

## Employee Benefits

### Health Insurance

*The Employee Retirement System of Texas (ERS) offers medical coverage to all full-time employees in the U.S. and their spouse and/or dependents after a 60 day waiting period. 100% of employee's premium is paid by the college and 50% of the spouse/dependent premium is paid by the college as authorized by the Texas Legislature.*

If employee opts to enroll in the Group Benefits Program (GBP) health insurance, the State coverage includes Basic Group Term Life Insurance in the amount of \$5,000 with Accidental Death and Dismemberment (AD&D) coverage of \$5,000 at no cost to employee.

In addition, employees who are active members in the Teacher Retirement System of Texas (TRS) or the Optional Retirement Program (ORP) and who are enrolled in the GBP health insurance, Central Texas College provides Term Life Insurance at one time annual salary up to \$150,000 and Accidental Death and Dismemberment (AD&D) insurance at two times annual salary up to \$200,000, at no cost to eligible employees.

Employees are eligible for medical coverage with:

1. HealthSelect of Texas (administered by Blue Cross/Blue Shield)

Plan Year 2019-20 Monthly Rates	Total	CTC Pays	You Pay
You Only	\$ 624.82	\$ 624.82	\$ 0.00
You & Your Spouse	\$ 1,340.82	\$ 982.82	\$ 358.00
You & Children	\$ 1,104.22	\$ 864.52	\$ 239.70
You & Your Family	\$ 1,820.22	\$ 1,222.52	\$ 597.70

2. Scott & White Health Plan (HMO)

Plan Year 2019-20 Monthly Rates	Total	CTC Pays	You Pay
You Only	\$ 621.98	\$ 621.98	\$ 0.00
You & Your Spouse	\$ 1,334.70	\$ 978.34	\$ 356.36
You & Children	\$ 1,099.18	\$ 860.58	\$ 238.60
You & Your Family	\$ 1,811.90	\$ 1,216.94	\$ 594.96

For in-network care, the plans have no deductibles but have co-pays for office visits, in and out-patient care, emergency room visits and prescription drugs. Members pay 20% coinsurance for other services such as lab tests, x-rays, allergy injections, etc. Members who use in-network providers will pay a maximum coinsurance of \$2,000 per person.

Employees may also elect optional benefits such as:

1. Dental (PPO or DHMO)
2. Short and Long-term Disability
3. Dependent Life
4. Optional Life
5. Voluntary AD&D
6. Long-term care
7. Vision
8. Flexible spending accounts (dependent care and health savings)

**Retirement**

Full-time faculty and staff participate in the Teachers Retirement System of Texas (TRS).

Full-time faculty and identified management level employees may choose between two retirement plans:

- Teachers Retirement System of Texas (TRS), or
- Optional Retirement Program (ORP)

TRS is a defined benefit plan with an employee contribution of 7.7% (pre-tax money) and an employer contribution of 7.5% (pre-tax money). After 5 years of full-time membership, the employee can receive a monthly annuity from TRS at retirement age if contributions are not withdrawn from TRS. Employees are eligible for full TRS retirement benefits when they obtain the "Rule of 80" – when years of service and age equal 80, and they meet any required age limits based on membership tier.

ORP is a defined contribution plan with an employee contribution of 6.65% (pre-tax money) and an employer contribution of 6.60% (pre-tax money). It is a portable plan that allows employees to be vested after one year and one day of service.

Additional contributions can be made to TexaSaver 457 and Tax Deferred Annuity plans (403B).

**Pension Plan**

Employees are provided additional benefits through a pension plan. Full-time employees contribute 6% of their wages to the Qualified Pension Plan (QPP) whereas the college contributes 7%. Eligible employees must satisfy a one-year waiting period, after which time they are entered into QPP on the next entry date (either March 1 or September 1). The plan is a qualified 401(a) "defined contribution plan", and is separate from any state plans that employees are eligible for. College employees do not contribute to social security.

\*\*\*For more details on our health and retirement benefits go to:  
<http://www.ers.state.tx.us/Visitors/Higher Education Employees/>

**Paid Time Off**

Vacation* (2 weeks per year)	Holidays (FY 19-20 we will enjoy 28 holidays)	Sick Leave** (Employees accrue 8 hours of sick leave a month)
Jury Duty	Bereavement	Voting
Military Leave	FMLA	Parent Teacher Conferences/Graduations

\*Employees may use vacation leave once they have been with the college six months. Faculty does not earn vacation but receives time off when students are on break.

•• Employees may use sick leave once they have completed their training period.

**Other Benefits Available**

- \*Cell Phone Providers discount
- \* Free use of the CTC sports facilities
- \*Educational Benefits
- \* Free use of the college library
- \* Family Identity and Legal Rights Services