



## Benefits at a Glance

Below is a summary of the benefits currently offered by Texas A&M University (TAMU) for Regular Exempt and Non-Exempt full-time employees. Part-time employees are eligible for certain benefits on a pro-rated basis.

**Benefit Services:** [employees.tamu.edu/benefits](https://employees.tamu.edu/benefits)

**Booklets and Brochures:** [tamus.edu/benefits/booklets-brochures/](https://tamus.edu/benefits/booklets-brochures/)

### Employee Benefits Eligibility

Your eligibility for a benefits package depends on the type of job you have, the percentage of time you work and the length of your appointment.

- You work at least 50% time,
- Your appointment is expected to continue for a term of at least 4 ½ months, AND
- You are eligible for retirement benefits as a member of the Teacher Retirement System of Texas (TRS), or as a graduate student employee.

### Coverage Start Dates

You have 3 options on when your coverage begins:

Coverage Start Date	Time Period to Enroll
Date of Hire / Date of Initial Eligibility	7 calendar days from date of hire / initial eligibility date
First of month following date of hire / initial eligibility	On or before the last day of the month in which you are hired / become initially eligible
Employer Contribution (SGIP) Date – first of month following 60 days of employment	31 calendar days from date of hire / initial eligibility

### Medical & Prescription Plan

All health plans are administered by Blue Cross Blue Shield of Texas (BxBSTX).

- The **A&M Care Plan** is a Preferred Provider Organization (PPO) plan available to all benefit eligible employees.
- The **J Plan** is available to benefits eligible employees holding a J1 or J2 Visa.

### Pharmacy Coverage

The Pharmacy (prescription coverage) benefit, managed by Express Scripts, is included with your enrollment in either the A&M Care Plan or J Plan at no

additional cost. This benefit allows you to use both retail and home delivery pharmacy.

### Dental Coverage

There are two dental plan options: A&M Dental PPO and the DeltaCare USA Dental HMO.

The **A&M Dental PPO** plan has two levels of network providers and a non-network provider option.

- You have the freedom to choose a PPO dentist, a Premier dentist, or a non-network dentist each time you need dental services.

The **DeltaCare USA Dental HMO** plan offers comparable coverage at a lower premium rate.

- To receive benefits under the DeltaCare USA plan, you must use the network general dentist listed on your ID card or be referred to a specialist by a network general dentist.
- To be eligible, you must live/work in the same first-three-digit zip code as an HMO dentist.

### Vision Coverage

This plan is administered by Superior Vision by MetLife and provides coverage for eye exams, eyeglass frames and lenses, and contact lenses as well as discounts on some eye surgeries.

### Life Coverage

Texas A&M offers Basic Life (included at no charge with enrollment in a medical insurance plan), Alternate Basic Life, Optional Life and Dependent Life insurance. All plans are administered through The Hartford.

### Additional Life Coverage Benefits

#### Employee Assistance Plan (EAP)

The EAP offers 3 confidential, face-to-face counseling sessions, unlimited telephonic support, basic legal services, personal convenience services, financial services, health advocacy services, and more.

### Funeral Planning and Concierge Services by Everest

Offers a suite of online tools and live support to guide you through key decisions such as pre-planning, documentation of wishes, and cost comparisons of funeral-related expenses.

### Estate Guidance Will Services

This service helps create a free will online – backed by online support from licensed attorneys.

### Beneficiary Assist Counseling Services

The Hartford offers you Beneficiary Assist counseling that helps you or your beneficiaries cope with emotional, financial, and legal issues after a loss.

### Travel Assistance and ID Theft and Protection Services

- Pre-trip information to help you feel more secure while traveling.
- Access professionals across the globe for medical assistance when traveling 100+ miles from home for 90 days or less.

### Life Benefit Guidance

The Hartford partners with **OG Benefits** to provide additional guidance on life insurance plans.

- Assistance with Evidence of Insurability
- Answers to questions about Beneficiaries
- Death claim support, including survivors' questions
- Advice on special circumstances like Accelerated Death Benefits

### Accidental Death & Dismemberment

AD&D coverage provides benefits in the event of an accidental injury that results in the death or dismemberment of a covered person.

