Below are SHSU related differences to the Plan Year 2015 New Employee Benefits Guide:

New SHSU employees will not be automatically enrolled into any insurance options. SHSU Human Resources staff will enroll you into the options that you select upon your hire.

**Insurance**

**Full-time, benefits eligible employees (FTE .75 or greater for at least 4.5 months)**
Full-time, benefits eligible employees pay $0 per month for basic health, basic life/AD&D. The university has elected to pay the 60 day insurance waiting period for all full-time faculty and staff.

When to make changes:
- Within the first 31 days from hire date for *all* coverages
- Within 30 days of a qualifying life event
- During Annual Enrollment

**Part-time, benefits eligible employees (FTE .50 or greater for at least 4.5 months)**
Part-time, benefits eligible employees pay a portion of the monthly premium for health insurance. Health coverage will not begin until the first of the month following the 60th day of employment.

When to make changes:
- Within the first 60 days – health
- Within the first 31 days – all other optional coverages
- Within 30 days of a qualifying life event
- During Annual Enrollment

**Retirement**

ERS defined benefit retirement plan – *does not apply* to SHSU employees.

Newly hired benefit eligible employees will be automatically enrolled into the Teachers Retirement System of Texas (TRS) or if eligible, may choose the Optional Retirement Program (ORP).

**TexaSaver Program – 401(k)/457 Retirement Savings Account**
- A 401(k) plan is not available to SHSU employees.
- SHSU employees may *voluntarily* contribute to a 403(b) or the TexaSaver 457 plan.
- 1% enrollment into a 403b or 457 plan at SHSU *is not automatic*.

**Designate Beneficiaries** – You will need to designate beneficiaries for your ERS Life Insurance (not the ERS Active Account – Retirement), TRS or ORP, and any 403(b) or 457 account.

**TRS/ORP Contact Information** – the phone number for TRS is 800-223-8778 and the web address is [http://www.trs.state.tx.us/](http://www.trs.state.tx.us/). If eligible for ORP, the ORP vendor contact information will be provided to you.

Sam Houston State University adapted this information from the Employees Retirement System of Texas (ERS). Every effort has been made to ensure the accuracy of the contents of this document. However, in the event of any discrepancy between this document and the contracts, statutes and administrative rules governing the programs administered by the Employees Retirement System of Texas, those contracts, statues and administrative rules will prevail. More information regarding insurance benefits is provided on the ERS website, [www.ers.state.tx.us](http://www.ers.state.tx.us). If you have questions, you can contact ERS Customer Service toll-free at 877-275-4377 or in Austin at 512-867-7711.