



**UHD**  
University of Houston-Downtown.  
**Human Resources**

# Summer Benefits Enrollment


Information Session Plan Year 2025

Benefits & Compensation Team  
Email: [benandcomp@uhd.edu](mailto:benandcomp@uhd.edu)

1

## Agenda

- Supplemental Insurance (AFLAC)
- Summer Enrollment Dates
- Group Insurance
- Retirement Plans
- Wellness Programs
- Reminders and Resources
- Questions?



2

# Enrollment Dates

- June 24 through July 5
- Change effective 9/1/2024
- Changes can be made:
  - ERS Website
  - Calling ERS at 866-399-6908

UNIVERSITY OF HOUSTON-DOWNTOWN

3

# Benefits Summary

Benefit Plan	Employee & UHD	Employee	UHD
Medical/Prescription Drugs*	X		
Dental		X	
Vision		X	
FSA		X	
Basic Life			X
Supplemental Life and AD&D		X	
STD/LTD		X	
Retirement Savings Plans	X		
EAP			X
PTO			X

Go Online! For a quick overview of your benefits or to enroll, visit: <https://ers.texas.gov/>

\*\*\*Dependent premiums are shared by UHD and the employee



4

## Health Select of Texas (BCBS)

In-Network	Out-of-network
No Deductible	Deductible: \$500 Individual, \$1,500 family
Co-pays and 20% Coinsurance	40% Coinsurance

### PROS

- Lower out-of-pocket costs for in-network care
- Co-pays for certain in-network services, such as PCP office visits
- Large, state-wide network (nationwide for those who live or work outside of Texas)

### CONS

- Referrals needed for most specialty care (unless your address is on file with ERS is outside of Texas)
- Higher monthly premiums for dependents and part-time employees

### GOOD FOR...

- Want to keep out-of-pocket costs low
- Don't mind getting referrals for specialist care
- Are willing to pay higher dependent or part-time employee premiums
- In-network Preventative Care covered at 100%

#### Prescription Drug Program is administered by Express Scripts.

Participants in HealthSelect<sup>SM</sup> health plans are automatically enrolled in a comprehensive prescription drug program. Each plan, except Consumer Directed HealthSelect<sup>SM</sup>, has a **\$50 annual prescription drug deductible that must be paid** before the plan pays anything for prescriptions. The annual deductible for Consumer Directed HealthSelect is higher and applies to both medical care and prescription drugs. The deductibles are based on a calendar year, which is from January 1 to December 31.



5

## Consumer Directed Health Select (BCBS)

In-Network	Out-of-network
Deductible: \$2,100 Individual, \$4,200 family	Deductible: \$4,200 Individual, \$8,400 family
20% Coinsurance	40% Coinsurance

### PROS

- Tax savings in Health Savings account with monthly contributions from the state
- Can reduce taxable income by contributing pre-tax dollars to your HSA
- Large, state-wide and nationwide networks
- Referrals not required

### CONS

- The plan pays nothing until the deductible is met
- Must meet IRS guidelines to participate in the HSA

### GOOD FOR...

- Usually have low (or very high) health expenses
- Can afford to pay for medical and pharmacy expenses out of pocket until the deductible is met
- Want the state's tax-free HSA contribution
- Don't want to get a referral for specialty care
- No PCP requirement
- Preventative Care is covered at 100%
- The HSA balance carries over from one year to the next—there is no use-it-or-lose-it rule—and
- account holders can keep the funds if they change health plans or leave state employment.

Contribution	Individual Account	Family Account*
Calendar Year 2024 annual total maximum contribution (Jan. 1 – Dec. 31, 2024)	\$4,150	\$8,300
Calendar Year 2025 annual total maximum contribution (Jan. 1 – Dec. 31, 2025)	\$4,300	\$8,550
Fiscal Year 2025 annual state contribution (Sept. 1, 2024 – Aug. 31, 2025)	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)



6

**Tobacco Use** - Under state law, everyone enrolled in employee health insurance plans with the state of Texas must certify their status and that of their dependents as tobacco users or non-users.

**☐ Tobacco Use Premium**

- Member or Spouse or children only \$30
- Member + spouse or Member + children \$60
- Family (member + spouse + children) \$90

**☐ Tobacco Cessation Program**

Two programs are available to help you depending on where you are in your quit journey. If you are a current tobacco user wanting to quit, Quitting Tobacco is right for you. If you have recently quit and need help staying tobacco-free, Staying Tobacco Free is your best fit.

**• Quitting Tobacco program**

- The Quitting Tobacco cessation digital self-management program is designed for people who regularly use tobacco products.