### Long Term Disability

Long-Term Disability (LTD) provides income if you cannot work due to a permanent or temporary disability.

### Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set money aside to reimburse yourself for health care and dependent day care expenses incurred during the plan year.

### Health Care Account

- Allows you to use pre-tax dollars to pay medical, dental, vision, prescription and hearing care expenses not paid by your A&M System benefit plans for you and your dependents.
- You do not have to be covered through an A&M System health plan to enroll.

### Dependent Day Care Account

The Dependent Day Care Flexible Spending Account allows you to use pre-tax dollars to pay for dependent day care expenses. The dependent receiving the care must:

- live in your home at least eight hours a day,
- be claimed as a dependent on your tax return or be in your legal custody, and
- be 12 or younger, or an older dependent who requires care due to a physical or mental disability.

## Retirement Programs

### Mandatory Plan Choices

If you are a benefits-eligible employee, you are required to participate in one of the two mandatory retirement plans.

### Teacher Retirement System of Texas (TRS)

- You are automatically enrolled in the Teacher Retirement System of Texas (TRS) on your first day of work unless your position requires you to be a graduate student.
- You contribute 8.25% of your pay to TRS on a before-tax basis and the A&M System contributes a legislated amount.
- Your retirement benefit is determined by a formula that considers your average salary and years of TRS service.
- You receive your benefit as a retirement annuity (monthly payments).
- Reduced benefits are available for early age retirement if you are eligible.

### Optional Retirement Program (ORP)

- If you are employed in an Optional Retirement Program (ORP)-eligible position, you may make a one-time, irrevocable election within 90 days of eligibility to enroll in ORP instead of TRS.
- You contribute 6.65% of your pay to ORP on a before-tax basis. The A&M System also contributes 6.6% of your pay to your account.

- These contributions go into an individual account where you choose how to invest your money.
- You become fully vested after participation in ORP for one year and one day.

**Voluntary Plan Choices**

In addition to your mandatory participation in either TRS or ORP, all Texas A&M System employees are also eligible to participate in the **Tax-Deferred Account (TDA)** program and/or the **Texa\$aver Deferred Compensation Plan (DCP)** from their first day of employment.

- Both programs allow you to choose between traditional pre-tax investments or Roth post-tax investments.
- Enrollment in these programs enables you to take advantage of the tax laws to increase your retirement savings.
- Contact [retirement@tamu.edu](mailto:retirement@tamu.edu) for more information.

**Retiree Insurance Eligibility**

Under current state law, you are eligible to continue A&M System insurance coverage as a retiree when:

- You are at least age 65 and have at least 10 years of TRS, ERS, or ORP service credit **-or-** your age plus years of service credit equal at least 80 and you have 10 years of TRS, ERS, or ORP service credit,
- You have 10 years of service with the A&M System, and
- The A&M System is your last state employer.

**Health & Wellness Programs**

**2nd.MD**

Get a second opinion from a nationally known, board-certified specialist when facing a new diagnosis, possible surgery, or chronic condition.

**Work/Life Solutions by GuidanceResources**

Work/life solutions include in-person and telephonic counseling services, training, and resources to help employees deal with stressful issues like parenting, handling conflicts at work, coping with the death of a loved one, and more.

**Hinge Health**

Hinge Health takes non-surgical care guidelines and turns them into a digital 12-week program for chronic back and joint pain. After the initial treatment plan, members have continued access to the program for the rest of the year at no additional charge.

**Cylinder**

Cylinder is a benefit to help you maintain a healthy gut. This program uses an at-home gut microbiome kit and analysis to determine which bacteria are living in your gut. Access to physicians including internists and gastroenterologists through the app.

**Ovia for Women’s Health and Family Planning**

Ovia health is a maternity and family benefits solution to help navigate fertility, pregnancy, and parenting. The Ovia programs are app-based and include real-time, personalized guidance with educational articles and videos, health tips, in-app coaching and more.

**ID Protection**

As a Blue Cross and Blue Shield of Texas member, you have identity protection for you and your family. The IdentityWorks service is offered at no cost through Experian®.

