Employee Benefits
Agenda

1. Enrollment Deadlines
2. How to Enroll
3. Overview of Insurance & Retirement Plans
## Enrollment Deadlines

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>When to Enroll</th>
<th>Coverage Begins</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health plan</td>
<td>First 60 days of employment</td>
<td>1(^{st}) of the month after 60 days of employment</td>
</tr>
<tr>
<td>All other insurance plans</td>
<td>First 30 days of employment</td>
<td>1(^{st}) of the month after you make your elections.</td>
</tr>
</tbody>
</table>

- You can sign up for most benefits right away, no questions asked.
- Some benefits require proof of good health (EOI)
How to Enroll: 2 ways

• Call ERS at 877-275-4377 (call will be recorded)

• Go online to [www.ers.state.tx.us](http://www.ers.state.tx.us)
  • Create an account
  • Click on Post Hire Change and follow the prompts
  • Detailed instructions will be included in your “welcome to benefits” email.

Note: You must wait for your welcome email before you can enroll, to ensure your record has been setup within ERS! If you have not received your email within 2 business days of your hire date, please contact the Benefits Team.
During your first 30 days:

- Dental
- Voluntary Accidental Death and Dismemberment (AD&D)
- Optional term life
- Dependent term life
- Short- and long-term disability
- Vision
- TexFlex Flexible Spending Accounts:
  - Health Care
  - Dependent Day Care
  - Limited FSA
  - Commuter Spending
## Dental Insurance

<table>
<thead>
<tr>
<th>Dental HMO</th>
<th>Dental Choice (PPO)</th>
<th>Dental Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Humana Dental</td>
<td></td>
<td>Careington International Corp.</td>
</tr>
<tr>
<td><a href="http://www.humanadental.com/ers">www.humanadental.com/ers</a></td>
<td></td>
<td><a href="http://www.txdentaldiscount.com">www.txdentaldiscount.com</a></td>
</tr>
</tbody>
</table>
| Must choose an in-network primary care dentist | Lets you use any dentist, pay less out of pocket by using a PPO dentist | • The dental discount plan isn’t insurance, rather a program that discounts dental services at the provider’s office.  
• Savings on cosmetic services  
• Unlimited use of the discount program and its offerings  
• Go online for information on participating providers, a discount schedule, plan brochure and more. |
| Specialist discount of 25% |                                                                                  |                                                                                  |
| No Deductibles  | Deductibles: $0 - $300                                                           |                                                                                  |
| Unlimited maximum lifetime for general dentistry | Annual maximum $1500, then you pay 60% until next calendar year |                                                                                  |
| Copay – vary according to type of procedure/service | Coinsurance – percentage will vary according to procedure/service  
• Preventive: 0%  
• Minor: 10%  
• Major: 50% |                                                                                  |

**Note:** Members and their dependents must enroll in the same plan. For example a member cannot choose the Dental DHMO for herself and the State of Texas Dental Discount Plan for her spouse and children.
Accidental Death and Dismemberment

Accidental Death
- Benefits are payable only if your death is the direct result of an accident.

Dismemberment
- Benefits are payable in the event of certain bodily injuries.

Cost
- Coverage is purchased in increments of $5,000:
  - minimum $10,000
  - maximum $200,000
- Family coverage available (benefits vary)
- Administered by Minnesota Life
Life Insurance

Optional Term Life
• 1 X your annual salary (Election I)
• 2 X your annual salary (Election II)
• 3 X your annual salary (Election III*)
• 4 X your annual salary (Election IV*)
*Proof of good health always required

• Must designate beneficiary
• Costs increase as salary and/or age increase

Dependent Term Life
• This policy provides term life insurance and AD&D
• $5,000 policy value per dependent + $5,000 AD&D rider
• Cost - $1.38 per month
• You are automatically the beneficiary

Term Life policies – no cash value until death
Texas Income Protection Plan (TIPP)

Short-term disability insurance provides a portion of your monthly income for up to 5 months

Benefits
• maximum monthly benefit is 66% of your monthly salary (up to $10,000)
• minimum monthly benefit is 10% of your monthly salary

To be eligible for Short-term Disability benefits, you must:
• be certified as disabled by an approved practitioner
• complete the greater of 30 consecutive days or exhaustion of all sick leave benefits

Long-term disability insurance provides a portion of your monthly income for an extended period of time

Benefits
• maximum monthly benefit is 60% of your monthly salary (up to $10,000)
• minimum monthly benefit is 10% of your monthly salary

