

## **ERS INSURANCE BENEFITS**

www.ers.state.tx.us

The ERS website at ww.ers.state.tx.us can provide you with information and tools to help you take advantage of your employment benefits. From the website you can link to health and dental insurance carrier's websites and provider directories, find out detailed information about your insurance, and TexFlex. You can change your address and phone number on-line. During summer enrollment, you can make allowable changes to your insurance through the ERS website. See your benefits coordinator to make insurance changes during the year.

### **MEDICAL INSURANCE**

Health insurance is effective for new employees and their dependants the first of the month following a 90 day waiting period.

#### **HEALTHSELECT OF TEXAS**

**Blue Cross & Blue Shield of Texas, Inc.**  
**(800) 252-8039**

##### **In-Area Network Benefits**

- No Deductible
- \$20 Co-pay per PCP office visit, Specialist Co-pay \$30, Hospital Co-pay \$100 per day
- 1 eye exam, one annual physical, and one routine well-woman exam
- Covered Services: Plan pays 80%, you pay 20%, up to \$1,000/year

##### **In-Area Non-Network Benefits**

- \$500 Deductible
- \$3,000 Maximum co-insurance
- Freedom to select your own physician
- Covered services: Plan pays 60%, you pay 40%

##### **Pharmacy Benefits Manager**

**Caremark**  
**(888)866-8490**

##### **HMO**

**Scott & White Health Plan**  
**(979) 268-7947 / (800) 791-8777**

- No deductible

- \$30 Co-pay per PCP office visit, \$40 Co-pay for Specialist office visit, Hospital Co-pay \$100 per day
- 1 eye exam, one annual physical, and one routine well-woman exam

#### **Prescription Drug Co-payments HealthSelect & Scott & White**

- Prescription Deductible - \$50  
Basic Co-pays: \$40/NonPreferred, \$25/Brand Name, \$10/Generic
- Retail Maintenance, \$55/NonPreferred, 35/Brand Name, \$15/Generic
- Mail Order – 90 day supply: \$120/NonPreferred, \$75/Brand Name, \$30/Generic

### **DENTAL**

#### **Dental Maintenance Plan**

**Aetna Dental, Inc.**  
**(800) 275-1794**

- Must use a network dentist
- Pays on a schedule of benefits

#### **Dental Choice Plan**

**GEHA Dental**  
**(800) 618-2389**

- Freedom to choose your own dentist or use a network dentist
- Benefits increase annually for 3 years

### **LIFE INSURANCE**

When enrolled in HealthSelect or an HMO, you receive \$5,000 in basic term life insurance with \$5,000 accidental death and dismemberment insurance.

#### **OPTIONAL TERM LIFE AND AD&D**

Options:

- Election I: One time annual salary
- Election II: Two times annual salary
- Election III: Three times annual salary
- Election IV: Four times annual salary
- Includes AD&D coverage of same amount  
**Blinn pays the premium for Election II**

### **DEPENDANT LIFE INSURANCE**

\$5,000 term life insurance with \$5,000 accidental death and dismemberment insurance for each family member at \$1.51 per month for all dependents.

### **VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT**

Choose coverage between \$10,000 and \$200,000 for yourself and eligible dependents.

### **SHORT-TERM DISABILITY**

- 66% of insured monthly salary
- Waiting period: the greater of 30 consecutive days or the number of days you are entitled to sick leave
- Maximum benefit period: 5 months

### **LONG-TERM DISABILITY**

- 60% of insured monthly salary
- Waiting period: the greater of 90 consecutive days or the number of days you are entitled to sick leave
- Maximum benefit period: Benefits decline after age 65. Benefits cease the last day of the month in which you retire.

### **TEX-FLEX FLEXIBLE BENEFITS PROGRAM**

**PayFlex**  
**(866)353-9839**

TexFlex takes advantage of federal income tax laws that allow you to pay your share of the cost of your benefits on a tax-free basis.

- Health Care Reimbursement Account
- Dependent Care Reimbursement Account

### **LONG-TERM CARE**

The Long-Term Care Program is available to you, your spouse, your adult children, parents, grandparents and in-laws. Three benefit options are available for nursing and custodial care. You must make premium payment arrangements with John Hancock, the plan administrator.

## **BLINN BENEFITS**

### **DIRECT DEPOSIT**

Direct deposit is the sole method of salary payment for all Blinn College employees. Employees must be able to accept their salary through direct deposit. An authorization agreement must be completed during the new hire enrollment process.

### **SOCIAL SECURITY/ MEDICARE BENEFITS**

- Social Security - 6.2% of monthly eligible salary
  - Medicare - 1.45% of monthly eligible salary
- Blinn College matches the above percentages.

### **TEACHER RETIREMENT SYSTEM OF TEXAS**

1000 Red River Street, Austin, TX 78701-2698

Customer Service: (800) 223-8778

[www.trs.state.tx.us](http://www.trs.state.tx.us)

- Employee deduction - 6.4%
- Employer contribution - 6.58%

The TRS retirement benefit plan is a defined benefit plan. State law establishes membership eligibility requirements.

### **OPTIONAL RETIREMENT PROGRAM**

- Employee deduction - 6.65%
- Employer Contribution – 6.58%

All full-time faculty members and eligible professional staff shall have the opportunity to participate in the optional retirement program. A list of active ORP vendors is available from the Human Resource Office and the HR web site under Benefits.

### **TAX DEFERRED PLANS**

Eligible employees may purchase tax deferred plans with a portion of their salary. The employee's contributions are deposited with an authorized company of the employee's selection and are not taxed currently as income to the employee. TDAs must comply with IRS regulations.

## **USE OF BOOKS**

As a benefit to its full-time employees, Blinn College provides a voucher for the use of books for academic coursework paid for by the employee. This voucher extends to the employee, to the employee's spouse and to the employee's children. Students in the voucher program are responsible for purchasing their own books at the Blinn College Bookstores. Students are given a \$75.00 bookstore voucher per course, with a maximum of \$375.00 per semester. At the end of the semester students may keep or sell their books back to the bookstore.

## **LEAVE TIME**

**Vacation:** Only 12-month full-time employees are entitled to paid vacation. Vacation days are earned at a rate of one day for each month worked. Eligible employees are credited with the total annual vacation at the beginning of each fiscal year (September 1). You may carryover six days to the next fiscal year.

**Sick:** Full-time employees shall earn sick leave at the rate of one day per month for his or her contract period. Employees may accumulate a maximum of 75 days of sick leave.

**Personal:** All full-time salaried employees may be granted up to two days of personal leave beginning with each fiscal year for the purpose of conducting necessary personal business which cannot be transacted before or after school hours or on the weekend. All leave may be taken in no less than half-day increments.

## **HOLIDAYS OBSERVED FOR 2008-2009**

Holiday	11/26/08-11/28/08
Winter Break	12/22/08 – 01/02/09
Holiday	01/19/09
Spring Break	03/16/09 - 03/20/09
Holiday	04/10/09
Holiday	05/08/09
Holiday	05/25/09
Holiday	07/03/09

# **2008-2009 Benefits Brochure**



**Human Resource  
Office**

[www.blinn.edu](http://www.blinn.edu)

**Any Questions?  
Contact Us**

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