INSURANCE

Are pre-existing conditions excluded from coverage under the health plan?

No. The health plan offered does not deny coverage due to a pre-existing condition provided a person is enrolled when initially eligible for coverage. However, disability income coverage does have a pre-existing conditions limitation.

How soon does coverage start for a new employee?

Coverage for a new employee starts the first of the month following the employee’s first 90 days. The new employee has only 30 days from the date of hire to make insurance elections such as adding dental or adding dependent coverage. After the initial eligibility window, approval for coverage is not guaranteed.

How soon does coverage start for other enrollees?

The start date depends on the situation, but in most cases one of the following applies:

- A dependent added during an employee’s first 30 days can be covered the first of the following month for optional coverages and the first of the month after the employee’s first 90 days for health coverage.
- If a newly acquired dependent is added within 30 days of initial eligibility, their coverage begins the first of the following month.
- A newborn or newly adopted child have can have coverage from the date of birth or placement for adoption, provided the employee adds the new dependent within 30 days of birth or placement.
- Most eligible annual enrollment changes are effective the following September 1st.
- Most changes made following a recent Qualifying Life Event are effective the first of the month after the event.

How long does it take to receive an insurance ID card?

Normally, the ID arrives at your home address within three weeks of the effective date of coverage.

Do I have to select and designate a Primary Care Physician (PCP)?

You are required to do so to receive network benefits. You are strongly encouraged to make your PCP designation right away in order to save yourself and your family a significant amount of money. You can change your PCP at any time.

What happens if I see my PCP when I am covered but before I have received my ID card?
It is possible that your PCP will see you and collect only your co-payment. However, because they are not required to charge you less than full charge without proof of your coverage, you may have to pay for the visit in full and file a claim for reimbursement.

**What happens if I obtain a prescription drug when I am covered but before I have my ID card?**

In most cases, you will have to pay full price for the prescription and file a claim for reimbursement with your prescription drug administrator once you receive your ID.

**When do I have to get a referral from my PCP?**

- When you wish to see a specialist and receive network benefits. A few exceptions apply:
  - For mental or behavioral health specialists, your insurance plan has a special phone number on the back of your medical ID card for MH/CD to start the process for seeing a network behavioral health provider.
  - You may go directly to a network eye specialist for an annual eye exam.
  - Women may go directly to a network OB/GYN for any female-related medical issue.
  - You may go directly to a hearing aid dispenser without a referral. No deductible.

**Can I change my PCP?**

Yes, as often as once a month. Call the insurance company directly to make a change.

**Are glasses or contacts covered?**

Vision coverage under the health plan is limited to an annual eye exam at the same co-payment for a specialist office visit using a network provider. Discount benefits were added to the benefits package and the discounts include certain percentage discounts on glasses, contacts, and LASIK obtained by a participating discount plan provider. See [Vision Benefits](#) page for more details.

**Am I required to enroll in health insurance?**

No. You can elect in writing on or before your first day of hire to decline/waive health insurance coverage. Otherwise, health coverage is automatic from the date of eligibility (the first of the month after a 90-day waiting period) in an insurance-eligible position. You can enroll in dental or other optional coverage even if you decline/waive health coverage. A new employee has only 30 days from the date of hire to make insurance elections on optional coverage such as dental or to add dependents to such coverage. A new employee may elect or waive health coverage for employee only and/or dependents during the first 90 days of eligible employment. The Health Insurance Opt-Out Credit is for employees and retirees who are eligible for the state contribution toward health coverage premiums, but do not elect the State’s health insurance because they have other health insurance that is as good as or better than GBP health coverage.

A credit is provided for employees that they may use toward dental and Voluntary AD&D premiums. A credit is provided for retirees that they may use toward dental premiums. Once an employee or retiree chooses the Health Insurance Opt-Out Credit, he or she is waiving State health insurance.

**When can I make changes to my insurance?**
Outside of a new employee’s initial enrollment period, changes can only be made either within 30 days of a qualifying life event or during annual enrollment. However, past the initial new hire enrollment window, evidence of insurability or EOI (proof of good health) is required for most coverage, and acceptance for coverage is not guaranteed. Dental, AD&D, and TexFlex enrollment are examples of true annual enrollment opportunities without the EOI approval requirement—all other coverage require EOI approval, which is not guaranteed.