**• Staying Tobacco Free program**

- After quitting tobacco, staying tobacco-free is a daily effort. Staying Tobacco Free is focused on keeping up with the healthy habits created through the Quitting Tobacco program.

**Take the first step**

- To access either program:
- Access Well onTarget® by [logging in to Blue Access for Members<sup>SM</sup>](#) and clicking on the "My Health" tab.
- Select "Wellness" under the "My Health" tab, then "Wellness Programs." You will be redirected to Well ontarget.
- Click "menu" in the upper left corner.
- Select "self-management programs."
- Select "Quitting Tobacco" or "Staying Tobacco Free."

## Dental Insurance

**• DeltaCare USA**

- Dental Health Maintenance Organization (DHMO)
- Primary Care Dentist (PCD) required
- No out-of-network service

**• State of Texas Dental Choice**

- Preferred Provider Organization (PPO)
- No PCD required
- In and out-of-network service
- Higher premium than DHMO



# Vision Insurance

## EyeMed

- EyeMed is the administrator of State of Texas Vision.
  - Annual eye exam for \$15 copay at in-network providers.
  - In-network allowance of \$200 for frames or contacts.
  - **HealthSelect of Texas**
    - Routine eye exam \$40, no allowances
  - **Consumer Directed HealthSelect**
    - Routine eye exam, 20% coinsurance
- University Eye Institute (UH)
    - \$40 copay waived for UHS employees
    - 30% off eyewear, 25% off contact lens fitting, and 15% off contact lenses.
    - Monday-Friday 8-5
    - 713-743-2020 or [uie@uh.edu](mailto:uie@uh.edu)



# Option Term Life Insurance

- Insurer for all three plans remains Securian.
- Premiums remain the same as in Plan Year 2024
- Some employees may see an additional premium difference if they've had a salary or age category change as of Sept. 1, 2024.



## Disability Insurance

- ❑ Alight, Inc. (formerly ReedGroup) is the administrator of short-term and long-term disability insurance
- ❑ Some employees may see a change in their premium if they've had a salary change as of Sept. 1, 2024
- ❑ Premiums remain the same as in Plan Year 2024
- ❑ **Short-term disability** provides 66% of your monthly salary with benefits payable for a period of up to five months (a maximum of 150 days)
  - ❑ The waiting period required by the short-term disability plan will be reduced **from 30 calendar days to 14 calendar days.** This means you can begin receiving disability coverage sooner, but you will still need to exhaust your sick leave, if any, before your coverage begins. **This is a great benefit for those with limited sick leave**
- ❑ **Long-term disability** provides 60% of your monthly salary
  - ❑ You must complete the 180-day waiting period or use all available sick leave (including extended, donated, and sick leave pool), whichever is longest before you can be approved for a claim.
  - ❑ Until you are able to return to work or until you reach your Maximum Benefit Period (based on the age you become disabled) or based on the condition causing your disability.

### Texas Income Protection Plan<sup>SM</sup> (TIPP)\*

Short-term disability	Long-term disability
\$0.24 per \$100 of monthly salary	\$0.68 per \$100 of monthly salary

\*Optional Term Life Insurance at Elections 3 and 4, AD&D, and short-term and long-term disability insurance are not available to retirees.  
 \*Optional Term Life Insurance is limited to a maximum of \$400,000 or four times your annual salary, whichever is less.

UNIVERSITY OF HOUSTON-DOWNTOWN

11

## TexFlex flexible spending accounts (FSAs) (Inspira Financial is the program administrator)

- ❑ **Health care FSA**
  - The annual minimum election for PY25 is \$180 (\$15 per month), and the maximum is \$3,200 (\$266 per month).
  - Employees enrolled in Consumer Directed HealthSelect cannot participate in health care FSAs, because of their ability to contribute to HSAs. **Increased from \$3050 to \$3200**
  - If participants have a health care FSA in Plan Year 2025, they can carry over up to \$640 from Plan Year 2025 (ending Aug. 31, 2025) to Plan Year 2026 (starting Sept.1, 2025). **Carry-over increase from \$610 to \$640**
- ❑ **Limited-purpose FSA**
  - Only employees enrolled in Consumer Directed HealthSelect can enroll in a limited-purpose FSA.
  - Limited-purpose FSA funds can be used only for eligible dental and vision expenses.
  - The annual minimum election for PY25 is \$180 (\$15 per month), and the maximum is **\$3,200** (\$266 per month).
  - If participants have a health care FSA in Plan Year 2025, they can carry over up to \$640 from Plan Year 2025 (ending Aug. 31, 2025) to Plan Year 2026 (starting Sept.1, 2025)
- ❑ **Dependent care account**
  - **The maximum annual election remains at \$5,000 in PY25.**
  - There is a 2½-month grace period from Sept. 1 through Nov. 15, 2025.
  - Any Plan Year 2025 funds not spent by Nov. 15, 2025, will be forfeited.
  - For Plan Year 2024, participants will need to submit claims by Dec.31, 2024, for eligible expenses incurred until Nov.15, 2024.

