

# Welcome

Austin Community College

Adjunct Faculty

Plan Year 2010 Group Benefits Plan

If you have been teaching at ACC for three (3) consecutive years, you may be eligible for group health insurance benefits.

# Adjunct Faculty Benefits Eligibility

## 78th Legislative Session, SB 1370

You may be eligible for benefits \* if you meet the following criteria.

You:

- are currently teaching as an Austin Community College adjunct faculty member; and
- have taught at least one (1) course in each regular fall and spring semester in each of the preceding three (3) academic years; AND
- are scheduled to teach twelve (12) hours in the academic year of coverage

\*Limited to state of Texas GBP-health and life insurance, dental, optional term life insurance, accidental death & dismemberment (AD&D), dependent term life, disability insurance & TexFlex

At this time Adjunct Faculty members do not qualify for the following:

- Teacher Retirement System of Texas
- Optional Retirement Program
- Sick Leave
- Vacation Leave

Adjunct faculty members will be responsible for 100% of the premiums.

# Adjunct Faculty Group Benefits

Employees enrolling in Adjunct Group Benefits are responsible for paying monthly premiums for all coverage selected.

The initial month's premium is due on or before September 11<sup>th</sup>, unless you elect to have your premiums automatically deducted from monthly ACC paychecks.

To enroll in payroll deduction you must complete a Payroll Deduction Agreement giving Austin Community College permission to deduct your monthly premiums from your paychecks.

Those employees who choose NOT to have their monthly premiums deducted must make monthly personal payments at an ACC Cashier's Office on or before the 11<sup>th</sup> of each month of coverage.

Cash, checks, cashier's checks and money orders will be accepted as payment at any ACC Cashier's Office.

# Adjunct Faculty Group Benefits

When eligible for Adjunct Faculty Group Benefits you are eligible enroll in one of the two health plans offered:

- HealthSelect (POS)
- Scott & White (HMO)

There is a waiting period for health coverage. Health coverage will begin the 1<sup>st</sup> of the month following the 90<sup>th</sup> day.

Example: 90 days after September 1<sup>st</sup> is November 29<sup>th</sup>. Health coverage will begin on December 1<sup>st</sup>.

Health premiums are not due until coverage begins.

Information about both plans can be found at [www.ers.state.tx.us](http://www.ers.state.tx.us) under “Insurance”.

## Health, Dental and Optional Coverages

You may enroll yourself and your eligible dependents in Health, Dental, Dependent life and AD&D coverage.

### An eligible dependent is:

- Your spouse
- Your natural or adopted child (under age 25 and unmarried)
- Your stepchild whose primary residence is with you (under age 25 and unmarried)

# HealthSelect of Texas

HealthSelect is administered by Blue Cross Blue Shield of Texas. HealthSelect allows you to choose your provider and save money by using network benefits.

## Network Benefits

To use network benefits, choose a HealthSelect primary care physician (PCP) and have the PCP refer you to specialists and providers in the HealthSelect network. When you stay in the network, you reduce your cost and the cost to your health plan.

## Non-Network Benefits

You also have the option of choosing a physician who is not in the network and still having coverage. This plan allows freedom of choice.

## Scott & White (HMO)

You may enroll yourself and your eligible dependents in an HMO if you live or work in one of the adjoining counties (Travis, Williamson and Hays) served by an HMO.

You must use providers (such as doctors and hospitals) in the HMO network in order for your services to be covered. Services provided outside of the network are covered only in emergencies.

The list of providers is located at the ERS website at [www.ers.state.tx.us](http://www.ers.state.tx.us) under “Insurance” and then “Medical”.

Enrolling in an HMO never requires evidence of insurability (proof of good health).

## Health Premium Rates for Plan Year 2010

Health Coverage has \$5,000 Basic Life Policy

Health Coverage takes effect the first of the month following your 90<sup>th</sup> day.

Plan Name	Monthly Premium
<b>HealthSelect of Texas (POS)</b>	
Employee Only	\$385.38
Employee & Child(ren)	\$680.42
Employee & Spouse	\$826.02
Employee & Family	\$1121.06
<b>Scott &amp; White (HMO)</b>	
Employee Only	\$429.18
Employee & Child(ren)	\$757.94
Employee & Spouse	\$920.18
Employee & Family	\$1248.94

## Prescription Drug Plan Tier Programs

Prescription Drug Coverage is included with the health plan you select (HealthSelect or Scott & White). Prescription drug benefits will begin when your health coverage starts.

HealthSelect and the HMO include 3 different levels (“tiers”) of prescription drugs. After you pay a \$50 deductible, per plan year, you will pay the lowest copay with a tier 1 drug, higher with a tier 2 drug and the highest with a tier 3 drug.

