Welcome to UNT!
Insurance Benefits
## Enrollment Deadlines

<table>
<thead>
<tr>
<th>Benefit Options</th>
<th>When to Enroll</th>
<th>Coverage Begins</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health and RX plan</td>
<td>First 60 days of employment</td>
<td>1\textsuperscript{st} of the month after 60 days of employment</td>
</tr>
<tr>
<td>TexFlex – Heath Care FSA</td>
<td></td>
<td>• Hired on 9/01/23</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Insurance Effective: 11/01/23</td>
</tr>
<tr>
<td>Supplement Coverages</td>
<td>First 30 days of employment</td>
<td>1\textsuperscript{st} of the month after you make your elections.</td>
</tr>
<tr>
<td>Ex: Dental, Vision, Optional Life...</td>
<td></td>
<td>• Hired on 9/01/23</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Insurance Effective: 10/01/23</td>
</tr>
</tbody>
</table>
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.
- Disabled dependent children age 26 and over may be eligible for insurance.
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 will mail you a packet 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.
<table>
<thead>
<tr>
<th>Benefits</th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>NONE</td>
<td>$500 / $1500</td>
</tr>
<tr>
<td>Coinsurance Max</td>
<td>$2,000</td>
<td>$7,050</td>
</tr>
<tr>
<td>Total Out of Pocket Max</td>
<td>$7,050 / $14,100</td>
<td>NONE</td>
</tr>
<tr>
<td>PCP- Required</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>PCP Copay</td>
<td>$25</td>
<td>40%</td>
</tr>
<tr>
<td>Specialist Copay</td>
<td>$40</td>
<td>40%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150.00 copay + 20% coinsurance</td>
<td>$150.00 copay + 20% coinsurance</td>
</tr>
<tr>
<td>Urgent Care Clinic</td>
<td>$50 copay + 20%</td>
<td>$50 copay + 40%</td>
</tr>
<tr>
<td>Ambulance Service</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

To review more information, please visit https://healthselect.bcbstx.com/
### Consumer Directed Health Select

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Individual coverage: $2,100</td>
<td>Individual coverage: $4,200</td>
</tr>
<tr>
<td></td>
<td>Family coverage: $4,200</td>
<td>Family coverage: $8,400</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>Plan pays: 80%</td>
<td>Plan pays: 60%</td>
</tr>
<tr>
<td></td>
<td>Participant pays: 20%</td>
<td>Participant pays: 40%</td>
</tr>
<tr>
<td></td>
<td>Preventative services: 100%</td>
<td>Preventative services: 40%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>Per individual: $7,050</td>
<td>Per family: $14,100</td>
</tr>
<tr>
<td></td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>

**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)

**2022 IRS Contribution Limits**
- Individual: $3,850
- Family: $7,750
- 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.
## Prescription Benefits

### Health Select of Texas

<table>
<thead>
<tr>
<th>Deductible</th>
<th>$50 for each covered individual (January 1 – December 31)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copays:</strong> In-network</td>
<td>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</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extended Days Supply (EDS) In-Network</th>
<th>90-Day Supply: Tier 1: $30, Tier 2: $105, Tier 3: $180</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copays:</strong> Out-of-Network</td>
<td>Copay PLUS 40% coinsurance for all three tiers.</td>
</tr>
<tr>
<td>Mail Order</td>
<td>Yes</td>
</tr>
<tr>
<td>Brand-Name Drug Penalty</td>
<td>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.</td>
</tr>
</tbody>
</table>

### Consumer Directed Health Select

| | $2,100* per individual $4,200* per family using in-network pharmacies. (January 1 – December 31) *(combined medical and pharmacy expenses) |

20% coinsurance after the annual deductible is met.

20% coinsurance after the annual deductible is met.

40% coinsurance after the annual deductible is met.

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.

• **$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 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.

