

# NEW HIRE BENEFITS ORIENTATION

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## UNT System Benefits



## TODAY'S AGENDA

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### **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

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- 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](mailto: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 Prescription Drugs	<b>First 60 days of employment</b>	1 <sup>st</sup> of the month following 60 days of employment <u>Example One:</u> <ul style="list-style-type: none"><li>• Hired on 9/1/2025</li><li>• Insurance effective on 11/1/2025</li></ul> <u>Example Two:</u> <ul style="list-style-type: none"><li>• Hired on 9/5/2025</li><li>• Insurance effective on 12/1/2025</li></ul>
Optional Coverages such as Dental, Vision, Life, and Disability	<b>First 30 days of employment</b>	1 <sup>st</sup> of the month following enrollment <u>Example:</u> <ul style="list-style-type: none"><li>• Hired on 9/1/2025</li><li>• Completed enrollment on 9/20/2025</li><li>• Insurance effective on 10/1/2025</li></ul>



## POSSIBLE EXCEPTIONS TO THE WAITING PERIOD

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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

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

- Spouse
  - Natural child
  - Adopted child
  - Stepchild
  - Court-appointed ward
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- 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.



If you're enrolling your dependent(s) in the medical insurance, **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>

# HEALTH PLAN OPTIONS



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

To review more information on our health plan options, please visit <https://healthselect.bcbstx.com/>

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



Benefits	Network	Non-Network
<b>Deductible</b>	NONE	\$500 / \$1500
<b>Coinsurance Max</b>	\$2,000	\$7,000
<b>Total Out of Pocket Max</b>	\$8,300 / \$16,600	NONE
<b>PCP- Required</b>	Yes	No
<b>PCP Copay</b>	\$25	40%
<b>Specialist Copay</b>	\$40	40%
<b>Emergency Room</b>	\$150.00 copay + 20% coinsurance	\$150.00 copay + 20% coinsurance
<b>Urgent Care Clinic</b>	\$50 copay + 20%	40%
<b>Ambulance Service</b>	20%	20%

For 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: \$8,300 Per family: \$16,600	NONE

**NOTE: Deductibles include prescription expenses**





## HEALTH SAVINGS ACCOUNT (HSA)



- Only employees enrolled in the Consumer Directed plan may enroll in the HSA.
- You own the HSA.
- Balances roll over from year-to-year.
- You take your account with you if you switch to another health plan, or you leave employment.
- You are responsible for making sure the total of all deposits (the combined total of all employer and employee contributions) do not exceed 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.
- You must set up your [HSA with Optum Bank](#) before contributions can occur.

### State Contributions

Individual: \$45/mo (\$540 annually)

Family: \$90/mo (\$1,080 annually)

### CY 2026 IRS Contribution Limits

Individual: \$4,400

Family: \$8,750

Over 55 Catch-up: \$ 1,000





# PRESCRIPTION BENEFITS



	Health Select of Texas	Consumer Directed Health Select
<b>Deductible</b>	\$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)
<b>Copays: In-network</b>	Up to a 30-day supply of <b>Non-maintenance medications:</b> Tier 1: \$10, Tier 2: \$35, Tier 3:\$60 <b>Maintenance medications:</b> Tier 1: \$10, Tier 2: \$45, Tier 3:\$75	20% coinsurance after the annual deductible is met.
<b>Extended Days Supply (EDS) In-Network</b>	<b>90-Day Supply:</b> Tier 1: \$30, Tier 2: \$105, Tier 3:\$180	20% coinsurance after the annual deductible is met.
<b>Copays: Out-of-Network</b>	Copay PLUS 40% coinsurance for all three tiers.	40% coinsurance after the annual deductible is met.
<b>Mail Order</b>	Yes	Yes
<b>Brand-Name Drug Penalty</b>	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.	



