

Welcome to UNT System!



Today's Agenda

Part One – Insurance Benefits

- Enrollment Deadlines
- Dependent Eligibility
- Healthcare and Prescription Benefits
- Voluntary Insurance Options (Dental, Vision, Life, etc.)

Part Two – Retirement Plans

- TRS and ORP Retirement Plans
- Voluntary Retirement Plans

Part Three – Leave/EAP/Wellness/Other Resources



Housekeeping

- At the end of each section we will take a short break to answer questions, with an additional opportunity to answer questions at the end of the presentation.
- During hybrid and fully remote presentations the chat feature is disabled to allow participants the opportunity to better focus on the information being presented.
- For any questions we are unable to get to today, you may send an email to HRbenefits@untsystem.edu or send an email directly to a member of the benefits team.
- A copy of today's slide presentation will be available and/or emailed to each of today's participants for your use as an informational resource and reference.
- Also, please note that the purpose of today's event is to provide you with information and hopefully a better understanding of your benefits and in no way is intended to provide legal or professional advice.



Insurance Benefits



Enrollment Deadlines

Benefit Options	When to Enroll	Coverage Begins
Health and RX plan	First 60 days of employment	<p><u>Healthcare Coverage Begins:</u> 1st of the month after 60 days of employment</p> <p><u>Example One:</u></p> <ul style="list-style-type: none"> • Hired on 9/01/24 • Insurance Effective: 11/01/24 <p><u>Example Two:</u></p> <ul style="list-style-type: none"> • Hired on 9/05/24 • Insurance Effective: 12/01/2024
Supplement Coverages <i>Ex: Dental, Vision, Optional Life...</i>	First 30 days of employment	<p><u>Supplement Coverages Begin:</u> 1st of the month after you make your elections.</p> <p><u>Example:</u></p> <ul style="list-style-type: none"> • Hired on 9/01/24 • Insurance Effective: 10/01/24



Possible Exceptions

Do you meet one of 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 Employees Retirement System of Texas (ERS) Group Benefits Plan?

If you meet one of these criteria, please notify the Benefits Team since this could waive your 60-day waiting period for health coverage.



ERS Eligible Dependents

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

- Spouse
- Natural child
- Adopted child
- Stepchild
- Court-appointed ward
- Children must be under age 26 for health insurance, married or unmarried
- Children must be under age 26 and unmarried for dental and dependent term life
- Disabled dependent children age 26 and over may be eligible for insurance

alight

Proof of Eligibility

If you're enrolling your dependent(s) under the medical plan, **you are required to provide proof of your dependent's eligibility.**

- Alight verification services is contracted by ERS to verify every dependent's eligibility.
- Alight should mail you a packet (usually within 14 days of your coverage date) containing instructions on how to verify your dependents.
- If any dependent is found to be ineligible, or if you fail to complete and return the required information on time, ERS will remove him or her from the plan within approximately 30 days.
- For more information please visit:
<https://www.ers.texas.gov/new-employee/dependent-eligibility-verification>



Two Health Plan Options

	HealthSelect of Texas	Consumer Directed
	Point-of-Service Plan	High Deductible Plan with HSA
Key Advantages	<ul style="list-style-type: none"> • Lower out-of-pocket costs for in-network care. • Copays for many in-network services, like Primary Care office visits or specialist visits, resulting in less upfront cost for most participants. • More familiar operationally to most participants. 	<ul style="list-style-type: none"> • The University makes monthly contributions to employee's Health Savings Account (HSA). • Employees can reduce taxable income by contributing funds pre-tax to your HSA. • Referrals are not required. • Premiums are slightly lower for dependent coverage and part-time employees.
Key Disadvantages	<ul style="list-style-type: none"> • Referrals are required for most specialty care. • Premiums are slightly higher for dependent coverage and part-time employees. 	<ul style="list-style-type: none"> • The plan pays nothing until the deductible is met. • Employees must meet IRS guidelines while participating in the HSA.