<table>
<thead>
<tr>
<th>Tobacco-users of Any Age and Adults Who Fail to Certify - You must certify NO if you do not use these products!</th>
<th>Monthly Tobacco-user Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member or Spouse or Child(ren)</td>
<td>$30</td>
</tr>
<tr>
<td>Member + Spouse or Member + Child(ren)</td>
<td>$60</td>
</tr>
<tr>
<td>or Spouse + Child(ren)</td>
<td></td>
</tr>
<tr>
<td>Family (Member + Spouse + Child(ren))</td>
<td>$90</td>
</tr>
</tbody>
</table>

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](https://ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification)
### Full Time Medical Plan Rates:

<table>
<thead>
<tr>
<th></th>
<th>Premium</th>
<th>State Pays</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HealthSelect of Texas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$622.60</td>
<td>$622.60</td>
<td>$0.00</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>1338.60</td>
<td>980.60</td>
<td>358.00</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>1102.00</td>
<td>862.30</td>
<td>239.70</td>
</tr>
<tr>
<td>You + Family</td>
<td>1818.00</td>
<td>1220.30</td>
<td>597.70</td>
</tr>
<tr>
<td><strong>Consumer Directed</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>622.60</td>
<td>622.60</td>
<td>$0.00</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>1302.80</td>
<td>980.60</td>
<td>322.20</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>1078.02</td>
<td>862.30</td>
<td>215.72</td>
</tr>
<tr>
<td>You + Family</td>
<td>1758.22</td>
<td>1220.30</td>
<td>537.92</td>
</tr>
</tbody>
</table>
# Comparing Health Plans

<table>
<thead>
<tr>
<th>HealthSelect of Texas</th>
<th>Consumer Directed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Point-of-Service Plan</td>
<td>High Deductible Plan with HSA</td>
</tr>
</tbody>
</table>

## Key Advantages
- Lower out-of-pocket costs for in-network care.
- Copays for certain in-network service, like Primary Care office visits or specialist visits.
- 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.**

## Key Downsides
- **Referrals are required** for most specialty care.
- Premiums are higher for dependent coverage and part-time employees.
- The plan pays nothing until the deductible is met.
- Employees must meet IRS guidelines to participate in a HSA.

To review more information on our Health Plans, please visit [https://healthselect.bcbstx.com/](https://healthselect.bcbstx.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
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
Optional Benefits Available

• 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
## TexFlex Accounts

<table>
<thead>
<tr>
<th></th>
<th>Health Care FSA</th>
<th>Health Care Limited FSA</th>
<th>Dependent Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Contribution</strong></td>
<td>Minimum $180</td>
<td>Minimum $180</td>
<td>Minimum $180</td>
</tr>
<tr>
<td></td>
<td>Maximum $3,050</td>
<td>Maximum $3,050</td>
<td>Maximum $5,000</td>
</tr>
<tr>
<td><strong>Eligible Expenses</strong></td>
<td>Use to pay eligible medical, dental, vision, hearing, and prescription drug expenses.</td>
<td>Use to pay eligible dental and vision expenses only.</td>
<td>Use to pay eligible expenses including child daycare, after-school and in home care programs.</td>
</tr>
<tr>
<td><strong>Employee Eligibility</strong></td>
<td>You must be enrolled in the HealthSelect medical plan or have waived medical coverage.</td>
<td>You must be enrolled in the Consumer Directed medical plan.</td>
<td>You may use funds for dependent children under age 13 or for in home care for eligible dependents.</td>
</tr>
<tr>
<td><strong>Debit Card</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>No, you will need to submit a reimbursement claim online or by mail/fax</td>
</tr>
</tbody>
</table>

Up to $610 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.