## VIRTUAL VISITS

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- 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 HealthSelect of Texas
- Consumer Directed HealthSelect participants are subject to **deductible** and **coinsurance**.
- 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 HealthSelect 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





## 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.** 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

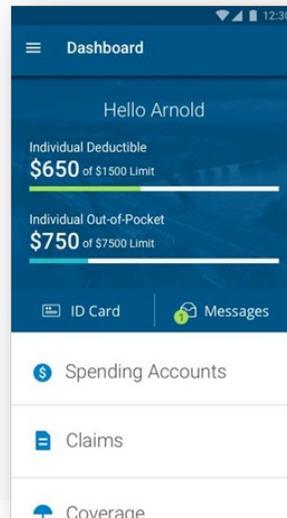
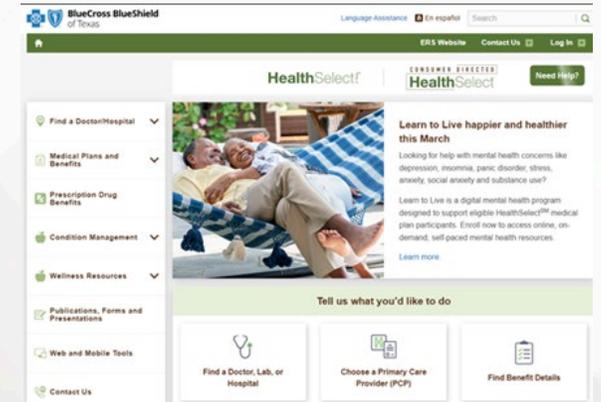
**ERS offers the [Choose to Quit program](#) to help employees or their dependents quit tobacco.**

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, specialists 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 AS OF 9/1/2025

## HealthSelect of Texas

HealthSelect of Texas	Total Premium	State Pays (Premium)	State Pay (Basic Life)	State Pays (HSA)	You Pay (Premium)	You Pay (Basic Life)	You Pay (Total)
You Only	\$674.62	\$672.40	\$2.22	\$0.00	\$0.00	\$0.00	\$0.00
You + Spouse	\$1,447.90	\$1,059.04	\$2.22	\$0.00	\$386.64	\$0.00	\$386.64
You +Children	\$1,192.38	\$931.28	\$2.22	\$0.00	\$258.88	\$0.00	\$258.88
You + Family	\$1,965.66	\$1,317.92	\$2.22	\$0.00	\$645.52	\$0.00	\$645.52

## Consumer Directed HealthSelect

Consumer Directed HS	Total Premium	State Pays (Premium)	State Pay (Basic Life)	State Pays (HSA)	You Pay (Premium)	You Pay (Basic Life)	You Pay (Total)
You Only	\$674.62	\$627.40	\$2.22	\$45.00	\$0.00	\$0.00	\$0.00
You + Spouse	\$1,409.22	\$969.04	\$2.22	\$90.00	\$347.96	\$0.00	\$347.96
You +Children	\$1,166.50	\$841.28	\$2.22	\$90.00	\$233.00	\$0.00	\$233.00
You + Family	\$1,901.10	\$1,227.92	\$2.22	\$90.00	\$580.96	\$0.00	\$580.96



# PART-TIME AND GRADUATE STUDENT MEDICAL PLAN RATES AS OF 9/1/2025

## HealthSelect of Texas

HealthSelect of Texas	Total Premium	State Pays (Premium)	State Pay (Basic Life)	State Pays (HSA)	You Pay (Premium)	You Pay (Basic Life)	You Pay (Total)
You Only	\$674.62	\$336.20	\$1.11	\$0.00	\$336.20	\$1.11	\$337.31
You + Spouse	\$1,447.90	\$529.52	\$1.11	\$0.00	\$916.16	\$1.11	\$917.27
You + Children	\$1,192.38	\$465.64	\$1.11	\$0.00	\$724.52	\$1.11	\$725.63
You + Family	\$1,965.66	\$658.96	\$1.11	\$0.00	\$1,304.48	\$1.11	\$1,305.59