Who is listed as my beneficiary for the free basic and/or optional term life insurance through ERS?

ERS mails an annual statement of benefits to your home mailing address on file with them every December. Your beneficiary information is confirmed on this annual statement. To check on your beneficiary designation or to change your beneficiary designation online, go to www.ers.state.tx.us, ERS OnLine.

What happens to my insurance if I go on a leave of absence without pay?

Options depend upon the type of leave and the duration. If an employee does not physically work at least one day in a particular month, the employee is responsible for paying the state contribution to insurance plus his own contribution, if any, unless approved Family Medical Leave (FML) applies to any part of the month. An employee on an approved leave of absence without pay must mail premium payments directly to ERS.

When does my insurance end?

Insurance ends on the last day of the last month in which an employee is physically at work, provided the required premium for the month is paid.

How do I qualify for retiree health insurance?

Current Texas state statute allows enrollment in retiree state-paid health and prescription drug coverage for employees who meet all the criteria for the ERS Retiree Insurance Program as defined in State law and ERS rules. Because State law is subject to change, an employee is advised to check with ERS and Human Resources for updates. Currently to qualify for retiree benefits you must meet the rule of 80 (your age + years of covered service = 80 or more) or have at least 10 years of service in a GBP position and be age 65.

RETIREMENT

Why do I have to participate in either the Teacher Retirement System (TRS) or Optional Retirement Program (ORP)?

Texas state law requires all benefits-eligible employees of Texas public higher education and independent school districts to participate in the Teacher Retirement System or TRS by default. Full-time faculty and certain other employees of higher education institutions will be offered the opportunity to elect the Optional Retirement Program or ORP (ORP) in lieu of TRS.

How do I find out if I am in Teacher Retirement System (TRS) or the Optional Retirement Program (ORP)?

Your paycheck stub will indicate either TRS or the abbreviation of a name of an ORP company with a deduction equal to either 6.4% (TRS) or 6.65% (ORP) of your gross salary.
How much is the employee contribution to the Teacher Retirement System (TRS)? Is there an employer contribution?

6.4% of your gross salary. Yes, however, the employer contribution is a required near-matching amount that helps fund the TRS trust fund and not the participant's individual account specifically.

How much is the employee contribution to the Optional Retirement Program (ORP)? Is there an employer contribution?

6.65% of your gross salary. Yes, the employer contributes a similar amount as directed by the state; however, the employer contributions are not the ORP participant's vested right unless/until the employee contributes to ORP for at least a year and a day (13 months).

Can I choose any company to invest with for the Optional Retirement Program (ORP)? You may only choose a company from the list of Collin College-authorized ORP vendors.

Can I contribute more to my retirement than the Teacher Retirement System/Optional Retirement Program (TRS/ORP) allows?

Yes, you can contribute more towards your retirement on a tax-deferred basis through a voluntary Tax Deferred Account (TDA). You may enroll in a TDA at any time.

What is a Tax Deferred Account (TDA)?

A TDA is a supplemental voluntary retirement savings account as allowed by the provisions of the Internal Revenue Service Code (IRC) Section 403(b). A TDA allows an employee to set aside money tax-free in addition to the Teacher Retirement System (TRS) or Optional Retirement Program (ORP). The TDA participant determines a monthly dollar amount to defer from their gross salary, within IRS limits, and the company from Collin College's authorized list to whom Collin College sends the money for your account.

Can I choose any company to invest through a Tax Deferred Account (TDA)?

You may only choose a company from the list of Collin College-authorized TDA vendors.

What type of plan is Teacher Retirement System (TRS)?

TRS is an IRC Section 401(a) retirement pension plan, also called a Defined Benefit Plan.

What type of plan is ORP?

ORP is an IRC Section 403(b) retirement annuity or mutual fund investment plan, also called a Defined Contribution Plan.

Who is eligible to choose the Optional Retirement Program (ORP) in lieu of the Teacher Retirement System (TRS)?

Full-time faculty, librarians, and certain administrators who have never been eligible for ORP before in Texas are eligible for ORP.

When am I “vested”?

