

# MODULE 4

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## Benefits Information



# Benefits Overview

- As a full-time employee at Collin College, you are eligible to participate in the ERS Texas Employees Group Benefits Program.
- For the average state agency employee, the total value of the State of Texas benefits package is equal to your base salary plus 32.3%.

## Enrollment Deadlines & Coverage Effective Dates:

<b>DEADLINE:</b> Within first 31 Days <b>EFFECTIVE:</b> 1 <sup>st</sup> of the month after your hire date	<b>DEADLINE:</b> Within first 60 Days <b>EFFECTIVE:</b> 1 <sup>st</sup> of the month after your 60 <sup>th</sup> day of employment
Enroll in <b>Dental</b> coverage	Choose your <b>primary care physician</b> or <b>dentist</b> (if necessary)
Enroll in <b>Optional Life</b> and <b>Dependent Life</b>	Enroll in <b>HealthSelect</b> medical insurance
Enroll in <b>Short</b> and <b>Long-term Disability</b>	
Enroll in <b>TexFlex</b> to save money on health and day care expenses	



# Medical

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All regular full-time employees are eligible to receive benefits through the Texas Employees Group Benefits Program (GBP). The GBP is administered by ERS (Employees Retirement System of Texas). This is the group that administers health insurance for most public employees including college and university employees in the state (excluding UT and TAMU)

Please click on the link view the Collin College [Benefits Summary](#). Below is a brief synopsis of coverage.

## Medical Benefits

Collin College offers medical coverage with employee premiums currently paid by the state of Texas and Collin College. Medical/Health insurance coverage is available including traditional coverage with a point-of-service (POS). Collin College pays the employee's coverage with optional dependent coverage available with the cost shared between the state, Collin College and the employee. Employee medical coverage for health, prescription, vision, and basic life insurance coverage begins the first of the month after the completion of a 90-day probationary period of employment. Medical coverage for eligible dependents can begin that date too, if the employee enrolls dependents within the allowable time frame. **Please note that waiving medical benefits now may prevent you from being eligible to enroll in the future.** Coverage not tied to the medical coverage (dental, optional life insurance, voluntary AD&D, and short-term and/or long-term disability insurance) will be effective on the employee's first day, if elected on the first day, or on the first of the month after the first 30 days, if elected within the first 30 days.

# Rx, Vision, Dental, Basic Life

## Prescription Drug Coverage

Collin College offers employee prescription drug coverage as a part of the health insurance plan. The medical plan covers prescription medications with an employee co-pay for retail and 90-day mail order prescriptions using a prescription drug card. New prescriptions may be obtained through a participating pharmacy or through a convenient mail order service.



## Vision Benefits

One annual eye exam per year is covered under the medical plan. Additionally, discount benefits on glasses, contacts, and LASIK are available through certain participating providers.



## Dental Benefits

Collin College employees receive employee dental coverage paid by Collin College. Employees have a choice between a traditional indemnity plan and a dental HMO plan. Employee-paid coverage is available for dependents.



## Basic Term Life Insurance

Collin College employees receive free employee basic life coverage as part of the health insurance plan. Coverage on the employee begins the first day of eligible employment and includes \$5,000 basic life insurance and \$5,000 accidental death and dismemberment coverage.

# Optional Life & Disability Insurance

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## Optional Term Life Insurance

Collin College benefits-eligible employees have the option of purchasing the following additional life insurance:

- **Supplemental Term Life Insurance** – in multiples of one to four times your annual salary
- **Dependent Term Life Insurance** – in the amount of \$5,000 (doubles in the event of accidental death)
- **Accidental Death and Dismemberment (AD&D)** – can purchase individual or family coverage

## Short-term Disability

Collin College employees can purchase short-term disability insurance which provides up to 66% of the employee's regular insured monthly salary for up to five months for qualified disabilities and after 30 days of continuous disability and exhaustion of available sick leave.

## Long-term Disability

Collin College employees can purchase long-term disability insurance which provides up to 60% of the employee's regular insured monthly salary up to age 65 for qualified disabilities after 180 days of continuous disability and exhaustion of available sick leave.

***NOTE:*** Failure to enroll in any of these plans within the first 30 days of employment may jeopardize your ability to enroll in the future. Evidence of Insurability (EOI) may be required.

# FSA's

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## Flexible Spending Accounts

Collin College employees can sign up for TexFlex, which allows employees to use pre-tax savings to pay for planned health and dependent care expenses for the year. The annual election amount is divided by the number of months you work and is taken out of your paycheck each month before income tax. The remaining amount of your paycheck is lower, so the amount you're taxed on is lower. When you have an eligible health or daycare expense, you request reimbursement from the pre-tax money you've contributed to your Tex Flex account.

[TexFlex](#). Click on the link to learn more. If you are interested in enrolling in TexFlex, you may complete an enrollment form at your HR Benefits Meeting, or in the future during annual enrollment. **NOTE:** Unused TexFlex contributions cannot be refunded to the employee and will be forfeited if not claimed by the end of the plan year. There is a small fee for participation in the TexFelx program.

# TEXFLEX



# Pension/Retirement

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## Retirement Programs

Full-time employees must participate in either TRS (Teacher's Retirement System) or ORP (Optional Retirement Program), if eligible. Information regarding TRS and ORP will be provided to you at your in-person HR Benefits Meeting on your first day of employment. Full-time employees are automatically enrolled in TRS unless they already participate in ORP.

