



Welcome to UNT!





System Human Resources

Our goal is to help you make informed decisions which will maximize the value of your benefits package.

Insurance Overview

Katie Scoles, Benefits Coordinator

Wellness Resources

Sarah Blackwell, Wellness Administrator

Leave Overview

Gwen Bartelle, Leave Administrator

Retirement Overview

Mary Atkins, Retirement Administrator



Enrollment Deadlines

Benefit Options	When to Enroll	Coverage Begins
Health and RX plan TexFlex – Health Care FSA	First 60 days of employment	1 st of the month after 60 days of employment <ul style="list-style-type: none">• Hired on 9/01/20• Insurance Effective: 11/01/20
Supplement Coverages <i>Ex: Dental, Vision, Optional Life...</i>	First 30 days of employment	1 st of the month after you make your elections. ^{***} <ul style="list-style-type: none">• Hired on 9/01/20• Insurance Effective: 10/01/20^{***}

***** If you enroll in supplemental coverages on your date of employment (contract start date), your elections will go into effect on that same day.**





ERS Eligible Dependents



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

- Your spouse
 - Your natural child
 - Adopted child
 - Your stepchild
 - Court-appointed ward
-
- Children must be under age 26 for health insurance and can be married or unmarried.
 - Child must be under age 26 and unmarried for dental insurance and Dependent Term Life Insurance.



Proof of Eligibility

alight

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

- If any dependent is found to be ***ineligible***, ERS will remove him or her from the plan.



Health Select of Texas



Benefits	Network	Non-Network
Deductible	NONE	\$500 / \$1500
Coinsurance Max	\$2,000	\$7,000
Total Out of Pocket Max	\$6,750 / \$13,500	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/>



How Does The HealthSelect Plan Work?

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$0
- Specialist copayments \$40
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Primary care physician office visits (including disease education)
- Diagnostic tests (blood work)
- Prescription drugs
- Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$600
<u>Coinsurance</u>	\$1,400
What isn't covered	
<u>Limits or exclusions</u>	\$0
The total Joe would pay is	\$2,000

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist copayments \$40
- Hospital (facility) coinsurance 20%
- Hospital (ER) copayments \$150
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Emergency room care (including medical supplies)
- Diagnostic test (x-ray)
- Durable medical equipment (crutches)
- Rehabilitation services (physical therapy)

Total Example Cost	\$2,000
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$400
What isn't covered	
<u>Limits or exclusions</u>	\$0
The total Mia would pay is	\$600



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: \$6,750 Per family: \$13,500	NONE

NOTE: Deductibles include prescription expenses!



Health Savings Account (HSA)



ONLY those enrolled in the Consumer Directed plan may enroll in the HSA.

The HSA is owned by you and balances roll over year to year!
You take your account with you if you switch to another health plan, or if you leave employment.

The participant must make sure the total of all deposits do not exceed the IRS limits.

State Contributions:

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

2020 IRS Contribution Limits

Individual	\$3,550
Family	\$7,100
Over 50 Catch-up	\$1,000

Any money taken out of the HSA for *qualified expenses* is income tax-free. HSA funds used for something other than qualified expenses are subject to taxes and a 20% penalty. A list of qualified expenses is available on the Optum Bank website.



How Does The Consumer Directed Plan Work?

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$2,100
- Specialist copayments 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This **EXAMPLE** event includes services like:

- Primary care physician office visits (including disease education)
- Diagnostic tests (blood work)
- Prescription drugs
- Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,100
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,100
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,200

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The plan's overall deductible \$2,100
- Specialist copayments 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This **EXAMPLE** event includes services like:

- Emergency room care (including medical supplies)
- Diagnostic test (x-ray)
- Durable medical equipment (crutches)
- Rehabilitation services (physical therapy)

Total Example Cost	\$2,000
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,000



Prescription Benefits



	HealthSelect of Texas	Consumer Directed HealthSelect
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.OptumRx.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.
 - **\$25 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 are all types of tobacco, including but not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip and all e-cigarettes and vaping products.

