



100% premiums paid on health coverage for eligible full-time employees



50% health premiums paid for eligible spouses and children of full-time employees



Benefit options such as dental and vision insurance and flexible spending accounts



Optional tax-advantaged retirement savings programs

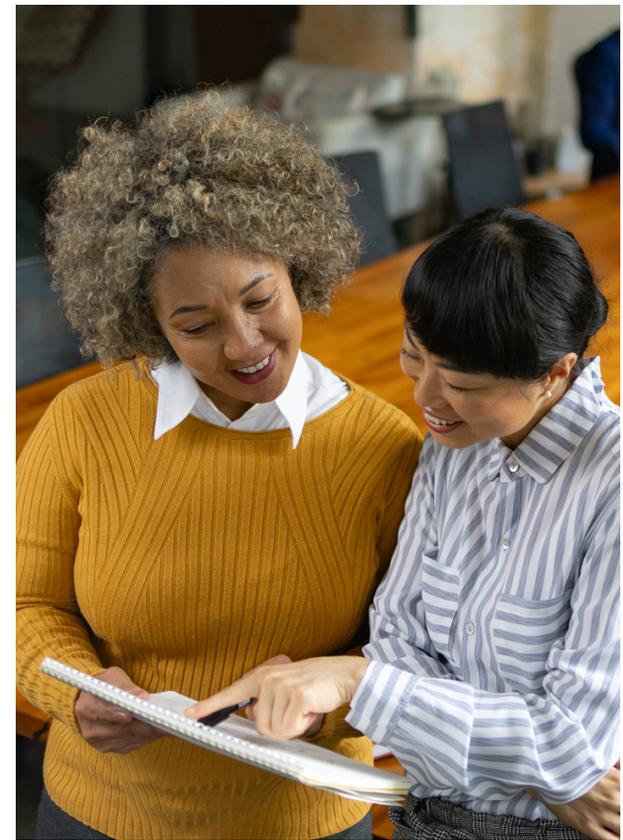
ERS OFFERS COMPETITIVE BENEFITS☆☆☆ TO ENHANCE THE LIVES OF ITS MEMBERS

Benefits are subject to change based on funding by the Texas Legislature.



www.ers.texas.gov

2/29/2024



State of Texas higher education employees earn valuable benefits



Excellent Employee Benefits

Health Insurance

Choose from HealthSelect of Texas®, a point-of-service plan or Consumer Directed HealthSelectSM, a high-deductible plan with tax-free health savings account (HSA).

- Health insurance premiums for eligible full-time employees paid at 100% for you and 50% for dependents. For eligible part-time employees, premiums paid at 50% for you and 25% for dependents
- No deductibles for in-network, in-area services in HealthSelect of Texas
- Low-cost doctor visits and low- or no-cost virtual visits that let you meet with a provider online or by phone
- Preventive care and physicals covered at 100%
- Full prescription drug coverage with a mail-order service
- State contribution to HSA for high-deductible health plan members

Dental Insurance

Optional dental insurance for routine cleanings, basic and major services

Life and Disability* Insurance

- Life insurance option that may pay up to four times your annual salary
- Disability insurance option covering up to 66% of your salary for specified time*

Vision Insurance

Comprehensive coverage that includes eye exams, access to network providers nationwide, and discounts on eyewear and LASIK

Flexible Spending Accounts

Opportunity for tax savings with health and dependent care accounts that allow participants to use pre-tax funds for eligible expenses such as doctor copays, prescriptions and child care

Other Perks

- Paid holidays, vacation and sick days
- Discount program offering savings on electronics, concerts, sports and other purchases
- Full-time employees of public higher education institutions may be eligible for federal Public Service Loan Forgiveness. Learn more at <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

**Some higher education institutions offer their own disability benefits to their employees.*

Retirement



Defined benefit retirement plan option through Teacher Retirement System of Texas (TRS) offers lifetime payments for those in higher education careers.**



Alternative defined contribution plan, Optional Retirement Program (ORP), offered to full-time faculty, librarians and certain professionals.**



Optional 457 TexaSaver plan with affordable minimum contributions and low fees can help boost retirement income.

***ERS does not manage TRS or ORP. Contact TRS at (800) 223-8778. Check with the human resources department for information on ORP.*

HealthSelect plans offer a full menu of health and wellness programs:

- Health assessments
- Diabetes management
- Exercise
- Heart-healthy lifestyle
- Nutrition
- 24-hour nurse lines
- Virtual visits
- Smoking cessation
- Weight management
- Stress management
- Disease management
- Healthy pregnancy

Employers may offer other benefits such as a legal protection plan or employee assistance program. Those benefits are not managed through ERS. Check with your human resources department to see what's available.



You should confirm the benefits available as of your proposed hire date with the institution's human resources department.