To be eligible for Long-term Disability benefits, you must:
• be certified as totally disabled by an approved practitioner
• complete the greater of 180 consecutive days or exhaustion of all sick leave benefits

www.reedgrouptipp.com
<table>
<thead>
<tr>
<th>Annual Benefit</th>
<th>In-Network Co-Pay*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine eye exam, including dilation</td>
<td>You pay $25</td>
</tr>
<tr>
<td>Contact lens fitting, standard/new or specialty</td>
<td>You pay $25/35</td>
</tr>
<tr>
<td>Single vision lens</td>
<td>You pay $10</td>
</tr>
<tr>
<td>Bi-focal lens</td>
<td>You pay $15</td>
</tr>
<tr>
<td>Tri-focal lens</td>
<td>You pay $20</td>
</tr>
<tr>
<td>Progressive lens</td>
<td>You pay $70</td>
</tr>
<tr>
<td>Frames</td>
<td>Up to $150 allowance</td>
</tr>
<tr>
<td>Contact lens (in lieu of frames/glasses)</td>
<td>Up to $150 allowance</td>
</tr>
</tbody>
</table>

www.superiorvision.com/StateOfTexasVision
TexFlex is a Flexible Spending Account (FSA) that helps you pay for planned out-of-pocket health and dependent day care expenses tax-free.

<table>
<thead>
<tr>
<th>Health Care</th>
<th>Dependent Care</th>
<th>Commuter Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yearly</td>
<td>Yearly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Minimum $180</td>
<td>Minimum $180</td>
<td>Minimum $15/ea</td>
</tr>
<tr>
<td>Maximum $2,600</td>
<td>Maximum $5,000</td>
<td>Maximum $255/ea</td>
</tr>
<tr>
<td>Carryover provision: $500</td>
<td>Grace period: Nov 15, 2017</td>
<td>Amounts over $3 roll over</td>
</tr>
<tr>
<td>Medical, dental, &amp; vision expenses</td>
<td>Child care for dependents under age 13</td>
<td>Parking/Transit expenses</td>
</tr>
<tr>
<td>Free debit card</td>
<td>File for reimbursement via mail, fax, or online</td>
<td>Free debit card</td>
</tr>
</tbody>
</table>

www.spendingaccounts.info.com/texflex-fsa-adp
# Health Select of Texas

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Area</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Network</td>
<td>Non-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>NONE</td>
<td>$500 / $1500</td>
</tr>
<tr>
<td><strong>Coinsurance Max</strong></td>
<td>$2,000</td>
<td>$7,000</td>
</tr>
<tr>
<td><strong>Total Out of Pocket Max</strong></td>
<td>$6,550 / $13,100</td>
<td>NONE</td>
</tr>
<tr>
<td><strong>PCP- Required</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>PCP Copay</strong></td>
<td>$25</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Specialist Copay</strong></td>
<td>$40</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$150.00 copay + 20% coinsurance</td>
<td>$150.00 copay + 20% coinsurance</td>
</tr>
<tr>
<td><strong>Urgent Care Clinic</strong></td>
<td>$50 copay + 20%</td>
<td>$50 copay + 40%</td>
</tr>
<tr>
<td><strong>Ambulance Service</strong></td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Find network providers and plan details at [www.bcbstx.com/hs](http://www.bcbstx.com/hs)
BCBSTX App

Features:

- Find a doctor, hospital, or urgent care facility
- Access your claims, coverage, and deductible information
- View and email your ID
- Available in Spanish

![App screenshots with features and usability options]
Prescriptions

- Prescriptions are $10, $35, $60 for a 30-day supply of non-maintenance medication
- $50 deductible, per family member, per year (1/1 to 12/31)
- Generics mandatory when available

Maintenance medications are less expensive when ordered through an Extended Day Supply network pharmacy or through Mail order.

www.OptumRx.com
# Consumer Directed HealthSelect

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Individual coverage: $2,100</td>
<td>Individual coverage: $4,200</td>
</tr>
<tr>
<td></td>
<td>Family coverage: $4,200</td>
<td>Family coverage: $8,400</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>Plan pays: 80%</td>
<td>Plan pays: 60%</td>
</tr>
<tr>
<td></td>
<td>Participant pays: 20%</td>
<td>Participant pays: 40%</td>
</tr>
<tr>
<td></td>
<td>Preventative services: 100%</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>Per individual: $6,550</td>
<td>Per individual: $13,100</td>
</tr>
<tr>
<td></td>
<td>Per family: $13,100</td>
<td>Per family: $26,200</td>
</tr>
</tbody>
</table>

*NOTE: Deductibles include prescription expenses!*
Consumer Directed HealthSelect

- Preventive services – like annual check-ups and vaccinations – are covered at 100%, even if you haven’t met the deductible.
- Out-of-pocket costs could be much higher than in HealthSelect of Texas and the HMOs. To help you pay for higher out-of-pocket costs, the plan allows you to participate in a tax-free health savings account (HSA).
- No primary care physician (PCP) is required, and no referral needed to see a specialist.
- The HDHP is administered by BCBSTX and has the same large, nationwide provider network as HealthSelect of Texas. You can go to out-of-network providers, but you will pay more.
- People eligible for Medicare cannot participate in Consumer Directed HealthSelect.
Health Savings Account (HSA)

ONLY those enrolled in the HDHP may enroll in the HSA. If you sign up for the HSA, you may NOT enroll in the TexFlex Health Care account, but you may enroll in the **Limited FSA**.