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>



Medical Plan Rates:

	Premium	State Pays	You Pay
HealthSelect of Texas			
You Only	\$ 624.82	\$ 624.82	\$ 0.00
You + Spouse	1,340.82	982.82	357.54
You + Child(ren)	1,104.22	864.52	239.38
You + Family	1,820.22	1,222.52	596.92
Consumer Directed			
You Only	\$ 624.82	\$ 624.82	\$ 0.00
You + Spouse	1,305.02	982.82	321.80
You + Child(ren)	1,080.24	864.52	215.44
You + Family	1,760.44	1,222.52	537.24



Opt-Out Credit

The Health Insurance Opt-Out Credit is for employees who do not elect the State's health insurance because they have other health insurance that is as good as or better than GBP health coverage.

Employees must:

- Use toward dental, vision, and AD&D premiums
- Certify comparable coverage

Benefit:

- Up to \$60* for Full-time employees
- Up to \$30* for Part-time employees

*No Cash Value





TexFlex Health Care FSA



- TexFlex account participation allows employees to set aside money, pre-tax from your paycheck, to cover eligible out-of-pocket health care expenses.
- All TexFlex accounts are a **use-it or lose-it benefit** per the IRS. If you do not use all your funds by the end of the plan year, your funds will be forfeited.

	Health Care FSA
Annual Contribution	Minimum \$180 Maximum \$2,750
Eligible Expenses	Use to pay eligible medical, dental, vision, hearing, and prescription drug expenses.
Employee Eligibility	You must be enrolled in the HealthSelect medical plan or have waived medical coverage .

9 Month Employees: You must certify that you are a 9mo employee when electing a TexFlex benefit. This ensures that you are deducted the correct premium and will meet your annual election by June 2021.



During your first 30 days employment:

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





Additional TexFlex Accounts



	Health Care Limited FSA	Commuter Spending	Dependent Care
Annual Contribution	Minimum \$180 Maximum \$2,750	Minimum \$15 Maximum \$270	Minimum \$180 Maximum \$5,000
Eligible Expenses	Use to pay eligible dental and vision expenses <i>only</i> .	Use to pay eligible parking expenses or transit expenses. *UNT parking permits, Toll Tags, Toll expenses, and Fuel costs are not eligible	Use to pay eligible expenses including child daycare and in home care programs.
Employee Eligibility	You must be enrolled in the Consumer Directed medical plan.	This is a month by month benefit. You can enroll and disenroll anytime throughout the year.	You may use funds for dependent children under age 13 or for in home care for eligible dependents.

9 Month Employees: You must certify that you are a 9mo employee when electing a TexFlex benefit. This ensures that you are deducted the correct premium and will meet your annual election by June 2021.



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 <u>lifetime maximum of \$2,000.</u>



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	\$ 27.21	\$ 0.00	\$ 27.21
You + Spouse	54.42	0.00	54.42
You + Child(ren)	65.30	0.00	65.30
You + Family	92.51	0.00	92.51



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	\$ 5.12	\$ 0.00	\$ 5.12
You + Spouse	10.24	0.00	10.24
You + Child(ren)	11.01	0.00	11.01
You + Family	16.13	0.00	16.13



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.
- **You will be required to initiate the EOI process** by requesting the EOI to be sent electronically to the email on file with ERS.
- 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*

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



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)



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 **30 consecutive days** or exhaustion of all sick leave benefits

Your monthly payments are less if you get benefit payments from other sources

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



Do you meet 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 Texas GBP?

If you meet one of these criteria, please let the Benefits Department know. This could possibly waive your 60 day waiting period for health coverage.



How to Enroll: 2 ways

- Call ERS at 877-275-4377 (call will be recorded)
- 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.



Note: You must wait for your welcome email before you can enroll, to ensure your record has been setup within ERS! If you have not received your email within 2 business weeks of your hire date, please contact the Benefits Team.



Sarah Blackwell

Wellness Administrator

- BCBS Employee Portal & Mental Health
- Well onTarget Programs
- Weight Management Programs
- Employee Assistant Program
- Employee Perks & Discounts
- In the Green Well-being



Wellness Resources

- Employee BCBSTX Portal and APP[®]
- Well onTarget[®], your online portal to access programs and take a health assessment
- Fitness device integration
- Fitness discount program and alternative medicine discounts
- Blue PointsSM Program rewards for healthy activities
- Weight management programs, including Naturally Slim[®] and Real Appeal