## Consumer Directed HealthSelect

Consumer Directed HS	Total Premium	State Pays (Premium)	State Pay (Basic Life)	State Pays (HSA)	You Pay (Premium)	You Pay (Basic Life)	You Pay (Total)
You Only	\$674.62	\$291.20	\$1.11	\$45.00	\$336.20	\$1.11	\$337.31
You + Spouse	\$1,409.22	\$439.52	\$1.11	\$90.00	\$877.48	\$1.11	\$878.59
You + Children	\$1,166.50	\$375.64	\$1.11	\$90.00	\$698.64	\$1.11	\$699.75
You + Family	\$1,901.10	\$568.96	\$1.11	\$90.00	\$1,239.92	\$1.11	\$1,241.03



# HOW TO READ YOUR PAYCHECK

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Health Select	645.52	6,670.34	Dependent Life and AD&D	1.45	15.95	Health Select	1,317.92	13,618.54
State of Texas Vision Plan	15.97	162.62	Short-Term Disability	14.24	156.19	Basic Life	2.22	24.42
Optional Life 2X	28.80	223.74	Long-Term Disability	37.38	436.65	Basic Life*	1.15	12.65
Vol AD&D Mbr + Fam	4.00	44.00				Optional Life 2X*	21.62	233.68
Health Care Reimbursement Acct	208.00	1,766.00				Teachers Retirement System	489.50	5,384.50
Teachers Retirement System	489.50	5,384.50						
UNT Staff Parking	20.87	229.57						
<b>TOTAL:</b>	<b>1,412.66</b>	<b>14,480.77</b>	<b>TOTAL:</b>	<b>53.07</b>	<b>608.79</b>	<b>*TAXABLE</b>		

- **Before-Tax Deductions:** This box includes all of the deductions allowed by Internal Revenue Service (IRS) guidelines to reduce your taxable income prior to taxation.
- **After-Tax Deductions:** This box includes all deductions applied after taxes have been deducted.
- **Employer-Paid Benefits:** This box includes benefits paid on the employees' behalf by the employer. The items identified with an asterisk (\*) are included in taxable income to the employee per IRS guidelines.



## OPT OUT CREDIT

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- The Health Insurance Opt-Out Credit is available to 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 the credit 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

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**You must enroll in Optional Benefits within 30 days following your hire date.**

Options include:

- Dental
- Vision
- Voluntary Accidental Death and Dismemberment (AD&D)
- Optional term life
- Dependent term life
- Short-Term Disability
- Long-Term Disability
- TexFlex Flexible Dependent Day Care Spending Account
- TexFlex Flexible Health Care Spending Account and Limited Purpose Health Care Spending Account (must enroll within the first 60 days following hire date)



# TEXFLEX ACCOUNTS



	Health Care FSA	Health Care Limited FSA	Dependent Care
<b>Annual Contribution</b>	Minimum \$180 Maximum \$3,300	Minimum \$180 Maximum \$3,300	Minimum \$180 Maximum \$5,000
<b>Eligible Expenses</b>	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.
<b>Employee Eligibility</b>	You must be enrolled in the <b>HealthSelect medical plan</b> or have <b>waived medical coverage</b> .	You must be enrolled in the <b>Consumer Directed medical plan</b> .	You may use funds for dependent children under age 13 or for in home care for eligible dependents.
<b>Debit Card</b>	Yes	Yes	No, you will need to submit a reimbursement claim online or by mail/fax

Up to \$660 of funds not used in PY2026 may be left in the account to be rolled over PY2027. 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)
<b>Can I go to any dentist?</b>	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.
<b>How much do I have to pay?</b>	<ul style="list-style-type: none"> <li>Most covered services provided by your DeltaCare USA PCD have preset copayments (dollar amounts), which are listed in the online plan booklet.</li> <li>For specialty treatment you'll pay 75% of the in-network's dentist's usual fee.</li> </ul>	<ul style="list-style-type: none"> <li><b>Diagnostic &amp; Preventive services:</b> Your plan pays 100%, you pay nothing.</li> <li><b>Basic services:</b> Your plan pays 90% up to \$2,000 and you pay 10% after meeting the basic services deductible.</li> <li><b>Major services:</b> Your plan pays 50% up to \$2,000 and you pay 50% after meeting the major services deductible.</li> </ul>
<b>How much does orthodontic treatment cost?</b>	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 <b><u>lifetime maximum of \$2,000.</u></b>

