

The most important asset of the University of North Texas Health Science Center at Fort Worth is its team of employees. Your success on the job is a major factor in the continued success of the health science center. Two of the major factors which contribute to employee success are security and stability. Employee benefits help provide both of these.

The UNT Health Science Center has a record of providing an ever-expanding list of benefits and services to its employees. This is a summary of benefits available to faculty and key administrative employees.

Please contact the Department of Human Resource Services for more information about the benefits included in this packet.



UNIVERSITY of NORTH TEXAS HEALTH SCIENCE CENTER *at Fort Worth*



Education, Research, Patient Care and Service

Department of Human Resource Services  
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The monetary value of benefits is not included in this summary and the summary does not imply benefit eligibility or employer support. Your total benefit package is negotiated before employment.

The University of North Texas Health Science Center is an equal opportunity/affirmative action employer/educator.

Student fees for employees, spouses and dependents of full-time regular faculty and staff are waived at the UNT Health Science Center and the University of North Texas in Denton and Dallas.

The Media Resources Center offers a variety of computer software training classes. A new schedule is issued monthly.

The Media Resources Center also has audio and video tapes on many subjects. Examples include Spanish, parenting, smoking cessation, time management, assertiveness, exercise, self improvement, telephone manners and substance abuse.

## **Basic Life Insurance**

Enrolling in the state medical plan automatically provides \$5,000 of life insurance coverage and \$5,000 of accidental death & dismemberment coverage at no cost to the employee.

## **Optional Term Life Insurance**

Optional term life insurance is also available. Each election provides a multiple of your annual salary of term life insurance up to a maximum of \$400,000 and an equal amount of accidental death and dismemberment coverage.

Election I:	1 times annual salary
Election II:	2 times annual salary
Election III:	3 times annual salary*
Election IV:	4 times annual salary*

Clinical Faculty and certain key administrators are eligible to select a private life insurance policy that provides four times your annual salary to a maximum of \$400,000 death benefit. The policy is portable, accumulates cash value and offers a source for tax-free supplemental retirement income.

## **Accidental Death and Dismemberment**

Additional AD&D insurance, payable for death or dismemberment due to an accident, is available for the employee and his family in amounts between \$10,000 and \$200,000.

## **Dependent Life Insurance**

You may enroll your dependents in life insurance in the amount of \$5,000 life insurance and \$5,000 accidental death and dismemberment.

\*Evidence of insurability will be required to enroll in Election III or IV or to add optional life insurance coverage, if these coverages are not elected within the first 30 days of employment. Evidence of insurability is also required for any employee who wants to add dependent life coverage.

## **Direct Deposit**

Paydays are the first working day following the end of the month.

Direct deposit for your salary is available. As a member of the faculty or a key administrator, you are eligible for this benefit immediately. You may have your salary deposited to any bank that can accept electronic fund transfers. Ask your bank about benefits available to you under this program.

## **United States Savings Bonds**

These are available through payroll deduction.

## **Educational Employees Credit Union**

The Credit Union offers checking accounts, savings accounts and loans.

## **Tax Sheltered Annuities/Deferred Compensation Plan**

As an employee of a non-profit organization, you are allowed to tax defer a portion of your earnings. Your savings under this plan are primarily considered as a retirement supplement and are contributed in addition to contributions to Optional Retirement or Teacher Retirement. The amount you may shelter each year is limited by the Internal Revenue Service.

An employee is automatically covered by the HealthSelect Plan on the first day of the month following his/her 90th day of employment. Employees have 90 days in which to choose the level of coverage (employee only, employee and spouse, employee and children or employee and family). Coverage for dependents will begin on the first day of the month following completion of the 90 day waiting period.

## **HealthSelect**

HealthSelect is a point-of-service plan with two main segments: Network and non-network. A primary physician must be chosen in order to access network benefits. Specialist care must be by referral from the primary care physician. No claim forms are required when using network providers.

The non-network provision allows participants the freedom to select providers outside the network. At the time you seek medical care, you may choose which segment of the plan you prefer. Network and non-network services are paid at different benefit levels.

## **Dental Insurance**

All faculty members are eligible for two dental plans offered by the state, a dental indemnity plan and a dental maintenance organization plan. The indemnity plan requires a deductible and pays benefits at various percentages above the deductible. The dental maintenance organization plan (DMO) offers pre-paid benefits with small co-payments and no claim forms.

Clinical faculty and certain key administrators are also offered the option to participate in a private dental indemnity plan offered by Blue Cross/Blue Shield. This plan requires a deductible but offers 100% coverage of most services once the deductible is met as long as a network provider is used. Further details of this policy are available during your orientation period.

## **Flexible Benefit Plan**

A flexible benefit plan is available which allows employees to have insurance premiums, care for dependent children or elderly dependents and medical expenses not reimbursed by health insurance plans deducted from salary pre-tax. Therefore, these expenses are exempt from Federal Withholding Tax and Social Security Tax. You may enroll in the dependent care and the medical reimbursement accounts during the first 30 days of employment.

As an optional coverage, you may enroll in Short Term Disability, Long Term Disability or both plans.

## **Short Term Disability**

If you become disabled, Short Term Disability will pay a monthly benefit for up to five months with only a 30 day waiting period.

## **Long Term Disability**

All faculty members are eligible for the state group long term policy. This plan pays a monthly benefit for the duration of your total disability, depending on your age at the time you become disabled. Benefits may be reduced by other sources of disability income, i.e. Workers' Compensation, Social Security, and disability retirement.

Clinical faculty and certain key administrators are also offered the option of a private long term disability policy. This private policy can be tailored to meet individual needs. Details about this policy are available during your orientation period.

