

PUBLIC UTILITY COMMISSION OF TEXAS
GENERAL INFORMATION FOR NEW EMPLOYEES

COMPENSATION

- Employees are paid monthly on the first workday of each month.
- Direct Deposit of paychecks is available.
- Full-time state employees receive \$20 per month longevity pay for every two years of state service.

Retirement

- Your retirement membership in the state's defined benefit retirement plan will begin on the first of the month after your 90th day of employment. A contribution of 6.5% of your monthly salary will be deducted pre-tax and deposited into your personal state retirement account, earning 5% interest annually. The State will contribute 6% (FY 12) and 6.5% (FY 13) of your salary to the ERS retirement fund (not your personal state retirement account).
- You become "vested" and can receive a retirement benefit at age 65 if you work for the State for a minimum of 10 years and keep your retirement contributions on account with ERS. You also are vested with 10 years of service when you meet the Rule of 80 (when your age and service add up to 80). As a vested employee, you may qualify for insurance benefits at retirement. If you began state employment prior to September 1, 2009 and worked long enough to become an ERS member, or if you have prior state service and left your money on account with ERS, different retirement rules apply.
- Your retirement plan offers **occupational** and **non-occupational** disability retirement. If you qualify, you could receive monthly benefits if you are permanently disabled and unable to continue working. You must meet certain conditions. You must have 10 years of service credit before you can apply for non-occupational disability retirement.
- Employee contributions can be withdrawn upon termination, or rolled over into a qualified retirement plan or eligible IRA.

Texa\$aver

- The Texa\$aver program is designed for employees to save money for retirement through voluntary payroll deduction. Texa\$aver offers the 457 and 401(k) Plans. Both encourage retirement savings by deferring income taxes on contributions and earnings.
- New state agency employees are automatically enrolled in the Texa\$aver 401(k) Plan. One percent of the employee's gross monthly salary will be invested into a Wells Fargo Target Date Fund. Employees have a 30-day period from their date of hire to cancel automatic enrollment.

TexFlex

- The TexFlex program allows you to pay for eligible health and dependent care expenses tax-free. You can do this by enrolling in a Flexible Spending Account-Health and/or a Flexible Spending Account-Day Care. The amount of savings will depend on your tax bracket.

INSURANCE

Health Coverage

- New employees have a waiting period before they are eligible for health insurance benefits. This is called a “health coverage waiting period” and your health coverage will begin the first of the month after your 90th day of employment.
- Health insurance costs are shared between the state and employees. The State pays 100% of full-time employees’ health insurance premiums and 50% of covered dependents’ health insurance premiums. Part-time employees (less than 40 hours per week) receive a contribution of 50% toward the cost of health insurance premiums and 25% of the cost of covered dependents’ health insurance premiums. **NOTE: Health and other insurance benefits for employees and retirees are subject to change based on available State funding. The Texas Legislature determines the level of funding for such benefits and has no continuing obligation to provide those benefits beyond each fiscal year.**
- The State insurance program offers HealthSelect of Texas, administered by Blue Cross & Blue Shield (Point of Service Plan) or Scott & White Health Plan (Health Maintenance Organization).

Employee Life

- Employees receive basic term life, at no cost, when enrolled in a health plan. Basic term life includes \$5,000 term life and \$5,000 AD&D coverage.

Children’s Health Insurance Program (CHIP) or Children’s Medicaid

- If you qualify, CHIP or Medicaid provides health coverage for lower-income employees. Applicants must meet requirements of family size and income.

Optional Insurance Coverage

Premium Cost

- Employees pay premium cost(s) on optional coverage(s). Employees are eligible to participate in optional coverage(s) without being enrolled in the health plan.

Optional Term Life

- Is available in increments of one, two, three or four times your annual salary up to a maximum of \$400,000. Evidence of Insurability is required for levels three and four.

Dependent Life

- \$5,000 term life with \$5,000 AD&D for each eligible dependent.

Accidental Death & Dismemberment (AD&D)

- Coverage is available in \$5,000 increments up to \$200,000. Levels of coverage are “employee only” or “employee and family”.

Disability Income

- Both short-term and long-term are available.

Dental

- Employees may choose between the Dental Choice Plan or the HumanaDental DHMO, both of which are administered by HumanaDental Insurance Company. The employee must be enrolled in the Dental plan in order to enroll any dependents in the plan.

Long Term Care

- Offers several choices of coverage for persons unable to care for themselves. Available to employees, spouses, parents/parents-in-law and grandparents of the employee and spouse.

Texas Legal Protection Plan (TLPP)

- TLPP is a comprehensive group legal services plan. For more information about TLPP, see their website at: <http://www.tlpp.org/why/members.php>

BenePlace Discount Purchase Program

- This is a discount purchase program that allows you to shop for discounted products and services online. For more information, see their website at: <http://www.beneplace.com>

Leave

- Accruals (sick and annual) will begin on first day of employment.
- Annual leave accrues at 8 hours per month for new full-time state employees. Part-time state employees will accrue annual leave based on their percent time worked. Accrual rate increases with length of service. Monthly accrual rates will be adjusted for prior state service.
- New employees cannot take annual leave during the first six months of employment unless the six month eligibility requirement of prior state service has been met.
- Full-time state employees accrue sick leave at 8 hours per month regardless of state service time. Part-time state employees will accrue sick leave based on their percent time worked. Full-time and part-time employees may use sick leave upon employment.

Holidays

- 17 paid holidays per year, less those holidays which fall on weekends.

Additional Information

- Contact a Human Resources staff member.
- More information about state employee benefits can be found on the ERS website at www.ers.state.tx.us