**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

<table>
<thead>
<tr>
<th>Can I go to any dentist?</th>
<th>Dental HMO (DeltaCare)</th>
<th>Dental Choice (PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>You must designate a DeltaCare USA primary care dentist (PCD) and visit this dentist to receive benefits.</td>
<td>You can visit any licensed dentist to receive coverage.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How much do I have to pay?</th>
<th>Dental HMO (DeltaCare)</th>
<th>Dental Choice (PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Most covered services provided by your DeltaCare USA PCD have preset copayments (dollar amounts), which are listed in the online plan booklet.</td>
<td>• <strong>Diagnostic &amp; Preventive services:</strong> Your plan pays 100%, you pay nothing.</td>
<td></td>
</tr>
<tr>
<td>• For specialty treatment you'll pay 75% of the in-network's dentist's usual fee.</td>
<td>• <strong>Basic services:</strong> Your plan pays 90% up to $2,000 and you pay 10% after meeting the basic services deductible.</td>
<td></td>
</tr>
<tr>
<td>How much does orthodontic treatment cost?</td>
<td>You pay 75% of the in-network orthodontist's total cost and the plan pays 25%.</td>
<td>The plan pays 50% of the dentist's charges up to the <strong>lifetime maximum of $2,000</strong>.</td>
</tr>
</tbody>
</table>

[State of Texas Dental Choice Plan - Delta Dental | ERS](https://texas.gov)
## Dental Insurance Rates

<table>
<thead>
<tr>
<th></th>
<th>Premium</th>
<th>State Pays</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dental HMO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$9.59</td>
<td>$0.00</td>
<td>$9.59</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>19.18</td>
<td>0.00</td>
<td>19.18</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>23.02</td>
<td>0.00</td>
<td>23.02</td>
</tr>
<tr>
<td>You + Family</td>
<td>32.59</td>
<td>0.00</td>
<td>32.59</td>
</tr>
<tr>
<td><strong>Dental Choice PPO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$28.73</td>
<td>$0.00</td>
<td>$28.73</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>57.46</td>
<td>0.00</td>
<td>57.46</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>68.95</td>
<td>0.00</td>
<td>68.95</td>
</tr>
<tr>
<td>You + Family</td>
<td>97.68</td>
<td>0.00</td>
<td>97.68</td>
</tr>
</tbody>
</table>
Vision Insurance

### Annual Benefit

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Co-Pay*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine eye exam, including dilation</td>
<td>You pay $15</td>
</tr>
<tr>
<td>Contact lens fitting, standard/new or specialty</td>
<td>You pay $25/$35</td>
</tr>
<tr>
<td>Single vision lens</td>
<td>You pay $10</td>
</tr>
<tr>
<td>Bi-focal lens</td>
<td>You pay $15</td>
</tr>
<tr>
<td>Tri-focal lens</td>
<td>You pay $20</td>
</tr>
<tr>
<td>Progressive lens</td>
<td>You pay $70</td>
</tr>
<tr>
<td>Frames</td>
<td>Up to $200 allowance</td>
</tr>
<tr>
<td>Contact lens (in lieu of frames/glasses)</td>
<td>Up to $200 allowance</td>
</tr>
</tbody>
</table>

### Coverage Level

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Premium</th>
<th>State Pays</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$4.61</td>
<td>$0.00</td>
<td>$4.61</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>9.22</td>
<td>$0.00</td>
<td>9.22</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>9.91</td>
<td>$0.00</td>
<td>9.91</td>
</tr>
<tr>
<td>You + Family</td>
<td>14.52</td>
<td>$0.00</td>
<td>14.52</td>
</tr>
</tbody>
</table>

Vision Benefits | ERS (texas.gov)
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
    $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.gov)
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

Texas Income Protection Plan (TIPP) | ERS
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 will not receive your welcome to benefits email until September 1st. **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.
Retirement Plans
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 chose 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 will receive an email if you are eligible for ORP. **You have 90 days from 9/1/2023 (or hire date) 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 you can roll those over to an eligible account (like an IRA) without tax, with the interest
Teacher Retirement System of Texas

- A “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, 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

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 = 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:

More information can be found at trs.texas.gov
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
(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 73. 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$saver 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

Earnings are based on contributions and investment performance.

