



100% premiums paid on comprehensive health coverage for full-time employees



50% health premiums paid for spouses and children of full-time employees



Diverse retirement options



More pay and vacation time as rewards for longevity

ERS 
OFFERS
COMPETITIVE
BENEFITS***
TO ENHANCE
THE LIVES OF
ITS MEMBERS

Benefits are subject to change based on funding by the Texas Legislature.

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State of Texas
higher education
employees
earn valuable
benefits

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Excellent Employee Benefits

Health

Choose from either the state's largest self-funded plan, HealthSelectSM of Texas, Consumer Directed HealthSelectSM or regional health maintenance organizations (HMOs)

- Health premium for full-time employees paid at 100% for you and 50% for dependents
- For part-time employees, 50% for you, 25% for dependents
- No deductibles for in-network, in-area services
- Low-cost doctor visits
- Preventive care and physicals covered at 100%
- Full prescription drug coverage with a mail-order service

Dental

- Three dental options for routine cleanings, basic and major services
- Discount on cosmetic dental services in one plan

Life & Disability Insurance

- Life insurance option that pays up to four times your annual salary
- Disability insurance covering up to 66% of your salary for specified time

State of Texas Vision

A voluntary program that includes comprehensive eye exams, access to network providers nationwide, opportunity to save on eligible eye health expenses with TexFlex health care account and discounts on eye wear and Lasik.

Flexible Spending Accounts

- Opportunity for tax savings with health and dependent care and commuter* accounts that allow participants to use pre-tax funds for eligible expenses. Expenses can include doctor copays, prescriptions, child care, parking and transit.

Other Employee Perks

- Additional pay and vacation as rewards for longevity in higher education careers
- Employee discounts on electronics, concerts, sports and more

**Some higher education institutions offer their own commuter and disability benefits to their employees. Check with the human resources department.*

Retirement



Defined benefit retirement plan option through Teacher Retirement System (TRS) offers lifetime payments for those in higher education careers**



Alternative defined contribution plan, Optional Retirement Program (ORP), for full-time faculty, librarians, and certain professionals**



Optional 457 TexaSaver plan with affordable minimum contributions and low fees

****ERS does not manage TRS or ORP. Contact TRS at (800) 223-8778. Check with the human resources department for information on ORP.**



Each Texas Employees Group Benefits Program (GBP) health plan offers a full menu of scientifically-based health and wellness programs:

- ✓ Health assessments
- ✓ Diabetes management
- ✓ Exercise
- ✓ Heart healthy lifestyle
- ✓ Nutrition
- ✓ 24-hour nurse lines
- ✓ Smoking cessation
- ✓ Weight management
- ✓ Stress management
- ✓ Disease management
- ✓ Healthy pregnancy



Individual institutions may offer other benefits such as a legal protection plan or employee assistance program from the institution. Those benefits are not managed through ERS. Check with the human resources department to see what's available.