## Job Not Covered by Social Security

Your earnings at Collin College **ARE NOT** covered by Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of you husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

**[Form SSA-1945 and Statement Concerning Your Employment in a Job Not Covered by Social Security.\\*](#) Please carefully read and then print and complete this form.**

If you have any questions or concerns regarding this form, you may visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

# Paid and Unpaid Leave

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Collin College offers the following types of leave to full-time employees. Additional information about each of these leave types can be found on the [HR Website](#):

- Bereavement
- Court Appearance/Jury Duty
- Critical Illness
- FMLA/Leaves of Absence
- Holidays
- Military Leave
- Personal Leave
- Sabbatical Leave  
*(eligible employees only)*
- Sick Leave
- Sick Leave Pool  
*(available after completion of 90-days)*
- Vacation  
*(staff only, available after completion of 90-days)*
- Voting in Public Elections
- Wellness Program Participation
- Worker's Compensation

**IMPORTANT NOTE:** Collin College does not offer Leave Without Pay (LWOP) as an optional form of time off. Time off is meant to be granted and taken within the existing leave types and policies. Newly hired employees with pre-scheduled time off within their first 90 days must request the unpaid time off from their supervisor and Human Resources at the time of offer.



# Fitness Facilities, Wellness



## Fitness Facilities

- There is no charge for employees to use the college's fitness centers. Collin College ID is required.
- Oak Point Center (near SCC) belongs to the City of Plano, not the college. However, Faculty and Staff can utilize the pool with an ID. Please contact the Oak Point Center at 972-941-7540 or the Physical Education Office, x5925, for hours.

## Wellness Programs

- Collin College's Wellness Program is dedicated to helping employees enjoy a healthier way of life. A variety of college-sponsored wellness activities, events and information are offered to Collin College employees including blood pressure checks, fitness assessments, exercise programs and wellness seminars.
- Collin College also offers a Wellness Leave Program to provide incentive and time to participate in wellness programs. Full-time faculty and staff may participate in any of the college's sports or exercise programs and receive matched time for their exercise efforts, within the [Wellness Program Guidelines](#).



# EAP, Employee Discounts

## EAP

Collin College also offers a free Employee Assistance Program (EAP) which provides confidential services to help manage daily responsibilities, life events, work stresses or issues affecting quality of life. The EAP is available 24 hours a day, 7 days a week.



*Time-Honored EAP Solutions Since 1977*



## Employee Discount Programs

In addition to group benefit plans and college-sponsored programs, Collin College employees also receive a number of discounts or special services on a variety of items from area businesses including:



- Credit Unions
- Banks
- Auto/Home Insurance
- Automotive
- Consumer Products
- Dining
- Education
- Electronic Equipment
- Financial Services
- Health and Wellness
- Home and Garden
- Insurance
- Local Discounts
- Travel and Entertainment

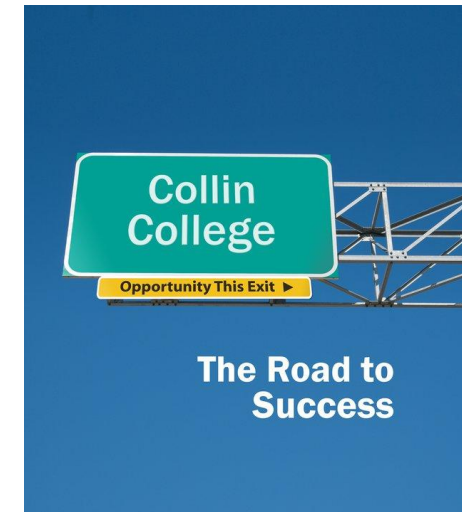
More information about these benefits can be found on the [HR Website](#).

# Professional Development



Many Professional Development and [Continuing Education](#) courses are offered free to Collin College employees if the course is related to your current job and is approved supervisor as work related.

For additional information on upcoming course offerings and eligibility guidelines, visit the [Professional Development](#) web page.





# Benefit Enrollment Process

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## Benefit Enrollment

On your first day of employment, you should report to the Human Resources office at the Collin Higher Education Center, to finalize your employment paperwork and benefits enrollment.

**Prior to your first day HR meeting, you will need to review the [ERS New Employee web page](#) to receive an overview of the benefits available to you.**

## Covering Your Dependents

If you plan to cover any dependents on your insurance plans, or list them as beneficiaries, please be sure you know their social security numbers and dates of birth, as you will be asked to provide that information on the enrollment forms you will complete at your HR Benefits Meeting.

Remember, if you do not enroll in benefits now, you will have to wait until the next Annual Enrollment or until you have a qualifying life event. If you wait to enroll, eligibility and enrollment restrictions may apply.

# Questions?

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- **Frequently Asked Benefit Questions**: Click on the link to view some of the most frequently asked benefit questions.
- You will be given the opportunity to ask any additional questions you may have at your HR Benefits Meeting.





# End of Module 4

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Congratulations, you have completed **Module 4 – Benefits** of the New Employee Online Orientation Program.

Please ensure you have printed the following form during this module:

1. Statement Concerning Your Employment in a Job Not Covered by Social Security

Please exit out of this module and proceed to the next module listed in your offer letter.