Proof of insurability will be required for employees who add disability coverage after their initial eligibility period (30 days from the date of employment).

Faculty and key administrative staff have two retirement plans from which to choose: the Teacher Retirement Plan and the Optional Retirement Program. An employee becomes eligible to participate in a retirement program on his/her 91st day of employment. All employees are automatically enrolled in Teacher Retirement. If you choose to elect the Optional Retirement Program, you must do so within 90 days of your initial eligibility for retirement. Once you elect a retirement plan the choice is not reversible. A comparison of the two plans is listed below. A list of providers for the Optional Retirement Program is available from the Department of Human Resource Services.

TEACHER RETIREMENT SYSTEM OF TEXAS	OPTIONAL RETIREMENT PROGRAM
<ol style="list-style-type: none"> <li>1. 6.4% of salary per year 6% state contribution*</li> <li>2. Disability and survivor benefits</li> <li>3. Vesting occurs after 5 years of creditable service (If you withdraw from the System, you receive only your deposits plus interest.)</li> <li>4. Fixed annuity</li> <li>5. Good only in Texas</li> <li>6. May take only annuity at retirement</li> <li>7. Tax sheltering of contributions mandatory</li> <li>8. No administrative fees</li> </ol>	<ol style="list-style-type: none"> <li>1. 6.65% of salary per year 6% state contribution*</li> <li>2. No disability or survivor benefits.</li> <li>3. Vesting occurs after 1 year and 1 day of participation (After 1 year and 1 day in the program, if you leave, you receive your deposits plus state's matching funds.)</li> <li>4. Fixed or variable annuity or mutual funds.</li> <li>5. Most plans good anywhere</li> <li>6. May withdraw entire fund at retirement in most programs</li> <li>7. Tax sheltering of contributions mandatory</li> <li>8. Commissions, fees, etc.</li> </ol> <p>Front -end load factors, annual administrative cost and overall investment experience vary with ORP carriers. Your selection is extremely important and should be made on the basis of a considerable amount of evaluation. You may change ORP carriers only once a fiscal year.</p>

\* The state contribution may fluctuate

Please refer any questions to the Department of Human Resource Services.  
This is an important decision for you. We will be happy to assist you in any way possible.

## Vacation

As a regular full-time employee, the amount of vacation accrued each year depends on the length of employment. The following chart summarizes the amount of time earned each month based on years of service.

Years of Service	Hours Accrued Per Month
0 - 2 years	8
2 - 5 years	9
5 - 10 years	10
10 - 15 years	11
15 - 20 years	13
20 - 25 years	15
25 - 30 years	17
30 - 35 years	19
35 -	21

Employees accrue vacation time for any month or fraction of month during which they work. Regular part-time employees earn vacation time based on the percentage time worked. For example, a 50-percent employee would earn half the time earned by a full-time employee.

## Sick Leave

Regular full-time employees earn sick leave at the rate of eight hours per month for each month or fraction of month of paid employment. Regular part-time employees earn sick leave based on the percentage of time worked.

## Other Leave Time

Administrative Leave may be granted with pay by the President for circumstances that involve unusual emergency situations.

Emergency Leave may be granted for a death in an employee's family. This leave is normally three days.

Leave Without Pay may be granted only after appropriate earned leave has been used.

Family Leave may be granted to employees for extended illnesses, for a serious health condition of a family member or for the birth or adoption of a child.

Military Leave is granted with or without pay. Fifteen days per federal year may be granted with pay.

Jury or Witness Duty may be granted with pay to employees called to serve.

## Holidays

The State Legislature authorizes from 12 to 14 holidays each year for State employees. The President's administrative staff determines what holidays will be observed by the school and these are approved by the Board of Regents and announced in September each year. The holidays may vary by department, especially in clinical departments.

Employees who wish to do so may observe other recognized cultural or religious holidays in lieu of those approved by substituting vacation or compensatory leave earned by working one of the regular holidays.



## Discounts at Area Merchants/Discount Coupons and Tickets

Many area merchants offer discounts to employees. A current list is provided upon employment. Changes are announced regularly. Discount coupons and tickets are also offered to various local attractions such as Six Flags and Hurricane Harbor. Other discounts for special events and activities are announced as they become available throughout the year.

## Benefits Fair

The Department of Human Resource Services sponsors a Benefits Fair each year to educate employees about the many benefits available to them.

## Personnel Update

The Personnel Update, a publication of the Department of Human Resource Services, is published monthly to advise employees of important information in the area of benefits, training and human resource management.

## Campus Activities

The Activity Center offers aerobics classes, a weight room, exercise machines and many other fitness and health activities. The Activity Center also sponsors softball, soccer, bowling and golf tournaments. The Activity Center is available to rent for private parties.

There is a multipurpose court adjacent to the Activity Center for volleyball, tennis and basketball. There are lights for night use.

Employees have the opportunity to participate in many organizations and committees on either an elected or voluntary basis. Some of these include the Employee Benefits and Action Committee, the Health Promotion Committee and the Multicultural Awareness Committee.

The UNT Health Science Center actively supports community events that offer fun for the family such as the Cowtown Marathon, Main Street Arts Festival and Mayfest.

Many social gatherings bring faculty, staff and students together. These include an annual new student celebration (Ranchland), Spring Fling and the Holiday Party in December.

## Employee Assistance

The Emergency Assistance Fund for employees and students provides support during catastrophic situations.

Employees collect donations and prepare food baskets for staff members who may need assistance during the holidays.

The Health Promotion Committee sponsors several health-related programs. Programs include smoking cessation and courses in nutrition.

The UNT Health Science Center sponsors a Ride Share Program.

The UNT Health Science Center honors longevity by awarding certificates and service pins to employees with 1, 5, 10, 15, and 20 years of service.