UNIVERSITY OF HOUSTON-DOWNTOWN

12

# FY25 Retirements Plans



### Teacher Retirement System (TRS)

- Mandatory for all benefits-eligible, non-ORP employee
- Future contributions rates:
  - Employee: **8.25% gross** monthly salary
  - Employer: **8.25% gross** monthly salary
- Defined Plan upon retirement
- Vested after five years
- You can now update your beneficiary on your TRS online account.



### Optional Retirement Plan (ORP)

- Available to all benefits-eligible full-time faculty and certain staff positions
- One-time irrevocable decision
- Contribution rates:
  - Employee: **6.65% gross** monthly salary
  - Employer: **6.6% gross** monthly salary
- Vested after 1 year and 1 day
- 90-day election period
- Use of UHS-approved vendors only

13

# Voluntary Retirement Plan

It's never too soon to plan for a more financially secure retirement

### 457 TexaSaver and Roth 457 TexaSaver

- No 10% IRS penalty for distributions taken before age 59 1/2

### 403(b) and Roth 403(b)

- 10% IRS penalty for distributions taken before age 59 1/2

### Plans Highlights:

- **403b** must use UHS-approved vendors
- UHS does not contribute to supplemental plans
- Calendar year limit of **\$23,000**
- Save an additional **\$7,500** if age 50+
- Limits increased this year (2024)

To Start, Stop, or Change Contributions, you log into the retirement@work portal and use your UHD credentials to log in.

TexaSaver: <https://texasaver.empower-retirement.com/>

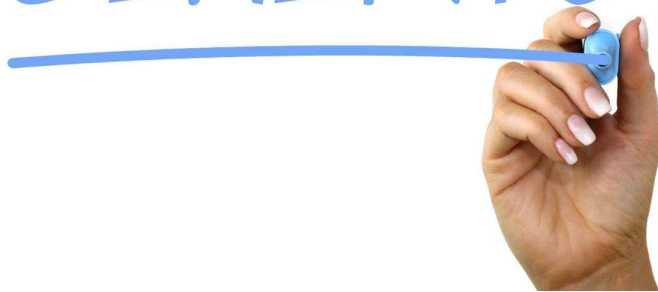


UNIVERSITY OF HOUSTON-DOWNTOWN

14

## Well-Being

# BENEFITS



15

## Employee Assistance Program (EAP) – Deer Oaks

- No cost to employees, their dependents, and household members
- Three confidential short-term counseling visits
  - Stress, depression, anxiety, workplace difficulties, substance abuse, marital problems, family or parenting conflicts, grief, violence, unhealthy lifestyles
- Childcare and eldercare resources/referrals, financial and legal issues, free interactive online simple will, free ID recovery services
- Call a cab, Uber, Lyft, Fasten, or another ride-sharing program
  - Keep your receipt
  - Call the helpline for instructions on receiving reimbursement for your ride
  - Reimbursement up to \$45.00- excludes tip
  - This service is available in the United States **once per calendar year per person** (18+ years of age)
  - May submit receipt up to 60 days from the date of service



Contact an **EAP Representative** at (888) 993-7650 or visit [www.deeroakseap.com](http://www.deeroakseap.com)  
(available day or night for confidential assistance)



16



## Wellness (UHD)

### Fitness Release Time

- With the supervisor's approval, leave your desk to exercise 30 minutes per day, 3 times a week!

### Wellness Leave

- 8 hours of leave per calendar year for obtaining a routine physical exam and completing an online health assessment

### Annual Events and Opportunities

- Benefits Fair
- Onsite Mobile Mammograms
- Onsite Flu Shots
- Financial and mental health workshops and webinars
- Discounted memberships to UHD's Wellness & Success Center



