Benefits After Retirement

Upon retirement from a Texas institution of higher education members of the Optional Retirement Program (ORP) or Teachers Retirement System (TRS) and their eligible family members may be qualified to participate in the State of Texas group insurance program administered by the Employees Retirement System (ERS). This includes future retirement after leaving Collin College for other employment as long as you do not withdraw your TRS or ORP funds. The Texas Employees Group Benefits Program (GBP) is available to you if all of the following requirements are fulfilled, now or in the future:

1. Individuals must have at least 10 years of established service credit with a GBP participating agency and be age 65, or age plus years of creditable service must equal or exceed 80. However, there are some employees who started working at a GBP agency or institution before 9/1/2001 who were grandfathered under prior retirement rules. These members still need 10 years of service credit for GBP insurance in retirement, but, only three of their 10 years of service must be in a benefits eligible position with a GBP participating agency or institution: (1) a member who was working for a GBP participating agency or institution on 8/31/01 or, (2) a member who already had three years of service at a GBP participating agency or institution.

2. ORP retirees must have an ORP account from which he or she is eligible to draw an annuity, even if that account only contains a minimal dollar amount. Completely withdrawing or rolling over all funds in the ORP account will cause the member to become ineligible for the GBP.

3. The last Texas public employment prior to retirement was at a state agency or higher education institution. *(NOTE) If the employee’s last place of employment before retirement is an Independent School District, the employee is not eligible for the GBP.*

General information is also available on the ERS website at [www.ers.state.tx.us](http://www.ers.state.tx.us) and the ERS website regarding GBP benefits for higher education employees at [www.ers.state.tx.us/Visitors/Higher_Education_Employees/](http://www.ers.state.tx.us/Visitors/Higher_Education_Employees/)

*The state of Texas reserves the right to amend/change the Group Benefit Plan (GBP) at anytime.*