

PUBLIC UTILITY COMMISSION OF TEXAS

Benefits Overview for Full-Time Employees

PUC employees have a valuable benefits package that includes paid leave benefits, insurance benefits and retirement benefits. Employees Retirement System (ERS) administers and oversees retirement, insurance, deferred compensation, and flexible benefits programs for the State of Texas. The following information is provided to give you a very brief overview of your state-offered benefits. More detailed information regarding insurance, deferred compensation and retirement benefits for state agency employees is provided on the ERS website, www.ers.state.tx.us.

The ERS New Employee Benefits Guide (www.ers.state.tx.us) is an excellent source of information. If you have questions or need information, you may also contact Human Resources.

Part-time employees should keep in mind that this overview applies to full-time employees. The majority of the benefits available to full-time employees are also available to part-time employees; however, some benefits are available only on a proportionate basis (i.e. leave benefits, hazardous duty pay, the state's contribution for health insurance coverage).

BENEFIT WAITING PERIOD

Sick Leave	No waiting period
Vacation	Six (6) continuous months of state service
Health Insurance	There is a 60-day waiting period for new hires and for rehires who have not continued the Texas Employee Group Benefits (GBP) coverage through COBRA Health Insurance. Insurance becomes effective the first month following the 60-day waiting period.
ERS Membership	No waiting period. Contribution begins on the first day of employment.

BENEFIT

BENEFIT DETAILS

Vacation	PUC full-time employees earn vacation hours each month based on total years of state employment. Vacation may be used after six months of continuous state service.		
	<u>Years of State of Service*</u>	<u>Monthly Accrual Rate</u>	<u>Maximum Carryover Hours**</u>
	0 - 2	8 Hours	180
	2 - 5	9 Hours	244
	5 - 10	10 Hours	268
	10 - 15	11 Hours	292
	15 - 20	13 Hours	340
	20 - 25	15 Hours	388
	25 - 30	17 Hours	436
	30 - 35	19 Hours	484
	35+	21 Hours	532
	*For purposes of computing annual leave accrual rates for a working retiree who retired from the state employment on or after June 1, 2005, months of state service include only the months of state service accrued after retirement.		
	**Vacation balance over maximum carryover converts to Sick Leave from one fiscal year to the next (September – August)		
Holidays	12 Days/Year* (*Average number of holidays varies annually per Legislative approval and day of week the holiday falls on)		
Longevity Pay	Full-time employees in a position authorized to receive longevity pay start receiving such pay after accruing two years of lifetime service credit. Longevity pay is increased by \$20 monthly after each two years of lifetime service credit for a maximum of 42 years.		
Sick Leave	Eight (8) hours per month with unlimited accumulation.		
Sick Leave Pool	PUC employees who have a catastrophic illness or injury, or whose immediate family member has such, and who have exhausted all paid leave, may request sick leave pool.		
Extended Sick Leave	Available for PUC employees who have a catastrophic illness or injury and have exhausted all paid leave, including Sick Pool Leave. Employees must meet eligibility criteria.		
Wellness Participation Leave	PUC employees will be awarded 4 hours of Wellness Participation Leave within a 12 month period upon submitting a Certification of Annual Physical Examination completed by a physician and completion of an online Health Risk Assessment provided by one of the State's group benefits plan or any other employer's benefits group plan.		
Family Medical Leave	Employees who have been employed by the state for at least 12 months (does not have to be continuous) and have been physically on the job at least 1,250 hours during the 12-month period immediately preceding the need for leave are eligible for FML. Qualifying employees receive up to 12 workweeks of job-protected family and medical leave paid or unpaid and up to 26 workweeks paid or unpaid leave for military caregiver leave.		

