

University of Houston – Clear Lake provides a variety of benefit programs as part of its employment and compensation package. As a benefits-eligible employee, you have the opportunity to enroll in benefits that will best meet the needs of you and your dependents. Automatic state benefits include sick leave, paid holidays, and a retirement program. Optional benefits include health, vision, dental insurance, life, and disability insurance, and supplemental retirement programs.

A summary of benefits for eligible UHCL employees follows. The monthly rates are effective September 1, 2024 - August 31, 2025.

Medical Plan Options

Employees have a choice between HealthSelect of Texas and Consumer Directed HealthSelect – both administered by Blue Cross Blue Shield of Texas (BSBSTX). **Full-time employees:** State pays 100% of your medical premium and 50% of the dependent premium. **Part-time employees:** State pays 50% of your medical premium and 25% of the dependent premium.

HealthSelect of Texas : A network-based point-of-service plan available statewide, with no annual deductible for in-network services. You must choose a primary care provider (PCP), and obtain referrals for specialists.

	Full-time Employees	Part-time Employees
Employee Only	\$ 0.00	\$ 312.41
Employee + Spouse	\$ 358.00	\$ 849.41
Employee + Child(ren)	\$ 239.70	\$ 671.96
Employee + Family	\$ 597.70	\$ 1,208.96

Consumer Directed HealthSelect : A high-deductible health plan paired with a health savings account (HSA).

	Full-time Employees	Part-time Employees
Employee Only	\$ 0.00	\$ 312.41
Employee + Spouse	\$ 322.20	\$ 813.61
Employee + Child(ren)	\$ 215.72	\$ 647.98
Employee + Family	\$ 537.92	\$ 1,149.18

Health coverage is subject to a 60-day waiting period except for employees transferring directly from another State agency.

Dental Plans

You have a choice of two dental insurance plans – **DeltaCare USA** dental health maintenance organization (DHMO) or **State of Texas Dental Choice Plan** preferred provider organization (PPO). Members and dependents must be enrolled in the same plan.

DeltaCare USA (DHMO)		State of Texas Dental Choice (PPO)	
Employee Only	\$ 9.59	Employee Only	\$ 28.73
Employee + Spouse	\$ 19.18	Employee + Spouse	\$ 57.46
Employee + Child(ren)	\$ 23.02	Employee + Child(ren)	\$ 68.95
Employee + Family	\$ 32.59	Employee + Family	\$ 97.68

Vision

State of Texas Vision, administered by EyeMed, offers more complete vision coverage to help you save money on eye exams and eyewear.

Employee Only	\$ 4.61
Employee + Spouse	\$ 9.22
Employee + Child(ren)	\$ 9.91
Employee + Family	\$ 14.52

Optional Term Life Insurance

You may purchase up to four times your annual salary (up to a maximum of \$400,000). Monthly rates are based on age and coverage amount. Evidence of Insurability (EOI) may be required.

Dependent Term Life Insurance

Dependent Term Life includes \$5,000 term life and AD&D coverage. The premium cost is \$1.45 per month.

Voluntary Accidental Death & Dismemberment (AD&D) Insurance

If you are under 70, you can elect Voluntary AD&D coverage between \$10,000 and \$200,000 in \$5,000 increments for yourself or yourself and eligible family members.

Employee Only	\$0.02/\$1,000 of coverage
Employee and Family	\$0.04/\$1,000 of coverage

Short-Term & Long-Term Disability Insurance:

This benefit protects from loss of income due to disability resulting from illness or accident. The benefit pays a percentage of your gross salary for a designated period. Short-term pays 66% for a maximum of five (5) months. Long-term pays 60% (up to \$10,000 monthly salary) up to age 65.

Short-Term Disability	\$0.26/\$100 of monthly salary
Long-Term Disability	\$0.63/\$100 of monthly salary

TexFlex – Flexible Spending Accounts (FSAs):

Health Care and Dependent Care FSAs allow employees to set aside funds through pre-tax payroll deductions. The Health Care account allows up to \$3,200 (pre-tax) per year for eligible healthcare expenses. The Dependent Care account allows up to \$5,000 for married couples filing jointly, or \$2,500 for a person (married or single) filing separately.

Retirement Plans

Benefits-eligible employees must select one of these two retirement programs:

1. **Teacher Retirement System of Texas (TRS):** A defined benefit plan, employees contribute 8.25% of their pre-tax gross salary and the State contributes 8.25% to a state account to pay retirement benefits. Employees are vested upon completion of five years of creditable service. Other benefits included in the TRS program are disability and active member death benefits. For more information, please log on to the TRS website at [Teachers Retirement System](#).
2. **Optional Retirement Program (ORP):** A defined contribution plan, the Optional Retirement Program is available to full-time benefits-eligible faculty members and certain professional/administrative staff under the provisions of State laws. Employees contribute 6.65% of their pre-tax gross salary and the State contributes 6.6% to the ORP account. Contributions made by the university to the optional retirement program are vested after one year and one day of participation in the program.

Voluntary Retirement Programs

Benefits-eligible employees may enroll in the **TexasSaver 457 Plan** or **403(b) Tax Deferred Annuity** at any time during their employment. Contributions can be made before or after tax. The minimum monthly contribution is \$25 and the annual maximum for the 2025 calendar year is \$23,500. Both plans include an age 50 catch-up provision, which allows an additional \$7,500 in contributions.

Holidays

Regular full-time/part-time employees are eligible for paid holidays as approved by the Texas Legislature and the UH System Board of Regents.

Paid Vacation & Sick Leave

Regular, full-time employees earn paid vacation and sick leave. Faculty are not eligible for vacation pay unless they are administrative faculty on twelve-month appointments. Part-time employees earn pro-rated vacation leave.

Longevity Pay

Regular, full-time non-academic employees who have a minimum of two years of service with the State of Texas are entitled to longevity pay at a rate of \$20.00 for every two years of service.

Optional Benefits Programs

The University of Houston System partners with Aflac to sponsor several optional benefit plans in addition to the benefits currently offered by the Employees Retirement System of Texas (ERS). Aflac offers Accident, Cancer, Critical Illness, and Hospital Protection plans. The cost of each product will be the employee's sole responsibility and will not be supplemented by UHCL or UH System.

Additional Information

For additional information, please contact Human Resources at 281-283-2300 or humanresources@uhcl.edu. For more details on the State of Texas benefits programs, please visit the [Employees Retirement System of Texas \(ERS\)](#) or the [UHCL HR benefits](#) website.