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, as well as 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:

- For full-time employees: All dependents will be dropped from health coverage and all optional coverages will be canceled
- For part-time employees: Health coverage and all optional coverages 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, please email webmaster.payroll@ttu.edu.

Contact Information

webmaster.payroll@ttu.edu | Doak Hall: 806-742-3211
CONTRIBUTION RATE CHANGES

TRS contribution rate increases were passed in the 2019 Texas Legislative session. The member contribution rate will increase to **8.0%** and the state contribution rate will increase to **7.75%** for pay received on or after September 1st, 2021.

HOURS WORKED

Due to 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 15.2% 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.

What taxpayers need know about using the IRS Tax Withholding Estimator

All taxpayers should use the IRS Tax Withholding Estimator to check their withholding. This tool helps people make sure their employers are taking out the right amount of tax from the employee’s paychecks. It can be used by workers, as well as retirees, self-employed individuals and other taxpayers. The money withheld from an employee’s paycheck throughout the year should cover the amount of tax they owe.

Taxpayers can follow these simple steps for using the estimator. Results will include a recommendation of whether the taxpayer should consider submitting a new Form W-4, Employee’s Withholding Allowance Certificate, to any of their employers.

**Step 1: Gather documents.**
Before beginning, taxpayers should have a copy of their most recent pay stub and tax return. Taxpayers should go to the main Tax Withholding Estimator page on IRS.gov. Once there, they should carefully read all information and click the blue Tax Withholding Estimator button.

**Step 2: Answer the questions.**
Users will answer a series of questions about their specific tax situation. When they complete each section, they click the blue “Next” button that takes them to the next section.

**Step 3: Review the results.**
Taxpayers use the estimator’s results to determine if they need to complete a new Form W-4, which they submit to their employer, not to the IRS. Many employers have an automated system for submitting changes for Form W-4. Employee’s should check with their employer to see if this option available.

The tool helps the user target a tax due amount close to zero or a refund amount. Those who receive pension income, can use the results from the estimator to complete a Form W-4P and give it to their payer.

More information:
[How to Use the IRS Withholding Estimator for Paycheck Checkup - YouTube](http://www.youtube.com/watch?v=xyz1234567890)
End of Fiscal Year Reminders

VACATION LEAVE ROLL

The end of the 2020-2021 fiscal year is coming to close on August 31, 2021 and this is a reminder to all employees and departments to plan to take your vacation time off to reduce your vacation balance to avoid those hours in excess of the maximum allowed to roll to sick time. All employees can refer to Texas Tech University System Regulation 07.12 to view the maximum allowed vacation hours to carry over each fiscal year.

FACULTY 12 MONTH DEFERRED (SALARY SPREAD) APPLICATION

For TTU employees only, faculty members who are currently on a salary spread for the prior fiscal year, 2020-2021, will automatically be re-enrolled for a salary spread on their same eligible 9 month faculty position. No action is required. If a faculty member is moving to a new eligible 9 month faculty position, a salary spread can be applied using the Faculty 12 Month Salary Spread Request Application located in Raiderlink under the Payroll & Tax tab within the Payroll Forms section.

Payroll Forms

- Leave Adjustment Form
- Lump Sum Vacation Certification Form
- Manual Check Request - Exempt Employees Form
  - Instructions
  - Example
- Manual Check Request - Non-Exempt Employees Form
  - Instructions
  - Example
- Faculty 12 Month Salary Spread Request Application

New 9 month faculty members who would like to have their 9 month salary spread over 12 months, will need to use the application by September 15, 2021 to be effective for the new fiscal year 2021-2022. Any eligible 9 month employee who does not submit a request through the application by the deadline will not be on a salary spread for the 2021-2022 fiscal year. Once the request has been submitted, a confirmation email is sent to the faculty member and includes the position, Fiscal Year, and information about the salary spread.
TRS offers members educational videos in a series. These videos are intended to provide answers and information to the most commonly asked questions about TRS member pension benefits. If you are a new, mid-career, late career or a retired member, you’ll find something useful in each video. So go check it out when you have time!!

https://www.trs.texas.gov/Pages/pension_benefits_members_videos.aspx
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 23, 2021</td>
</tr>
<tr>
<td>SM 15</td>
<td>July 16th-31st</td>
<td>88 Hours</td>
<td>August 10, 2021</td>
</tr>
<tr>
<td>MN 8</td>
<td>July 1st-31st</td>
<td></td>
<td>August 2, 2021</td>
</tr>
<tr>
<td>SM 16</td>
<td>August 1st-15th</td>
<td>80 Hours</td>
<td>August 25, 2021</td>
</tr>
<tr>
<td>SM 17</td>
<td>August 16th-31st</td>
<td>96 Hours</td>
<td>September 10, 2021</td>
</tr>
<tr>
<td>MN 9</td>
<td>August 1st-31st</td>
<td></td>
<td>September 1, 2021</td>
</tr>
</tbody>
</table>

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