

# BE BENEFITS WISE

UNDERSTANDING UH BENEFITS

UNIVERSITY of  
**HOUSTON**  
HUMAN RESOURCES



# BENEFITS SUMMARY

University of Houston faculty enjoy a comprehensive benefits package that includes:

- Medical
- Pharmacy
- Vision
- Dental
- Life insurance
- Disability protection
- Flexible health & dependent care spending plans
- Retirement



# BENEFITS WAITING PERIODS

If you are new to state employment, you will become eligible for health insurance on the first day of the month following your first 60 days of employment.

If you need medical insurance during this time, Human Resources can provide you with a list of gap insurance providers or you can stay on COBRA with your previous employer.

*Waiting period does not apply if:*

- You have transferred to UH from another state agency without a break in service.
- You were covered as a dependent or on COBRA with a group medical plan in ERS.

Persons who are not subject to a waiting period should ask Human Resources for a direct transfer form to ensure continuation of coverage.

# BENEFITS COLLECTION PERIODS

Benefits contributions are automatically deducted from your paycheck on a 12-month basis. If you receive your annual pay in 9, 10 or 11 month increments, summer contributions will be pre-collected so that your services will continue uninterrupted during the summer months.

## **If you are...**

- Paid each month for 12 months – no pre-collection.
- Paid each month for 9 months – contributions for June, July and August are deducted from April and May paychecks. (2.5x)
- Paid each month for 10 months – contributions for July and August are deducted from April and May paychecks. (2x)
- Paid each month for 11 months – contributions for August deducted from July paycheck. (2x)

# ENROLLMENT PERIODS

- Initial Hire (30 days)
- Summer enrollment (2 weeks)
- Qualifying life event (30 days):
  - Marriage
  - Birth of a child
  - Adoption
  - Divorce
  - Eligible dependent gains or loses coverage



Elections are made online at: [www.ers.state.tx.us](http://www.ers.state.tx.us)

# ELIGIBLE DEPENDENTS



- Legally married spouse
- Common-law spouse
- Natural born or adopted child
- Stepchild whose primary residence is with you
- Foster child whose primary residence is with you\*
- Grandchildren\*
- Child for whom you have legal guardianship and who resides with you\*

\*Some dependents require additional certification. Please contact Human Resources for more information.

# HEALTH CARE

## Three Options:

- HealthSelect POS
  - KelseyCare HMO (powered by Community Health Choice)
  - Consumer-Directed Health Select (high deductible plan)
- 
- All benefit eligible employees must elect coverage (not automatically enrolled)
  - Employee has the option to waive medical coverage.



# MEDICAL COVERAGE



HealthSelect is managed by Blue Cross and Blue Shield of Texas provides you and your family with comprehensive benefits and access to the largest network of physicians and hospitals in Texas, as well as out-of-network and out-of-state coverage options.

- Medical Coverage
- Eye Care (Discount program)
- Pharmaceuticals via Optum Rx



# MEDICAL COVERAGE



## Full-Time Monthly Amount

Coverage	Member Pays
Member Only	\$0
Member + Spouse	\$356.32
Member + Children	\$238.58
Member + Family	\$594.90

## Part-Time Monthly Amount

Coverage	Member Pays
Member Only	\$310.95
Member + Spouse	\$845.43
Member + Children	\$668.82
Member + Family	\$1,203.30

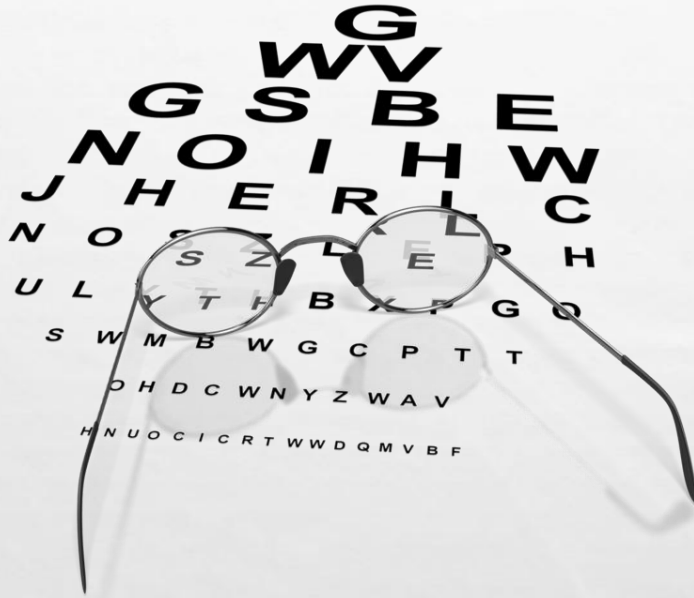
# A WORD ABOUT TOBACCO USE...

Under state law, all people enrolled in employee health insurance plans with the State of Texas must certify their status and that of their dependents as tobacco users or non-users.