**Inside Rx Pets**

The program applies to all A&M Care health plan members discounts on brand and generic human medications prescribed for pets at over 40,000 participating retail pharmacies.

**Learn to Live**

Learn to Live is an online resource that can help with anxiety, stress, depression, substance abuse, sleep problems or other mental health concerns. In addition, you can receive one-on-one support from an expert coach that can guide you to reach your goals.

**Leave**

**Vacation Leave**

Full-time regular staff employees and 12-month regular faculty are eligible to earn the following monthly accruals based on their state service time:

< 2 yrs: 8 hrs/month	2-5 yrs: 9 hrs /month
5-10 yrs: 10 hrs/month	11-15 yrs: 11 hrs/month
16-20 yrs: 13 hrs/month	21-25 yrs: 15 hrs/month
25-30 yrs: 17 hrs/month	31-25 yrs: 19 hrs/month
35+ yrs: 21 hrs/month	

Part-time employees accrue vacation leave on a proportionate basis. Vacation time cannot be taken during the first 6 months of employment.

**Holiday Leave**

Employees are generally eligible for 12 to 15 holidays per calendar year. The state legislature determines the number of holidays; the A&M System Board of Regents

approves the specific days based on the recommendations of institution/agency CEOs.

**Sick Leave**

Full time employees are eligible to earn up to 8 hours of sick leave per month. Earned sick leave may be used when you or an immediate family member is ill or injured or has a doctor or dentist appointment.

Eight (8) hours a year can be used to attend educational activities relating to children in Pre-K - 12th grade.

In addition, certain Veterans eligible for health benefits under a program administered by the Veterans Health Administration can receive 15 days of sick leave each fiscal year for medical or health care, including physical rehabilitation. Proof of eligibility is required.

**Military Leave**

Employees serving as members of the state or federal military forces are entitled to leave with pay for active duty or military training for up to 15 days annually.

Employees serving as members of the Texas Guard or National Guard that are called to active duty are entitled to emergency leave with pay. This leave will not be charged against the employee's 15 days of military training or duty leave.

**Unpaid Leave**

Family and Medical Leave (FMLA) is available to employees who have worked 1,250 hours in the prior fiscal year and have been employed for 12 months.

Employees who have not worked for the State of Texas for at least 12 months or who have worked fewer than 1,250 hours during the 12-month period preceding the needed leave qualify for maternal/paternal leave under the state's Parental Leave Act (PLA).

**Other Paid Leave**

There are other types of paid leave available to employees such as: Sick Leave Pool, Jury Duty and Bereavement Leave.

For more information regarding Leave at Texas A&M University, visit the Leave Administration webpage at: [employees.tamu.edu/employee-relations/leave](https://employees.tamu.edu/employee-relations/leave)

**Other Benefits & Information**

**Tuition Assistance**

After 12 months of service at Texas A&M University, employees may be eligible for tuition assistance of \$1,000 per class. During the fall and spring semester, there is a maximum of 2 classes per semester that are

eligible for assistance and 1 class during the summer semester.

**Parking & Transportation**

Employees may purchase parking permits for university parking and prices vary based on the lot that is assigned. Payroll deductions are available as a payment method.

Texas A&M University also has an excellent transit system available to students, faculty, and staff. There are many routes to choose from and wait times are minimal.

**Pay Day**

Hourly paid employees are paid every two weeks (biweekly), their payday is every other Friday. Salary paid employees are paid once per month, their payday is the first working day of the following month. Direct deposit is encouraged and can be split into multiple (up to 5) bank accounts. Paper pay checks are mailed on pay day to the employee's home address in Workday.

**OASDI & Medicare**

Federal Social Security (OASDI) and Medicare are withheld at a combined rate of 7.65% via payroll deduction each payday.

**Workers' Compensation**

All employees are covered by workers' compensation insurance for injuries sustained during the performance of duty. Compensation is based on the nature of the injury and the employee's salary at the time of the injury.

**TAMUS Employee Benefits Guide**

An overview of your comprehensive benefits package with Texas A&M is found at:

[tx.ag/BenefitGuide](https://tx.ag/BenefitGuide)

