

Texas A&M University System Benefits at a Glance

60-Day Waiting Period:

All new Texas A&M University System (TAMUS) employees have a minimum **60-day waiting period to receive employer contribution** toward the cost of their insurance premiums.

You may begin your TAMU insurance coverage on your hire date, but you will pay the full cost for your insurance plan(s) until the first day of the month after 60 days of employment. TTI does offer reimbursement for the Employee Only level of the state contribution toward insurance if they employee elects health insurance coverage before the end of the 60-day waiting period.

Workday Enrollment:

You **MUST enroll in OR waive insurance coverage through Workday within 45 days of your hire date**. Failure to enroll in or waive insurance coverage will result in automatic placement in the default (A&M Care) health plan on your employer contribution eligibility date.

- Default health plan cost for *full-time employees*: \$30/month + \$30/month tobacco use premium
- Default health plan cost for *part-time employees*: \$344.22/month + \$30/month tobacco use premium

What are my insurance options?

✓ **MEDICAL (BLUECROSS BLUESHIELD)**

- A&M Care Plan
- A&M Care J-Plan (*J-1/J-2 visas only*)
- Graduate Student Health Plan (*Graduate Assistants only*)
- All TAMUS health plans meet the minimum requirements of the Affordable Care Act

✓ **DENTAL (DELTA DENTAL)**

- A&M Dental PPO
 - Allows you to see a wide range of dentists.
 - No primary dentist required
 - Exams/procedures paid on a percentage basis
- DeltaCare USA HMO
 - Primary dentist required
 - Fixed copayments for exams/procedures
 - Limited provider availability in some areas

✓ **VISION (Superior Vision)**

- Includes benefits for eye exams, frames, lenses, and contact lenses

✓ **LIFE INSURANCE (The Hartford)**

- Basic Life: \$7,500 Life/\$5,000 AD&D (Automatically enrolled if enrolled in TAMUS health plan)
- Alternative Basic Life: \$50,000 (Eligible if not enrolled in TAMUS health plan)
- Optional Life: ½, 1, 2, 3, 4, 5, or 6 times salary (Max = \$1 million)

✓ **ACCIDENTAL DEATH & DISMEMBERMENT (The Hartford)**

- If annual pay is \$25K or less, up to \$250,000 in coverage

- If annual pay over \$25K, up to 10 times salary (\$800K max)

✓ **DEPENDENT LIFE INSURANCE (The Hartford)**

- Plan A:
 - Dependents eligible if enrolled in Optional Life.
 - Spouse: \$25K increments not to exceed OL amount or \$200K.
 - Child: \$10K
- Plan B:
 - Spouse: \$5,000
 - Child: \$5,000
- Plan C:
 - Dependents eligible if enrolled in Alternative Basic Life
 - Spouse: \$25,000
 - Child: \$5,000

✓ **LONG-TERM DISABILITY (CIGNA)**

- Receive to 65% of your monthly salary if disabled more than 90 days
- Max = \$8,000/month

✓ **FLEXIBLE SPENDING ACCOUNTS (Navia)**

- Healthcare Spending Account
 - Set aside pre-tax money to use toward medical expenses for you and your family
 - \$240-\$2,750 each year
- Day Care Spending Account
 - Set aside pre-tax money to use toward day care costs
 - \$480-\$5,000 each year (\$5000 max per household)
- *Money contributed to FSAs must be used or it is forfeited at the end of the plan year.*