

ANNUAL PLAN YEAR

September 1 through August 31

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

BENEFIT PLAN ADMINISTRATOR

Employee 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. Must select Primary Care Physician. Referrals are 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 Financial Bank.

Coverage begins the 1st of the month after the 60th day of employment. No referrals needed for specialists.

Benefit Plan Comparison and Plan Year Rates

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

Rates: <https://ers.texas.gov/PDFs/rates-py23/ratesheet-py23>

DENTAL PLAN

Employees can choose between [State of Texas Dental Choice or DeltaCare USA plans](#).

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.

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. <https://web1.lifebenefits.com/content/lifebenefits/ers/en.html>

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. <https://reedgroup Tipp.com/>

PREMIUM RESERVE - UNT and UNT DALLAS

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 \$2,850
- Dependent Care Account – maximum \$5,000
- Limited Spending Account – Available only to those enrolled in Consumer Directed HealthSelect Plan

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

MANDATORY RETIREMENT CONTRIBUTION OPTIONS

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

TEACHER RETIREMENT SYSTEM (TRS)
Defined Benefit Plan (based on years of service, salary and age)
8.0% employee contribution, 8.0% state contribution
Disability retirement benefits
5-year vesting period
TRS selects, controls and monitors investments
OPTIONAL RETIREMENT PROGRAM (ORP)
Available to eligible positions identified by the State of Texas. One-time irrevocable enrollment in lieu of TRS.
Defined Contribution (based on performance of investments)
6.65% employee contribution, 6.6%state contribution
1-year vesting period
Investments selected and controlled by employee

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://texassaver.gwrs.com/login.do>

Tax Sheltered Annuity – 403(b), administered by four authorized vendors (Fidelity, Valic, TIAA 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 the 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 (FMLA) 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.

<https://hr.untsystem.edu/benefits/employee-leave/family-medical-leave-act.php>

Jury Duty is paid and excused time.

Military Leave

<https://hr.untsystem.edu/benefits/employee-leave/military-leave.php>

Other state paid and unpaid leave options are available. All require supervisor approval.

<https://hr.untsystem.edu/benefits/employee-leave/index.php>

FITNESS CENTERS

[UNT Pohl Recreation Center](#)

[UNTHSC Founders Activity Center](#)

[UNT Dallas Fitness Center](#)

Membership fees can be payroll deducted, depending on location.

ADDITIONAL BENEFITS OR PERKS

Faculty/Staff/Retiree/Dependent Educational Scholarship and HSC Employee Reimbursement requires academic admission. Visit <https://hr.untsystem.edu/employee-resources/tuition-benefits.php> for details.

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/benefits/perks-unt-system-employees.php>

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) offers free, confidential counseling and assistance for family, workplace or legal issues. Call 855-784-1806, 24 hours/7 days.

<https://hr.untsystem.edu/benefits/eap/index.php>

HUMAN RESOURCES

855-878-7650, 8:00AM – 5:00PM, M-F

- 1 = Employment Verifications
- 2 = Job Applications, Onboarding
- 3 = HR Records
- 4 = Compensation
- 5 = Benefits for UNT Dallas
- 6 = Benefits for UNTHSC & UNT System
- 7 = Benefits for UNT

HELPFUL CONTACTS

BCBS TX Personal Health Assistant	800-252-8039
Employees Retirement System (ERS)	877-275-4377
Teacher Retirement System (TRS)	800-223-8778
Delta Dental	888-818-7925
TexFlex	866-353-9839
STD/LTD	855-604-6230
Health Savings Account (HSA)	877-462-5039