Benefits at a Glance

Below is a summary of benefits currently offered by Texas A&M University for regular exempt and nonexempt full-time employees. Part-time employees are eligible for certain benefits on a pro-rated basis.

* Benefit Services: <https://employees.tamu.edu/benefits>
* Booklets and Brochures: [tamus.edu/benefits/booklets-brochures/](https://www.tamus.edu/benefits/booklets-brochures/)

# Employee Benefits Eligibility

Eligibility for benefits depends on your job type, percentage of time worked, and appointment length.

You are eligible if:

* You work at least 50% time,
* Your appointment is expected to continue for at least 4.5 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 three options for when your coverage begins:

|  |  |
| --- | --- |
| Coverage Start Date | Time Period to Enroll |
| Date of hire/initial eligibility | Within 7 calendar days of your hire or initial eligibility date |
| First of the month following hire/initial eligibility | On or before the last day of the month in which you are hired or become eligible |
| Employer contribution (SGIP) date: first of the month after 60 days of employment | Within 31 calendar days of your hire or initial eligibility date |

# Medical and Prescription Plan

All health plans are administered by Blue Cross and Blue Shield of Texas.

* The **A&M Care Plan** is a preferred provider organization (PPO) available to all benefits-eligible employees.
* The **J Plan** is available to benefits-eligible employees holding a J-1 or J-2 visa.

## Pharmacy Coverage

Prescription coverage, managed by Express Scripts, is included with enrollment in either the A&M Care Plan or J Plan at no additional cost. Coverage includes both retail and home delivery pharmacy options.

# Dental Coverage

Two dental plan options are available: A&M Dental PPO and DeltaCare USA Dental HMO.

The **A&M Dental PPO** offers two levels of network providers and a non-network option. You may choose a PPO dentist, a Premier dentist, or a non-network dentist for each visit.

The **DeltaCare USA Dental HMO** offers comparable coverage at a lower premium. You must use the network general dentist listed on your ID card or be referred to a specialist by a network dentist. Eligibility requires living or working in the same first three-digit ZIP code as an HMO dentist.

# Vision Coverage

Administered by Superior Vision by MetLife, this plan covers eye exams, eyeglass frames and lenses, contact lenses, and provides discounts on some eye surgeries.

# Life Insurance

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

## Additional Life Insurance Benefits

**Employee Assistance Program (EAP):** Three confidential, in-person counseling sessions, unlimited telephonic support, basic legal services, personal convenience services, financial services, health advocacy, and more.

**Funeral Planning and Concierge Services by Everest:** Online tools and live support for pre-planning, documenting wishes, and comparing funeral expenses.

**Estate Guidance Will Services:** Create a free will online, with support from licensed attorneys.

**Beneficiary Assist Counseling:** Emotional, financial, and legal support after a loss.

**Travel Assistance and ID Theft Protection:** Pre-trip information and access to medical assistance when traveling more than 100 miles from home for up to 90 days.

**Life Benefit Guidance:** **The Hartford** and **OG Benefits** provide guidance on life insurance, including evidence of insurability, beneficiary questions, death claim support, and advice on special circumstances.

# Accidental Death and Dismemberment (AD&D)

AD&D coverage provides benefits in the event of an accidental injury resulting in death or dismemberment. This benefit is paid in addition to any existing life insurance coverage. The full cost of AD&D coverage is paid by the employee. Coverage options include employee-only or family plans.

## Long-Term Disability

Long-term disability (LTD) provides income if you are unable to work due to a permanent or temporary disability.

# Flexible Spending Accounts (FSAs)

FSAs allow you to set aside money for health care and dependent day care expenses incurred during the plan year.

**Health Care Account:** Use pre-tax dollars for medical, dental, vision, prescription, and hearing care expenses not covered by A&M System benefit plans. You do not need to be enrolled in an A&M System health plan to participate.

**Dependent Day Care Account:** Use pre-tax dollars for dependent day care expenses. The dependent must live in your home at least eight hours a day, be claimed on your tax return or be in your legal custody, and be age 12 or younger, or an older dependent requiring care due to a disability.

# Retirement Programs

## Mandatory Plans

Benefits-eligible employees must participate in one of two mandatory retirement plans.

**Teacher Retirement System of Texas (TRS):** Automatic enrollment on your first day unless your position requires you to be a graduate student. You contribute 8.25% of your pay before taxes; the A&M System contributes a legislated amount. Benefits are based on average salary and years of service, paid as a monthly annuity. Reduced benefits are available for early retirement if eligible.