To review more information on our Health Plans, please visit <https://healthselect.bcbstx.com/>

Note: Enrollment in either plan includes a \$5,000 Employee Life Insurance benefit.



HealthSelect of Texas

Benefits	Network	Non-Network
Deductible	NONE	\$500 / \$1500
Coinsurance Max	\$2,000	\$7,050
Total Out of Pocket Max	\$8,050 / \$16,100	NONE
PCP- Required	Yes	No
PCP Copay	\$25	40%
Specialist Copay	\$40	40%
Emergency Room	\$150.00 copay + 20% coinsurance	\$150.00 copay + 20% coinsurance
Urgent Care Clinic	\$50 copay + 20%	\$50 copay + 40%
Ambulance Service	20%	20%

To review more information, please visit <https://healthselect.bcbstx.com/>



Consumer Directed HealthSelect

	In-Network	Out-of-Network
1 Deductible	Individual coverage: \$2,100 Family coverage: \$4,200	Individual coverage: \$4,200 Family coverage: \$8,400
2 Coinsurance	Plan pays: 80% Participant pays: 20% Preventative services: 100%	Plan pays: 60% Participant pays: 40% Preventative services: 40%
3 Out-of-Pocket Maximum	Per individual: \$8,050 Per family: \$16,100	NONE

NOTE: Deductibles include prescription expenses



Health Savings Account (HSA)

- ONLY employees enrolled in the Consumer Directed plan may enroll in the HSA.
- The HSA is owned by you and balances roll over from year-to-year.
- You take your account with you if you switch to another health plan, or you leave employment.
- Employees are responsible for making sure the total of all deposits (the combined total of all employer and employee contributions) do not exceed the IRS limits.
- Any HSA funds in your account used to pay for “qualified expenses” are income tax free, while funds used for any other expenses are subject to income tax and a 20% penalty; a list of qualified expenses is available on the Optum Bank website.
- **Employees must set up their [HSA with Optum Bank](#) before contributions/deposits can occur.**

State Contributions

Individual	\$45/mo (\$540 annually)
Family	\$90/mo (\$1,080 annually)

CY2025 IRS Contribution Limits

Individual	\$4,150
Family	\$8,300
Over 50 Catch-up	\$1,000

Prescription Benefits



	Health Select of Texas	Consumer Directed Health Select
Deductible	\$50 for each covered individual (January 1 – December 31)	\$2,100* per individual \$4,200* per family using in-network pharmacies. (January 1 – December 31) *(combined medical and pharmacy expenses)
Copays: In-network	Up to a 30-day supply of Non-maintenance medications: Tier 1: \$10, Tier 2: \$35, Tier 3:\$60 Maintenance medications: Tier 1: \$10, Tier 2: \$45, Tier 3:\$75	20% coinsurance after the annual deductible is met.
Extended Days Supply (EDS) In-Network	90-Day Supply: Tier 1: \$30, Tier 2: \$105, Tier 3:\$180	20% coinsurance after the annual deductible is met.
Copays: Out-of-Network	Copay PLUS 40% coinsurance for all three tiers.	40% coinsurance after the annual deductible is met.
Mail Order	Yes	Yes
Brand-Name Drug Penalty	If a generic drug is available and you choose the brand-name drug, you will pay the Tier 1 copay or coinsurance, as applicable, PLUS the difference in cost to the plan between the brand-name drug and the generic drug.	

For more information, please visit: www.express-scripts.com

Virtual Visits

- With **Medical Virtual Visits** you have 24/7 access to a healthcare provider for non-emergent medical care such as a cold, the flu, headaches, pinkeye, bladder/UTI infections, and so much more!
- **No Cost** if enrolled in:
 - Health Select of Texas
- Consumer Directed HealthSelect participants are subject to **deductible** and **coinsurance**.

PCP referrals are not required, but you must use a network virtual visit provider.

