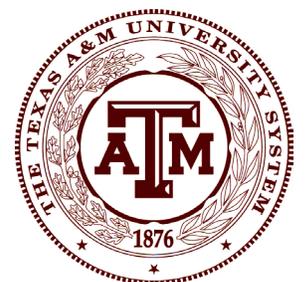


Benefit Highlights





Contents

Health	3
Dental	3
Vision	3
Life	3
Accidental Death & Dismemberment (AD&D)	4
Long-Term Disability	4
Flexible Spending Accounts	5
Retirement Income	5
Additional Benefits	7
Wellness	8
Deer Oaks Employee Assistance Programs	8
2nd.MD	8

This brochure gives a brief overview of each of the benefit programs offered by The Texas A&M University System. For a full description, refer to the plan description booklets, available online at <http://www.tamus.edu/business/benefits-administration/>. In case of any discrepancy between the information in this brochure and the document or contract, the document or contract governs. Questions about these programs should be directed to your [Human Resources office](#).

Health

Eligibility for benefits and plans depends upon your hours worked and employee classification.

- A&M Care
- J Plan
- Graduate Student Employee Health Plan

The A&M Care plan is available to all employees and retirees. If you are a graduate student employee, the Graduate Student Plan is also an option. If you are working for the A&M System under a J1 or J2 Visa, you must be enrolled in a plan that meets the requirements of your visa. These include the J Plan or the Graduate Student Plan if you are a graduate student employee. If you and all of your covered dependents are enrolled in Medicare Parts A & B, and you are over the age 65 and are not working, you are eligible for the 65 PLUS Plan. Medical benefits are administered by Blue Cross and Blue Shield of Texas (BCBSTX) and pharmacy benefits are administered by Express Scripts. None of the health plans have pre-existing condition limitations. All plans have a few limits on specific benefits such as home health care.

Dental

- A&M Dental PPO
- DeltaCare USA Dental HMO

The dental plans are available regardless of enrollment in A&M health plans. The A&M Dental PPO pays 100% of the maximum allowable cost for most preventive care, such as oral exams, X-rays and cleanings, 80% of basic services and 50% of major restorative and orthodontic services after a \$75 per person deductible. Exams and cleaning are not subject to the deductible. The annual per person maximum coverage is \$1,500 per plan year (September–August) and the plan has a separate per person lifetime maximum of \$1,500 for orthodontic care. Basic services include fillings, root canals, extractions and oral surgery. Major restorative services are generally related to crowns and dentures. Enrolling in the DeltaCare USA Dental HMO requires that you choose a network dentist to direct your care for each dental service, with no annual deductible or maximum benefit. You must choose a network dentist to direct your care. You must also live within the zip code area of a HMO dental provider.

Vision

The vision plan, available through Superior Vision, covers eye exams, eyeglass frames and lenses, and contact lenses and provides discounts on some laser eye surgeries.

The plan covers the following at a network provider:

- One eye exam every plan year after your \$10 copayment.
- One set of eyeglasses (lenses and frames) every plan year after your \$15 copayment.
- One set of standard contact lenses every plan year in place of the eyeglasses benefit covered at 100% up to \$150.

The plan will pay limited benefits if you receive an exam or purchase supplies from a non-network provider.

Life

- Basic Life/Alternate Basic Life
- Optional Life
- Dependent Life

Basic Life

Basic Life pays your beneficiary \$7,500 if you should die. Basic AD&D pays an additional \$5,000 if you die as the result of an accident. Basic Life/Basic AD&D also provides \$5,000 in life insurance on your eligible dependent children (under age 26), but no coverage on your spouse.

If you do not enroll in a System health plan but certify that you have other health coverage, you may enroll in Alternate Basic Life. In this case, your coverage will be \$50,000 and it includes \$5,000 in Basic AD&D coverage and \$5,000 in Basic Dependent Life coverage. You cannot enroll in Alternate Basic Life coverage if you enroll in Optional Life coverage.

Optional Life

You may buy additional life insurance on yourself through the Optional Life plan. You may buy coverage of ½, 1, 2, 3, 4, 5 or 6 times your annualized pay, up to a maximum coverage amount of \$1 million.

Dependent Life

Dependent Life pays a benefit to you if a covered dependent dies from any cause. You must enroll each dependent you wish to cover. You may choose one of three plan options.

Additional Benefits through the Life Insurance Plan

Travel Assistance, provided by RedpointWTC LLC covers employees and dependents traveling 100 miles or more when traveling for either business or pleasure. Features include a repatriation benefit, access to emergency medical assistance, emergency travel arrangements and pre-trip resources.

Legal Services, provided by Ceridian Life Works, offers employees, retirees and their families a free 30-minute initial consultation with an attorney, drafting of wills and other legal documents.

Accidental Death & Dismemberment (AD&D)

AD&D coverage pays you a benefit if you have certain injuries as the result of an accident or pays a benefit to your beneficiary if you die from injuries resulting from an accident.

Coverage limits are based on salary and employee only or family plans are available.