**Optional Retirement Program (ORP):** If eligible, you may make a one-time, irrevocable election within 90 days to enroll in ORP instead of TRS. You contribute 6.65% of your pay before taxes; the A&M System also contributes 6.6%. Contributions are invested in an individual account. Full vesting occurs after one year and one day of participation.

## Voluntary Plans

All employees may participate in the **Tax-Deferred Account (TDA)** and/or **Texa$aver Deferred Compensation Plan (DCP)** from their first day of employment. Both programs offer traditional pre-tax or Roth post-tax investment options to increase retirement savings. Contact retirement@tamu.edu for details.

## Retiree Insurance Eligibility

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

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

# Health and Wellness Programs

**2nd.MD:** Get a second opinion from a board-certified specialist for new diagnoses, possible surgeries, or chronic conditions.

**Work/Life Solutions by GuidanceResources:** Counseling, training, and resources for issues such as parenting, workplace conflict, and grief.

**Hinge Health:** A digital 12-week program for chronic back and joint pain, with continued access after the initial plan at no extra charge.

**Cylinder:** At-home gut microbiome kit and analysis, with access to physicians via an app.

**Ovia for Women's Health and Family Planning:** App-based guidance for fertility, pregnancy, and parenting, with educational resources and in-app coaching.

**ID Protection:** Identity protection for you and your family, offered at no cost through Experian.

**Inside Rx Pets:** Discounts on human medications prescribed for pets at participating pharmacies for A&M Care health plan members.

**Learn to Live:** Online resource for mental health concerns such as anxiety, stress, depression, substance abuse, and sleep problems, including one-on-one coaching.

# Leave

## Vacation Leave

Full-time regular staff and 12-month regular faculty accrue vacation monthly based on state service:

* Less than 2 years of service: 8 hours/month
* 2–5 years of service: 9 hours/month
* 5–10 years of service: 10 hours/month
* 11–15 years of service: 11 hours/month
* 16–20 years of service: 13 hours/month
* 21–25 years of service: 15 hours/month
* 25–30 years of service: 17 hours/month
* 31–35 years of service: 19 hours/month
* 35+ years of service: 21 hours/month

Part-time employees accrue vacation proportionally. Vacation cannot be taken during the first six months of employment.

## Holiday Leave

Employees are generally eligible for 12 to 15 holidays per year, as determined by the state legislature and approved by the A&M System Board of Regents.

## Sick Leave

Full-time employees earn up to 8 hours of sick leave per month. Sick leave may be used for personal or immediate family illness, injury, or medical appointments. Up to eight hours per year can be used for children's educational activities (Pre-K–12th grade). Certain veterans may receive 15 days of sick leave each fiscal year for medical care; proof of eligibility is required.

## Military Leave

Employees serving in state or federal military forces are entitled to up to 15 days of paid leave annually for active duty or training. Those called to active duty in the Texas Guard or National Guard receive emergency leave with pay, not charged against the 15-day entitlement.

## Unpaid Leave

Family and Medical Leave (FMLA) is available to employees who have worked at least 1,250 hours in the prior fiscal year and have been employed for 12 months. Employees not meeting these requirements may qualify for parental leave under the state's Parental Leave Act.

## Other Paid Leave

Other types of paid leave include Sick Leave Pool, Jury Duty, and Bereavement Leave.

For more information, visit the Leave Administration webpage: [employees.tamu.edu/employee-relations/leave](https://employees.tamu.edu/employee-relations/leave/)

# Other Benefits and Information

## Tuition Assistance

After 12 months of service, employees may be eligible for up to $1,000 per class in tuition assistance. The maximum is two classes per fall or spring semester, and one class during the summer semester.

## Parking and Transportation

Employees may purchase parking permits; prices vary by lot. Payroll deduction is available. Texas A&M offers a transit system with multiple routes and minimal wait times.

## Pay Day

* Hourly employees are paid biweekly (every other Friday).
* Salaried employees are paid monthly (first working day of the following month).
* Direct deposit is encouraged and can be split among up to five bank accounts.
* Paper checks are mailed to the home address on pay day.

## Social Security and Medicare

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

## Workers’ Compensation

All employees are covered for work-related injuries. Compensation is based on the injury and your salary at the time of the incident.

# TAMUS Employee Benefits Guide

**For a comprehensive overview, visit:** [**tx.ag/BenefitGuide**](https://tx.ag/BenefitGuide)

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