401(a) qualified plan</li><li>• Vested after 5 years, with a lifetime annuity option</li><li>• TRS manages investments</li><li>• Disability benefits provided</li></ul> <small>*Average salary calculation is based on TRS tier</small>	<b>Optional Retirement Program (ORP)</b> <a href="http://www.highered.texas.gov/orp">www.highered.texas.gov/orp</a> <ul style="list-style-type: none"><li>• Only available to certain titles/positions in lieu of TRS</li><li>• 403(b) Defined contribution plan</li><li>• Participant contributes 6.65% of eligible salary</li><li>• TTUHSC contributes 6.8% of eligible salary</li><li>• Vested after one year and one day</li><li>• Participant manages their own investments</li><li>• Account growth based on performance of selected investments</li><li>• No disability benefits</li></ul>
VOLUNTARY (SUPPLEMENTAL) RETIREMENT PLAN OPTIONS	
<i>All contributions are employee funded and conveniently taken through payroll deduction. Employees may start, stop, or change their contributions at any time. Both plans offer pre-tax "traditional" or post-tax "Roth" options. Both plans are portable, so you can take the savings with you if you leave.</i>	
<b>Tax Deferred Account (TDA) 403(b)</b> <p>The TTU 403(b) TDA plan gives you the opportunity to invest in fixed annuity, variable annuity or mutual fund accounts with vendors approved by the Texas Tech University System.</p>	<b>TexaSaver 457</b> <p>The State of Texas ERS system offers 457 investment options to all benefits-eligible employees. Accounts can be set up with Empower with a wide array of investment options to choose from.</p>

**Federal Social Security/Medicare Tax:** (Required) The employee's portion of the FICA Social Security tax is 6.2% up to a maximum compensation set by the IRS annually. The Medicare tax is 1.45% of all compensation. Additional Medicare tax of 0.9% is applicable for compensation 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 become available for use. A regular full-time employee earns vacation in accordance with the following schedule. A regular part-time benefits-eligible employee earns a pro rata share based on the percentage of time worked. All hours of unused accumulated vacation that are in excess of the maximum cited in the chart will be credited to the employee's sick leave balance at the start of the next fiscal year.

Total Years of State Employment	Hours Accrued per Month	Max Carryover to Next Year
< 2 years	8	180
2 – 4 years	9	244
5 – 9 years	10	268
10 – 14 years	11	292
15 – 19 years	13	340
20 – 24 years	15	388
25 – 29 years	17	436
30 – 34 years	19	484
35+ years	21	532

- **Sick Leave:** A regular full-time employee earns sick leave of eight hours per month beginning on the first day of employment. Benefits-eligible part-time employees earn a pro rata share based on the percentage of time worked. Accumulated, unused sick leave hours are carried forward each month.
- **Holidays:** Regular full-time/part-time employees are eligible for paid holidays as approved by the Texas Legislature and the Texas Tech Board of Regents. In addition to scheduled holidays, HSC employees receive two hours of paid Holiday Comp monthly. This time must be used within one year of accrual. Benefits-eligible part-time employees earn a pro rata share based on the percentage 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 individuals with a faculty appointment or student employees.

State Service	Longevity Pay
2 years	\$ 20
4 years	\$ 40
6 years	\$ 60
8 years	\$ 80
Every 2 years, add \$20 up to a maximum of \$420	