

**Harris County Department of Education  
BENEFITS  
HCDE is an Equal Opportunity Employer**

**Health and Family Benefits**

Following is a list of elective benefits. Premiums for these benefits (except medical and FSAs) are paid one month in advance of the actual date of coverage. Enrollment/waiver forms are required within 31 days from the date of hire. Eligible employees (for all plans except medical) must work 20 or more hours per week and pay into the TRS system. For additional information, contact Human Resources at (713) 696-8284 or (713) 696-0780.

**Medical Insurance – TRS ActiveCare**

An employee may select one of three plans: ActiveCare 1- basic coverage, ActiveCare 2 – comprehensive coverage, or ActiveCare 3 – most comprehensive coverage. All three plans are Blue Cross Blue Shield PPOs. An employee may enroll and receive state and employer contributions towards the cost of the plan selected if the employee works 20 or more hours per week. Employees working 10-19 hours per week may also enroll but the employee will pay the full cost of plan selected.

**Dental Insurance – Safeguard**

An employee may select one of two plans: DHMO (Dental Managed Care) plan, or a PPO plan. Coverage includes routine preventative, restorative and periodontal services. Both plans include an enhancement feature.

**Vision Insurance – Superior**

Coverage includes a routine eye exam, glasses or contact lenses every 12 months. There are in- and out-of-network benefits.

**Flexible Spending Accounts – FSAs**

An employee may set aside up to \$2500.00 for unreimbursed medical (includes dental and vision) expenses and \$5000.00 for child care expenses.

**Cancer – United Teacher Associates**

This is supplemental coverage that offers two (2) plans. The traditional cancer plan will make payments for expenses such as hospitalization, radiation/chemotherapy, prosthetics and home nursing services. The 1<sup>st</sup> Diagnosis plan will make a one time payment upon the diagnosis of internal cancer. The amount of the payment will depend on the plan selected at enrollment.

**Prepaid Legal – Hyatt/Metlife Legal Plan**

Services provided under the plan include wills, power of attorney, living trusts for employees and their spouses, traffic ticket defense(except DUI), contract review, assistance with identity theft issues, real estate and family matters.

**Financial Protection**

**Life Insurance –Standard**

HCDE provides \$15,000 Group Term Life (Life) and \$15,000 Accidental Death (AD&D) coverage at no cost to all benefits eligible (20+ hours per week) employees. Optional Life and AD&D is available for full-time employees to purchase in amounts of 1, 2 or 3 times their annual salary up to a maximum of \$100,000. Spousal and dependent coverage is also available.

**Disability Insurance – Unum Disability**

The disability plan provides for long term salary protection when an employee is unable to work due to a disability. Waiting periods vary, depending upon the employee's selection, but range from as little as 7 days to as much as 180 days.

## **Retirement**

### **Tax Deferred Annuities and Mutual Funds – 403(b) and 457 Plan**

An employee may save up to \$15,500 annually with any TRS “approved company” under the 403(b) plan . A list of approved mutual funds and annuity vendors is available from Human Resources. An employee may also save up to \$15,500 annually under a 457 Investment Plan. Contributions are made on a pre-tax basis and remain the property of the employee.

### **Teacher Retirement System – TRS**

TRS is a mandatory, tax-sheltered retirement plan for TRS eligible employees (work 20+ hours per week). Current TRS deductions equal 7.05%. Retirement benefits vary according to years of service and age at retirement.

### **Social Security**

HCDE not only participates in the Teacher Retirement System, but we also participate in the Social Security System. Participation is mandatory.

## **Personal Leave and Vacation**

### **Personal Leave Benefits**

Full-time employees working 10, 11, or 12-month schedules earn one 1 personal leave day each month after working at least 10 days within the month.

### **Vacation Days**

Full-time employees working 12-month schedules (240 days) receive ten (10) vacation days. Employees who have at least 10 years of service with HCDE receive fifteen (15) vacation days per year.