Annual contribution limits (tax year 2023):
$22,500 (plus $7,500 if you are 50 or over)
Combined limit for ORP and 403b = $66,000

You can start participating anytime after your first day of employment.
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 information for ORP/403b Vendors

<table>
<thead>
<tr>
<th>General contact</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>1-800-343-0860</td>
</tr>
<tr>
<td>TIAA</td>
<td>1-800-842-2252</td>
</tr>
<tr>
<td>AIG</td>
<td>1-800-448-2542</td>
</tr>
<tr>
<td>Voya</td>
<td>1-972-643-6304</td>
</tr>
</tbody>
</table>

The following slides include direct contact for our Representatives – you can schedule virtual or in person meetings with them.
Licensed Financial Advisors

AIG/Corebridge
Doris.Silva@corebridgefinancial.com
Lloyd.Shaw@aig.com

Fidelity
Miguel.Salazar@fmr.com
Brian.Baker@fmr.com

TIAA
JDoss@tiaa.org (Joy)
SMossman@tiaa.org (Sean)

Voya
Brenda.Forcht@voyafa.com
Zera.Harris@voyafa.com
Brett.Phillips@voyafa.com
Leave/EAP/Wellness
Employee Leave

Sick Leave

• Sick Leave is paid time off from work for health-related purposes (including mental health). Sick leave accruals begin on the first day of employment at eight (8) hours a month for full time employees.

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
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).

Family and Medical Leave Act (FMLA) (untsystem.edu)
Wellness Resources

Employee BCBSTX Portal and APP

• Well onTarget®
  • Fitness device integration
  • Health Risk Assessment
  • Blue Points Program rewards for healthy activities
  • 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®
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
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!

**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
EAP Program

Counseling Services

• 6-counseling session per person, per issue, per year at no cost
• Services are available 24/7 multilingual access to master’s-level professionals
• Address issues early
• Examples: Marital difficulties, Family Issues, Parenting or Grief Support, Depression or Stress
• Counseling sessions can be conducted in person or virtually and is confidential
The Employee Assistance Program (EAP), powered by ComPsych GuidanceResources 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](http://guidanceresources.com)

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

[Employee Assistance Program (EAP) (untsystem.edu)](http://untsystem.edu)
Rachel DeVries, Benefit Advisor
Rachel.DeVries@untsystem.edu
940-369-6068

David Alley, Benefit Advisor
David.Alley@untsystem.edu
817-735-5914

HRbenefits@untsystem.edu
1-888-878-7650 (Press 7)
Resources

**UNTS Benefits Site**
- [https://hr.untsystem.edu/benefits](https://hr.untsystem.edu/benefits)

**BCBS HealthSelect – Health Insurance**
- [https://healthselect.bcbstx.com/](https://healthselect.bcbstx.com/)

**Delta Dental**
- [https://www.deltadentalins.com/group_sites](https://www.deltadentalins.com/group_sites)

**Employee Assistance Program**
- [https://www.awpnow.com](https://www.awpnow.com)

**ERS Homepage**
- [www.ers.state.tx.us](http://www.ers.state.tx.us)

**NetBenefits Portal (403b) Voluntary Retirement Savings Plan**
- [www.netbenefits.com/unts](http://www.netbenefits.com/unts)

**Well-Being Program (In the Green)**
- [https://wellbeing.untsystem.edu/](https://wellbeing.untsystem.edu/)

**ORP Information (Texas Higher Education Coordinating Board)**
- [Optional Retirement Program (ORP) - THECB (texas.gov)](http://texas.gov)

**NetBenefits Portal – Manage ORP account AFTER ENROLLED by HR**
- [Home - University of North Texas System (fidelity.com)](http://fidelity.com)

**EyeMed**
- [https://member.eyemedvisioncare.com/stateoftexasvision](https://member.eyemedvisioncare.com/stateoftexasvision)

**TexFlex**
- [https://texflex.spendingaccounts.info/](https://texflex.spendingaccounts.info/)

**TRS Homepage**
- [www.trs.state.tx.us](http://www.trs.state.tx.us)

**Texa$aver (457) Voluntary Retirement Savings Plan**
- [www.texasaver.com](http://www.texasaver.com)
New Faculty Orientation Presentation will begin shortly.