Get more information at: ww.healthselectoftexas.com



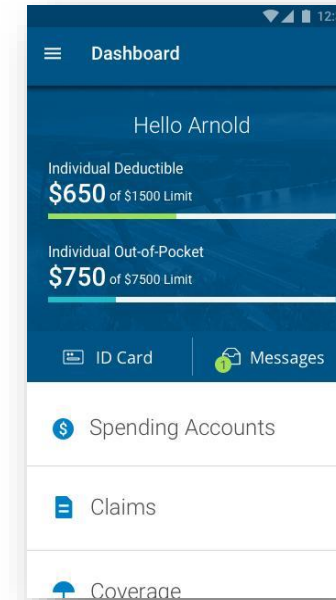
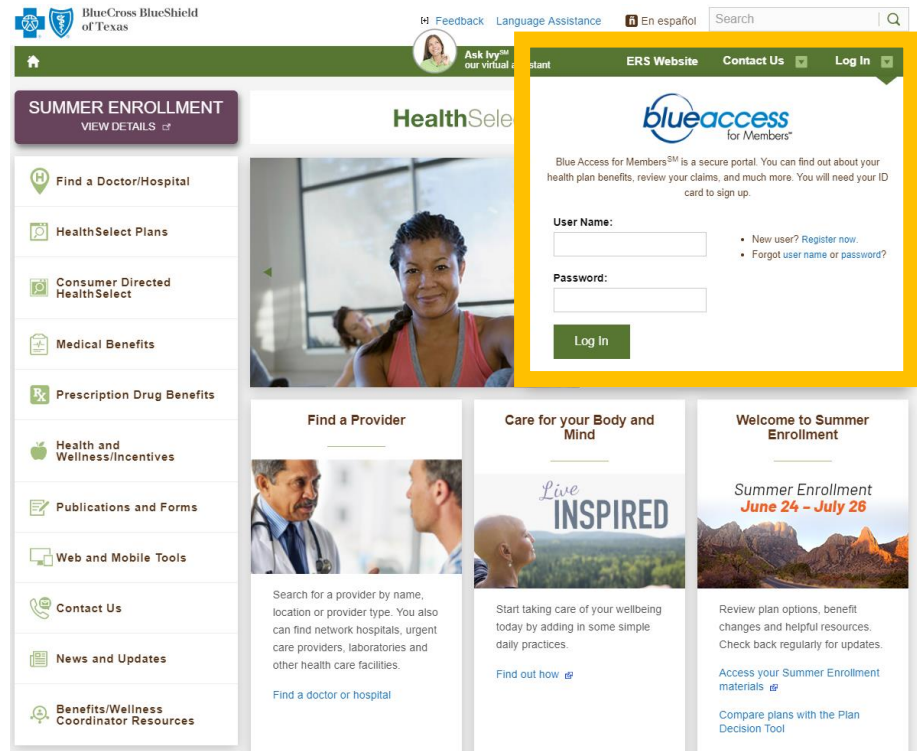


BCBSTX Portal and App

BAM 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.

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



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





Health Assessment

- Confidential questionnaire regarding lifestyle habits
- Approximately 15 minutes to complete
- Available in both Spanish and English
- Generates personal wellness report
- Personalized recommendations and guidance
- Meets the requirement for agency health assessments
- Earn Blue Points that can be redeemed for rewards

The screenshot shows the 'Well onTarget' interface. At the top left is the 'Well onTarget' logo. Below it is a dark blue banner with the text 'Begin your health assessment'. The main content area has a white background with the text 'Welcome, ADAM' in blue. To the right of this text is a link for 'Español'. Below the welcome message is a paragraph of text explaining the assessment's purpose. Further down is another paragraph of text. At the bottom left, there are two buttons: a green 'Get Started Now!' button and a grey 'Go to Dashboard' button. To the right of the 'Go to Dashboard' button is a link that says 'I don't want to do this now. Please remind me later.' On the right side of the page, there is a blue square icon containing a white clipboard with a pulse line.



Fitness Device Integration

Sync. Move. Achieve.