Teacher Retirement System (TRS) members:
- Five years
- Vesting in TRS means you have earned a retirement annuity income as a TRS retiree at age 55 with five or more years of service credit or any age below 50 with 30 or more years of service if you were a member prior to 9/1/2007. If you became a member after 9/1/2007 you can retire at age 55 with five or more years of service credit and your age and service credit total 80 but you are less than age 60 with at least five years of service credit or you have 30 years of service credit but are less than age 60. Your lifetime annuity in this case would be reduced due to Early Retirement.

Optional Retirement Program (ORP) members:

- One year plus one day (13 months of contributions)
- Vesting in ORP means you have earned rights to the employer ORP contribution (including contributions made on your behalf prior to vesting).

Can I get into Teacher Retirement System (TRS) if I am in or have been in the Optional Retirement Program (ORP)?

No, unless prior to vesting in ORP, you change to a position that is ONLY eligible for TRS.

Can I get into the Optional Retirement Program (ORP) if I am in or have been in Teacher Retirement System (TRS)?

No, unless you become eligible for ORP for the first time in your career in Texas.

Who is listed as my beneficiary for the death/survivor benefit options through my Teacher Retirement System (TRS) or Optional Retirement Program (ORP) account?

TRS mails an annual statement of account to your home mailing address on file with them every October. Your beneficiary information is confirmed on this annual statement. To check on your beneficiary designation at any time, log into or register with MyTRS here https://oapi.trs.state.tx.us/ONAC/do/login. ORP participants must contact their ORP company for instructions on how to confirm beneficiary information. To change your beneficiary designation, contact Human Resources for the appropriate TRS form, or contact your ORP company.

How do I qualify for retiree health insurance?

Current Texas state statute allows for enrollment in state-paid health and prescription drug coverage for employees who meet all the criteria for the ERS Retiree Insurance Program as defined in State law and ERS rules. Because State law is subject to change, an employee is advised to check with ERS and Human Resources for updates. Currently to qualify for retiree benefits you must meet the rule of 80 (age + service = 80 or more) or have at least 10 years of service in a GBP position and be age 65.

LEAVE BENEFITS

When can I use my vacation time?

Vacation hours are credited upon employment and each September thereafter through the end of the fiscal year. These are unearned hours that may be used but will be deducted if the employee ends employment before earning the hours. Staff members may use vacation leave after completing the 90-
day probationary employment period. Personal Days also may be used after completing the 90-day probationary employment period.

I have used up all my vacation but need more time off, so can I use my sick leave?

- Sick leave is to be used ONLY for the following:
  - Illness of the employee; or physician or dental appointments for the employee.
  - Illness of the employee’s child or spouse where care of the child or spouse is necessary; or physician or dental appointments for the employee’s child or spouse where care of the child or spouse is necessary.
  - Extended Sick Leave allows up to a maximum of three days (24 hours) per fiscal year of earned sick leave that may be used for the illness, medical or dental appointments of extended family members, which includes mother, father, adult children, grandmother, grandfather, grandchildren, sister, brother and in-laws. Step and foster relationships of the above are included in the definition of extended family members. An example of the application of the three-day/24-hour extended family maximum: Assuming that a) an employee has at least 24 available hours of accrued sick leave and b) has not used any leave for extended family members during the fiscal year: The employee may use 4 hours of sick leave to take his/her grandchild to the doctor and would be allowed up to 20 hours of his/her total earned sick leave accrual available to assist any other eligible extended family members during that fiscal year. The request for Sick Leave for extended family members must be made on a Request for Leave form, indicating the family relationship. No Extended Sick Leave may be used if the employee does not have earned Sick Leave available.
  - Critical Illness Leave is to provide all full-time benefits eligible employees up to three consecutive days of leave with pay for critical illness of an immediate family member.
  - “Critical illness” for this policy is defined as: confinement in the Intensive Care Unit (ICU), Critical Care Unit (CCU), or hospice care of a licensed medical facility.
  - “Immediate family” for this policy is defined as: the employee’s spouse, mother, father, sister, brother, children, grandparents, grandchildren, mother-in-law, father-in-law, sister-in-law, brother-in-law, or other person who occupies a position of similar significance in the family of the employee. An employee’s step and foster relationships with the above are included in the definition of “immediate family.”

Do I have to document my time worked and time off?