Host:
Terri Liles
UNT Campus Human Resources Generalist

Questions: Please email terri.liles@untsystem.edu

We appreciate you being here, and we welcome you to New Faculty Orientation!
Information & Resources
Self Service Portal

Located at https://my.untsystem.edu

- Provides UNT faculty and staff with access to:
  - Employee & Manager Self Service
  - View payroll, benefits and W-2 information
  - Update personal details like address and phone number, W-4 and Eagle Alert emergency contact information
  - E-Leave
  - And much more...
Submit & view eLeave requests

Update contact information

View Paychecks, Direct Deposit information, electronic W-2 & W-4

View benefits summary & retirement plan information
When to call Human Resources?

• HR assists with:
  • Benefits
  • Retirement
  • ADA accommodations
  • Family Medical Leave
  • Staff or non-student hourly hiring
  • Staff performance management
  • Employee relations for staff

• HR Contact Information
  • Phone: 940-565-2281
  • Email: HRAdministration@untsystem.edu
When Do I Receive My Paycheck?

- Pay day is on the **1st of the month** for employees paid monthly.
- If a pay day falls on a weekend or holiday, the next business day is designated as pay day. Fiscal year pay dates are listed on Payroll’s website here: [https://finance.untsystem.edu/tools-and-training/calendars/fiscal-year-pay-dates.php](https://finance.untsystem.edu/tools-and-training/calendars/fiscal-year-pay-dates.php)
- Each department on campus has a representative (Timekeeper) responsible for submitting time to the Payroll Department.

Direct Deposit

- Direct deposit information submitted in my.untsystem.edu before payroll runs each month will be effective with salary earned that month (Payroll runs **around** the 15th)
  - Example: if information is completed by September 10th - the October 1st paycheck should be direct deposited.
Transactions Any Time. Any Place.

- 24/7 Online + Mobile Banking
- Mobile Check Deposit
- Apple Pay - Google Pay - Samsung Pay
- 55,000+ FREE ATMs worldwide
DATCU Special Offers

DATCU NEW MEMBER COUPON
$25 New Member Account Opening Deposit

DATCU NEW MEMBER REFERRAL BONUS
$25 Referral Bonus

AUTO REFI COUPON
If you have a vehicle that is financed somewhere other than DATCU you could be rewarded with cash and lower your payment!

BE REWARDED UP TO $300*

*Go to datcu.org/UNT for offer details
Scan With Your Phone for Offers!
University Integrity & Compliance mission: Strives to bolster a culture of principled integrity, foster the university’s commitment to the highest standard of ethics, and empower our caring, resilient, and creative community.

What can you do?

• Put forth best effort in serving the citizens of Texas and students from around the world
• Model ethical conduct
• Ensure compliance training is completed
• Report suspected wrongdoing
• Read and be familiar with UNT Policy 05.015, Ethics
• Report information anonymously to the UNT Trust Line: https://secure.ethicspoint.com/domain/media/en/gui/56566/index.html
Work/Life Balance
Holidays

Fiscal Year 2024
(September 1, 2023 – August 31, 2024)

• Labor Day
  – first Monday in September (September 4, 2023)
• Fall Holiday Break
  – fourth Thursday and Friday in November (November 23-24, 2023)
• Winter Holiday Break
  – December 25-29, 2023 & January 1, 2024
• Martin Luther King Jr. Day
  – third Monday in January (January 15, 2024)
• Memorial Day
  – The last Monday in May (May 27, 2024)
• Emancipation Day
  – Wednesday, June 19, 2024
• Independence Day
  – Thursday, July 4, 2024

https://hr.untsystem.edu/benefits/holidays.php
The University is committed to providing equal opportunities to qualified individuals with disabilities in all terms and conditions of employment. The University will provide reasonable accommodations to qualified individuals with disabilities who are employees or applicants for employment, unless doing so would cause an undue hardship.

Employees seeking an accommodation should contact Human Resources at HRAdministration@untsystem.edu or call 940-565-2281.