- Sync to fitness apps
- Helps you meet your goals
- Earn Blue Points



BROWSE AND CONNECT APPS

 BodyMedia CONNECT + The leading on-body monitoring system. Accurate information about your body. MORE DETAILS	 Fitbit CONNECT + Fitbit offers worn devices to help you lead a healthier, more active life. MORE DETAILS	 Fitbug CONNECT + Fitbug offers pocket-sized devices combined with an online program. MORE DETAILS
 Jawbone UP CONNECT + UP is a wristband and app that tracks how you sleep, move and eat. MORE DETAILS	 Map My Fitness CONNECT + Take a look at how MapMyFitness can make your fitness easier and more MORE DETAILS	 Misfit Wearables CONNECT + Misfit is an elegant personal activity tracker that works with the Shine app. MORE DETAILS
 Runkeeper CONNECT + The Runkeeper app is a personal trainer in your pocket. MORE DETAILS	 Strava CONNECT + Strava is a complete system to track all your runs, rides and crosstraining. MORE DETAILS	 Withings CONNECT + Withings creates smart products and apps to take care of yourself and your MORE DETAILS



Fitness Discount Program and Alternative Medicine Discounts

Fitness Program:

Nationwide network of leading national, regional and local fitness centers with no contract required

- \$25 monthly membership fee plus tax and \$25 enrollment fee plus tax
- Earn Blue Points as you work out

Alternative Medicine Discounts:

Discounts on services from health and well-being professionals

- Acupuncture
- Massage
- Dieticians
- Childbirth Educators
- Personal Trainers
- Physical Therapists

Search for a list of gyms in your area <https://www.bcbsilforyourhealth.com>



Weight Management Programs

natura)(y slim[®]

real appeal

- Focuses on healthy eating habits
- Eat the foods you love while losing weight and improving your health
- Weekly, on-line, on-demand sessions, hosted by nutrition and health specialists
- To enroll, go to:

<https://www.naturallyslim.com/Welcome-b-SEP.html?s=HealthSelect>

- Helps you take small steps that lead to lasting weight loss
- Program can be tailored to your goals, preferences and lifestyle
- Weekly online group sessions led by a Transformation Coach
- To enroll, go to:

https://realappeal.com/healthselect?utm_source=referral&utm_medium=print&utm_campaign=healthselect



FREE!

Who is eligible?

- An employee, retiree or dependent enrolled in a HealthSelect plan (excluding Medicare-primary participants)
- 18 or older, and
- Have a BMI or 23 or higher.



EAP Program

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!

- Short-term Counseling for: Job Performance, Marital Difficulties, Family Issues, Parenting Support, Grief, Personal Concerns, Substance Abuse, Career Management
- Safe Ride Program
- Legal and Financial Counseling
- Web-based Interactive Assistance
- Trainings and Newsletters
- Teen Line

<https://www.awpnow.com>

Registration Code: **AWP-UNT-384**

Specialist available in many languages and open 24/7.





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!



<https://unt.perkspot.com/login>

<https://ers.savings.beneplace.com/home>

<https://discounts.perksconnection.com/>



In the Green UNT World Well-being Program

In the Green provides resources and learning opportunities to team members across the UNT System in three categories:

- Physical Well-Being
- Interpersonal Well-Being
- Financial Well-Being



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



5 Minute Break



Gwen Bartelle

Leave Administrator

- FMLA
- Sick Leave Pool
- Sick Leave Donation
- Parental Leave



Family 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 state service, and at least 1250 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 a 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).

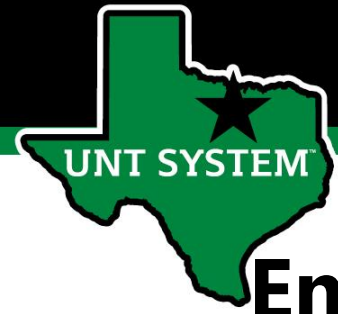
Call or email HR if you or your employee is experiencing an potential FMLA event at fmla@untsystem.edu or 940-369-5500 Option 5.



Emergency Paid Sick Leave Act

This leave is available to employees who have been employed by UNT World for at least 30 days. Full-time employees are entitled to 80 hours of paid sick time, part-time employees hours will be prorated based on FTE. You may qualify for this leave if you experience one of the following:

- governmental quarantine or isolation order (the lesser of 100% pay or \$511 per day, and \$5,110 in aggregate),
- advised by a health-care provider to self-quarantine (the lesser of 100% pay or \$511 per day, and \$5,110 in aggregate),
- caring for an individual who is subject to governmental or self-quarantine (the lesser of two-thirds (2/3) salary or \$200 per day, and \$2,000 in aggregate),
- caring for the employee's child because the child's school or child-care provider is closed, (the lesser of two-thirds (2/3) salary or \$200 per day, and \$2,000 in aggregate), or
- experiencing a substantially similar circumstance related to COVID-19 as specified by the Department of Health and Human Services, in consultation with the Department of Labor (the lesser of two-thirds (2/3) salary or \$200 per day, and \$2,000 in aggregate)
- Family and Medical Leave will [apply](#) through [FMLA Source](#) and required documentation will be maintained by Human Resources.



