TEXAS TECH UNIVERSITY
HEALTH SCIENCES CENTER
EL PASO

# Summary of Benefits
# Effective 09/01/2025

## MEDICAL PLANS (*60 Day waiting period)*

| | Employee Only | Employee/Spouse | Employee/Children | Employee/Family |
|---|---|---|---|---|
| **HealthSelect** | $674.62 | $1,447.90 | $1,192.38 | $1,965.66 |
| State Contribution | $674.62 | $1,061.26 | $933.50 | $1,320.14 |
| Monthly Premium | 0.00 | $386.64 | $258.88 | $645.52 |
| | | | | |
| **Consumer Directed HealthSelect** | $674.62 | $1,409.22 | $1,166.50 | $1,901.10 |
| State Contribution | $674.62 | $1,061.26 | $933.50 | $1,320.14 |
| Monthly Premium | 0.00 | $347.96 | $233.00 | $580.96 |

## CONSUMER DIRECTED HEALTHSELECT HEALTH SAVINGS ACCOUNT (HSA)

| Membership Level | State Pays |
|---|---|
| Employee only | $45 Monthly ($540 annually) |
| You and Spouse | $90 Monthly ($1,080 annually) |
| You and Children | $90 Monthly ($1,080 annually) |
| You and Family | $90 Monthly ($1,080 annually) |

An HSA is a tax-free savings account for qualified health expenses. You can receive the "State Pays" HSA contribution if you are:

- Enrolled in Consumer Direct HealthSelect and
- Eligible for a portion of your health premium to be paid by the state. Not eligible for Medicare.

## DENTAL PLANS/PROGRAM

| | Employee Only | Employee/Spouse | Employee/Children | Employee/Family |
|---|---|---|---|---|
| **DeltaCare USA (DHMO)** | $9.59 | $19.18 | $23.02 | $32.59 |
| **State of Texas Dental Choice Plan (PPO)** | $31.03 | $62.06 | $74.47 | $105.50 |

## VISION PLAN

| | Employee Only | Employee/Spouse | Employee/Children | Employee/Family |
|---|---|---|---|---|
| **State Vision Plan** | $5.07 | $10.14 | $10.90 | $15.97 |

**Optional Term Life Insurance**: When you enroll in HealthSelect, you receive $5,000 in basic term life insurance with $5,000 in accidental death and dismemberment (AD&D) insurance. For additional life insurance coverage, you may purchase Optional Term Life Insurance and AD&D up to four times your annual salary not to exceed $400,000. Premiums rates are based on annual salary and age.

**Dependent Term Life Insurance**: May be purchased for your eligible dependents. This benefit includes a $5,000 term life insurance policy and $5,000 of AD&D. The monthly premium for this benefit is $1.45

## Voluntary Accidental Death and Dismemberment (AD&D) Insurance

| Elect coverage between $10,000 and $200,000 in increments of $5,000 for yourself and eligible dependents | |
|---|---|
| Employee Only $0.02/$1,000 of coverage | Employee and Family $0.04/$1,000 of coverage |

**TTUHSC EP provides coverage for Workers Compensation and Unemployment Insurance**

## DISABILITY INCOME INSURANCE

| | Short-Term Disability | Long-Term Disability |
|---|---|---|
| **Monthly Premium** | $0.24/$100 of monthly salary | $0.63/$100 of monthly |
| **Elimination Period** | 14 days will cover up to 166 days | 180 days will cover up to age 65 |
| **Monthly Benefit** | pays 66% monthly salary not to exceed a monthly salary of $10,000 | will pay 60% of monthly salary not to exceed a monthly salary of $10,000 |

## Flexible Spending Account (FSA)

Employee may elect to participate in the Flexible Spending Account (FSA). Flexible Spending Accounts let you aside pre-tax money to pay for out-of-pocket health and day care expenses. Use your account money to pay for co-payments for physicians and dentist visits, prescriptions drugs, eyeglasses and contact lenses and day care for a child or adult family member. Maximum of $3,200 per plan year Sept. 1st – August 31st. Maximum carryover amount of $640.

## RETIREMENT PLANS

| Retirement Options | Employee Contribution | State's Matching |
|---|---|---|
| **Maximum base salary $290,000** | | |
| Teacher Retirement System (TRS) (Defined Benefit Plan) | **8.25%**<br>**Vested after 5 years** | **8.25%** |
| Optional Retirement Program (ORP) 403(b) | **6.65%**<br>**Vested after 1 year & 1 day** | **6.8%** |
| **Voluntary Participation Payroll Deducted**<br>• **Tax Deferred Annuity (TDA) and ROTH 403(b)**<br>• **Texa$aver Plan (457 Plan)**<br>**Social Security Employer contribution 6.2% up to $160,200, plus 1.45% on all salary** | | |

**Sick Leave:** A regular full–time employee shall earn sick leave at the rate of eight hours per month beginning on the first day of employment, part-time employee shall earn a pro rata based upon the percent of time worked. Sick leave shall accumulate with the unused amount of such leave carried forward each month

**Vacation Leave**: A regular full-time employee shall earn vacation entitlement in accordance with the following schedule

| Total State Service | Hours Accrued per month | Max hours to Carry Forward to Next FY |
|---|---|---|
| 0 but less than 2 years | 8 | 180 |
| 2 years but less than 5 years | 9 | 244 |
| 5 years but less than 10 years | 10 | 268 |
| 10 years but less than 15 years | 11 | 292 |
| 15 years but less than 20 years | 13 | 340 |
| 20 years but less than 25 years | 15 | 388 |
| 25 years but less than 30 years | 17 | 436 |
| 30 years but less than 35 years | 19 | 484 |

A regular part-time employee shall earn a pro rata share based upon the percent of time worked. ***Vacation with pay may be granted after six months of continuous employment.***

**Holidays:** Regular full-time/part-time employees shall be eligible for paid holidays as approved by the Texas Legislature and the Texas Tech Board of Regents. In addition to the scheduled holidays, TTUHSC EP employees receive 2 hours of Holiday Comp monthly. This time must be used within one year of accrual.

**Longevity Pay**: Regular full-time *non-academic employees* are entitled to longevity pay upon completion of *two years of State Service ($20 monthly for every 2 years of state service)*.