



NEW EMPLOYEE BENEFITS ORIENTATION

Important to Know as a New Employee

ONBOARDING:

Complete Onboarding Tasks in Workday inbox in ONE DAY

Have bank account information ready for direct deposit setup

Home mailing address is where insurance cards will be sent

Update your Primary Work Email address in onboarding steps

BENEFITS:

Employer Contribution starts on the First of the month following your 60th day

Documents are required to add dependents to coverage

Complete insurance enrollment task within 30 days

Teacher's Retirement enrollment is mandatory and automatic

Onboarding Tasks.....

Hello There

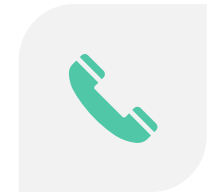
Awaiting Your Action



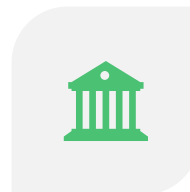
TASKS WILL BE
SENT TO YOUR
WORKDAY INBOX



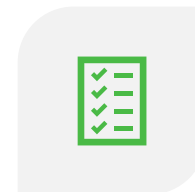
CONFIRM
MAILING
ADDRESS



ADD EMERGENCY
CONTACTS



SET UP DIRECT
DEPOSIT
INFORMATION



REVIEW
EMPLOYMENT
POLICIES



ENROLL IN
BENEFITS

Mandatory Retirement Plans

Teacher Retirement System of Texas (TRS)

- Automatically enrolled on date of hire
- Defined Benefit Pension Plan
- Retirement Eligibility based on age and years of service
- **Vested after 5 years; eligible for lifetime annuity upon retirement**
- Monthly annuity formula
- Currently at 8%

Optional Retirement System (ORP)

- If eligible for this option, you will be sent an email
- Defined Contribution Plan
- Retirement eligibility based on accumulated funds
- Vested in employer contributions after one year and one day of participation
- One-time irrevocable decision in the State of Texas

Employer Contribution Waiting Period

First of the month following your 60th day of employment

1 st of the Month Following 60 days New Hire		
Hire date from:	Hire Date to:	SGIP Date
8/3/2022	9/2/2022	11/1/2022
9/3/2022	10/2/2022	12/1/2022
10/3/2022	11/2/2022	1/1/2023
11/3/2022	12/3/2022	2/1/2023
12/4/2022	12/31/2022	3/1/2023
1/1/2023	1/31/2023	4/1/2023
2/1/2023	3/2/2023	5/1/2023
3/3/2023	4/2/2023	6/1/2023
4/3/2023	5/2/2023	7/1/2023
5/3/2023	6/2/2023	8/1/2023
6/3/2023	7/3/2023	9/1/2023
7/4/2023	8/2/2023	10/1/2023
8/3/2023	9/2/2023	11/1/2023

You are allowed to start your coverage prior to the Employer Contribution date if you pay the full cost.

You must contact the [Benefits Office](#) for this option.

Choice of Start Date

Coverage Start Date	Deadline to enroll
Date of Hire --Notify Benefits Dept.	7 days from date of hire --Cost is highest
First of the Month following Date of Hire --Notify Benefits Dept.	End of the month of hire date --Cost is highest
First of the Month following 60 days --Set automatically for Benefit Task	30 days from date of hire --Automatically closes on 31 st day

Benefit Enrollment

The Benefit enrollment task will be the last step of onboarding.

- Your insurance start date is automatically set to your Employer Contribution date.
 - If you need coverage sooner and want to pay the higher costs, notify AgriLifeBenefits@ag.tamu.edu
 - What you choose for coverage now, you will keep **through August 31st**. (unless you have a qualifying life event)
 - If you fail to complete enrollment step, you will be defaulted into the A&M Care plan.
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Changes are not allowed after 30 days from hire date.

Qualifying Life Events

Examples of Qualifying Life Events:

You only have **30 days** from the date of the event to make changes in Workday.
Contact the Benefits Office for instructions.

❖ Birth

❖ Marriage

❖ Divorce

❖ Loss or Gain of Other Coverage

Eligible Dependents

You are allowed to add the following dependents to your coverage:

Spouse

Children

Up to age 26

Grandchildren

Must be claimed
on income taxes
(up to age 18)

Documentation for Dependents

- Documentation for each dependent will be required – please gather ahead of time.

	Documents needed
Spouse	Most recent Federal Tax return showing married filing jointly
	OR Marriage license AND proof of current joint account (bank statement/ lease agreement)
Child	Birth certificate
Grandchild	Tax Return showing they are claimed as a dependent



Health Insurance

A&M Care Plan – administered by
Blue Cross / Blue Shield

Plan year is September – August

Health Premium Rates

*Wellness Credit

- New employees receive this for their first year automatically.
- An email will be sent later with information on steps you can complete to continue the credit each year.

