

Benefits FAQs

Benefits

1. Q: I tried to log into <https://ers.texas.gov/my-account-login> but ERS didn't have my information. What do I do?

A: If you are within your first three days of UH employment, your data is still being entered into the system. However, if you have been working for at least four days, contact the HR Service Center or HR Benefits for assistance. The HR Service Center can be reached at HRSC@uh.edu.

2. Q: How do I reach ERS Customer Service if I have questions beyond the HR Service Center?

A: The ERS Customer Service contact number is (877) 275-4377.

3. Q: I set up my benefits, but my benefits are still showing as "waived" in UH Self Service (PASS).

A: ERS requires a few days to forward your information to UH Self Service (PASS) when your insurance becomes active. Therefore, please allow for your benefits to be updated. The HR Service Center or Benefits team is available to check if you still have questions.

4. Q: I'm a direct transfer from another State of Texas agency/university. Do I need to do anything differently?

A: Yes. Please ask for a paper benefits election form (BEF), fill it out and return it to the HR Service Center.

5. Q: I tried to sign up for a TexFlex account, but the dollar amount I am requesting is not accepted.

A: The TexFlex health savings account is capped at \$2,700 and the dependent care account is capped at \$5,000. You cannot start contributing and using TexFlex until the first of the month following your 60th day of work. This means that you will need to pro-rate your contribution for the remainder of the fiscal year, which ends on August 31 of each year. Furthermore, you will need to update your TexFlex amount to a full annual amount during Summer Enrollment.

6. Q: Do I need to update my TexFlex amounts each year?

A: Only if you want to change the amount or if you were pro-rated in the previous year.

7. Q: Can I use my TexFlex health savings account for a family member, even if they are not a covered dependent?

A: Yes, but please keep the receipt in case TexFlex has any questions.

8. Q: Why can I get a debit card for a TexFlex Health Savings Account but not for a Dependent Care Account?

A: This is an IRS rule. TexFlex reviews reimbursement requests daily and you will be reimbursed promptly for any qualifying expenses.

9. Q. What is HIPAA?

A: The Health Insurance Portability and Accountability Act (HIPAA) is legislation passed by Congress in 1996. Health care privacy falls under the Administrative Simplification provisions of HIPAA. HIPAA requires covered entities to take measures to protect personal health information (PHI). Covered entities include health plans, health care providers, and health care clearinghouses. The UH health care program is included as a covered entity in the regulations.

10. Q. My child is in college. How long can my child remain covered under my insurance plan (Medical, Dental, Vision and Dependent Life Insurance)?

A: Your child can be covered under your self-and-family enrollment until he or she marries or turns age 26. It does not matter whether he or she attends college.

11. Q. I recently retired but my spouse is still employed. If I cancel my UH benefits enrollment to be covered by my spouse's benefits, will I be able to enroll in a self-only enrollment in the future?

A: Yes, you will be able to re-enroll in the future because you are canceling your enrollment to be covered by another plan.

12. Q. After I retire, can I enroll in a family plan or do I have to be enrolled as self-only plan?

A: As a retiree, you can enroll in a family plan during Summer Enrollment or when a qualifying life event occurs that permits a change to the family plan.

13. Q. Can I change my primary care physician at any time?

A: Yes. You do not need to wait for open enrollment to change your primary care physician. You may do this at any time. Be sure to contact BCBSTX (BCBSTX customer service contact number is (800) 252-8039) to inform them of this change immediately. Typically, the change will go into effective the month after the change is made.

14. Q. I want to add/increase some of my Benefit options. When is the next time I can change plans?

A: You can change plans during the annual UH Open Enrollment period (typically in June or July) and whenever you have a qualifying life event (QLE) -- such as marriage or birth of a child. Becoming aware of another plan that has better benefits does not qualify as a "QLE" that allows you to change plans.

