

Faculty and Staff Benefits Guide 2022-2023

UNT, UNT Health Science Center, UNT Dallas and College of Law, UNT System

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 Financial Bank. Coverage begins the first of the month after the 60th day of employment. No referrals needed for specialists.

Plan Year Rates

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

DENTAL PLAN

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

https://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://ers.texas.gov/PDFs/rates-py23/py23-vision-comparison-chart

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 \$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

RETIREMENT OPTIONS

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)

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

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/benefits/retirement-plans/index.php

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/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 need supervisor approval.

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

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

- 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://hr.untsystem.edu/benefits/eap/index.php

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

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

HELPFUL CONTACT INFORMATION

BCBSTX Personal Health Assistant - 800-252-8039 Employees Retirement System (ERS) - 877-275-4377 Teacher Retirement System (TRS) - 800-223-8778