Emergency Family and Medical Leave Extension Act

- ***Emergency Family and Medical Leave Extension***
This leave provides up to 12 weeks leave for an employee who cannot work because the school or child-care provider of that employee's child is closed as a result of a public-health emergency. The first 10 days are unpaid, the remaining 10 weeks is paid at two-thirds (2/3) of regular pay for the number of hours per week the employee normally works. The maximum amount of pay is \$200 per day and \$10,000 in aggregate.
- **Please note:** Documentation must be maintained by the department for any employee using Emergency Paid Sick Leave. Those choosing to use Emergency



Parental Leave



- Parental leave provides time off for new parents of natural or adopted children, if the employee does not qualify for FMLA.
- All applicable accruals must be exhausted while taking parental leave.
- The leave is limited to and begins with the date of the birth of a natural child or the adoption or foster care placement of a child under three years of age.
- If an employee goes into an unpaid status, unlike FMLA, the employee would be responsible for paying both the employee and state portion of their insurance.
- To apply for Parental leave go to: www.fmlasource.com.



Military Leave



- Military leave provides employees up to 26 weeks of unpaid leave in a 12 month- rolling year period.
- Military Caregiver Leave allows for the care of a spouse, son, daughter, parent or next of kin who is a covered military service member and recovering from a serious illness or injury sustained during active duty.
- Employee's are eligible for military leave with short-notice deployment, military events and related activities, childcare/school activities, financial and legal arrangements need to be made, counseling, and post-deployment.
- To apply for Military leave go to: www.fmlasource.com.



Sick Leave

- Sick leave accrual begins on the first day of employment at eight (8) hours a month.
- Sick leave can be used for illness, injury, pregnancy, confinement, and to care for an immediate family member. An immediate family are individuals residing in the same household and are related by kinship, adoption or marriage, as well as foster children certified by the TX. Dept. of Protective and Regulatory Services.
- Sick leave can be used for the adoption of a child younger than three years of age.
- Sick leave can be used for events eligible for FMLA coverage.
- Up to eight (8) hours of sick leave can be used each fiscal year to attend parent-teacher conferences.
- An illness resulting in more than three (3) working days must be supported by a Medical Practitioner's Statement (Dr.'s Note). It is at the discretion of the department to require documentation concerning illnesses resulting in absences of three working days or less.



Sick Leave Pool

- Sick leave pool provides assistance to employees who have exhausted all leave due to a catastrophic illness or injury to themselves or an immediate family member.
- Must be benefits eligible in a salaried position of 20 hours per week or more.
- Sick leave pool will end with a full release to work from a licensed practitioner or when the maximum 720 hours, whichever comes first.
- Employees eligible for Workers Compensation Insurance (WCI) benefits are not eligible for sick leave pool.
- An employee eligible for sick leave pool must use sick leave pool before they can use donated sick leave.
- Any unused hours will be returned to the pool.
- Current employees may make voluntary contributions of accrued sick leave hours to the sick leave pool at any time.
- Terminating employees may donate all or a portion of their sick leave, and cannot have their contributions restored.
- Email: fmla@untsystem.edu for assistance.



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.
- The employee must have exhausted their own sick leave accruals, including any time the employee may be eligible to withdraw from the sick leave pool.
- Medical certifications are required before donations are accepted. An employee must also have a medical need to receive the donations and does not have to meet FMLA requirements.
- Donations of sick leave are irrevocable and will not be returned to the donor.
- Email: fmla@untsystem.edu for assistance.



Emergency Leave, Administrative Leave, and Leave during an Investigation

- **Emergency leave** includes death in a family. Family” means an employee’s spouse, parents, brother, sister, grandparent, grandchildren children, aunts, uncles, nieces, nephews, sons-in-law, daughter-in-law, and brothers-in-law and sister-in-law. An employee is granted leave not to exceed three (3) days.
 - Requests for leave in excess of three days must be approved by the department official, which are still classified as ER leave.
 - Requests for leave for a family member not fitting the criteria of family must be approved by the Chancellor or President.
- **Administrative leave** is granted as a reward for outstanding performance up to a maximum of 32 hours in one fiscal year. Administrative leave does not roll forward.
- **Leave During Agency Investigation** grants leave to a staff member without loss of regular pay when the employee is the subject of, victim of, or witness to events that are the subject matter of an investigation.



