Faculty Benefits Review

Our benefit plan administrator is the Employees Retirement System of Texas (ERS). All of the providers have Web sites you can access by linking through ERS.

**GROUP INSURANCE PROGRAMS**

**Medical Insurance:**
- Health Select of Texas (United Healthcare Services)
- KelseyCare (Community Health Choice)
- Consumer Directed HealthSelect (United Healthcare Services)

**Vision:**
- State of Texas Vision (Superior Vision)

**Dental:**
- Humana (DMHO)
- Humana Dental Choice (PPO)
- Careington Dental Discount Plan

**Life:**
- Basic Term Life
- Optional Term Life
- Dependent Term Life
- Voluntary Accidental Death & Dismemberment

**Disability:**
- Short-Term Disability
- Long-Term Disability

**FLEXIBLE SPENDING ACCOUNTS**
- TEXFLEX:
  - Dependent Care Reimbursement Account
  - Health Care Reimbursement Account

**EMPLOYEE LEAVES**
- Sick Leave
- Holidays

**Compensation**
- Paydays and Paycheck Distribution
- Direct Deposit of Payroll
- Multiple Direct Deposit

**RETIREMENT PROGRAMS**

**Mandatory:**
- Teacher Retirement System of Texas (TRS)
- Optional Retirement Program (ORP)

**Voluntary:**
- Tax Deferred Annuity Program (TDA), 403b
- 457 Deferred Compensation

**OTHER PROGRAMS & BENEFITS**
- Worker’s Compensation
- Unemployment Insurance
- Social Security Program

**OPTIONAL BENEFITS**
- Administered by UH System
- AFLAC
  - Accident
  - Cancer
  - Critical Illness
  - Hospital Protection
- MetLife
  - Universal Life w/Long-Term Care