MONTHLY PREMIUM A&M Care Plan	BEFORE Employer Contribution	AFTER Employer Contribution	*Wellness Credit posted after you submit elections
Employee Only	\$815.28	\$30.00	(\$30.00)
Employee + Spouse	\$1377.36	\$341.04	(\$60.00)
Employee + Child(ren)	\$1205.80	\$225.26	(\$30.00)
Employee + Family	\$1606.28	\$455.50	(\$60.00)

A&M Care Plan Blue Cross/ Blue Shield

Plan year is September - August

	Cost: In-Network Provider	Cost: Out-of-Network Provider
Copays	\$20 office visit \$30 specialist	50% coinsurance after deductible
Deductible	\$400/person; \$1,200 maximum/family (Applies to services such as CT scan, MRI, ER visit or hospital stay)	\$800/person; \$2,400 maximum/family
Coinsurance	20% after deductible	50% after deductible
Out-Of-Pocket Max	\$5,000/person + deductible \$10,000 maximum/family + deductible	\$10,000/person + deductible; \$20,000 maximum/family + deductible
Preventative Care	No charge (annual exam)	Not covered

Express Scripts / prescriptions

Deductible - \$50 per year (per person)

Drug Type	In-network cost: Retail (30-day supply)	In-network cost: Mail (90-day supply)
Generic	\$10 copay	\$20 copay
Preferred brand- name	\$35 copay	\$70 copay
Non-preferred brand-name	\$60 copay	\$120 copay

TIP

If you are at the pharmacy and the cost that you are given is higher than you thought it would be, call the ExpressScripts customer service number on your ID card. They can explain the cost to you so that you know your options.

Dental Options

A&M Dental Delta PPO

- Larger list of providers
- 3 free cleanings per year

DeltaCare HMO

- Restricted eligibility –may not have dentists in your area
- Initially you will be assigned to a dentist
- If you want to choose this option, it's best to search for dentists first.

[Link to search for dentists](#) Under “Find a Dentist”

PPO dentists will be under Delta Premier HMO dentists will be under DeltaCare USA

Comparison of Dental Plans

	A&M Dental PPO	DeltaCare HMO
	You Pay:	You Pay: *Must use HMO Provider – only available in certain states
Deductible	\$75/ person \$225/ family	\$0
Maximum Benefit	\$1500/ person	\$0
Preventative	\$0 (using in-network doctors)	\$5 cleaning
Basic	20% after deductible	Pre-set fees
Major	50% after deductible	Pre-set fees
Orthodontic	50% after deductible	Preset fees

Dental and Vision Premiums

	Employee ONLY	Employee + Spouse	Employee + Child(ren)	Employee + Family
Dental				
A&M Dental PPO	\$30.00	\$60.00	\$63.00	\$96.00
DeltaCare HMO	\$21.08	\$37.48	\$37.76	\$58.66
Vision	\$7.60	\$16.12	\$12.46	\$22.22

Superior Vision

	In-Network Cost
Exam w/Dilation as Necessary	\$10 Copay
Frames	\$150 Allowance, 20% off balance over \$150
Lenses	Standard Plastic: \$15 copay Standard Progressive: \$15 copay Premium Progressive: Usually \$35-\$60 copay Polycarbonate: Covered Anti-Reflective: Covered
Contact Lenses	Disposable: \$150 allowance, 10% off balance

Waiving Health Coverage

If you have other health coverage, you can waive the employee health coverage and use half of the employer contribution to pay for:

- Alternate basic life insurance (\$50,000)
- Accidental death & dismemberment insurance
- Dental
- Vision
- Long Term Disability

Life Insurance

Basic Life \$7500

automatic and free when you enroll in a health plan.

Optional Life

- Up to six times your annualized salary.
- Selecting four, five, or six times your salary requires application process.

Dependent Life

- Policies available for spouse and children.

Accidental Death & Dismemberment

- Life insurance in the event of an accidental injury that results in the death or dismemberment.

Long Term Disability

Coverage that provides income in the case of a disability – 65% of salary

If you cannot work due to an illness or injury, benefits will be paid after 90 days of disability

Premium rates are based on your salary

Flexible Spending Accounts

These are pretax accounts for health or daycare expenses.

- ❖ The plan year starts on Sept. 1st and ends on Aug. 31st
 - ❖ This is a “use it or lose it” plan.
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Healthcare Spending Account

- Maximum contribution - \$2850 (per person)
- Debit Card available
Out-of-pocket medical, dental or visions expenses – deductibles, coinsurance, copayment

Day Care Spending Account

- Maximum contribution - \$5000 (per family)

***Important –you must re-enroll every year during open enrollment**

Voluntary Retirement Plans

Tax Deferred Account (TDA)

- Traditional or Roth
- Minimum of \$25 per month

TexaSaver Deferred Compensation Plan (DCP)

- Traditional DCP or Roth
- Minimum of \$20 per month

*Meet with the vendor first, then enroll through Workday. [Link to the Vendor list](#)



Open Enrollment



As an employee, it's very important to remember that Open Enrollment in July.



At this time, you can make any changes to your current benefits and the effective date will be September 1st.



Go to your Workday inbox on July 1 – the task is placed there for everyone.

Contact Information

Benefits Office

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