17

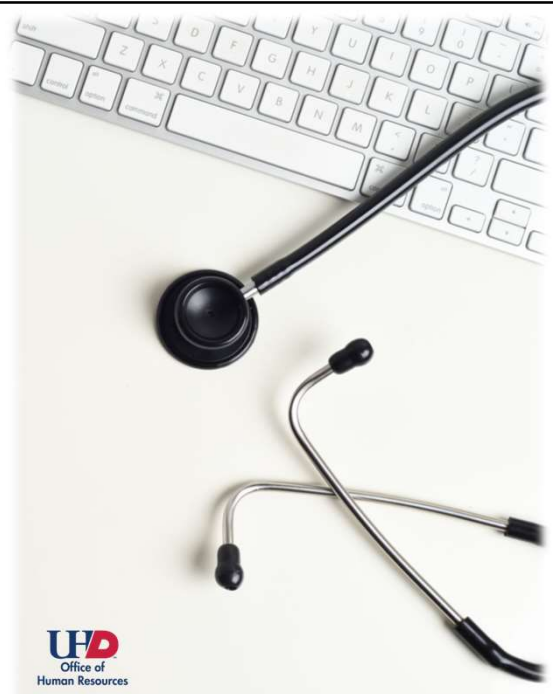
## Wellness (ERS)

### ERS Current offerings

- **Weight Management Solutions**
  - Wondr Health
  - Real Appeal
- **Physical Activity Solutions**
  - Make it simple to go to the gym by joining the Fitness Program. Get access to more than 9,000 fitness centers nationwide with no contract required.
- **Healthy Lifestyle Solutions**
  - Well onTarget is a suite of integrated wellness offerings designed to help you reach your health goals

### NEW (FALL)

- ERS will launch Buena Vida, a new well-being platform connecting you to all ERS wellness benefits in one convenient place.
- Individualized content for physical, mental, and financial health
- Earn rewards for engagement, join statewide fitness challenges, etc.
- In addition, Blue Cross and Blue Shield of Texas will have three new condition management programs starting Sept. 1: Hello Heart, Hinge Health, and Learn to Live. More info to come...



18

## Reminders and Resources



- Go online and set up your ERS account at [www.ers.texas.gov](http://www.ers.texas.gov)
- Review and print enrollment confirmations in ERS
- Go online and set up your BCBS account  
<https://healthselect.bcbstx.com>
  - Blue Access for Members<sup>SM</sup> is a secure portal. You can learn about your health plan benefits, review your claims, and more.
- Go online and set up your TRS account at [www.trs.texas.gov](http://www.trs.texas.gov)
- You can enroll in 403b/457b at anytime
- UHD Benefits Website



19

## Benefits Resources and Contacts



Provider	Phone Number	Website
EAP	(888) 993-7650	<a href="https://www.deeroakseap.com/">https://www.deeroakseap.com/</a>
ERS	(877) 275-4377	<a href="https://ers.texas.gov/">https://ers.texas.gov/</a>
TRS	(800) 223-8778	<a href="https://www.trs.texas.gov/">https://www.trs.texas.gov/</a>
BCBS	(800) 252-8039	<a href="https://healthselect.bcbstx.com/">https://healthselect.bcbstx.com/</a>
Express Scripts	(800) 935-7189	<a href="https://www.express-scripts.com/HealthSelectPDP">https://www.express-scripts.com/HealthSelectPDP</a>
Delta Dental	(888) 818-7925	<a href="https://www1.deltadentalins.com/">https://www1.deltadentalins.com/</a>
EyeMed	(844) 949-2170	<a href="https://member.eyemedvisioncare.com/stateoftexasvision/en">https://member.eyemedvisioncare.com/stateoftexasvision/en</a>
Securian	(877) 494-1716	<a href="https://web1.lifebenefits.com/content/lifebenefits/ers/en.html">https://web1.lifebenefits.com/content/lifebenefits/ers/en.html</a>
TIPP	(855) 604-6230	<a href="https://tippleaves.com/">https://tippleaves.com/</a>
TexFlex	(866) 353-9839	<a href="https://texflex.inspirafinancial.com/">https://texflex.inspirafinancial.com/</a>
TexasSaver	(800) 634-5091	<a href="https://texasaver.empower-retirement.com/">https://texasaver.empower-retirement.com/</a>

20

## Questions

For additional information, please contact [benefits@uhd.edu](mailto:benefits@uhd.edu)

**Erica Morales**

Director, Benefits and Compensation

Ext. 8443 or [Moralese@uhd.edu](mailto:Moralese@uhd.edu)

**Bernice Guillen**

Benefits & Compensation Administrator

Ext. 2738 or [guillenb@uhd.edu](mailto:guillenb@uhd.edu)

**Gladis Moya**

Benefits & Compensation Administrator

Ext. 8263 or [moyag@uhd.edu](mailto:moyag@uhd.edu)

UNIVERSITY OF HOUSTON-DOWNTOWN