Yes, and all time off requires advance supervisor approval, except for unforeseen medical or emergency absence which still requires notice to the supervisor as soon as possible.

- Non-exempt employees must complete a monthly Time Sheet for any time off.
- Exempt employees, including full-time faculty, need to complete an Application for Leave Form for time missed of four hours or more, reported in four-hour increments. A time sheet is not required from exempt employees.
- ANY employee taking leave for Bereavement, Critical Illness, Family/Medical Leave, Military Leave, or Jury Duty must complete an Application for Leave Form and contact Human Resources for assistance with documentation.
- ANY employee who will be out more than five days for a medical reason or who is hospitalized (such as following an ER visit) for any period of time must contact Human Resources regarding appropriate documentation.
Benefits Home

Employment at Collin College

How do I find out what jobs are available at Collin County Community College District?

Current job listings are updated at least weekly and are available at this web site: https://jobs.collin.edu/. The employment application process is on the Internet at https://jobs.collin.edu/.

Do I have to complete the employment application if I include a resume?

We accept resumes, but we also need the detailed information from the online employment application to ensure you meet the requirements of the job for which you apply. The employment application provides places to accurately document your education, work experience, and special skills which gives a more exact picture of your background and qualifications. The application also provides information on your current and past employment contacts for references.

Can I apply directly with the hiring department?

No. The Collin College Employment Office is the central intake point for all full-time and part-time college vacancies and application materials should be forwarded directly to the Employment Office, located at the Higher Education Center, 3452 Spur 399, Room 339, McKinney TX 75069.

How soon will I hear something?

Sometimes the hiring process can be lengthy. After the Employment Office accomplishes the first level screening of qualifications, a copy of the application and resume is sent to the hiring department for final screening and selection. Applicants are notified when selected for an interview. If you have questions about the status of a particular position, you may call the Employment Office at 972-985-3783.

How long can I use my application to apply for vacancies?

Applications for employment are valid only for the position for which you are applying.
**Compensation**

**FAIR LABOR STANDARDS ACT**

**EXEMPT EMPLOYEES**

**What is the difference between an exempt and nonexempt employee?**

The Fair Labor Standards Act (FLSA) categorizes employees as either exempt or nonexempt based on tests contained within the Act. The Human Resources Office determines the FLSA status of each job title by applying the tests.

To be exempt means an employee's job meets the test criteria for an executive, professional or administrative exemption and the employee is not covered by FLSA. Therefore, the employee is usually paid a monthly salary and does not receive extra compensation for overtime hours worked.

Conversely, to be nonexempt means that an employee's job does not meet the test criteria, and the employee is covered by the FLSA. The employee must be paid for overtime hours worked. The Fair Labor Standards Act allows employers to either pay or give compensatory time to employees for overtime hours worked, both at a time and one-half rate.

**How does overtime and compensatory time apply to exempt employees?**

Exempt employees do not have to be paid for overtime hours because they are not covered by FLSA. While the Act does not say you cannot pay overtime to exempt employees, some federal courts have examined the issue and ruled that such action can lead to loss of an employee's exempt status.

**NONEXEMPT EMPLOYEES**

**What is dual employment and are there any problems with dual employment arrangements?**

These arrangements require administrators to carefully evaluate the overtime implications. Not all dual employment arrangements cause an employee to be eligible for overtime pay. Rules in FLSA indicate that the hours employees who, at their option, work occasionally or sporadically on a part-time basis for the same agency in a capacity different from their regular employment do not have to be combined with the hours worked in the primary job for the purposes of determining overtime liability. However, unless the occasional or sporadic
rules apply, all hours worked in a secondary job (Department B) must be combined with hours worked in the primary job (Department A) to determine overtime liability. For questions, contact Norma Smith, Director HR & Organizational Development.

How do you define the terms occasional or sporadic and different capacity?

Under the FLSA, the "occasional or sporadic" means infrequent, irregular or occurring in scattered instances. A part-time employee who is given a regular work schedule (daily, weekly, monthly) does not meet the occasional or sporadic test. The term "in a capacity different from their regular employment" can be illustrated with an example. If a full-time clerk in a department performs part-time clerical duties in another department he or she must be paid overtime. If that same full-time clerk performs part-time laboratory duties in another department, there is no overtime liability.

