Welcome to UNT!
Your Benefits Partners

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

Hosts:
Mary Atkins
Lisa Garner
Laurie Polser
Insurance Benefits

Laurie Polser
<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&lt;sup&gt;st&lt;/sup&gt; of the month after 60 days of employment</td>
</tr>
<tr>
<td>TexFlex – Heath Care FSA</td>
<td></td>
<td>• Hired on 01/16/22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Insurance Effective: 04/01/22</td>
</tr>
<tr>
<td>Supplement Coverages</td>
<td>First 30 days of employment</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; of the month after you make your elections.***</td>
</tr>
<tr>
<td><em>Ex: Dental, Vision, Optional Life...</em></td>
<td></td>
<td>• Hired on 1/16/22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Insurance Effective: 2/01/22***</td>
</tr>
</tbody>
</table>

***If you enroll in optional coverages prior to 1/31/22.
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

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

<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>$7,000</td>
</tr>
<tr>
<td>Total Out of Pocket Max</td>
<td>$7,000 / $14,000</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</td>
<td>$150.00 copay</td>
</tr>
<tr>
<td></td>
<td>+ 20% coinsurance</td>
<td>+ 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:</td>
<td>Plan pays:</td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>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: $7,000</td>
<td>NONE</td>
</tr>
<tr>
<td></td>
<td>Per family: $14,000</td>
<td></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:** $3,650
- **Family:** $7,300
- **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

<table>
<thead>
<tr>
<th></th>
<th>Health Select of Texas</th>
<th>Consumer Directed Health Select</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 for each covered individual (January 1 – December 31)</td>
<td>$2,100* per individual (January 1 – December 31)</td>
</tr>
<tr>
<td></td>
<td>*(combined medical and pharmacy expenses)</td>
<td>$4,200* per family using in-network pharmacies. (January 1 – December 31)</td>
</tr>
<tr>
<td><strong>Copays: In-network</strong></td>
<td>Up to a 30-day supply of Non-maintenance medications: Tier 1: $10, Tier 2: $35, Tier 3:$60</td>
<td>20% coinsurance after the annual deductible is met.</td>
</tr>
<tr>
<td></td>
<td>Maintenance medications: Tier 1: $10, Tier 2: $45, Tier 3: $75</td>
<td></td>
</tr>
<tr>
<td><strong>Extended Days Supply (EDS)</strong></td>
<td><strong>90-Day Supply:</strong> Tier 1: $30, Tier 2: $105, Tier 3: $180</td>
<td>20% coinsurance after the annual deductible is met.</td>
</tr>
<tr>
<td><strong>Copays: Out-of-Network</strong></td>
<td>Copay PLUS 40% coinsurance for all three tiers.</td>
<td>40% coinsurance after the annual deductible is met.</td>
</tr>
<tr>
<td><strong>Mail Order</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Brand-Name Drug Penalty</strong></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>
<td></td>
</tr>
</tbody>
</table>

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</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>$624.82</td>
<td>$624.82</td>
<td>$0.00</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>1,340.82</td>
<td>982.82</td>
<td>357.54</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>1,104.22</td>
<td>864.52</td>
<td>239.38</td>
</tr>
<tr>
<td>You + Family</td>
<td>1,820.22</td>
<td>1,222.52</td>
<td>596.92</td>
</tr>
<tr>
<td><strong>Consumer Directed</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$624.82</td>
<td>$624.82</td>
<td>$0.00</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>1,305.02</td>
<td>982.82</td>
<td>321.80</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>1,080.24</td>
<td>864.52</td>
<td>215.44</td>
</tr>
<tr>
<td>You + Family</td>
<td>1,760.44</td>
<td>1,222.52</td>
<td>537.24</td>
</tr>
</tbody>
</table>
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.

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

https://healthselect.bcbstx.com
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 $2,750</td>
<td>Maximum $2,750</td>
<td>Maximum $5,000</td>
</tr>
<tr>
<td><strong>Eligible Expenses</strong></td>
<td>Use to pay eligible medical,</td>
<td>Use to pay eligible dental and vision</td>
<td>Use to pay eligible expenses including child daycare,</td>
</tr>
<tr>
<td></td>
<td>dental, vision, hearing, and</td>
<td>expenses only.</td>
<td>after-school and in home care programs.</td>
</tr>
<tr>
<td></td>
<td>prescription drug expenses.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Eligibility</strong></td>
<td>You must be enrolled in the</td>
<td>You must be enrolled in the Consumer</td>
<td>You may use funds for dependent children under age 13</td>
</tr>
<tr>
<td></td>
<td><strong>HealthSelect medical plan</strong> or</td>
<td>Directed medical plan.</td>
<td>or for in home care for eligible dependents.</td>
</tr>
<tr>
<td></td>
<td>have waived medical coverage.</td>
<td></td>
<td></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</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>online or by mail/fax</td>
</tr>
</tbody>
</table>

