

## Sam Houston State University Human Resources

Insurance at a Glance for Graduate Assistant, Graduate Research, Graduate Teaching and Graduate Non-Exempt Employees – 09/01/2017 through 08/31/2018

BENEFIT	BENEFIT DETAILS
<p><b>When to decline or enroll and/or make changes?</b></p>	<p>Waive Coverage – to decline coverage please complete the Insurance Waive Form for Graduate Students located in your graduate on-boarding packet. To enroll in coverage attend a <a href="#">Graduate Student Insurance Orientation Session</a></p> <p>Make changes:</p> <ol style="list-style-type: none"> <li>1) Within 30 days of hire date for optional benefits and make health changes within 60 days</li> <li>2) Qualifying Life Event – within 30 days of the event</li> <li>3) Summer Enrollment – July of each year with a September 1 effective date</li> </ol> <p>More detailed information regarding insurance benefits can be found in the <a href="#">Plan Year 2018 New Employee Benefit Guide</a> or on the Employees Retirement System of Texas (ERS) website at <a href="http://www.ers.texas.gov">www.ers.texas.gov</a></p>
<p><a href="#">Health Insurance</a></p>	<p>Graduate Assistant, Graduate Research, Graduate Teaching and Graduate Non-Exempt employees with an FTE .50 or greater with an appointment of at least 4.5 months are eligible for Texas Employees Group Benefits Program (GBP) health insurance benefits provided by the Employees Retirement System of Texas (ERS).</p> <p>Full-time new hires and rehires can elect to begin Health Insurance with the State paid \$5,000 basic life coverage on their hire date. Part-time new hires and rehires who have not continued GBP coverage through COBRA or not currently covered as a GBP dependent will have a <b>60-day waiting period</b> before they are eligible for comprehensive health and <a href="#">prescription drug program</a> and the State paid basic life.</p> <p>Employees enroll based on the county where they live or work to determine eligibility for <a href="#">HealthSelect of Texas</a>, a point-of-service health plan or <a href="#">Consumer Directed HealthSelect</a>, a high-deductible health plan paired with a tax-free health savings account or if applicable a <a href="#">Health Maintenance Organization (HMO)</a>. The State pays 50% of health coverage costs for part-time employees.</p>
<p><a href="#">Tobacco Certification</a></p>	<p>Members are required to certify their tobacco user status as well as that of any eligible dependents enrolled in a GBP health plan. If members do not certify their tobacco user status, member will be charged the additional tobacco premium of \$30 up to \$90 per month.</p>
<p><a href="#">Eligible Dependents</a></p>	<p>Eligible spouse must be recognized by law. Eligible dependent children can be in GBP health insurance up to age 26, and children can be married; however, only unmarried dependent children up to age 26 can be enrolled in dental insurance and/or Dependent Term Life Insurance. Employee will be required to provide Aon Hewitt with dependent eligibility documentation.</p>
<p><a href="#">Vision</a></p>	<p>You and your dependents can enroll in the State of Texas Vision, which offers voluntary vision benefits through Superior Vision Services, Inc. Benefits include: Eye exams and Prescription eyewear (frame and lenses or contact lenses). The vision benefit includes access to the Superior National network.</p>
<p><a href="#">Health Insurance Opt-Out Credit</a></p>	<p>If you can certify that you have comparable health insurance coverage through another employer health plan, you may choose the Health Insurance Opt-Out Credit. Employees cannot use the Opt-Out Credit for health insurance provided by the GBP. You will receive a monthly credit of up to \$30 (part-time) to apply toward the premium for dental benefits and/or voluntary AD&amp;D coverage. Note: Medicare is not eligible for the Opt-Out Credit.</p>
<p><a href="#">Dental Insurance</a> or <a href="#">Dental Discount</a></p>	<p>You and your dependents can enroll in one of three dental plans. Choose from the following:</p> <p>Dental Insurance:</p> <ol style="list-style-type: none"> <li>1) The State of Texas Dental Choice Plan coverage is available anywhere in the United States. If you see a participating dentist, your benefits are greater than if you see a non-participating dentist.</li> <li>2) HumanaDental DHMO coverage is available only in Texas. You must select and use a primary care dentist (PCD) from the list of approved providers in Texas.</li> </ol> <p>Dental Discount:</p> <ol style="list-style-type: none"> <li>3) The State of Texas Dental Discount Plan administered by Careington International Corporation is a dental program that discounts dental services at the provider's office.</li> </ol>

