TTUHSC EL PASO
Texas Tech University Health Sciences Center El Paso
DEPARTMENT OF HUMAN RESOURCES

Summary of Benefits Effective 09/01/2026 Revised 09.01.2026

MEDICAL PLANS (*60-day waiting period*) *http://www.ers.texas.gov/Active-Employees/Health-Benefits*

	Employee Only	Employee/Spouse	Employee/Children	Employee/Family
HealthSelect	$728.42	$1,563.54	$1,287.58	$2,122.70
State Contribution	$728.42	$1,145.98	$1,008.00	$1,425.56
Monthly Premium	**$0.00**	**$417.56**	**$279.58**	**$697.14**
Consumer Directed HealthSelect	$728.42	$1,521.78	$1,259.64	$2,053.00
State Contribution	$728.42	$1,145.98	$1,008.00	$1,425.56
Monthly Premium	**$0.00**	**$375.80**	**$251.64**	**$627.44**

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.

DENTAL PLANS http://www.ersdentalplans.com/

	Employee Only	Employee/Spouse	Employee/Children	Employee/Family
Humana Dental (DHMO)	$9.40	$18.80	$22.56	$31.94
State of Texas Dental Choice Plan (PPO)	$34.91	$69.82	$83.75	$118.69

VISION PLAN http://www.stateoftexasvision.com/

	Employee Only	Employee/Spouse	Employee/Children	Employee/Family
State Vision Plan	$5.45	$10.90	$11.72	$17.17

Optional Term Life Insurance:
http://www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/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. Premium rates are based on annual salary and age.

Dependent Term Life Insurance: **https://www.ers.texas.gov/Active-Employees/Optional-Add-on-Benefits/Dependent-Term-Life** 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 is $1.45.

Voluntary Accidental Death and Dismemberment (AD&D) Insurance
http://www.ers.texas.gov/Active- Employees/Optional-Add-on-Benefits/Voluntary-ADD

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

Disability Income Insurance **http://www.tippleaves.com/**

	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% of monthly salary, not to exceed a monthly salary of $10,000	pays 60% of monthly salary, not to exceed a monthly salary of $10,000

TTUHSC EL PASO
DEPARTMENT OF HUMAN RESOURCES

Summary of Benefits Effective 09/01/2026 Revised 09.01.2026

TexFlex Flexible Spending Accounts (FSAs) https://texflex.inspirafinancial.com/

The TexFlex FSA program allows you to set aside money pre-tax to cover eligible out-of-pocket health care and dependent care expenses.

• **Health Care Flexible Spending Account**: Used to pay eligible medical, dental, vision, hearing, and prescription drug expenses. You can contribute $180 up to $3,300 annually. There is a 60-day waiting period for new employees before your enrollment starts.

• **Dependent Care Flexible Spending Account:** Used to pay eligible dependent care expenses, such as childcare and adult care program fees. You can contribute $180 to $5,000 annually. *If you are a highly compensated individual, based on the IRS definition as making more than $155,000 in the preceding year, the maximum amount you can elect is $1,250 each year.

• **Limited Care Flexible Spending Account**: (Only available to those enrolled in the Consumer Directed HealthSelect High Deductible Health Plan) Can be used to pay for eligible vision and dental expenses. Contribute $180 up to $3,300 annually.

TTUHSC EP provides coverage for Workers' Compensation and Unemployment Insurance

RETIREMENT PLANS

Retirement Options	Employee Contribution	State's Matching
Maximum base salary $290,000		
Teacher Retirement System (TRS) **(Defined Benefit Plan)** www.trs.texas.gov	**8.25% Vested after 5 years**	**8.25%**
Optional Retirement Program (ORP) 403(b) www.highered.texas.gov/orp	**6.65% Vested after 1 year & 1 day**	**6.8%**

Voluntary Participation Payroll Deducted

- Tax Deferred Annuity (TDA) and ROTH 403(b)
- Texa$aver Plan (457 Plan)
- Federal Social Security/Medicare Tax: ***(Required)*** The employee's portion of the FICA Social Security tax is 6.2% up to a maximum compensation set by the IRS annually. The Medicare tax is 1.45% of all compensation. An additional Medicare tax of 0.9% is applicable for compensation paid in excess of $200,000 per calendar year.

Sick Leave: A regular full-time employee earns sick leave of eight hours per month beginning on the first day of employment. Benefits-eligible part-time employees earn a pro rata share based on the percentage of time worked. Accumulated, unused sick leave hours are carried forward each month.

Vacation Leave: Benefits-eligible employees begin earning vacation hours on their first day of employment, and hours accrue into a vacation bank. After completing six months of continuous employment, the hours become available for use. A regular full-time employee earns vacation in accordance with the following schedule. A regular part-time benefits-eligible employee earns a pro rata share based on the percentage of time worked. All hours of unused accumulated vacation that are in excess of the maximum cited in the chart will be credited to the employee's sick leave balance at the start of the next fiscal year.

Total State Service	Hours accrued per month	Max Carryover to next FY
< 2 years	8	180
2-4 years	9	244
5-9 years	10	268
10-14 years	11	292
15-19 years	13	340
20-24 years	15	388
25-29 years	17	436
30-34 years	19	484
35+ years	21	532

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 up to a maximum of $420)*. Longevity pay is not applicable to individuals with a faculty appointment or student employees.