- With **Mental Health Virtual Visits** a licensed mental health professional can help with multiple mental health issues.
- Appointments must be made in advance and are by video only.
 - Typically available within 5-7 days on average, could take up to two weeks.
- **\$0 copay** if enrolled in:
 - Health Select of Texas
- Consumer Directed HealthSelect participants are subject to **deductible** and **coinsurance**.



Tobacco-User Premium and Cessation Program

- Tobacco products include, but are not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, and all e-cigarettes and vaping products.
- **The ERS enrollment system defaults to Yes for tobacco use, so you must select no for yourself and each dependent who does not use tobacco, or you will be charged a monthly tobacco user premium as outlined below.**

Tobacco-Users of Any Age and Adults Who Fail to Certify	Monthly Tobacco-User Premium
Member <u>or</u> Spouse <u>or</u> Child(ren)	\$30
Member + Spouse <u>or</u> Member + Child(ren) <u>or</u> Spouse + Child(ren)	\$60
Family (Member + Spouse + Child(ren))	\$90

ERS offers the [Choose to Quit program](#) to help employees or their dependents quit tobacco.

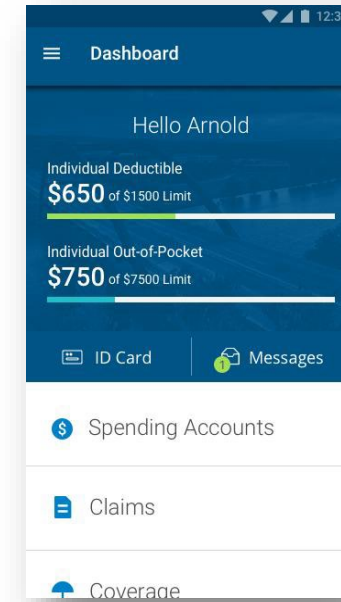
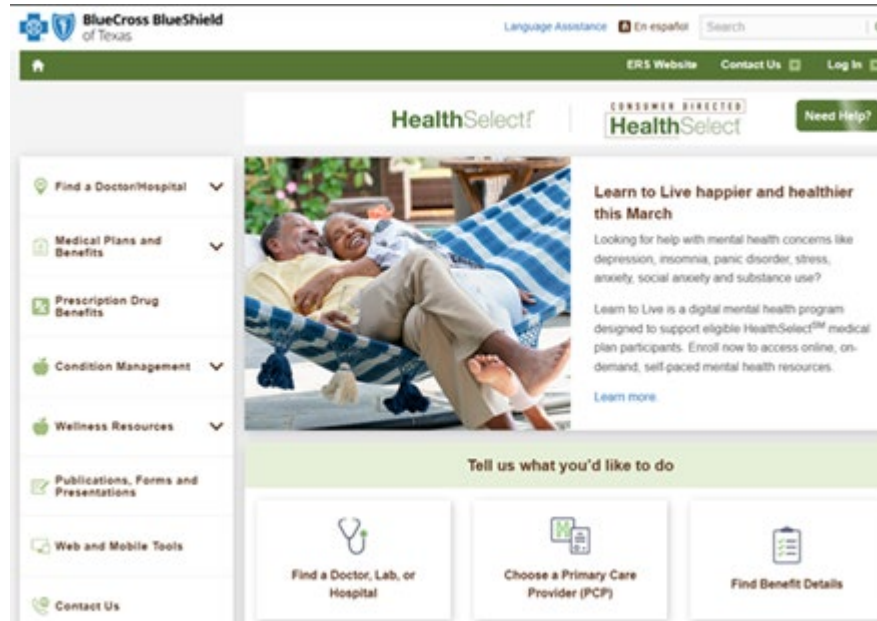
For more information on the ERS Choose to Quit program visit the ERS website at:

<https://ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification>

BCBSTX Portal and App

Blue Access for Members Portal Features:

- View Claims, download EOBs
- Find In-Network doctors, hospitals, specialist including mental health providers.
- Select or change a primary care provider.
- Check costs of doctors and services covered under the plan.
- Download a temporary ID card.
- Confirm prior authorizations and referrals are in place.