Funds not used up to $550, left in the account after the plan year-ends will 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 9mo employee when electing a TexFlex benefit. This ensures that you are deducted the correct premium and will meet your annual election.
# Dental Insurance

<table>
<thead>
<tr>
<th></th>
<th>Dental HMO (DeltaCare)</th>
<th>Dental Choice (PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can I go to any dentist?</td>
<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>
</tr>
<tr>
<td>How much do I have to pay?</td>
<td>• Most covered services provided by your DeltaCare USA PCD have preset copayments (dollar amounts), which are listed in the online plan booklet. &lt;br&gt;• For specialty treatment you'll pay 75% of the in-network's dentist's usual fee.</td>
<td>• <strong>Diagnostic &amp; Preventive services</strong>: Your plan pays 100%, you pay nothing. &lt;br&gt;• <strong>Basic services</strong>: Your plan pays 90% up to $2,000 and you pay 10% after meeting the basic services deductible. &lt;br&gt;• <strong>Major services</strong>: Your plan pays 50% up to $2,000 and you pay 50% after meeting the major services deductible.</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>
# 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>$27.21</td>
<td>$0.00</td>
<td>$28.03</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>54.42</td>
<td>0.00</td>
<td>56.06</td>
</tr>
<tr>
<td>You +Child(ren)</td>
<td>65.30</td>
<td>0.00</td>
<td>67.27</td>
</tr>
<tr>
<td>You + Family</td>
<td>92.51</td>
<td>0.00</td>
<td>95.30</td>
</tr>
<tr>
<td><strong>Dental Choice PPO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$27.21</td>
<td>$0.00</td>
<td>$28.03</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>54.42</td>
<td>0.00</td>
<td>56.06</td>
</tr>
<tr>
<td>You +Child(ren)</td>
<td>65.30</td>
<td>0.00</td>
<td>67.27</td>
</tr>
<tr>
<td>You + Family</td>
<td>92.51</td>
<td>0.00</td>
<td>95.30</td>
</tr>
</tbody>
</table>
## Vision Insurance

### Annual Benefit

<table>
<thead>
<tr>
<th>Annual Benefit</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>$5.12</td>
<td>$0.00</td>
<td>$4.61</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>10.24</td>
<td>0.00</td>
<td>9.22</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>11.01</td>
<td>0.00</td>
<td>9.91</td>
</tr>
<tr>
<td>You + Family</td>
<td>16.13</td>
<td>0.00</td>
<td>14.52</td>
</tr>
</tbody>
</table>
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 will not receive your welcome to benefits email until January 16th. **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 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 will receive an email about your ORP eligibility. **You have 90 days from your 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 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 8.0% 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

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 (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](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 2022):
$20,500 (plus $6,500 if you are 50 or over)
Combined limit for ORP and 403b = $61,000

**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 your hire date

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

General contacts:

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Contact Number</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.
AIG
Allie King
VALIC Financial Advisors, Inc.
Financial Advisor, North Texas District
2745 Dallas Parkway, Ste 480 | Plano, TX 75093
Tel 817.975.1591 | District Office 972.383.7200 | Fax 469.277.1984
allie.king@aig.com | www.aig.com/RetirementServices
FIDELITY
Miguel Salazar, CRPC®
Director, Retirement Planner
Fidelity Personal and Workplace Investing
Address: One Destiny Way WD1J, Westlake, TX 76262
Mobile: (972) 795-1562
email: Miguel.Salazar@fmr.com

John D Wells, CFP®
Director, Retirement Planner
Phone (214) 425-9649
Client Service 800-248-4213
Schedule a Meeting: Fidelity.com/schedule
email: John.Wells@fmr.com
TIAA
Joy Doss
Senior Financial Consultant | TIAA Financial Solutions
Arkansas Insurance License # 8844323
2850 Lake Vista Dr. | Suite 110
Lewisville, TX 75067
Office: 972-745-9867
Fax: 214.488.3214
JDoss@tiaa.org

Sean S. Mossman, CFP®
Sr. Financial Consultant | TIAA Financial Solutions
2850 Lake Vista Drive | Suite 110
Lewisville, TX 75067
1.800.842.2006 ext. 218317
Tel: 214.626.8317
smossman@tiaa.org
VOYA

Brett Phillips, CRPC®
Financial Advisor
Voya Financial Advisors, Inc.
15455 Dallas Parkway
Suite 600
Addison, TX 75001
Tel: 972.643.6332
Fax: 972.442.6787
Brett.Phillips@voyafa.com
brettphillipsfinancial.com
Benefits Resources