[DeltaCare USA DHMO | ERS](#)

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





## DENTAL INSURANCE RATES

	Premium	State Pays	You Pay
<b>Dental HMO</b>			
<b>You Only</b>	9.59	\$0.00	\$9.59
<b>You + Spouse</b>	\$19.18	\$0.00	\$19.18
<b>You +Child(ren)</b>	\$23.02	\$0.00	\$23.02
<b>You + Family</b>	\$32.59	\$0.00	\$32.59
<b>Dental Choice PPO</b>			
<b>You Only</b>	\$31.03	\$0.00	\$31.03
<b>You + Spouse</b>	\$62.06	\$0.00	\$62.06
<b>You +Child(ren)</b>	\$74.47	\$0.00	\$74.47
<b>You + Family</b>	\$105.50	\$0.00	\$105.50





# 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	\$5.07	\$0.00	\$5.07
You + Spouse	\$10.14	\$0.00	\$10.14
You +Child(ren)	\$10.90	\$0.00	\$10.90
You + Family	\$15.97	\$0.00	\$15.97

[Vision Benefits | ERS](#)





## EVIDENCE OF INSURABILITY (EOI)

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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

- 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

- 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)



**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

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1. Call ERS at 877-275-4377, TTY 711  
Opcion Siete (7) en Espanol
2. Go online to [www.ers.texas.gov](http://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 within five business days of 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](mailto: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](#)



### Two Factor Authentication (2FA)

- [Two Factor Authentication \(2FA\)](#)



### My Beneficiaries

- [Beneficiary Summary](#)



### My Retirement Information



### My Insurance Information

- [Family Status Change](#)
- [Post-Hire Change](#)
- [Election Update](#)
- [Benefits Enrollment](#)
- [Benefits Summary](#)
- [Tobacco User Certification](#)
- [Annual Out-Of-Pocket Premiums](#)



### Health Savings Account

- [Health Savings Account](#)



### Power of Attorney Information

- [Power of Attorney](#)

# Retirement Plans



## RETIREMENT PLAN OPTIONS

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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**

May be elected by ORP-eligible employees such as faculty in lieu of 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
- Your contributions are pre-tax (tax-sheltered)
- If you leave employment and withdraw your contributions, you receive 2% interest and pay taxes 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

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- 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/sites/default/files/migrated/benefits\\_handbook.pdf](https://www.trs.texas.gov/sites/default/files/migrated/benefits_handbook.pdf)



## OPTIONAL RETIREMENT PLAN (ORP)

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- 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**



**UNT System**

Human Resources





## RETIREMENT PLAN ELECTION

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- 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

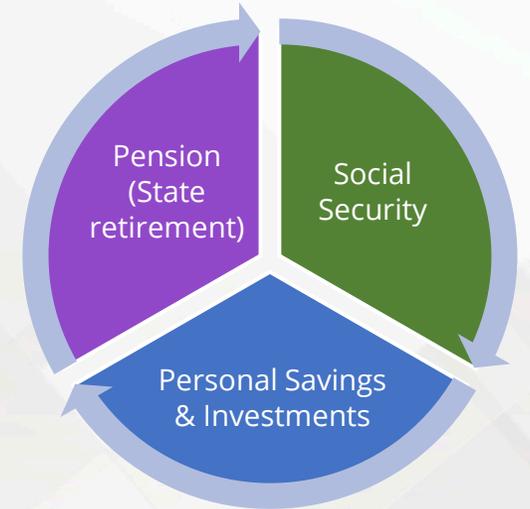
- TexaSaver 457 ([www.texasaver.com](http://www.texasaver.com))
  - Pre-tax and Roth (after tax) options
- 403(b) ([www.netbenefits.com/unts](http://www.netbenefits.com/unts))
  - Pre-tax and Roth (after tax) options

Earnings are based on contributions and investment performance.