BENEFIT	BENEFIT DETAILS
Parental Leave	Employees who do not qualify for family and medical leave (FML) are entitled to parental leave for the birth of a child or the adoption or foster care placement of a child under the age of three. Not to exceed 12 weeks. The employee must use all available and applicable paid vacation and sick leave while taking the leave.
Military Leave	Up to 15 workdays (120 hours) per federal fiscal year when called to active duty or training (October 1 – September 30). Emergency leave (differential pay) available if called to active duty for Homeland Security.
Unpaid Leave	Employees may be granted unpaid leave by the Executive Director and may not exceed 12 months.
Workers' Compensation	Employees sustaining a work-related injury or illness may be eligible for one or more of the following benefits: Medical; Temporary Weekly Income; Impairment Income; Supplemental Income; Lifetime Income or Death/Burial Benefits as determined by the State Office of Risk Management (SORM).
Direct Deposit	Direct deposit of monthly salary warrants to employee's designated bank or credit union.
Employee Assistance Program	Offers confidential help to employees and their families to address the effects of work related and personal stress. EAP services are provided by ESI Employee Assistance Group. For more information, visit, www.theEAP.com .
Premium Conversion	Insurance premiums other than for dependent life, short-term and long-term disability are deducted from gross pay prior to social security and federal withholding taxes.
Health Insurance	<p>New hires and rehires will have a health coverage waiting period if there is no continuous Texas Employees Benefits Group Benefits Program (GBP) or state coverage. Health coverage will begin the first day of the month after the 60th day of employment. Health coverage includes comprehensive health and prescription drug benefits, along with the State paid \$5,000 basic term life and \$5,000 AD&D coverage. Employees enroll based on the county where they live or work. The State pays the total cost of health coverage for full-time employees, and pays 50% health coverage costs for full-time employees' eligible dependents.</p> <p><u>Health Select of Texas</u> is administered by United Healthcare and is available to all State employees.</p> <p><u>HMO Plans</u>: Employees can select an HMO if you live in the service area. Rates and coverage area will vary. Community First Health Plans services the San Antonio area and Scott & White Health Plan services the Central Texas area.</p>
Health Insurance Opt-Out Credit	New hires and rehires will have a 60-day waiting period before they are eligible for the Health Insurance Opt-Out Credit. In addition, the employee must certify that he/she has comparable health insurance coverage. Employees cannot use the Opt-Out Credit for health insurance provided by the GBP. The employee will receive a monthly credit of up to \$60 to apply towards the premium for dental benefits and/or voluntary AD&D coverage.
Pharmacy Plan (Prescription Drug Program)	\$50 deductible/individual before the plan begins to cover drug costs. The deductible for HealthSelect members are based on a calendar year (January – December). The deductible for HMO members are based on the fiscal year (September – August). Health Select and HMOs include three tiers of prescription drugs. After you pay the \$50 deductible, you pay the co-pay based on the tier of the medication.
Dental Insurance	Dental Insurance is available to all employees. If enrolled, employees may also enroll their eligible dependents. Employees have three plans to choose from: State of Texas Dental Choice Plan, Dental DHMO and State of Texas Discount Plan.
Voluntary Accidental Death & Dismemberment (AD&D)	Provides additional financial protection in the event of certain accidental injuries or accidental death to employees and their families. Employees may purchase voluntary AD&D coverage up to \$200,000 in multiples of \$5,000 with a minimum purchase of \$10,000. Employees may purchase AD&D coverage for eligible dependents.
Texas Income Protection Plan (TIPP)	Short-term and/or long-term disability provides the employee with a portion of his/her income if disabled and unable to work. Employee cost is based on monthly salary as of 9/1 or date of employment, if later.
Texas Legal Protection Plan	The TLPP is a group legal benefit. Participation is voluntary and makes legal services more affordable. The employee establishes a bank draft payable directly to TLPP. For more information visit www.tlpp.org
Life Insurance	The State pays the total premium costs for full-time employees' health coverage and basic term life insurance of \$5,000 term life with \$5,000 of AD&D coverage. The basic plan provides coverage for employees only; it does not include coverage for employees' eligible dependents. Employees may purchase additional optional term life insurance one, two, three or up to four times their annual salary.

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<p>Deferred Compensation Programs</p>	<p>The TexaSaver program helps employees save additional income for retirement. The TexaSaver program offers four voluntary retirement plans: the 401(k) Plan, Roth 401(k) Plan, 457 Plan, and Roth 457 Plan. These plans allow employees to set aside a portion of each month's paycheck before income taxes. As a state employee hired on or after January 1, 2008, you are automatically enrolled in the TexaSaver 401(k) Plan at one percent of your monthly compensation into a Wells Fargo Advantage Target Date Fund selected for you based on your current age. For more information visit, http://www.texasaver.com/</p>
<p>Employees Retirement System of Texas (ERS) Regular Retirement Benefits</p>	<p>As a state agency employee, you have the security of a retirement benefit that provides a lifetime of monthly payments when you qualify for retirement based on your salary, service credit, and when you choose to retire. 9.5% of your monthly salary is deducted pre-tax and deposited into your personal state retirement account. The State's contribution to the ERS retirement fund is 8%. For more information, please visit: http://www.ers.state.tx.us/Employees/Retirement/Types_of_Retirement/</p>
<p>Proportionate Retirement Program (PRP)</p>	<p>Allows you to combine service credit from two or more retirement systems to help you meet requirement eligibility. Your annuity payments would directly reflect the amount of the service credit you have in each system. You must meet retirement eligibility in each system. Participating Retirement Systems are:</p> <ul style="list-style-type: none"> • Employees Retirement System of Texas • Judicial Retirement Systems of Texas Plans 1 & 2 • Teacher Retirement System of Texas • Texas Municipal Retirement System • Texas County and District Retirement System • City of Austin Retirement System • City of Austin Police Retirement System • El Paso Firemen & Policemen's Pension Fund • El Paso City Employees' Pension Fund • Central Texas Community Health Center <p>A member of any of these retirement systems may purchase withdrawn or canceled service without being reemployed by service originator. If you are an ERS member, you may purchase canceled service from any of the retirement systems participating in the program.</p> <p>Example</p> <p>Let's say you are 50 years old, with 20 years of State service. Before you came to work for the State, you worked for the City of Austin for 10 years. You are now eligible to retire with ERS (rule of 80), and retire with the City of Austin (according to their guidelines). You will receive separate retirement checks (annuities) from each system based on your service in each one.</p>