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



Full Time Medical Plan Rates:

	Premium	State Pays	You Pay
HealthSelect of Texas			
You Only	\$ 622.60	\$ 622.60	\$ 0.00
You + Spouse	1338.60	980.60	358.00
You +Child(ren)	1102.00	862.30	239.70
You + Family	1818.00	1220.30	597.70
Consumer Directed			
You Only	622.60	622.60	\$ 0.00
You + Spouse	1302.80	980.60	322.20
You +Child(ren)	1078.02	862.30	215.72
You + Family	1758.22	1220.30	537.92

Opt-Out Credit

- The Health Insurance Opt-Out Credit is for employees who do not elect ERS GBP health insurance because they have other health insurance that is as good, or better than the ERS GBP health coverage.
- Opt-Out Credit is subject to the health insurance waiting period (First of the month after a sixty-day waiting period).
- Employees must use toward dental, vision, and AD&D premiums and certify comparable coverage.
- **The Opt-Out Credit provides a voluntary insurance premium credit of up to \$60 for full-time employees, and \$30 for part-time employees.**

Optional Benefits Available

- TexFlex Flexible Dependent Day Care Spending Account
- Dental
- Vision
- Voluntary Accidental Death and Dismemberment (AD&D)
- Optional term life
- Dependent term life
- Short- and long-term disability





TexFlex Accounts

	Health Care FSA	Health Care Limited FSA	Dependent Care
Annual Contribution	Minimum \$180 Maximum \$3,200	Minimum \$180 Maximum \$3,200	Minimum \$180 Maximum \$5,000
Eligible Expenses	Use to pay eligible medical, dental, vision, hearing, and prescription drug expenses.	Use to pay eligible dental and vision expenses <i>only</i> .	Use to pay eligible expenses including child daycare, after-school and in home care programs.
Employee Eligibility	You must be enrolled in the HealthSelect medical plan or have waived medical coverage .	You must be enrolled in the Consumer Directed medical plan .	You may use funds for dependent children under age 13 or for in home care for eligible dependents.
Debit Card	Yes	Yes	No, you will need to submit a reimbursement claim online or by mail/fax

Up to \$640 of funds not used may be left in the account to be rolled over to the next plan year. Any funds over this amount will be forfeited. You must enroll in Health Care or Limited Purpose FSA within 60 days; and Dependent Care within 30 days of hire.

9-Month Employees: You must certify that you are a 9-month employee when electing a TexFlex benefit. This ensures that the correct amount is deducted from your 9 paychecks and that you meet your annual election. This does not apply if you chose to spread your salary over 12 months.

Dental Insurance



	Dental HMO (DeltaCare)	Dental Choice (PPO)
Can I go to any dentist?	You must designate a DeltaCare USA primary care dentist (PCD) and visit this dentist to receive benefits.	You can visit any licensed dentist to receive coverage.
How much do I have to pay?	<ul style="list-style-type: none"> Most covered services provided by your DeltaCare USA PCD have preset copayments (dollar amounts), which are listed in the online plan booklet. For specialty treatment you'll pay 75% of the in-network's dentist's usual fee. 	<ul style="list-style-type: none"> Diagnostic & Preventive services: Your plan pays 100%, you pay nothing. Basic services: Your plan pays 90% up to \$2,000 and you pay 10% after meeting the basic services deductible. Major services: Your plan pays 50% up to \$2,000 and you pay 50% after meeting the major services deductible.
How much does orthodontic treatment cost?	You pay 75% of the in-network orthodontist's total cost and the plan pays 25%.	The plan pays 50% of the dentist's charges up to the lifetime maximum of \$2,000.