Annual contribution limits (tax year 2026):

\$24,500 (plus \$8,000 if you are 50 or over, and \$11,250 if you are between ages 60 and 63)

Combined limit for ORP and 403b = \$72,000



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

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

- Choose your ORP vendor and investments for your ORP account after the 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

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- If you are electing ORP, you must send your notarized TRS 28 Election form and your Acknowledgment form by email to [HRBenefits@untsystem.edu](mailto:HRBenefits@untsystem.edu) no later than the deadline for your election.
- To start your contributions to ORP right away, submit your ORP election forms as soon as possible. You will have TRS contributions until you elect ORP, which means you will miss out on ORP contributions and vesting time.
- If you want to remain enrolled 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, AND WELLNESS**



## EMPLOYEE LEAVE

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### **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. New employees have a six(6) month waiting period for utilization.

### **Sick Leave Pool**

Sick Leave Pool is a program that may assist 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:

<https://absenceresources.com/>



## FAMILY AND MEDICAL LEAVE ACT (FMLA)

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- 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/fmla)



## WELLNESS RESOURCES

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### Employee BCBSTX Portal and APP

- Buena Vida®
  - Fitness device integration
  - Health Risk Assessment and Annual Exam in the same Fiscal Year
    - Receive 8 hours of wellness leave
  - Buena Vida Bucks 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

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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

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## 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





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) COUSELING 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.



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

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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](https://guidanceresources.com)

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

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





## EMPLOYEE PERKS AND DISCOUNTS

**DISCOUNT**  
Purchase Program  
administered by BENEPLACE

**perksconnect**<sup>SM</sup>



### Create Your Account

Get started by creating your account  
at: [unt.perkspot.com](http://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://Perks for UNT Employees | UNTSystem.edu)

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

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

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## INTERNAL RESOURCES

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**UNT System Benefits** – For information related to healthcare and other insurance-related benefits, retirement and retirement plans, benefits eligibility and enrollment, Family and Medical Leave (FMLA), sick leave pool, sick leave donation, employee wellness, employee wellness leave, employee assistance program, and much more.

<https://hr.untsystem.edu/benefits>  
[hrbenefits@untsystem.edu](mailto:hrbenefits@untsystem.edu)

855.878.7650

**UNT System Records** – For information related to state service, verifications of employment, longevity pay, official name changes, update of social security numbers, and more.

<https://hr.untsystem.edu/employee-resources/state-service.php> and  
<https://hr.untsystem.edu/employee-resources/verification-employment.php>  
[hrrecords@untsystem.edu](mailto:hrrecords@untsystem.edu)

940.369.5500

**UNT System Payroll** – For information related to pay amounts, taxes, W-2s, W-4s, and more.

<https://finance.untsystem.edu/payroll-and-taxes/payroll/index.php>  
[payroll@untsystem.edu](mailto:payroll@untsystem.edu)

940.369.5500

**UNT System Time and Labor** - For information related to sick and vacation leave accruals and balances, instructions and guidance for time entry and more.

<https://myunt.sharepoint.com/sites/ConnectFinance/SitePages/Time-and-Labor.aspx>  
[timeandlabor@untsystem.edu](mailto:timeandlabor@untsystem.edu)

940.369.5500



## EXTERNAL RESOURCES

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**BCBS HealthSelect – Health Insurance**

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

**Express Scripts**

<https://express-scripts.com>

**Delta Dental**

[https://www.deltadentalins.com/  
group\\_sites](https://www.deltadentalins.com/group_sites)

**Employee Assistance Program**

<https://www.compsych.com>

**ERS Homepage**

[www.ers.state.tx.us](http://www.ers.state.tx.us)

**Well-Being Program**

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

**NetBenefits Portal – ORP and Voluntary 403(b)**

[www.netbenefits.com/unts](http://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/stateo  
ftexasvision](https://member.eyemedvisioncare.com/stateoftexasvision)

**TexFlex**

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

**TRS homepage**

[www.trs.state.tx.us](http://www.trs.state.tx.us)

**TexaSaver (457) Voluntary Retirement Savings Plan**

[www.texasaver.com](http://www.texasaver.com)

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## UNT SYSTEM BENEFITS TEAM

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

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