Insurance Benefits

DEPARTMENTS

Reminder that an ENJOB ePAF does not terminate employment or insurance benefits. If an employee is not expected to return to work, a TERMI (termination) ePAF should be submitted. If an ENJOB ePAF is submitted in error, and the insurance remains active for the employee, departments are solely responsible for ALL insurance premiums due (both employee and employer portions), for all months insurance coverages remain active.

EMPLOYEES

Employees enrolled in insurance who are not working in the summer and 9 month employees who did not have summer premiums pre-deducted will be billed for "out of pocket" premiums due. If premiums are not paid by the due date:

- All dependents will be dropped from the health coverage
- All optional coverages (dental, life, etc.) will be canceled

Employees can only re-enroll in cancelled coverages during open enrollment unless a qualifying life event has occurred. If you have any questions contact Laci Cramer at 806-834-0331 or send an email to webmaster.payroll@ttu.edu.
HOURS WORKED

Due to new TRS reporting guidelines that went into effect 9/1/17, TRS now monitors the total number of hours an employee is paid for in the month. As a reminder, employees classified as Benefits Eligible MUST work and/or submit leave time each month for a minimum of hours equivalent to one-half time. If the employee does not meet this requirement they may forfeit their TRS membership.

For example:

March has 22 work days (Monday–Friday)
22 x 8 = 176 work hours available
176 / 2 = 88 hours to equal one-half time

A minimum of 88 hours, worked and/or submitted as leave time, would be required for the month of March.

For questions please send an email to webmaster.payroll@ttu.edu.

WORKING RETIREES

- If you are thinking about retirement and considering possible employment with an employer covered by TRS after you retire, the Employment After Retirement guide located on the TRS website will help you make the decision that is right for you and avoid any unexpected loss of annuity payments.
  
  https://www.trs.texas.gov/TRS%20Documents/employment_after_retirement.pdf

- Work hours allowed when limited to working one-half time or less are posted on the Retirement tab of the Payroll & Tax Services website.

  http://www.depts.ttu.edu/payroll/payroll-areas/benefits-and-deductions/

For questions please send an email to webmaster.payroll@ttu.edu.

WORKING RETIREE SURCHARGES – ATTN: DEPARTMENTS

If you hire a TRS retiree who retired after September 1, 2005 and they work more than one-half time (50% fte) in a calendar month, the department is required to pay a surcharge of 14.5% of the total salary paid in that month. If the retiree is enrolled in TRS Care health coverage, you may also be responsible for the employer portion of the premium.

For questions please send an email to webmaster.payroll@ttu.edu.
ERS Annual Enrollment

- Summer Enrollment is July 1, 2019 – July 20, 2019
- Blue Cross Blue Shield of Texas (BCBSTX) will continue as the medical plan administrator for HealthSelect and Consumer Directed HealthSelect.
- Optum Rx will continue to administer the HealthSelect and Consumer Directed HealthSelect Prescription Drug Program.
- Optum Bank will continue to administer the health savings account (HSA) program.
- IRS maximum contributions to an HSA for calendar year 2019 will be $3,500 for individuals and $7,000 for families. For calendar year 2020, the IRS maximums will increase to $3,550 for individuals and $7,100 for families.
- The maximum annual contribution to a health care flexible spending account will increase to $2,700 for Plan Year 2020, dependent care account will remain at $5,000. Increases are not automatically applied, participants wanting to contribute the maximum amount will need to make the update during annual enrollment.
- State of Texas Vision plan rates will decrease slightly.
- The Dental Plans offered under the State plan will be changing as follows:
  - The Dental insurance provider will now be Delta Dental.
  - The two plans available will be DeltaCare USA DHMO & State of Texas Dental Choice Plan.
  - All members will be transferred to Dental Dental – not action is necessary, unless you wish to change your current enrollment.
  - The Dental HMO and the State of Texas Dental Choice plan will be the only options.
  - The Dental Discount Plan is being discontinued.
  - Identification cards will not be sent out by Dental Dental – those wanting a card will have the ability to go to the website to print a card once the plan is active on 09/01/2019.
  - Premiums for the DHMO remain unchanged, the State of Texas Dental Choice Plan will have slight decrease.

There is no increase in premium rates for medical insurance. New rates will be effective 09/01/2019. More details about insurance changes and annual enrollment may be viewed at www.ers.texas.gov
Payroll Calendar For July & August

<table>
<thead>
<tr>
<th>Payroll ID and Number</th>
<th>Payroll Dates</th>
<th>Pay Period Total Hours</th>
<th>PAYDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>SM 14</td>
<td>July 1st-15th</td>
<td>88 Hours</td>
<td>July 25, 2019</td>
</tr>
<tr>
<td>SM 15</td>
<td>July 16th-31st</td>
<td>96 Hours</td>
<td>August 9, 2019</td>
</tr>
<tr>
<td>MN 8</td>
<td>July 1st-31st</td>
<td></td>
<td>August 1, 2019</td>
</tr>
<tr>
<td>SM 16</td>
<td>August 1st-15th</td>
<td>88 Hours</td>
<td>August 23, 2019</td>
</tr>
<tr>
<td>SM 17</td>
<td>August 16th-31st</td>
<td>88 Hours</td>
<td>September 10, 2019</td>
</tr>
<tr>
<td>MN 9</td>
<td>August 1st-31st</td>
<td></td>
<td>September 3, 2019</td>
</tr>
</tbody>
</table>

All cutoff dates and deadlines can be found on the Department End User Calendars.