What happens if the part-time job is not occasional or sporadic of a different capacity?

If the situation does not meet the sporadic and occasional or different duties tests, the employee must be paid overtime for all hours worked in excess of 40 in a workweek. During the dual employment approval process the two hiring departments should develop an agreement concerning who will pay the overtime rate. In the absence of such an agreement, the department that works the employee beyond 40 hours in a workweek will be liable for the overtime pay.

How do you calculate overtime pay in dual employment arrangements?

If the salary rate for each job is the same, there is no problem. However, in these dual employment arrangements, it is not uncommon for an employee to be paid at different rates for each job. The Department of Labor says that you cannot use the rate of only the secondary job to calculate overtime, unless all overtime hours are worked in that secondary job. When an employee in a single work week works at two or more different jobs for which different rates have been established, a regular rate of pay has to be established upon which to calculate overtime pay. When this situation occurs the overtime rate of pay will be based on the highest paid position in which the employee was working.

What is the difference between an exempt employee and a nonexempt employee and how do you determine if a title is exempt or nonexempt?

A nonexempt employee receives time and one-half overtime compensation for all hours worked over 40 in a workweek. A workweek for a nonexempt employee at Collin College starts on Sunday morning at 12:01 a.m. and ends
on Saturday at midnight. An exempt employee is not compensated for overtime work. Exemption status is determined by actual job duties and responsibilities performed. Neither job title nor how a position is paid determines exemption status.

**Does compensatory time, whether it is overtime or straight, have a maximum amount? If so, what happens to the excess?**

Only overtime compensatory time has a maximum, which is normally limited to 240 hours except for employees who work in public safety, emergency response, or seasonal activities. These employees can accrue 480 hours. Any overtime worked beyond those limits must be paid. At Collin College, we pay all unused comp time balances after the close of the calendar/tax year.

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**Health Insurance**

**Who qualifies for the State's group insurance premium contribution?**

The State of Texas provides a financial contribution toward the cost of health plans for employees who are budgeted at 50% or more effort for a period of at least four and one-half months in a fiscal year in a regular, salaried position. Persons whose affiliation with Collin College does not satisfy the State's standard for eligibility for the State premium contribution, including part-time employees who work less than 20 hours per week should consider obtaining their own health coverage.

**Can I add or drop dependents from my health plan during the year?**

Newly acquired dependents, birth, marriage, adoption, may be added as a qualifying life event within 30 days of the event without completing and Evidence of Insurability form.

When you experience a qualifying life event, you have the opportunity to add yourself or additional family members to health coverage. If health coverage was provided by another plan on the day of the event, adding HealthSelect coverage will not require an additional application process. You may need to provide proof that you and/or your dependent had other health coverage on the date of the event.

You will need to apply through an Evidence of Insurability (EOI) application within 30 days of a qualifying event if you did not have other coverage on the
date of the event. The EOI must be submitted to the insurance company and approval is not guaranteed.

**I am in ORP. Does the "rule of 80" apply to me?**

Yes, it does. The "rule of 80" is a Teachers Retirement System rule which states that if you were a member before 9/1/2007 you qualify for an unreduced standard annuity when your age and years of service equal 80. At this time, the TRS member may apply at the Benefits Office for the TRS annuity. For example, if you are 54 years old with 26 years of eligible service, you can retire from Collin College with an unreduced annuity. If you became a member after 9/1/2007 you qualify for an unreduced standard annuity when your age and years of service equal 80 and you are age 60 with at least 5 years of service.

TRS retirees can enroll in retiree benefits if they meet the rule of 80 or have at least ten years of service and are age 65.

This rule also applies to ORP participants. This means you can enroll in health benefits regardless of age, if age and years of service equal 80.

There are certain precautions if you wish to access your ORP account before age 55, despite the rule of 80. There are no tax penalties if you annuitize your account to begin receiving regular payments to be paid out over your lifetime.

Otherwise, the IRS says there is a 10% tax penalty (in addition to ordinary income tax) if you access the account before retirement age 55.

Always discuss all distribution options with your ORP company. You may want to annuitize or you may want to take distributions in another manner. Also, always ask about the rights of heirs/beneficiaries in your distribution options.