If you choose family coverage, all of your eligible dependents are automatically covered. If you have a spouse and children, your spouse is covered for 50% of your coverage amount and each child for 10% of your coverage amount. If your spouse is your only dependent, your spouse is covered for 60% of your coverage amount. If children are your only dependents, each child is covered for 15% of your coverage amount. Maximum coverage for each child is \$25,000.

The plan pays benefits only when death or injury is the result of an accident. The plan pays full benefits for certain losses and partial benefits for other losses.

The AD&D plan offers additional provisions, including:

- spouse and child(ren) education benefits,
- child care benefits,
- coma benefits,
- benefits to make changes to your workplace or for rehabilitative training to help you return to

- work,
- paralysis benefits.

Long-Term Disability

Long-Term Disability coverage replaces up to 65% of your pay if you become permanently or temporarily unable to work due to an illness or injury that occurred on or off the job. Payments begin after you have been disabled for 90 days. You are initially considered disabled when you cannot perform all of the duties of your job due to a physical or mental impairment. You pay the cost for this plan if you elect coverage.

The benefit is reduced by most other disability benefits, including Social Security and Workers' Compensation, that you are eligible to receive. The benefit is also reduced by disability payments from employer-sponsored retirement plans if you begin receiving those payments while you are receiving LTD benefits.

The LTD maximum monthly benefit is \$8,000. The minimum is the greater of \$100 or 10% of your monthly benefit before reduction for other sources of income.

Benefits for conditions caused by inorganic mental illness are payable for up to 24 months. Partial benefits may be paid if you are partially disabled, able to perform only certain duties of your job and earning between 20% and 80% of your regular pay. You will continue to receive benefits after 60 months of disability due to a physical impairment.

LTD benefits generally continue until you recover, die or reach the Social Security normal retirement age. However, if you are disabled after age 60, benefits may continue for a limited time beyond age 65.

Flexible Spending Accounts

- Health Care
- Dependent Day Care

Two types of Flexible Spending Accounts are offered: Health Care and Dependent Day Care.

You contribute to these accounts through payroll deduction before paying federal income and Social Security taxes. When you have qualifying expenses, you may withdraw money from your accounts to pay those expenses. This money is not taxed at withdrawal. You can enroll in one or both accounts.

Because of the tax advantages, the federal government sets the following restrictions on these accounts:

- You cannot change your contribution amount during a plan year unless you have a Life Event, and the change you make corresponds to the change that has occurred.
- You can use the accounts only for expenses incurred during the plan year and the two-and-a-half-month grace period after the end of the plan year.
- You forfeit (lose) money in your accounts that you have not used by the end of the grace period.
- If you set up both types of Spending Accounts, you cannot transfer money between accounts.
- While the same types of expenses that qualify for spending accounts also qualify for the medical tax deduction or child care tax credit on your federal income tax return, you cannot take the deduction or credit for expenses reimbursed through the Spending Accounts.

Health Care Spending Account

You can set up a Health Care Spending Account to reimburse yourself for medical, dental, vision and hearing care expenses not covered by your other benefit plans for yourself or eligible family members. This includes deductibles, coinsurance, copayments, and other expenses not covered by your health, dental, or vision plans. However, you may not use the account to reimburse yourself for plan premiums. You may contribute from \$20/ month to \$2,700/year.

Dependent Day Care Spending Account

You can set up an account to reimburse yourself for the cost of day care for a child or older person who requires care while you (and your spouse, if you are married) work. The dependent must share your home at least eight hours a day, be claimed as a dependent on your income tax return or be in your legal custody, and be a child under age 13 or an older person who requires care due to a physical or mental disability. The day care provider must be a licensed center or an individual who is not claimed as a dependent on your tax return. You may contribute from \$40/month to \$5,000/year. If you are married and file a separate tax return, your maximum contribution is \$2,500 a year.

Wellness

The Texas A&M University System incorporates a holistic wellness program into the employee benefit package. Completing an annual wellness exam will ensure you have the lowest rate for your health insurance premiums. The A&M System also partners with wellness vendors to make wellness a priority:

- Naturally Slim
- SilverSneakers
- BCBS Well onTarget
- Tobacco Cessation Programs
- Lifestyle Management Programs

Employee Assistance Programs

Deer Oaks Employee Assistance Programs provide short term counseling, referral, and Management consultation services designed to assist employees and their families in resolving work/life issues in order to live happier, healthier, more balanced lives. Their resources include:

- Short-Term Counseling, up to 5 session per person per issue per year
- Referrals to community resources, member health plans, support groups, legal resources, and child/elder care services
- Advantage Legal Assist: Unlimited telephonic

consultation with a plan attorney

- Advantage Financial Assist: Financial advice on a range of issues such as bankruptcy prevention, debt reduction, financial planning and more.
- Credit Report Review with tips for improvement
- Online tools and resources, including information for supervisors on conflict resolution, leadership, and motivation
- Disaster Assistance Programs

These resources are free to use and included in your employee benefit package.