UNTS Benefits Site
• https://hr.untsystem.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.untsystem.edu/

ORP Information (Texas Higher Education Coordinating Board)
• Optional Retirement Program (ORP) - THECB (texas.gov)

NetBenefits Portal – Manage ORP account AFTER ENROLLED by HR
• Home - University of North Texas System (fidelity.com)

Superior Vision
• https://portal.superiorvision.com/stateoftexasvision/

TexFlex
• https://texflex.spendingaccounts.info/

TRS Homepage
• www.trs.state.tx.us

Texa$saver (457) Voluntary Retirement Savings Plan
• www.texasaver.com
Additional Benefits & Perks / UNT Campus Information

Lisa Garner
UNT Employee Self-Service Portal

A UNT portal that provides UNT community members with access to:

- Employee & Manager Self Service
- View Payroll information, Direct Deposit, and Benefit information and much more
- Update Eagle Alert emergency contact information
- E-Leave

https://my.untsystem.edu
Campus Resources

• Human Resources
  • Benefits, retirement, ADA accommodations, Family Medical Leave, and hiring, performance management and employee relations for staff

• Academic Resources
  • Faculty compensation and hiring
  • Salaried Graduate Student Assistant compensation and hiring

• Career Center
  • Hourly Student Hiring and student services

• Business Support Services
  • Payroll, Travel, Purchasing
Payroll Information

When Do I Receive My Paycheck?

Pay day is on the **1st of the month** for employees paid monthly.

Pay day is on the **1st and 15th of each month** for employees paid semi-monthly.

If a pay day falls on a weekend or holiday, the next business day is designated as pay day.

Each department on campus has a representative (Timekeeper) responsible for submitting time to the Payroll Department.

Direct Deposit

Direct deposit can be completed/updated at [https://my.untsystem.edu](https://my.untsystem.edu) and should be done before the payroll is completed for the month.

Payroll runs around the 15th of the month to be paid the first working day of the following month.

If it is submitted after payroll runs then the first check will possibly be a paper check that will be mailed to the Home Address the employee has on file. Addresses can be verified/updated on [https://my.untsystem.edu](https://my.untsystem.edu).

Paystubs are available on [https://my.untsystem.edu](https://my.untsystem.edu).
DATCU | Founded by 11 UNT Educators in 1936

- Free Checking
- Rewards Credit Card
- Home Loans - Plus More

- 24/7 Online & Mobile Banking | Mobile Check Deposit
- Apple Pay, Google Pay & Samsung Pay
- Plus, over 55,000 Surcharge-free ATMs worldwide

datcu.org
940-387-8585

We’ll make your first deposit and you can enjoy all the great benefits of credit union membership.
UNT Employee Savings Voucher

Savings Voucher

- $25 New Member Account Opening Deposit (DATCU employee fill out back)
- Up to $300 Auto Refinance Offer* 
- Earn 0.25% APR above normal rate on Certificate of Deposit (CD).
- Earn 0.25% APR less than other DATCU borrowers on first loan*.

Choose one or all the savings you want!

* Savings offer details on back.
DATCU | Founded by 11 UNT Educators in 1936

Scan Here!

- Open Your Phone’s Camera
- Scan the QR Code
- Tap on the Link

datcu.org
940-387-8585

datcu.org

We'll make your first deposit and you can enjoy all the great benefits of credit union membership.
Compliance

The Office of Compliance and Ethics mission: Establishing a Compliance and Ethics program that clearly demonstrates the university's commitment to the highest standards of ethics and in compliance with all applicable regulatory requirements by its faculty, staff, and students.

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 the UNT Standards of Conduct
• Report information anonymously to: https://secure.ethicspoint.com/domain/media/en/gui/56566/index.html
Leave

**Sick Leave**
Full-time employees earn 8 hours of sick leave per month. Part-time faculty & staff (working 20 hours or more) generally earn 4 hours of sick leave per month.

**Family Medical Leave**
Entitles eligible employees to take up to 12 weeks of unpaid, job-protected leave for specified family and medical reasons. The eligibility requirement specifies that the employee must have at least 12 months of state service and have worked at least 1,250 hours in the twelve months preceding the leave (more information).

**Sick Leave Pool**
Awarded to qualified employees who suffer or have immediate family members who suffer a catastrophic injury or illness that causes the employee to exhaust all of his/her accrued leave (more information).

**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 (more information).
Campus Holidays
Fiscal Year 2022
September 1, 2021 – August 31, 2022

- Labor Day
  - first Monday in September (September 6, 2021)

- Fall/Holiday Break
  - fourth Thursday and Friday in November (November 25 - 26, 2021)

- Winter/Holiday Break
  - (December 24; December 27- 31, 2021)

- Martin Luther King Jr. Day
  - third Monday in January (January 17, 2022)

- Memorial Day
  - fourth Monday in May (May 30, 2022)

- Independence Day
  - Monday, July 4, 2022
The University of North Texas can provide reasonable accommodations for qualified individuals with disabilities in all terms and conditions of employment and application.