15. Q: Why is my dental plan called Delta? It used to be called Humana.

A: The two dental plans remain basically unchanged, but they are now managed by Delta Dental instead of Humana.

16. Q: Why don't I have an updated dental insurance card?

A: Delta Dental does not issue insurance cards. However, you can print one from their website at https://www.deltadentalins.com/group_sites/ERS/index.html or have your dental service provider confirm your insurance by calling 888-818-7925.

17. Q: I don't see my HSA deposit. What happened?

A: If you are new to Consumer Directed Health Select, please confirm that you set up an account with Optum Bank so that ERS can make your monthly HSA deposit. To do this, please visit: <https://www.optumbank.com>.

If you have an Optum account, we will ask Payroll to confirm the file that was transferred. Benefits will let you know if there are any problems and when you can expect to see your deposit.

In general, it takes until the middle of the month for deposits to show up in Optum.

18. Q: I think I overpaid my benefits.

A: Benefits can research this for you. Please reach out to the (hrben@central.uh.edu). The most common reason for an overpay is when one changes from being on a biweekly pay schedule to a monthly pay schedule, but there are other reasons as well. If we confirm that you overpaid, we will reimburse you on the next available payroll cycle.

19. Q: I am updating my benefits in ERS. Is there anything I need to do besides enter my reason code and the benefits I want?

A: Yes. Please check that your contact information in ERS is correct. This information will not transfer over from UH and if ERS has questions or needs additional information from you, that information in their system needs to be current.

20. Q: I made changes to my benefits in ERS, but I don't see them.

A: Changes to benefits in ERS will typically become available the following month. So, in order to see them, you must enter the date of that month.

Benefit changes are usually visible in UH Self Service PASS, mid-week, due to timing of file transmission from ERS.

Retirement

1. Q: I received an email about signing up for a Tax Deferred Annuity (TDA). I thought my retirement plan was TRS?

A: Your primary retirement plan will be TRS unless you have been invited to participate in ORP and you choose to make that election. A TDA is an optional plan that you can opt into or out of at any time.

2. Q: I was in TRS at a previous job. Do I need to do anything to continue contributing to my plan?

A: No. TRS "knows" who you are based on your name and SSN, and TRS contributions pick up where you left off before.

3. Q: Am I eligible for TRS or ORP?

A: All full-time public higher education and public K-12 education employees are automatically enrolled in TRS on their first day of employment.

An individual in public higher education who is employed in an ORP – eligible position at 100% effort is given 90 days to make a one-time irrevocable decision to enroll in ORP in lieu of TRS.

4. Q: I had a 403b account with my previous employer. Can I continue to contribute to it?

A: Yes, if your account is with one of our approved vendors: Fidelity, TIAA, Voya or Valic. Otherwise you will need to set up a new account. You can choose to roll over your funds if you wish, but it is not required.

5. Q: Can I roll over money from my previous employer's 401K into TRS?

A: No. Not only is this not allowed, but you wouldn't want to, since your TRS pension will be based on your five highest salary years, plus age and years of service.

6. Q: How much can I contribute to my Supplemental 403(b) TSA/Roth and 457/Roth Plan(s)?

A: The contribution limit is \$19,500. However, individuals who are age 50 or older may make catch-up contributions up to \$6,500.

7. Q: What is Retirement@Work?

A: Retirement@Work is a tool that will allow you to make all 403(b) TSA/Roth changes/elections. The R@W customer service number is (844) 567-9090.

8. Q: How do I start or stop contributions to a 403(b) TSA/Roth Supplemental Retirement Plan?

A: You must access the Retirement@Work system at: <https://uh.edu/human-resources/benefits/retirement/>.

9. Q: How do I start or stop contributions to the TexaSaver 457/Roth Supplemental Retirement Plan?

A: Please follow instructions as noted here: <https://docs.empower-retirement.com/EE/TexasWR/DOCS/Get-Started-for-Higher-Education-Employees.pdf>.