Retirement Programs

Mandatory Plans

Teachers Retirement System of Texas (TRS) – A mandatory retirement program in which all benefit eligible employees are automatically enrolled unless they qualify for, and elect to participate in, the Optional Retirement Program (ORP). This is a defined benefit plan which enables you to receive a lifetime annuity upon retirement based on a set formula.

Optional Retirement Program (ORP) - A mandatory retirement program in which qualified employees, generally faculty and high-level administrators, choose to participate as an alternative to TRS. This is a defined contribution plan under Internal Revenue Code 403(b) with employee and employer contributions. With a defined contribution plan, you decide how to distribute your funds during retirement.

Voluntary Plans

Tax-Deferred Account Program (TDA) - A voluntary program in which you may make pre-tax or after-tax (Roth) contributions. This is a defined contribution plan under Internal Revenue Code 403(b). Upon retirement, you decide how to utilize your account balance.

TexaSaver Deferred Compensation Plan (DCP) – A voluntary program to which you make pre-tax or after tax (Roth) contributions. This is a defined contribution plan under Internal Revenue Code 457(b). Upon retirement, you decide how to utilize your account balance. The Employees Retirement System of Texas (ERS) administers this plan through Empower Retirement.

Additional Benefits

Vacation

If you work full time (except faculty on less than 12-month appointments), you earn eight to 21 hours of vacation each month, depending on your years of state service. Employees who work at least half-time earn a proportional amount of vacation. You may take vacation at any time with your supervisor's permission once you have completed six continuous months of state service.

Holidays

You generally receive 12 to 15 holidays each year. The state legislature determines the number of holidays; the A&M System Board of Regents approves the specific days based on the recommendations of institution/agency CEOs.

Sick Leave

If you work full time, you earn eight hours of sick leave each month and may use it when you or a family member is ill or injured or has a doctor or dentist appointment. You may use eight hours a year to attend parent-teacher conferences for your children. You earn a proportional amount if you work at least half time. You need not wait six continuous months to take sick leave.

Paid Leave

Paid leave is available in many other situations, including jury duty, funerals of certain family members, poor weather and military training.

Leave Without Pay

Leave without pay is available when you've used all of your paid leave and need time off due to illness, a new baby, or other approved reasons. Unpaid military leave is also available.

Family and Medical Leave

You may take up to 12 weeks off each fiscal year due to the birth or adoption of a child or for a serious illness of yourself or a family member. You must use your sick leave, if the leave is eligible, and then vacation. You may also apply for time from the sick leave pool if the reason for your absence qualifies. The rest of the leave will be unpaid.

Sick Leave Pool

You may donate unused sick leave to the sick leave pool. If you or a family member has a catastrophic illness or injury and you have used all of your paid leave and have missed at least 160 hours of work because of the condition, you may apply for up to 90 days (or one-third of the time in the pool, if less) of paid leave from the pool. If you have donated time to the pool and run out of sick leave, you may withdraw up to the amount of time you donated.

Faculty Development Leave

Full-time faculty members who have worked for the A&M System for at least two years may apply for faculty development leave. Leave may be granted for a full year at half salary or for six months at full salary.

Workers' Compensation

The A&M System pays benefits for medical expenses and, in some cases, lost wages if you are injured on the job or have an occupational disease.

Unemployment Compensation

The A&M System provides unemployment compensation insurance to pay you benefits for a limited time if you lose your job through no fault of your own.

Longevity and Hazardous Duty Pay

After you have worked for the state for two years, you will receive an additional payment each month to recognize your service (this does not apply to faculty). If you are a commissioned peace officer, you will receive extra pay after one year of hazardous service.

Wellness

The Texas A&M University System recognizes the importance of fostering employee wellness. The Chancellor's Wellness Initiative includes a two-pronged approach: incenting employees to have an annual wellness exam with their physician and engaging employees in healthy behaviors through campus- and agency-based programs encouraging wellness. Completing two steps from your personalized wellness checklist will ensure that you have the lowest rate for your health insurance premium.

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vendors to make wellness a priority to our employees. These include:

- Naturally Slim
- Silver Sneakers
- BlueCross BlueShield Well onTarget
- Tobacco Cessation
- Preventive Health Services

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Deer Oaks Employee Assistance Programs are included in your benefit package. They provide short term counseling, referral, and Management consultation services designed to assist employees and their families in resolving work/life issues in order to live happier, healthier, more balanced lives. Their resources include:

- Short-Term Counseling, up to 5 session per person per issue per year
- Referrals to community resources, member health plans, support groups, legal resources, and child/elder care services
- Advantage Legal Assist: Unlimited telephonic consultation with a plan attorney
- Advantage Financial Assist: Financial advice on a range of issues such as bankruptcy prevention, debt reduction, financial planning and more.
- Credit Report Review with tips for improvement
- Online tools and resources, including information for supervisors on conflict resolution, leadership, and motivation
- Disaster Assistance Programs

2nd.MD

Employees and spouses covered under the A&M System health plans can use 2nd.MD when facing a new diagnosis or possible surgery, or if you suffer from a chronic condition that has been diagnosed with minimal success in treatment.