If an employee is having trouble performing their job or aspects of their job due to a disability (temporary or permanent), please contact Human Resources or visit the Human Resources website for more information.

There are two forms to be completed in order to complete the interactive process for accommodations:

- Request for Disability Accommodation in Employment
- Medical Practitioner Certification
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 SM
- Blue Points® Program rewards for healthy activities
- Weight management programs, including Naturally Slim® and Real Appeal®

HealthSelect of Texas | Blue Cross and Blue Shield of Texas (bcbstx.com)
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
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

http://guidanceresources.com/
Web ID: UNTS
Call: 855-784-1806; TTY: 800-694-0353
Employee Perks & Discounts

Create Your Account
Get started by creating your account at untpa Раснооемm

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 World Employees | UNT System Human Resources

Discount Purchase Program | ERS (texas.gov)

Welcome to Perks! (perksconnection.com)
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%2012172019_0.pdf

Libraries

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

Libraries
- 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 –

• Media Library: films, documentaries, games
  – The Nest, the e-sports gaming space (Chilton Hall & Discovery Park)
• 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
• Eagle Commons 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
• The Spark Makerspace (Willis Library): Audio/visual equipment, electronics, programming, prototyping, 3D Printing, die & laser cutting, sewing machines, weaving looms, hand/electric tools, and reference materials
• Diversity & Inclusion Resources
• Neurodiversity Resources for UNT Faculty & Staff
Discounts

Cellular Phone Service Discounts
• AT&T, Sprint, Verizon and T-Mobile offer discounts to UNT Staff and Faculty for their monthly personal cell phone service costs.
• Go here for more details.

Software and Bookstore Discounts
• Employees have access to free and discounted software:
  – MS Office 365 is available free to faculty and staff for home use.
  – Adobe Creative Cloud is also available to faculty and staff for home use in accordance with the system's Enterprise Term License Agreement for Education.
  – Click here or on the word Software (above) to download your copy of MS Office and/or Adobe CC now. Registration is required.
  – Other academic-priced software for many platforms is available to faculty and staff from campus bookstores: Faculty/staff Id is required to receive the discount. Faculty and staff also receive discounts on merchandise during special appreciation events and sales:
    • UNT Bookstore

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 Services

**Optometrist**
College Optical Express (COE) is a full service optical office located on campus. COE accepts UNT vision coverage and grants a substantial discount for all UNT-affiliated patients with proper identification. This includes current students, faculty, staff, and alumni, as well as UNT-affiliated family members. Contact the COE at 940-369-7441 or [www.coeunt.com](http://www.coeunt.com).

**Pharmacy**
As a state-owned, fully-licensed pharmacy, the Student Health & Wellness Center Pharmacy is open to all eligible students, faculty and staff, with a UNT ID card. Contact the pharmacy at 940-565-2790 or [http://studentaffairs.unt.edu/pharmacy](http://studentaffairs.unt.edu/pharmacy).
On-Site Campus Dining Options

**Dining Halls:**
- Bruce Dining Hall
- Champs Cafeteria at Victory Hall
- Eagle Landing
- Kitchen West at West Hall
- Mean Greens Café at Maple Hall

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

**Grab-and-Go:**
- Biz Café (Business Leadership Building)
- Cafè GAB (General Academic Building)
- Khush Roti (between Sycamore & GAB)
- Starbucks Stand (between Hurley & the Music building)

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

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

**Faculty/Staff Meal Plans:**
- Meals range from $5.00 - $6.25 each
- Meal plans are loaded onto UNT ID card
- Meal plans can be purchased online at:
  https://dining.unt.edu/fs
Athletics & Rec Center

Mean Green Athletics

Football  Golf
Basketball  Soccer
Volleyball  Cross Country
Swimming & Diving  Track & Field
Softball  Tennis

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

Pohl Recreation Center

The Rec Center is a 138,000 square foot facility that features an indoor climbing wall, lap pool, 1/8 mile walking/jogging track, multi-purpose courts for basketball, volleyball, badminton and much more!

Faculty/Staff Fitness Program

- UNT faculty & staff are eligible to purchase a membership to the Rec Center at a discounted rate.
- Employees may request fitness leave up to 30 minutes 3 times a week with supervisor approval.
- This must be tied to the beginning or end of the work day or lunch period.
Mary Atkins
Mary.Atkins@untsystem.edu
940-369-6068

Lisa Garner
Lisa.Garner@untsystem.edu
940-369-6317

Laurie Polser
Laurie.Polser@untsystem.edu
940-369-6347