10. Q: Can I make contributions to both a 403(b) TSA/Roth and 457/Roth Plan within the same calendar year?

A: Yes, you can max out both the 403(b) TSA/Roth and 457/Roth contribution limits.

Example: You can contribute \$19,500 to both plans. However, individuals who are age 50 or older may make catch-up contributions up to \$6,500 for each plan.

11. Q: How do I access my TRS on-line account?

A: You can access your TRS on-line account on the TRS website at:

<https://oapi.trs.state.tx.us/ONAC/do/login>

12. Q: How do I contact TRS if I have questions about my TRS Retirement account?

A: TRS Customer Service contact number is (800) 223-8778.

13. Q: How do I obtain a Distribution, Rollover/Transfer Form?

A: A member must request all Distribution, Rollover/Transfer forms from his/her vendor. The four UH approved vendors are:

Fidelity (800) 343-0860

TIAA (800) 842-2776

AIG (800) 448-2542

Voya (800) 584-6001

14. Q: When do I enroll in Medicare?

A: When you turn age 65, or if you're certified as disabled by the Social Security Administration (SSA), you may become eligible for Medicare. Once you're retired and Medicare eligible, you'll want to enroll in Medicare Parts A and B.

15. Q: Can I delay my Medicare Part B enrollment?

A: Yes. If you are currently working for a state agency or higher education institution participating in the Texas Employees Group Benefits Program (GBP), you can delay your Part B enrollment. *Remember to apply for Medicare Part B no more than 90 days before you stop working.

16. Q: How do I enroll in Medicare?

A: Visit www.ssa.gov or call Social Security Administration toll-free at (800) 772-1213.

Family Medical Leave Act

1. Q: What should I do with my FMLA/Parental Leave forms?

A: The FMLA/Parental Leave application is completed first by you, the employee. The second page is then completed by your supervisor/DBA. Once the second page is completed the application will be forwarded to HR for review. The FML website is <https://uh.edu/human-resources/hr-service-center/fml/>.

The Certification of Health Care Provider form is provided by you to your doctor for completion and then may be uploaded on the FMLA website by yourself or faxed by your doctor's office to (713) 743-4830. The Certification of Health Care Provider does not go to your department.

2. Q: If my department approves my absence for FMLA, I have been approved for FMLA, right?

A: No. Your FMLA has not been approved until you have received an approval letter issued by HR (A copy of the letter will be provided to your department for their records).

3. Q: If I must go out on FMLA, do I need to tell my supervisor?

A: No. Human Resources will need your doctor to complete the Physician's Certification form in order to confirm that you are out for a reason that qualifies you for FMLA, but this is considered confidential information and will not be shared with your supervisor.

You can, of course, discuss your situation with your supervisor if you want to, but per Federal law you cannot be penalized for failing to do so.

4. Q: Why would I even want FMLA? My supervisor has approved my sick leave request.

A: The Family Medical Leave Act gives you guaranteed job protection under Federal law, which is why we recommend it if you will be out ill for more than three days.

5. Q: Can I take FMLA for a family member?

A: If it is a near relation such as parent, child, or spouse, yes, but the Physician's Certification must confirm the need. Some situations, though, may not qualify, so please work closely with the Benefits team.

6. Q: I need to remain out for medical reasons, but I'm running low on paid sick and vacation hours. What can I do?

A: There is a UH sick leave pool from which you can request up to 90 days of sick leave in 30-day increments. Sick leave pool is a "lifetime" benefit, meaning that you will not be approved for more than 90 days for the entirety of your UH career. You will also need to back up your request with a Physician's Certification that explains your need. Eligible employees must exhaust all accrued sick leave, compensatory leave, extended sick leave, vacation and any other paid leave times to which they are entitled due to a catastrophic illness or injury. If you do not qualify for sick leave pool, or if you have exceeded your 90 days, you could be eligible for disability insurance payments, if you have elected that particular optional benefit.