See chart on next page

# Prescription Drug Copayments

	Tier 1	Tier 2	Tier 3
Retail participating pharmacy Non-maintenance drugs	\$10 Up to a 30-day supply	\$25 Up to a 30-day supply	\$40 Up to a 30-day supply
Retail participating pharmacy Maintenance drugs	\$15 Up to a 30-day supply	\$35 Up to at 30-day supply	\$55 Up to a 30-day supply
Home delivery (mail order)	\$30 Up to a 90-day supply	\$75 Up to a 90-day supply	\$120 Up to a 90-day supply

If you purchase a brand-name drug when a generic is available (regardless of the reason), you will pay your generic copayment plus the cost difference between the brand name and the generic drug.

Additional information can be located at [www.ers.state.tx.us](http://www.ers.state.tx.us)

# Optional Coverages

Being eligible for Adjunct Faculty Group Benefits also allows you to purchase the following coverages:

- Dental
- Optional Term Life Insurance (1,2,3 or 4 times your annual salary)
- Accidental Death and Dismemberment
- Short-Term Disability
- Long-Term Disability
- Flexible Spending Accounts

Optional Coverages will take effect on September 1<sup>st</sup>. Additional information can be located at [www.ers.state.tx.us](http://www.ers.state.tx.us) under the “Insurance” link.

# Dental DHMO

The Dental DHMO is administered by Humana Dental. This plan is available to you if you live or work in the service area (most counties in the state of Texas).

## **DMO Benefits:**

- Offer discounted charges on services by a primary care dentist (PCD) from a list of approved providers
- Allow your dependents to live outside the DHMO service area and still be covered. They must return to the service area and use their PCD to receive dental care, except for emergency services.
- Maximum Annual Benefit: Unlimited
- All participants must select a participating primary care dentist.

## State of Texas Dental Choice Plan (self funded plan)

The State of Texas Dental Choice Plan is administered by Humana.

### **State of Texas Dental Choice Benefits:**

- Are available to you anywhere in the US or Canada
- *You pay 0 to 50% when using a network dentist.*
- Primary Care Dentist Selection is not required; participants may receive higher benefits if using a participating dentist through the preferred provider network.

*Note: Amounts depend on service classification and whether a network dentist is used.*

## Dental Plans and Monthly Premiums

Dental coverage will begin on September 1<sup>st</sup>.

Additional information can be located at [www.ers.state.tx.us](http://www.ers.state.tx.us) by choosing “Dental” under “Insurance”.

Plan Name	Monthly Premium
<b>State of Texas Dental Choice</b>	
Employee Only	\$22.46
Employee & Child(ren)	\$44.92
Employee & Spouse	\$53.90
Employee & Family	\$76.36
<b>Humana DHMO</b>	
Employee Only	\$8.52
Employee & Child(ren)	\$17.05
Employee & Spouse	\$20.45
Employee & Family	\$22.98

# Optional Term Life Insurance

Your state health coverage includes a \$5,000 Basic Group Term Life Insurance with \$5,000 of Accidental Death and Dismemberment (AD&D) coverage.

You can buy additional term life insurance to protect your family in the event of your death. The cost depends on your age and salary.

You can purchase optional term life insurance Election I or Election II (one or two times your annual salary) without evidence of insurability (EOI) or proof of good health. You must always provide EOI to enroll in either optional term life Election III or IV (three or four times your annual salary).

## Dependent Term Life Insurance

For just \$1.38 a month, you can enroll your eligible dependents in term life insurance. The benefit includes a \$5,000 AD&D policy for each eligible family member. The benefit will be paid to you upon the death of your covered dependent(s) or in the event of certain accidental injuries.

## Short-Term Disability

- This temporary loss of income protection will provide financial protection for you if you were to become disabled and unable to work.
- Your benefit will be up to 66% of your insured monthly salary (maximum \$10,000) or \$6,600, whichever is less.
- Coverage Period: Benefits are paid to you for up to five months after you have been certified by an approved practitioner as being totally disabled and complete a 30-day waiting period. Your benefit must be approved by Fort Dearborn Life Insurance Company (FDL), which administers disability insurance for ERS.

Additional information is located at [www.ers.state.tx.us](http://www.ers.state.tx.us) under the “Insurance” link.

# Long-Term Disability

This is additional income protection.

- Your benefit will be up to 60% of your insured monthly salary (maximum 10,000) or \$6,000, whichever is less.
- Benefits become payable after you have become certified by an approved practitioner as being totally disabled and have completed the 90-day waiting period. Your benefit must be approved by FDL, which administers disability insurance for ERS.

See next slide for additional information about LTD.

## Long-Term Disability (cont.)

Benefits are paid to you up to the maximum benefit period, which depends on the age at which you became totally disabled:

Under age 60	Payable to age 65*
60-64	Payable for 60 months
65-69	Payable to age 70*, or 12 months, whichever is greater
70 and over	Payable for 12 months

\*Benefits end the first day of the plan month after you reach this age.