<a href="#"><u>Optional Life Insurance</u></a>	Employees may purchase additional optional term life insurance one, two, three or four times their annual salary. Elections three and four will require approval through evidence of insurability (EOI). After the first 30 days of employment, all elections require approval through EOI.
<a href="#"><u>Voluntary Accidental Death and Dismemberment (AD&amp;D)</u></a>	AD&D provides additional financial protection in the event of certain accidental injuries or accidental death to employees and their families. Employees may purchase voluntary AD&D coverage up to \$200,000 in multiples of \$5,000 with minimum purchase of \$10,000. Employees may purchase AD&D coverage for eligible dependents. Employee coverage is for the amount of the principal sum (\$10,000 to \$200,000) and benefits are payable to your designated beneficiary only if you die as a result of an accidental death. If you have Member and Family coverage, eligible dependents are entitled to a percentage of the employee's coverage amount and payment for the accidental death of your dependents will be as follows: Death of Spouse: 50% of the employee's amount; Death of Child: If there is a spouse eligible for this insurance, 5% of the employee's amount for each child. If there is no spouse eligible for this insurance, 10% of the employee's amount for each child.
<a href="#"><u>Dependent Life</u></a>	Dependent Term Life insurance provides \$5,000 term life with \$5,000 AD&D for each covered family member and requires you to pay a monthly premium.
<a href="#"><u>Texas Income Protection Program (TIPP)</u></a>	Short-term and Long-term Disability is known collectively as the Texas Income Protection Program (TIPP). The third party administrator for TIPP is ReedGroup. Short-term and/or long-term disability provides the employee with a portion of his/her income if disabled and unable to work. After the first 30 days of employment, all elections require approval through EOI. <b>Short-term:</b> Provides up to 66% of your insured monthly salary for up to 5 months after 30 days or lapse of sick leave whichever is greater. Benefits from other sources, such as workers' compensation and disability retirement, reduce short-term disability insurance benefits. <b>Long-term:</b> Provides up to 60% of your insured monthly salary after 180 days or lapse of sick leave whichever is greater. Benefits from other sources, such as workers' compensation and disability retirement, reduce long-term disability insurance benefits. Note: Employee cost for short-term and long-term disability is based on monthly salary as of September 1 or date of employment, if later.
<a href="#"><u>TexFlex Flexible Spending Accounts</u></a>	TexFlex lets you pay for planned out-of-pocket health care and dependent care expenses tax-free. You do not have to be enrolled in GBP health coverage to use this benefit. TexFlex funds may be used for eligible health and dependent care expenses incurred during the plan year (September 1 through August 31) and carry over up to \$500 in your health care account to the next plan year. You must submit all reimbursement claims for the previous Plan Year by December 31 of each year. TexFlex elections will automatically renew each September unless election is revised during Annual Enrollment. <b>Health Care:</b> Minimum \$15/mo; Maximum \$216/mo (\$2,600/yr). <b>Day Care:</b> Minimum \$15/mo; Maximum \$416/mo (\$208/mo, if married & file separate returns)
<b>Prepaid Insurance</b>	Graduate Students enrolling in any ERS insurance coverage will have a Nine Month Pay Option and Summer Prepaid Insurance deduction. Summer insurance benefits with the state premium insurance contribution is available only when all of the following apply: graduate is enrolled in the GBP in an active duty status during the preceding spring semester, have not resigned, graduated (if graduate student), or been terminated, expect to continue employment in the Fall. Summer insurance premiums (for June, July, and August) will begin when the employee's insurance coverage becomes effective or first available check thereafter and be pro-rated for the duration of the time from coverage begins to the end of the Spring semester.
<a href="#"><u>ERS Online</u></a>	You can set up an ERS account online to check your coverage, update contact information, name beneficiaries and other benefit related activities at any time. Register for or access ERS online at <a href="http://www.ers.texas.gov">www.ers.texas.gov</a> – click on My Account Login.
<b>Questions</b>	Please contact: Human Resources at 936-294-1071 Box 2356 Huntsville, Texas 77341

Every effort has been made to ensure the accuracy of the contents of this document. However, in the event of any discrepancy between this publication and the official documents, contracts, statutes, and administrative rules governing the programs administered by the Employees Retirement System of Texas, those documents, contracts, statutes, and administrative rules will prevail.