

ANNUAL PLAN YEAR

September 1 through August 31

(Plan year out of pocket maximums and deductibles are based on calendar year)

BENEFIT PLAN ADMINISTRATOR

Employees Retirement System (ERS) is the plan administrator for the Texas Employees Group Benefits Program (GBP). This is a cafeteria plan that offers health benefits and **optional benefits** to eligible employees.

HEALTH INSURANCE

HealthSelect is a point-of-service plan available to employees and their eligible dependents. HealthSelect is administered by Blue Cross Blue Shield of Texas. Coverage begins the first of the month after the 60th day of employment. Referrals needed for specialists.

Consumer Directed HealthSelect is comprised of a high-deductible health plan and health savings account available to the employee and eligible dependents. Consumer Directed HealthSelect is administered by Blue Cross Blue Shield of Texas. The health savings account (HSA) is administered by Optum Bank. Coverage begins the first of the month after the 60th day of employment. No referrals needed for specialists.

Plan Year Rates

<https://www.ers.texas.gov/PDFs/rates-py24/ratesheet-py24-final-accessible>

DENTAL PLAN

Employees can choose between State of Texas Dental Choice, or DeltaCare USA.

<https://www.ers.texas.gov/PDFs/rates-py23/py23-dental-comparison-chart>

VISION BENEFITS

State of Texas Vision is offered to employees and eligible dependents. It is administered by Superior Vision Services as a self-funded plan.

<https://www.ers.texas.gov/PDFs/Summer-Enrollment/2023-summer-enrollment/2023-se-vision-comparison>

LIFE INSURANCE

Employees receive a \$5,000 basic term life policy with health coverage. Dependents may be enrolled in the \$5,000 Dependent Term Life policy. Employees may also enroll in Optional Term Life up to 4X annual salary (or a maximum of \$400,000). A Voluntary Accidental Death and Dismemberment insurance option is also available.

DISABILITY INSURANCE

Short-term disability pays 66% of monthly salary (max monthly salary of \$10,000) for up to 5 months. Long-term disability pays 60% of monthly salary (max monthly salary of \$10,000) up to full Social Security age depending on age at total disability. Short-term and long-term disability benefits are not paid to the employee until the greater of all sick leave has been used or the waiting period has been met.

PREMIUM RESERVE - UNT, UNT Dallas Only

Employees paid over 9 months will automatically be enrolled in Premium Reserve for employee-paid benefits. An additional cost of premium will be deducted each month for benefits during the summer when an employee is not receiving a paycheck. Faculty may request a salary spread option from the Office of the Provost; 9-month staff should coordinate that option with Human Resources.

FLEXIBLE SPENDING ACCOUNTS

TexFlex uses pre-tax deductions for eligible expenses:

- Health Care Account - maximum \$3,050
- Dependent Care Account - maximum \$5,000
- Limited Spending Account - Available only to those enrolled in Consumer Directed HealthSelect Plan

<https://www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/TexFlex-FSA>

RETIREMENT OPTIONS - Learn More

TEACHER RETIREMENT SYSTEM (TRS)
Defined Benefit Plan (based on years of service, salary and age)
8.25% employee contribution, 8.25% state contribution
Disability retirement benefits
5-year vesting period
TRS selects, controls and monitors investments
OPTIONAL RETIREMENT PROGRAM (ORP)
Defined Contribution (based on performance of investments)
6.65% employee contribution, 6.6% state contribution
1-year and 1 day vesting period (13 contributions)
Investments selected and controlled by employee
One-time, irrevocable decision to enroll, in lieu of TRS
ORP is an available option to eligible positions identified by the State of Texas

<https://hr.untsystem.edu/retirement-plans>

VOLUNTARY RETIREMENT ACCOUNTS

Benefits-eligible employees may enroll at any time to save toward retirement - in addition to TRS or ORP plans. IRS annual maximums will apply. These include:

- **TexasSaver 457**, offered through ERS, administered by Empower Retirement.

<https://texasaver.gwrs.com/login.do>

- **Tax Sheltered Annuity-403(b)**, administered by one of four authorized vendors (Fidelity, Valic, TIAA-Cref or Voya.) <https://nb.fidelity.com/public/nb/unts/home>

LEAVE TIME

Sick Leave is accrued at 8 hours/month (12 days/year), with no maximum. Time accrues into to next fiscal year.

Vacation Leave Staff accrue 8 hours per month from date-of-hire, with increases for years of state employment. Faculty with 9-month status at UNT and UNT Dallas do not accrue vacation. UNT 12-month faculty administrators and all UNTHSC faculty accrue 8 hours per month from date-of-hire. Faculty and staff may use vacation after 6 months of continuous employment.

Family and Medical Leave Act provides up to 12 weeks of unpaid, job-protected leave to eligible employees. A combination of vacation, sick leave or leave without pay may be used for FMLA. Employees must have worked for the State of Texas for 12 months and worked 1,250 hours in the past year to be eligible. FMLA is a federal law; apply online: <https://hr.untsystem.edu/family-and-medical-leave-act>

Jury Duty is paid and excused time.

Military Leave <https://hr.untsystem.edu/military-leave>

Other state paid and unpaid leave options are available; all need supervisor approval. Learn more:

<https://hr.untsystem.edu/other-paid-leaves>

FITNESS CENTERS

UNT Pohl Recreation Center

UNTHSC Founders Activity Center

UNT Dallas free, on-campus facilities

Discounted membership, can be payroll deducted; professional staff, classes, wellness programs. View above links to learn more.

ADDITIONAL BENEFITS OR PERKS

- Faculty/Staff/Retiree/Dependent Educational Scholarship requires academic admission; contact the Admissions office at each campus

- Ticket discounts to employees at all locations for the UNT Department of **Dance and Theatre, College of Music** and lectures. Scientific, medical and research **presentations** available at UNTHSC.

- **Mean Green Sports** group ticket packages; NCAA Division I men's and women's sports.

- Keep up with additional merchandise discounts, software and phone discounts, other benefits and perks by visiting the UNT System Human Resources website:

<https://hr.untsystem.edu/perks-unt-world-employees>

- **UNT HSC- Horsman-McFadden Educational Scholarship- \$1000**

- scholarship per year to be used at any accredited university.

- **HSC Employee Educational Reimbursement** - up to \$5000/fiscal year for

- tuition expenses.

EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program (EAP) offers free, confidential counseling and assistance for family, workplace or legal issues. Call 1-800-343-3822, 24 hours/7 days. <https://www.untsystem.edu/hr-it-business-services/human-resources/employee-assistance-program-eap>

HELPFUL CONTACT INFORMATION

Human Resources, 1-855-878-7650, 8 a.m.-5 p.m., M-F

- **Press 1 = Employment Verifications**

- **Press 2 = Benefits, FMLA and Retirement**

- **Press 3 = Job Applications, Onboarding**

- **Press 4 = Records**

(Instructions to repeat above choices)

- **Press 5 = All Other Topics**

BCBSTX Personal Health Assistant - 800-252-8039

Employees Retirement System (ERS) - 877-275-4377

Teacher Retirement System (TRS) - 800-223-8778

<https://ers.texas.gov/Contact-ERS>

www.trs.texas.gov