Other Paid Leave

- **Assistant Dog Training** – A disabled employee is entitled to a leave of absence with full pay up to 10 days in a fiscal year for training in the use of an assistance dog.
- **Floating Holiday** – Use of designated floating holiday may be scheduled at any time during the fiscal year with prior approval.
 - Floating holidays used while an employee is on FMLA will not count against their FMLA entitlement.
 - Unused floating holiday time does not carry forward from one fiscal year to the next.
- **Foster Parent** – employees may use pay to attend meetings with the Department of Protective and Regulatory Services or with school district officials to discuss admission, review or dismissal of a foster child.
 - Employees are required to present a copy of any notice received to verify the date, time and location of the meeting.
 - Employees are required to return to work after the meetings, if applicable.
 - Employee is entitled to full pay without being charged any of their paid leave accruals.



Other Paid Leave cont.

- **Holidays**- Employees appointed to work at least twenty hours per week for a period of at least four and one-half continuous month are eligible for paid holidays designated by the Board of Regents.
 - The number of days are defined by state law.
- **Jury and Witness Duty** – Used when an employee is summoned to jury duty or witness duty without loss of pay.
- **American Red Cross Certified Disaster Service Volunteers** – Used when a certified disaster services volunteer or trainee participates in specialized disaster relief services. Up to 10 days per fiscal year. Requires request by Red Cross and approval of supervisor and Governor.
- **Volunteer Firefighter and Emergency Medical Service Volunteers**– Employees who are volunteer fire fighters or emergency medical service volunteers are granted a leave of absence with full pay to attend emergency medical service or fire service training. Used up to 5 days per fiscal year are allotted to attend training. Or respond to emergency fire or medical calls.



Medical and Mental Health Care Leave

- **Medical and Mental Health Care Leave** - An employee who is a veteran and eligible for health benefits under a program administered by the Veterans Health Administration of the United States Department of Veterans Affairs (VA).
- An employee may be granted leave with pay not to exceed fifteen (15) working days each fiscal year to obtain medical or mental health care administered by the VA, including physical rehabilitation.
- A veteran means a person who has served in the Army, Navy, Air Force, Coast Guard, or Marine Corps of the United States; or the Texas National Guard and the Texas Air National Guard.
- An employee must provide advance notification to their supervisor and medical documentation to Human Resources before taking a leave of absence to obtain VA services.
- The Chancellor may grant additional days of leave as appropriate for the employee.

Retirement Plans

Mary Atkins, Retirement and Savings Plans Administrator





Retirement Plan Options

As a full-time faculty member, you may have a **choice** between two different retirement plans.

- Participation in a plan is mandatory.

Teacher Retirement System (TRS)

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

Optional Retirement Program (ORP)

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

- 90 day window to elect ORP instead of TRS
- Irrevocable decision – once in ORP, always in ORP. (Elections prior to UNT employment are irrevocable)



Retirement Plan Election

- If you have worked for another State of Texas higher education institution and elected TRS or ORP, you must stay in the plan you chose.
 - ORP-eligible employees are only offered the option to elect ORP one time in their career. If you choose TRS at that time instead of ORP, that is your retirement plan for State of Texas higher education employment.
- ❖ If you are new to State of Texas higher education employment, you received an email from me about your ORP eligibility. **You have 90 days from 9/1/2020 to make this decision. If you don't send us your election forms by the deadline, you will remain in TRS.**
 - ❖ Until you choose, you will be in TRS and will have TRS contributions. If you choose ORP and have had those TRS contributions, you'll receive a refund of your contributions, less tax, with 2% interest OR can roll those over to an eligible account (like an IRA) without tax, with the interest



Teacher Retirement System of Texas

- A “defined contribution benefit plan”
- You contribute 7.7% towards funding the pension plan
- Retirement income based on a formula that factors years of service
- (Retirement income not determine by contributions)
- Must be vested (5 years to vest) and meet retirement criteria to draw annuity
- Disability retirement
- Survivor benefits





Teacher Retirement System, cont.