[DeltaCare USA DHMO | ERS](#)

[State of Texas Dental Choice Plan - Delta Dental | ERS](#)

Dental Insurance Rates

	Premium	State Pays	You Pay
Dental HMO			
You Only	\$ 9.59	\$ 0.00	\$ 9.59
You + Spouse	19.18	0.00	19.18
You +Child(ren)	23.02	0.00	23.02
You + Family	32.59	0.00	32.59
Dental Choice PPO			
You Only	\$ 28.73	\$ 0.00	\$ 28.73
You + Spouse	57.46	0.00	57.46
You +Child(ren)	68.95	0.00	68.95
You + Family	97.68	0.00	97.68



Vision Insurance

Annual Benefit	In-Network Co-Pay*
Routine eye exam, including dilation	You pay \$15
Contact lens fitting, standard/new or specialty	You pay \$25/\$35
Single vision lens	You pay \$10
Bi-focal lens	You pay \$15
Tri-focal lens	You pay \$20
Progressive lens	You pay \$70
Frames	Up to \$200 allowance
Contact lens (in lieu of frames/glasses)	Up to \$200 allowance

Coverage Level	Premium	State Pays	You Pay
You Only	\$4.61	\$ 0.00	\$ 4.61
You + Spouse	9.22	0.00	9.22
You +Child(ren)	9.91	0.00	9.91
You + Family	14.52	0.00	14.52

[Vision Benefits | ERS](#)

Evidence of Insurability (EOI)

Some benefit elections, such as **life insurance** or **disability insurance**, require proof of good health.

- An EOI is an application process through which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage.
- When you make certain enrollment elections for life and disability insurance in ERS, the system should be automatically prompted to send you an EOI request to the email you have on file with ERS.
- You must then follow the directions for completing and returning the EOI, which will be reviewed by the plan provider.
- If your coverage is denied, your previously elected coverage level will remain in effect.



Optional Term 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*)

**Evidence of Insurability always required*

Tip: If you have any concerns that you may be denied 3X or 4X life insurance, enroll in 2X life insurance, save, and then enroll in 3X or 4x. This will ensure that if 3X or 4x are denied you still have 2X coverage.

Dependent Term Life

- This policy provides term life insurance and AD&D for your dependents.
 - \$5,000 policy value per dependent + \$5,000 AD&D rider
- You are automatically the beneficiary

\$1.45 per month



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)

[Voluntary ADD | ERS](#)



Texas Income Protection Plans

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 **14 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 leave benefits

Your monthly payments will be reduced if you receive benefit payments from other sources

How to Enroll: Two options:

1. Call ERS at 877-275-4377 (call will be recorded)
2. Go online to www.ers.texas.gov
 - Create an account
 - Click on Post Hire Change and follow the prompts
 - Detailed instructions will be included in your “welcome to benefits” email.



You should receive your welcome to benefits email on your first day of employment. **You must wait for your welcome email before you can enroll, to ensure your record has been setup in the ERS system.** If you have not received your email within two business weeks of your hire date, please contact the Benefits Team at HRBenefits@untsystem.edu.

Employees Retirement System of Texas

Member Home Page

 My Personal Information Name Addresses and Eligibility Basis Email Address and Password Phone Numbers	 My Insurance Information Family Status Change Post-Hire Change Election Update Benefits Enrollment Benefits Summary Tobacco User Certification Annual Out-Of-Pocket Premiums
 Two Factor Authentication (2FA) Two Factor Authentication (2FA)	
 My Beneficiaries Beneficiary Summary	 Health Savings Account Health Savings Account
 My Retirement Information	 Power of Attorney Information Power of Attorney

Retirement Plans



Retirement Plan Options

Certain positions **may** have a choice between two different retirement plans.

Teacher Retirement System (TRS) – Defined Benefit Plan

- Employees are automatically enrolled in the Teacher Retirement System (TRS) on their first day of employment.

Optional Retirement Program (ORP) – Defined Contribution Plan

Can be elected by ORP-eligible employees (like faculty) as an alternative to TRS.

- 90-day window to elect ORP instead of TRS.
- Employees eligible for the ORP will receive an email notification.
- Irrevocable decision – once in ORP, always in ORP. (Elections prior to UNT employment are irrevocable).

