

Employee Health and Retirement Benefits Eligibility

Health and Optional Insurance Coverage

House Bill 2 of the 72nd legislature of the State of Texas mandates that certain colleges and universities participate in a benefits program administered by the Employee Retirement System (ERS) of Texas. Temple College participates in the entire array of Health and Optional insurance benefits offered by ERS. The plan includes medical/health plans, life insurance plans, dental care plans, disability plans, and an Internal Revenue Service (IRS) Section 125 "Flexible Benefit Reimbursement Plan". The employee may be liable for the entire cost of coverage which is dependent upon the employee classification, Full Time Equivalency (FTE) status, and ERS guidelines. The website URL is: www.ers.state.tx.us.

Teacher Retirement System (TRS)/Optional Retirement Program (ORP)

The Teacher Retirement System (TRS) is a traditional defined benefit state retirement program covering all eligible public higher education employees in Texas since 1937. The TRS plan provides valuable retirement benefits to encourage and reward long-term service. In 1967, when the Optional Retirement Program (ORP) was created, TRS required 20 years of creditable service to qualify for a service retirement. Because higher education faculty, librarians, and certain professionals and administrators have careers which normally involve interstate mobility, it was determined that a more "portable" retirement program option would substantially improve Texas public higher education's ability to compete for quality employees at the national level. Providing two different types of plans helps address the varying individual needs of prospective employees, thereby enhancing recruitment.

<http://www.thecb.state.tx.us/index.cfm?objectid=08C6BE55-CC42-7676-C2D178FDFEC20EF6>

The employee may be eligible for TRS/ORP but eligibility is dependent upon the employee classification, Full Time Equivalency (FTE) or semester hour status, and TRS/ORP guidelines. Temple College has determined that faculty and professional staff at Professional Level 7 and above are eligible for employee ORP contributions. The website URL is: www.trs.state.tx.us.

Refer to the chart below to determine benefits eligibility for the specific benefit.

Information regarding each plan is available in the Human Resources Office.

General Provisions

Regular part-time college employees who were receiving benefits as of August 31, 2003, are grandfathered and are eligible for full benefits coverage from the College until termination of employment. The grandfathered employee may choose to terminate coverage prior to termination.

All new employees are subject to a minimum 60 day waiting period for ERS Health insurance coverage unless the employee worked at an institution which provided ERS benefits prior to working at Temple College and there is no break in service.

Temporary or intermittent employees are not eligible for college-sponsored benefits.

Employees paid by grant funds are not eligible for college-sponsored payment of benefits. Grant funds only are used to cover the employer stipulated amount of benefits payable with the employee paying for the balance of the cost.

Semester hour calculation for determining ERS and TRS/ORP benefits eligibility for part-time faculty members is as follows: Each semester hour is equivalent to two and twenty five one hundredths (2.25) work hours per week. Calculations for part-time faculty office hours, clinical work hours, Continuing Education (CE) classes, and tutoring are based on a one for one work hour basis per week. Part-time faculty and staff members who are teaching, tutoring, working clinical hours, teaching CE classes, and working in an office will have their total semester, office, clinical work hours, CE, and tutoring/work hours combined to determine eligibility.

Newly hired employees who are ERS/TRS retirees may be subject to specific benefit provisions. Consult with the Human Resources Office to determine the scope of eligibility and surcharges that may accompany the hire of an ERS/TRS retired individual.

Refer to the chart below to determine benefits eligibility for the specific benefit.

Information regarding each plan is available in the Human Resources Office.

BENEFIT TYPE	REGULAR FULL TIME (FT) FACULTY AND STAFF	REGULAR PART-TIME (PT) STAFF* (Does not include Temporary or Intermittent employees)			PART-TIME (PT) FACULTY*		
	1.0 FTE	.001 to .499 FTE	.5 to .749 FTE	.75 to .999 FTE	1 to 8.44 Semester Hours	8.45 to 12.44 Semester Hours	>=12.45 Semester Hours
Social Security/Medicare Withholding	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Sick Leave	Yes	No	No	Yes/Prorated	No	No	Yes-Accrual limited to 32 hours
Annual Leave	12 month only	No	No	12 month only Prorated	No	No	No
Paid Holidays	Yes	No	No	No	No	No	No
Tuition Benefit	Yes	No	No	No	No	No	No
Worker's Compensation (Employee may opt out of the Temple College Plan)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Admission to Athletic Events	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional 403(b) retirement plan	Yes	No	Yes	Yes	No	Yes	Yes
Teacher Retirement System (TRS) or Optional Retirement Plan (ORP). ORP participation is limited to FT Faculty and State Designated Professional Only (PL-7 and above)	Yes*	No	Yes*	Yes*	No	Yes*	Yes*
Health Insurance	Yes	No	Yes* Employee pays full cost of Health Insurance coverage	Yes*	Yes* Employee pays full cost of Health Insurance coverage	Yes* Employee pays full cost of Health Insurance coverage	Yes*
Dental Insurance							
Short and Long Term Disability							
Accidental Death and Disability (AD & D)							
Vision Insurance							
Optional Life Insurance Coverage							
Dependent Term Life/AD & D Insurance Coverage							
ERS "Texa\$aver" 457 Retirement Plan							
ERS "TexFlex", IRS Section 125 Flex Benefit Reimbursement Plan							
"Limited TexFlex" Reimbursement Plan			May qualify. Dependent upon Health Plan selection		May qualify. Dependent upon Health Plan selection	May qualify. Dependent upon Health Plan selection	

***Subject to specific ERS/TRS guidelines regarding eligibility, located in the respective ERS/TRS handbook. Each employee will be assessed independently to determine benefits eligibility.**

Board Approval Date: August 15, 2016

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