Tobacco use is the default. If you do not certify non-use, you will be charged a monthly premium according to the table below:

<b>Tobacco users and those who fail to certify</b>	<b>Monthly Fee</b>
Member Only	\$30
Spouse Only	\$30
Child Only	\$30
Member + Spouse	\$60
Member + Child	\$60
Family	\$90

## EYE CARE:



- Discounted vision program as part of Health Select
- One eye exam per year covered under insurance (\$40 copay)
- Discounts on:
  - Frames
  - Lenses for glasses
  - Contact lenses

## PRESCRIPTION MEDICATION:



- \$50 annual deductible per participant
- Copayment amount based on:
  - Tier
  - Supply Size
  - How order is placed
- Prescriptions can be delivered to your home
- Caremark Contact Number:
  - 866/336-9371





## POWERED BY COMMUNITY HEALTH CHOICE

- Must use Kelsey-Seybold Clinic
- HMO
- No Referrals needed
- Drug Coverage

Counties in the service area include:

- Brazoria
- Fort Bend
- Galveston
- Harris
- Montgomery

[www.erskelseycare.com/en-us/](http://www.erskelseycare.com/en-us/)

(855) 442-1377

# MEDICAL COVERAGE (HDHP)



- Administered by Blue Cross and Blue Shield of Texas
- Participants will have access to more than 50,000 in-network doctors, hospitals and other providers
- High-deductible plan with Health Saving Account (HSA)
- TexFlex Limited Flexible Spending Account (LFSA)
- Higher out-of-pocket costs but greater flexibility
- Potential for cost savings if procedures, prescriptions or physicians not in network

# MEDICAL COVERAGE (HDHP)



## Full-Time Monthly Amount

Coverage	Member Pays
Member Only	\$0
Member + Spouse	\$320.68
Member + Children	\$214.72
Member + Family	\$535.40

## Part-Time Monthly Amount

Coverage	Member Pays
Member Only	\$310.95
Member + Spouse	\$809.79
Member + Children	\$644.96
Member + Family	\$1,143.80

# DENTAL COVERAGE

## Dental Maintenance Plan

### Humana DHMO

---

- HMO
  - In-network coverage only
- No annual deductible
- Payment based on Schedule of Dental Benefits (fee schedule)
- PCD must be on file
- Orthodontia for both children and adults

## State of Texas

### Dental Choice Plan

---

- PPO
  - In & out-of-network coverage
- Annual deductible
- Coinsurance depending on service and network usage
- No PCD needed – go to any dentist
- Orthodontia for dependents 19 or younger

# DENTAL COVERAGE MONTHLY RATES

## Humana Dental DHMO

Coverage	Member Pays
Member Only	\$9.59
Member + Spouse	\$19.17
Member + Children	\$23.01
Member + Family	\$32.59

## State of Texas Dental Choice

Coverage	Member Pays
Member Only	\$27.41
Member + Spouse	\$54.82
Member + Children	\$65.78
Member + Family	\$93.19

## Dental Coverage State of Texas Dental Discount Plan Administered by Careington

- No deductible, copayments or claims to file.
- Save 20% to 60% on most dental work including routine oral exams, cleanings, dentures, root canals, and crowns.
- Save 20% on orthodontics and specialist fees.
- Save on cosmetic services like bonding, veneers and whitening.
- 6,000 Participating dentist offices in Texas.

State of Texas Dental Discount Plan	You Pay
Member	\$2.25
Member + Spouse	\$4.50
Member + Children	\$5.40
Member + Family	\$7.65

# Eye Care

## State of Texas Vision

- Optional vision plan through Superior Vision
- \$25 In-Network eye exam
- Low co-pays on:
  - Frames
  - Lenses
  - Contacts
- Discounts of 15% ~ 50% on LASIK available

State of Texas Dental Discount Plan	You Pay
Member	\$6.69
Member + Spouse	\$13.38
Member + Children	\$14.38
Member + Family	\$21.07

# LIFE INSURANCE COVERAGE

HealthSelect enrollment provides you with basic life insurance of \$5,000



## Optional Insurance:

- Term life up to 4 times your annual salary\*
- Dependent life and AD&D\*
- AD&D insurance up to \$200,000

*\*Evidence of insurability is required.*

# DISABILITY COVERAGE

Disability coverage provides a portion of your monthly income after the applicable waiting period has been met if illness or injury prevents you from working.

- Short-term disability provides 66% (up to \$6,600/month) income replacement for up to 5 months.
- Long-term disability provides 60% (up to \$6,000/month) income replacement.

