



TEXAS TECH UNIVERSITY
HEALTH SCIENCES CENTER™

Benefits

Retirement

Summary of Benefits

9/1/2020 - 8/31/2021

REGISTER for Benefit Accounts

- Each benefit you sign up for has online websites, resources, and information
- Set up an ERS online account to make elections and sign up for employee benefits newsletters
www.ers.texas.gov

GROUP INSURANCE PLANS

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

Full-time Employees (.75-1.00 FTE)	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Monthly Premium				
HealthSelect of Texas	\$0.00	357.54	239.38	596.92
Consumer Directed HealthSelect (High Deductible with an HSA)	\$0.00	321.80	215.44	537.24

HMO options only available for Central/South Texas

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

Part-Time Employees (.5-.74 FTE)	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Monthly Premiums				
HealthSelect of Texas	\$312.00	848.31	671.07	1,207.38
Consumer Directed HealthSelect (High Deductible with an HSA)	\$312.00	812.57	647.13	1,147.70

HMO options only available for Central/South Texas

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 Health Select Website or by calling (800-252-8039).

All dependents will require verification through Alight Solutions. Failure to verify dependents could result in them 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

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Delta Dental/Dental Choice	\$27.21	54.42	65.30	92.51
Delta Dental/DHMO	\$9.59	19.18	23.02	32.59

Vision Plan: www.stateoftexasvision.com

State of Texas Vision	\$5.12	10.24	11.01	16.13
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Optional Term Life Insurance: <https://web1.lifebenefits.com/sites/lbwem/ers>. 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 \$1.38 per month and includes \$5,000 term life with AD&D per dependent.

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

Short-Term Disability	\$0.26/\$100 of monthly salary
Long-Term Disability	\$0.63/\$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. www.texflexers.com

Health Care Flexible Spending Account: Elections for tax-free deductions from your paycheck deposit money into your flexible spending account to use to pay eligible medical, dental, vision, hearing, and prescription drug expenses. You can elect from \$180 to \$2,650 for your annual contribution.

Dependent Care Flexible Spending Account: Elections for tax-free deductions from your paycheck deposit money into your flexible spending account to use to pay eligible expenses including child day care and adult care day programs. You can elect from \$180 to \$5,000 for your annual contribution.

Limited Care Flexible Spending Account: Elections for tax-free deductions from your paycheck deposit money into your flexible spending account to use to pay eligible vision and dental expenses. You can elect from \$180 to \$2,650 for your annual contribution. **This account is only for employees enrolled in the Consumer Directed HealthSelect High Deductible Health Plan.**

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

RETIREMENT PLANS

Teacher Retirement System of Texas(TRS): (Required for Staff) Contributions to TRS are tax sheltered. The employee contribution is 7.7% of eligible compensation up to \$285,000. The state contributes 7.5% of eligible compensation for TRS members. www.trs.texas.gov

Optional Retirement Plan (ORP): (Only Faculty and certain administrative positions are eligible) Contributions to ORP are tax sheltered. The employee contribution is 6.65% on eligible compensation up to \$285,000. The state contributes 6.8% of eligible compensation for ORP members.

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 of \$137,700 per calendar year for 2020. 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.

LEAVES OF ABSENCE

Vacation - Benefits eligible employees begin earning vacation hours from their first day of employment/eligibility date and hours are accrued into a vacation bank. At the completion of 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 Hours to Carry Forward 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 amount of such leave 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.

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.

State Service	Longevity Pay
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	