Note: Participation in a retirement plan is mandatory for all retirement benefit eligible positions.

Teacher Retirement System of Texas

- Defined Benefit Plan
- You contribute 8.25% towards funding the pension plan.
- Retirement income based on a formula that factors years of service.
- (Retirement income not determined by contributions)
- Must be vested (5 years to vest) and meet retirement criteria to draw annuity.
- Disability retirement
- Survivor benefits



Teacher Retirement System of Texas

- Your contributions are pre-tax (tax-sheltered)
- If you leave employment and withdraw your contributions, you receive 2% interest and pay tax unless you roll the funds to an eligible account
- Annuity calculated using:
 - Average of top five salaries
 - Years of service x 2.3%
 - Average x % = annuity
- Example, average of salaries = \$100,000
 20 years of service x 2.3% = 46%
 Annuity = \$46,000 pre-tax



Note: If you have dual employment through another TRS agency (such as a school district), you will be required to participate in TRS here as well. Please contact the HR Benefits team to certify your dual TRS employment status.

TRS Retirement Eligibility

- At age 65 with at least five years of service credit, **or**
- When you meet the “Rule of 80” (your age plus years of service credit = at least 80) **and**
- Have at least five years of service credit (vested) and meet any age minimums.

- TRS service is tiered. Employees just starting in TRS also have an age minimum of 62.

Learn about your TRS tier in the TRS Handbook:

https://www.trs.texas.gov/TRS%20Documents/benefits_handbook.pdf

Optional Retirement Plan (ORP)

- Defined Contribution Plan (retirement income based on contributions and performance of investments)
- **6.65%** employee contribution, **6.6%** employer contribution
- Vesting after 1 year and 1 day of participation (13 contributions).
- Available plan investments are selected and controlled by employee.
- Certain age limits for distributions determined by IRS.
- No required minimum distribution while actively working and contributing to the plan.



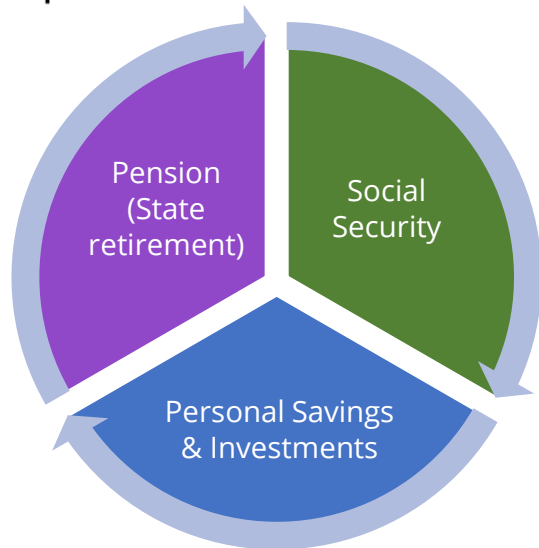
Reminder: 90-day deadline to elect ORP and it is a one-time, irrevocable decision

Retirement Plan Election

- TRS is the default retirement plan. You will remain in TRS unless you are eligible and choose ORP.
- ORP-eligible employees are only offered the option to elect ORP once in their career. If you chose TRS at that time instead of ORP, TRS will remain your retirement plan while you are employed by any State of Texas institution of higher education.
- If this is your first time working for a State of Texas institution of higher education in an ORP-eligible position, you will have 90 days from your date of hire to make a one-time irrevocable decision to participate in the ORP.
- If the Benefits team does not receive your completed and notarized ORP election form (TRS-28) by the 90-day deadline, you will remain in TRS.
- If you choose the ORP plan within the 90-day deadline, you may request a refund of your TRS contributions plus 2% interest which will be taxable, or you may request that the contributions plus 2% interest be rolled into an eligible personal pre-tax retirement account such as a qualifying IRA.