The HSA is owned by you and balances roll over year to year! You take your account with you if you switch to another health plan, or if you leave employment.

The participant must make sure the total of all deposits do not exceed the IRS limits.

<table>
<thead>
<tr>
<th>State Contributions:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$45/mo</td>
<td>($540 annually)</td>
</tr>
<tr>
<td>Family</td>
<td>$90/mo</td>
<td>($1,080 annually)</td>
</tr>
</tbody>
</table>

**2018 Limits:**

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
<th>Over 50 Catch-up</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,450</td>
<td>$6,900</td>
<td>$1,000</td>
<td></td>
</tr>
</tbody>
</table>

Any money taken out of the HSA for *qualified expenses* is income tax-free. HSA funds used for something other than qualified expenses are subject to taxes and a 20% penalty. A list of qualified expenses is available on the Optum Bank website.
ERS Eligible Dependents

You may enroll your eligible dependents in the state’s insurance plans

- Your spouse
- Your natural child
- Adopted child
- Your stepchild
- Court-appointed ward

-OR-

- child related by blood or marriage AND was/will be claimed as a dependent on your federal income tax return in the previous/current calendar year.

Children must be under age 26 for health insurance and can be married or unmarried. Child must be under age 26 and unmarried for dental insurance and Dependent Term Life Insurance.
Proof of Eligibility

If you’re enrolling a spouse or dependent children in health coverage, you’ll be required to provide proof of your dependent’s eligibility.

• ERS has contracted with Aon Hewitt to verify every dependent’s eligibility to participate in the Texas Employees Group Benefits Program (GBP).
• Aon Hewitt will mail a letter to you outlining the steps in the Dependent Eligibility Audit process, the dependents being audited, the types of documents to provide, and the due dates to submit documentation.
• If any dependent is found to be ineligible, ERS will remove him or her from all GBP coverage.
The Health Insurance Opt-Out Credit is for employees who do not elect the State’s health insurance because they have other health insurance that is as good as or better than GBP health coverage.

Employees must:
• Use toward dental and AD&D premiums
• Certify comparable coverage

Benefit:
• Up to $60 for Full-time employees
• Up to $30 for Part-time employees
Teacher Retirement System of Texas

All regular faculty and staff are automatically enrolled as of their first day of employment.
TRS – Cost of Membership

- Defined benefit plan
- Contributions
  - 7.7% employee
  - 6.8% employer
- Disability and Survivor benefits
- Vesting occurs after 5 years of creditable service.
- Tax Sheltered
- Interest on deposits 2%

www.trs.state.tx.us
Optional Retirement Plan (ORP)

- Eligibility based on job code
- Examples: Faculty, upper level administrators, coaches, librarians
- Defined Contribution (Benefits based on performance of investments)
- 6.65% employee contribution
- 6.6% employer contribution
- Vesting after 1 year and 1 day of participation (Vested right to both employee/employer contributions)
- Investments selected and controlled by employee

NOTE: 90 day deadline to enroll. This is a one-time irrevocable decision!
Voluntary Retirement Plans

Will you have enough money in retirement? A balanced financial plan is like a three-legged stool. All three legs are necessary to provide stable income security in retirement:

- **Social Security**
- Personal Savings & Investments (like a 401(k), 457 or IRA)
- Pension (State retirement)

TRS and ORP have set contribution percentages set by the State, but we have access to two voluntary retirement accounts.

- Texa$aver 457 ([www.texasaver.com](http://www.texasaver.com))
- 403(b) ([www.myretirementmanager.com](http://www.myretirementmanager.com))

Contributions are pre-tax and earnings are based on investments.

Annual limits:

- $18,000
- + 6,000 (over age 50 only)
- $24,000

Enroll anytime, no deadline!
Retirement Manager

• Enroll in Optional Retirement Plan and/or 403b savings plans

• Learn about your UNT System retirement savings plans with the following approved vendors:

• Change your deferral amount (403b only)

• Calculate what you will need to stay on track for retirement with easy-to-use financial calculators

www.myretirementmanager.com
Do you meet these criteria?

- Are you a Direct Transfer from another Texas State agency?
- Does your spouse or parent work for a Texas state agency and if so, does that relative cover you for health, dental or dependent life insurance through the Texas GBP?

*If you meet one of these criteria, please let the Benefits Representative know. This could possibly waive your 60 day waiting period for health coverage.*
Computer Lab Sessions

Do you have questions or need assistance enrolling in your benefits online? A UNT benefits representative will be available:

One-on-one Benefit Consultations – Sycamore Hall, Suite 119
8/24/17 8:00 am – 5:00 pm

Computer Lab Session - Willis Library, Room 136
9/5/17 10:30 am – 2:30 pm
9/6/17 10:30 am – 2:30 pm

Computer Lab Session - Discovery Park, Dean’s Conference Room
9/7/17 12 noon – 5:00 pm
Human Resources – Benefits
1.855.878.7650 (2) Phone
817.735.0127 Fax
Email: hrbenefits@untsystem.edu