## Optional Term Life Insurance

Your Age Group	Cost per \$1,000 of Annual Salary per month...			
	Election I	Election II	Election III	Election IV
under age 25	.06	.12	.18	.24
25-29	.06	.12	.18	.24
30-34	.07	.14	.21	.28
35-39	.07	.14	.21	.28
40-44	.09	.18	.27	.36
45-49	.13	.26	.39	.52
50-54	.21	.42	.63	.84
55-59	.37	.74	1.11	1.48
60-64	.63	1.26	1.89	2.52
65-69	1.03	2.06	3.09	4.12
70-74	1.64	3.28	4.92	6.56
75-79	2.68	5.36	8.04	10.72
80-84	4.36	8.72	13.08	17.44
85-89	7.54	15.08	22.62	30.16
90 & Over	11.74	23.48	35.22	46.96

## Optional Term Life Insurance Continued...

Beginning at age 70, term life coverage is reduced to a percentage of your annual salary according to the following table:

<input type="checkbox"/> Age 70 - 74	65%
<input type="checkbox"/> Age 75 - 79	40%
<input type="checkbox"/> Age 80 - 84	25%
<input type="checkbox"/> Age 85 - 89	15%

**Optional Term Life is limited to a maximum of \$400,000.**

Optional coverages Election I and II are not subject to a waiting period. Optional coverages Election III and IV are subject to EOI or proof of good health.

# Optional Coverage Rates

Dependent Term Life	Short and Long-Term Disability
\$1.38 per month (includes a \$5,000 term life with AD&D coverage per dependent)	STD \$0.32/\$100 of monthly salary LTD \$0.70/\$100 of monthly salary

# Optional Coverage Rates

## Accidental Death and Dismemberment (AD&D)

Employee's Age	Minimum Coverage	Maximum Coverage	Minimum Increments
Under age 70	\$10,000	\$200,000	\$5,000
70-74	\$6,500	\$130,000	\$3,250
75-79	\$4,000	\$80,000	\$2,000
80-84	\$2,500	\$50,000	\$1,250
85-up please review information at <a href="http://www.ers.state.tx.us">www.ers.state.tx.us</a>			
<b>Cost for coverages</b>			
Employee Only	\$.02/\$1,000 of coverage		
Employee & Family	\$.04/\$1,000 of coverage		

# TexFlex-Flexible Spending Account

## Overview of Flexible Spending Accounts:

- Flexible Spending Account is for eligible out-of-pocket health, dental, vision and dependent care expenses.
- TexFlex allows you to set up accounts to pay for dependent day care and health care costs with pre-tax money. You do not pay federal income or Social Security taxes on the money that is set aside in a TexFlex account. You decide how much you want to contribute to the account.
- This type of account is called a Flexible Spending Account (FSA). You have two FSAs available to you:

FSA-Day Care: money spent on eligible day care expenses

FSA-Health Care: money spent on eligible medical, dental, and vision expenses

- When enrolling in TexFlex, you must choose the appropriate option; the 9-month pledge or the 12-month pledge. The enrollment option is determined by the number of months in the year you are paid, regardless of how many months you are hired to work.

TexFlex is available from September 1<sup>st</sup> through August 31<sup>st</sup>.

Your expenses must be incurred during the plan year and cannot be carried over.

Additional information can be located at [www.ers.state.tx.us](http://www.ers.state.tx.us) under “TexFlex” link.

# TexFlex-Flexible Spending Accounts

Flexible Spending Accounts are IRS regulated and additional rules and guidelines do apply.

Please visit PayFlex online at:

<https://texas.payflex.com/mypayflex/>

# Long-Term Care Insurance

During your first 90 days of employment, you may sign up for Long-Term Care insurance with guaranteed acceptance. Afterwards, you may apply for Long-Term Care insurance at any time, but will have to go through evidence of insurability with John Hancock Life Insurance Company.

Long-Term Care helps you pay for care that your health plan and Medicare are not designed to cover, such as community-based care, home health care, and hospice care, to name a few. You will have a 90-day waiting period before you receive benefits after you are certified as needing care.

The amount of your premium depends on your age and the plan chosen. You will pay and enroll directly through John Hancock.

## To register for our enrollment session:

Please log into the HR Professional Development website at <https://www3.austincc.edu/it/workshops> and enroll in the Adjunct Group Benefits Presentation (AGBP).

When attending the AGBP enrollment session, please come prepared to make complete enrollment decisions during the time frame. You will need to bring the following *dependent information*:

- Name
- Address
- Date of birth
- Social Security number.

Having all required information available makes it easier to enroll in your new benefits.

# Adjunct Faculty Benefits Enrollment Session

These forms will be completed at the enrollment session:

- Adjunct Faculty Group Benefits Payroll Deduction Agreement
- Cobra Notification
- Insurance Multipurpose Form
- GBP Physician Selection Form
- TexFlex Enrollment Form

Please note that enrollment sessions are first-come, first-served. You may have to wait a few minutes depending on the number of employees who arrive before you.



# If you need assistance with your insurance benefits, just call us at:

Susan M. Corbett	512.223.7617
Alisol V. Martinez	512.223.7800
Kelly Grant	512.223.7230
Christine Pino	512.223.7537

Austin Community College HR Benefits Office