In order to engage in the interactive process, employees will need to complete and submit the following form:

Request for Disability Accommodation in Employment

And their medical practitioner will need to complete and submit the following form:

Request for Disability Accommodation in Employment – Medical Practitioner Certification

Both forms may be sent directly to HRAdministration@untsystem.edu.
Employees who hold another position with a different state agency or institution of higher education must inform both agencies/institutions before accepting an offer of additional employment. Employees are required to provide the notice in compliance with state law. Additional assignments must not conflict with your position at the university. In addition to reporting employment with another state agency or institution of higher education, employees must also report outside employment with any other organization to their supervisor.

Requires prior administrative approval or disclosure for new employees to ensure no conflict. Request: https://www.untsystem.edu/forms-library/dual-or-outside-employment-request.php

Policy https://policy.unt.edu/policy/05-008
UNT Perks
Faculty/Staff Scholarship

- Full-time employees, part-time employees with 5 years of service, retirees, and dependents are all eligible. Must re-apply each semester.
- For more information, see the policy at https://policy.unt.edu/policy/10-025
- https://sfs.unt.edu/sites/default/files/Faculty%20Staff%20Scholarship%20Informational%20Form%202012172019_0.pdf

Mean Green Athletics

- Faculty/Staff season and single game ticket discounts
- For tickets, call 940-565-2527 or go to http://www.meangreensports.com/tickets/

PerkSpot / PerksConnect

- Offer discounts on apparel, auto, movie tickets, travel, computers, electronics and much more!

For more information on all available perks and discounts, visit the UNT System Perks page.
On-Site Campus Dining Options

**Dining Halls:**
- Bruceteria
- Champs
- Eagle Landing
- Kitchen West
- Mean Greens Café

**Discovery Park:**
- Discovery Perks Market & Grill

**Frisco Landing:**
- The Market at Frisco Landing

**Grab-and-Go:**
- Café GAB (General Academic Building)
- Einstein Bros. Bagels (Art Building)
- Starbucks Coffee Stand (between Hurley Administration Building & the Music Building)

For up-to-date locations and hours:
https://dining.unt.edu/hours

**The Union:**
- Avesta
- Burger King
- Campus Chat Food Court
- Chick-fil-A
- Fuzzy’s Taco Shop
- Jamba
- Krispy Krunchy Chicken
- Starbucks
- Which Wich

**Faculty/Staff Meal Plans:**
- Meals range from $5.70 - $7.00 each
- Meal plans are loaded onto UNT ID card
- Meal plans can be purchased online at:
  https://dining.unt.edu/fs
Perks

Libraries

• Access to all UNT, UNT-HSC and UNT Dallas libraries’ resources with UNT ID.
• Visit University Libraries page for more information about resources and services: https://library.unt.edu

• Document Delivery and Interlibrary Loan
• Course Reserve
• ID Grant and Funding Opportunities
• Scholarly Communication
• Subject Librarians
  • Library faculty specializing in specific subject areas
  • Library instruction and research support for you and your classes, including individual appointments
  • Partner to create help guides for your students tailored to your course or assignment
  • Request collections materials
Perks

Libraries

Resources Beyond Books –

- **Willis Library**: wide range of study spaces, student computing, and houses collections that support the Arts and Sciences
  - **The Spark**, promotes the cooperative and creative use of technology
- **Media Library**: films, documentaries, games
  - **The Nest**, the e-sports gaming space
- **UNT Digital Library**: The Portal to Texas History, UNT Scholarly Works institutional repository, web archives, Congressional Research Service (CRS) reports
- **Music Library**: Scores, monographs, sound recordings, CDs
- **Sycamore Library**: Government Documents, Law, Political Science, Geography and Business collections
- **Special Collections**: Maps, archival collections, photos, art and artifacts, rare books, and miniature book collection
Questions?
Share your feedback about NFO!

Scan the QR code to take a short survey about your New Faculty Orientation experience.

Faculty.Success@unt.edu • 940-565-3987
Hurley Administration Building 121
facultysuccess.unt.edu