*Note: Evidence of insurability is required.*



# TEXFLEX:

## FLEXIBLE SPENDING ACCOUNTS

### Health Care Reimbursement Account (HCRA)

- Based on fiscal year (Sept – Aug)
- Money set aside pre-tax for health care related expenses
- Expenses for self and dependents
- Up to \$2,550 allowed annually
- Full amount available upfront
- Eligible expenses include:
  - Co-insurances
  - Prescription medicines
  - Lasik
  - Optometry Appointments
  - Prescription Glasses
  - Dental

### Dependent Care Reimbursement Account (DCRA) (up to age 13)

- Based on fiscal year (Sept – Aug)
- Money set aside pre-tax for dependent care related expenses
- Up to \$5,000 allowed annually
- Only able to spend what you have accrued to date
- Eligible expenses include:
  - Day care centers
  - Babysitter inside or outside of household
  - Summer day camps
  - Day camps (non-educational)

***Important:*** FSA's are "use it or lose it" – you can carry over of up to \$500 for your health care account, and it must be used by end of calendar year.

# COMMUTER SPENDING ACCOUNT (CSA)

- CSA lets you set aside money from your paycheck, pre-tax to use for eligible parking and transit expenses
  - Parking Account Monthly Maximum \$250.00 Monthly Minimum \$15.00
  - Transit Monthly Maximum \$130.00 Monthly Minimum \$15.00

# OPTIONAL INSURANCE

## AFLAC

- Pays directly to policyholder
- Premiums are pre-tax
- Coverage for self and dependents
- Portable – take the policy with you upon separation or retirement
- Available Policies:
  - Accident
  - Cancer
  - Hospital
  - Critical Care and Recovery

## Universal Life Events (Trustmark)

- Premiums as low as \$3.00/week
- Portable – take the policy with you upon separation or retirement
- Death benefit payable to beneficiaries
- Living benefits for:
  - Long-term care
  - Home health care
  - Adult day care
  - Assisted living facility

# TRS VS ORP

## TEACHER RETIREMENT SYSTEM

- Mandatory for all benefits eligible non-ORP employees
- Contribution rates:
  - Employee: 7.7% gross monthly salary
  - Employer: 6.8% gross monthly salary
- Defined plan upon retirement
- Vested after 5 years

## OPTIONAL RETIREMENT PLAN

- Available to all benefits-eligible faculty
- One-time irrevocable decision
- Contribution rates:
  - Employee: 6.65% gross monthly salary
  - Employer: 6.6% gross monthly salary
- Vested after 1 year, 1 day
- 90 day election period
- Use of UHS approved vendors only

# SUPPLEMENTAL RETIREMENT PLANS

- Can enroll at any time
- Pre-tax
  - 457 Texa\$aver
  - 403(b)
- Post-tax
  - 457 Texa\$aver
  - Roth 403(b)
- 403b must use UHS approved vendors



To enroll in 403b, go to Retirement@Work Single Sign-on  
<https://shib.uh.edu/idp/Authn/UserPassword> To enroll in Texa\$aver, please go to the  
Texa\$aver website: <https://texasaver.gwrs.com>  
Questions? Contact Human Resources at 713-743-3988 or [csc@uh.edu](mailto:csc@uh.edu).

# CONTACTS

UH Human Resources Benefits

713/743-3988

713/743-4830 (fax)

[www.uh.edu/hr/benefits/](http://www.uh.edu/hr/benefits/)

ERS

877/275-4377

[www.ERS.State.tx.us](http://www.ERS.State.tx.us)

HealthSelect (BCBSTX)

800/252-8039

[www.bsbstx.com/hs](http://www.bsbstx.com/hs)

Optum RX

866/336-9371

[www.wem.optumrx.com/](http://www.wem.optumrx.com/)

KelseyCare

844/515-4877

[www.erskelseycare.com/en-us/](http://www.erskelseycare.com/en-us/)

Humana Dental (both plans HMO & PPO)

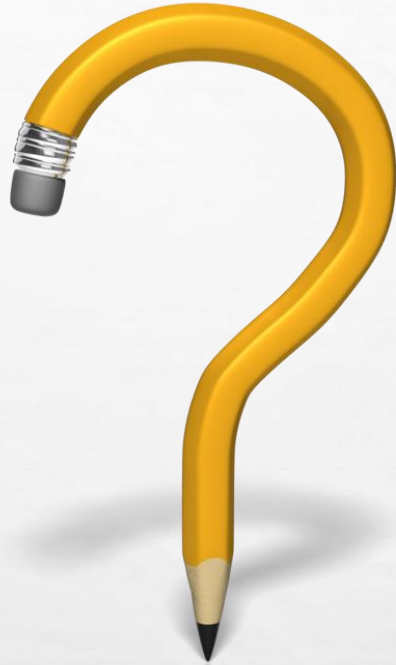
877/377-0987

[www.humanadental.com/ers/](http://www.humanadental.com/ers/)

State of Texas Dental Discount Plan

844/377-3368

[www.careington.com/ers/](http://www.careington.com/ers/)



Questions?

UNIVERSITY of  
**HOUSTON**

HUMAN RESOURCES