

Graduate student employees with an FTE of at least 50% (20 or more hours per week) are eligible to participate in insurance coverage through the Group Benefits Program (GBP) available to employees. The GBP is administered through the Employees Retirement System of Texas (ERS). All eligible graduate student employees must *choose* to enroll in coverage if desired.

- Detailed information about all available benefits, including costs, can be found online at <https://www.ers.texas.gov/active-employees>, by emailing [hrbenefits@txstate.edu](mailto:hrbenefits@txstate.edu), or in the Human Resources Benefits Office in JC Kellam, Suite 360.
- For eligible graduate student employees, Texas State pays 50% toward the cost of the employee's monthly premium for medical and 25% toward the cost of any enrolled dependents' monthly premiums. Premiums can be found on the ERS website: <https://www.ers.texas.gov/PDFs/Ratesheet-PY21.pdf>.
- Employees have a 30-day window from their employment start date to enroll in medical and all other coverage options. Coverage available includes:
  - Medical
  - Dental
  - Vision
  - Term Life Insurance for self and dependents
  - Accidental Death & Dismemberment
  - Short and Long-Term Disability
  - TexFlex health and dependent daycare accounts
- There is a 2-calendar month waiting period for medical insurance coverage. If medical insurance coverage is elected, the coverage is effective the first of the month after the 2-calendar month waiting period. There is no waiting period for optional coverage (besides TexFlex accounts) such as dental or optional term life insurance. These types of coverages are effective the first of the month after the coverage is selected either online or by submitting a paper form to human resources.
- New employees have 30 days to make all benefit enrollment decisions. After the initial 30-day window, employees must have a qualifying life event (i.e. marriage, birth of child, dependent loses coverage) or wait until the next annual enrollment period to make changes.
- Help is available from Human Resources at <http://www.hr.txstate.edu/benefits>, email [hrbenefits@txstate.edu](mailto:hrbenefits@txstate.edu) with questions, call 512.245.2557, or stop by the Benefits Office in JC Kellam, Suite 360.