- 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 = %
 - Example, average of salaries \$100,000
20 years of service x 2.3 = 46%
Annuity = \$46,000 pre-tax



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 =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

More information can be found at **trs.texas.gov**



Optional Retirement Plan (ORP)

- Defined Contribution (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
(Vested right to both employee/employer contributions)

- Investments are selected and controlled by employee
- Certain age limits for distributions determined by IRS.
 - Currently must take minimum distribution at 72. Penalty before 59 ½ unless retired at 55 or over

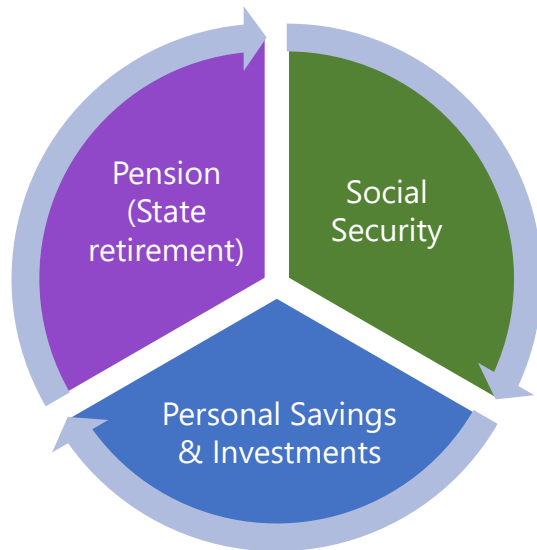
Reminder: 90 day deadline to elect ORP and it is a one-time irrevocable decision!





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 can participate in both

- Texa\$aver 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 2020):
\$19,500 (plus \$6,500 if you are 50 or over)
Combined limit for ORP and 403b = \$57,000

You can start participating anytime after your first day of employment.



UNTS NetBenefits Portal

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

- Choose your ORP vendor and investments for your ORP account (after HR Benefits enrolls you – 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)
- Use Financial Resources like retirement savings calculators, articles, 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!
- ❖ If you want to start your contributions to ORP right away, send 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 have to do anything – you are automatically enrolled as of 9/1

Overview of TRS vs. ORP: <http://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/overview-of-trs-and-orp1/>



CONTACT US



Human Resources – Benefits

940.369.7650 (2) Phone

940.369.5530 Fax

Email: hrbenefits@untsystem.edu



Links for Reference

UNTS Benefits Site

- <https://hr.untssystem.edu/benefits>

BCBS HealthSelect – Health Insurance

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

Delta Dental

- https://www.deltadentalins.com/group_sites

Employee Assistance Program

- <https://www.awpnow.com>

ERS Homepage

- www.ers.state.tx.us

NetBenefits Portal (403b) Voluntary Retirement Savings Plan

- www.netbenefits.com/unts

Well-Being Program (In the Green)

- <https://wellbeing.untssystem.edu/>

ORP Information (Texas Higher Education Coordinating Board)

<http://www.highered.texas.gov/about-us/human-resources/optional-retirement-program-orp/>

NetBenefits Portal – Manage ORP account AFTER ENROLLED by HR BENEFITS

www.netbenefits.com/unts

Superior Vision

- <https://portal.superiorvision.com/stateoftexasvision/>

TexFlex

- <https://texflex.spendingaccounts.info/>

TRS Homepage

- www.trs.state.tx.us

TexaSaver (457) Voluntary Retirement Savings Plan

- www.texasaver.com



Q&A with HR Benefits

And, additional follow-up Q&A sessions are being hosted. Join us if you have more questions later:

Click to join a session. No registration required. Come and go as you need.

[August 17, 10am - 11am https://unt.zoom.us/j/91827597172](https://unt.zoom.us/j/91827597172)

[August 18, 12pm - 1pm https://unt.zoom.us/j/96449694697](https://unt.zoom.us/j/96449694697)

[August 19, 4pm - 5pm https://unt.zoom.us/j/95768361379](https://unt.zoom.us/j/95768361379)

[August 20, 8am - 9am https://unt.zoom.us/j/94756465770](https://unt.zoom.us/j/94756465770)

[August 21, 4pm - 5pm https://unt.zoom.us/j/95148156458](https://unt.zoom.us/j/95148156458)