Voluntary Retirement Savings Plans

Will you have enough money in retirement? Your retirement income plan should include personal savings and investments in addition to your pension or employer plan and your Social Security benefits. Saving now can add up later to bridge the income gap between employer plans and other benefits.



Save for retirement easily via paycheck deduction.

Two options – you may participate in both

- TexaSaver 457 (www.texasaver.com)
 - Pre-tax and Roth (after tax) options
- 403(b) (www.netbenefits.com/unts)
 - Pre-tax

Earnings are based on contributions and investment performance.

Annual contribution limits (tax year 2025):
\$23,500 (plus \$7,500 if you are 50 or over)
Combined limit for ORP and 403b = \$70,000

You may start participating any time after your first day of employment.

UNTS NetBenefits Portal

<https://nb.fidelity.com/public/nb/unts/home>

- Choose your ORP vendor and investments for your ORP account after Benefits team sets up your account – see enrollment email for instructions.
- Participate in 403(b) voluntary retirement savings plan (choose vendor and investments).
- Make changes to vendors and investments for ORP and 403(b).
- Make changes to deferral amounts for 403(b).
- Access Financial Resources like retirement savings calculators, articles and webinars.



Reminders



- If you are electing ORP, you must send your notarized TRS 28 Election form and your Acknowledgment form by email to HRBenefits@untsystem.edu no later than the deadline for your election!
- To start your contributions to ORP right away, submit your ORP election forms in ASAP. Otherwise, you will have TRS contributions until you elect – which means you will miss out on some ORP contributions and vesting time!
- If you want to be in TRS, you don't need to do anything. You are automatically enrolled as of your hire date.

Licensed Financial Advisors

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Leave/EAP/Wellness

Employee Leave

Sick and Vacation Leave

Sick Leave accruals begin on the first day of employment with an accrual rate of eight (8) hours per month for FT employees and there is no waiting period for utilization. Vacation leave eligible FT employees begin accruing 8 hours per month of vacation leave on their first day of employment and there is a six(6) month waiting period for utilization.

Sick Leave Pool

Sick Leave Pool is a program that assists employees who have exhausted all other Leave due to a catastrophic illness or injury to themselves or an immediate family member.

Sick Leave Donation

Sick Leave Donation is a program that allows all eligible employees to transfer sick leave hours voluntarily to another eligible employee within the same agency.

Parental Leave

Parental leave provides time off for new parents of natural or adopted children, if the employee does not qualify for FMLA. To apply for Parental leave go to: www.fmlasource.com

[Employee Leave | UNTSystem.edu](http://UNTSystem.edu)

Family and Medical Leave Act (FMLA)

- The federal Family and Medical Leave Act entitles eligible employees to take up to 12 weeks of unpaid, job-protected leave for specified family and medical reasons during a 12-month rolling year period.
- Eligibility for FMLA requires at least 12 months of state service, and at least 1,250 hours worked in the 12 months preceding the leave.
- A request for FMLA should be made 30 days in advance if possible.
- FMLA leave types include continuous, intermittent, and reduced schedule.
- FMLA can be taken for the birth of a child, adoption/foster care, the employee's serious health condition or an immediate family member, and exigency leave (covered family member active duty).

[Family and Medical Leave Act \(FMLA\) | UNTSystem.edu](https://www.unt.edu/human-resources/fmla)

Wellness Resources

Employee BCBSTX Portal and APP

- Buena Vida®
 - Fitness device integration
 - Health Risk Assessment and Annual Exam
 - Get 8 hours of wellness leave
 - Blue365 Discount Program
 - Health Tools/Trackers and Wellness Coaching
 - Monthly Challenges to keep you motivated or jumpstart your health and wellness goals
- Weight Management Programs
 - Wondr™
 - Real Appeal®



[HealthSelect of Texas | Blue Cross and Blue Shield of Texas \(bcbstx.com\)](https://www.bcbstx.com)



Well-Being

Our Well-Being webpage provides resources and learning opportunities to team members across the UNT System in three categories:

Physical Well-Being

Interpersonal Well-Being

Financial Well-Being

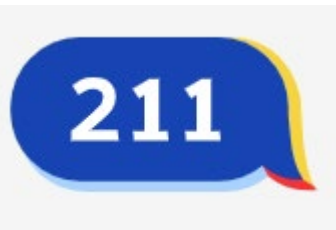
[Well-Being | UNTSystem.edu](https://www.unt.edu/well-being)

National Wellness Resources



Call or text the 988 Suicide and Crisis Lifeline for help with:

- Mental Health Struggles
- Emotional Distress
- Alcohol or Drug Use Concerns
- Just need someone to talk to



Call or text 211 for social services and other assistance with:

- Housing/Utility Expenses
- Food Programs and Benefits
- Help Paying Bills
- Caregiver Resources



Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is offered to all employees, their household members and dependents. Finding balance for your personal life with online resources, as well as customized care options through a national counseling network and this program is FREE!

FamilySource

Unlimited Support

- Childcare
- Elder care
- Education
- Government programs
- Health/wellness
- Personal convenience
- Moving/relocation

LegalConnect

Unlimited consultation with in-house attorneys

- Family law
- Identity theft
- Custody
- Real estate
- Contracts
- Tax questions

Local referrals

- In-person consultation
- Discounted legal fees

FinancialConnect

Unlimited consultation with in-house financial experts

- Budgeting
- Debt
- Credit
- Tax issues
- Retirement planning
- Real estate
- Estate planning
- Saving for college

Employee Assistance Program (EAP)

Counseling Services



- 6 counseling sessions per person, per issue, per year at no cost.
- Services are available 24/7 with multilingual access to master's-level professionals.
- It is recommended to address issues early if possible.
- Examples: Marital difficulties, Family Issues, Parenting or Grief Support, Depression or Stress.
- Counseling sessions can be conducted in person or virtually and are confidential.

COMPSYCH®
GuidanceResources® Worldwide

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP), powered by ComPsych Guidance Resources Online, can be accessed 24 hours a day, seven days a week:

Call: 855.784.1806; TTY: 800.697.0353

Access benefits online: guidanceresources.com

When prompted for your Web ID, enter **UNTS**.

[Employee Assistance Program \(EAP\) | UNTSystem.edu](https://untsystem.edu)

Employee Perks & Discounts



Create Your Account

Get started by creating your account
at: unt.perkspot.com



Subscribe to Weekly Perks

Subscribe to weekly emails to make
sure you never miss a deal!



Choose Your Perks

From travel to electronics, choose from
over 25 different categories of perks!



Explore the Local Map

Find deals in your neighborhood with
the local map!



[Perks for UNT Employees | UNTSystem.edu](http://UNTSystem.edu)

[Discount Purchase Program | ERS.texas.gov](http://ERS.texas.gov)

[Welcome to Perks | \(perksconnection.com\)](http://perksconnection.com)

Resources

UNTS Benefits Site

<https://hr.untsystem.edu/benefits>

BCBS HealthSelect – Health Insurance

<https://healthselect.bcbstx.com/>

Express Scripts

<https://express-scripts.com>

Delta Dental

https://www.deltadentalins.com/group_sites

Employee Assistance Program

<https://www.compsych.com>

ERS Homepage

www.ers.state.tx.us

Well-Being Program

<https://wellbeing.untsystem.edu/>

NetBenefits Portal – ORP and Voluntary 403(b)

www.netbenefits.com/unts

ORP Information (Texas Higher Education Coordinating Board)

[Optional Retirement Program \(ORP\) - THECB \(texas.gov\)](http://OptionalRetirementProgram(ORP)-THECB(texas.gov))

EyeMed

<https://member.eyemedvisioncare.com/stateoftexasvision>

TexFlex

<https://texflex.inspirafinancial.com/>

TRS homepage

www.trs.state.tx.us

TexaSaver (457) Voluntary Retirement Savings Plan

www.texasaver.com

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