



# TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER EL PASO

## Operating Policy and Procedure

**HSCEP OP:** 70.05 **Insurance and Other Benefits**

**PURPOSE:** The purpose of this Health Sciences Center Operating Policy and Procedure (HSCEP OP) is to establish the Health Sciences Center policy for employee insurance programs and other benefits.

**REVIEW:** This HSCEP OP will be reviewed on July 15 of every year (EY) by the Executive Director for Human Resources and with recommendations for revisions, submitted to the Chief Financial Officer by August 1, to be published by September 1.

### **POLICY/PROCEDURE:**

#### **1. Definitions.**

- a. **Regular Employee:** An employee employed to work at least 20 hours per week for a period of at least four and one-half months per year, excluding retired employees and students employed in positions which require student status as a condition of employment.
- b. **Full Time Employee:** A Regular employee who works 75% - 100% FTE (30-40 hours per week).
- c. **Part Time Employee:** A Regular employee who works 50% - 74% FTE (20-29 hours per week).
- d. **Graduate Assistant:** A graduate student in an institution of higher education employed for work assigned by the supervisor which utilizes knowledge beyond undergraduate academic studies.
- e. **Research Assistant:** A graduate student in an institution of higher education employed in support of the research mission of the unit, its director or faculty, in laboratory, library, field, or computer work, or such other activities as may assist the unit's research effort.
- f. **Teaching Assistant:** A graduate student in an institution of higher education employed in support of the teaching mission of the unit who is responsible for, or in charge of, a class or class section, or a quiz drill or laboratory section.
- g. **Resident Physician:** An employee designated as PGY I, II, III, IV, V, VI or fellow and participating in a TTUHSCEP postgraduate clinical residency program.
- h. **Graduate Part-time Instructor (GPTI):** A graduate student in an institution of higher education employed in support of the teaching mission of the unit who is responsible for, or in charge of, a class or class section, or a quiz, drill, or laboratory section. Graduate students must have at least 18 graduate hours in the teaching field.

2. **Workers Compensation Insurance.** Each employee on the payroll of TTUHSCEP is covered by the Workers Compensation Insurance Program. This insurance coverage is administered by the State Employees Workers Compensation Division of the Attorney General's Office. For additional information, see HSCEP OP 70.13, ***Worker's Compensation Insurance***.

3. **Retirement Programs.**

- a. **General Policy.** Most regular employees of TTUHSCEP are required, as condition of employment, to be a member of the Teacher Retirement System (TRS). In lieu of participating in the Teacher Retirement System (TRS), an Optional Retirement Program (ORP) is available for full-time faculty, selected executive management, professional and administrative employees and employees who have previously elected the Optional Retirement Program. (See HSCEP OP 70.07 for ORP participation) All regular employees are required, as a condition of employment, beginning their 1st day of employment, to be a member of TRS or ORP. (Exception: Employees who are TRS or ORP retirees and have returned to work are not permitted to participate in TRS or ORP.)

State retirement contributions are established by the Texas Legislature and may fluctuate over time. Departments should include this statement in communications with current or prospective employees.

Effective January 1, 1993, lump sum withdrawals by the employee of contribution from retirement plans are subject to 20 percent withholding tax under Internal Revenue Code as modified by the Unemployment Compensation Act Amendments of 1992.

- b. **Teacher Retirement System (TRS).** Employees participating in TRS are required to contribute a percent of salary to their account. Contribution percentages have been set by legislative action as FY14, 6.4%; FY15, 6.7%; FY16, 7.2%; FY17, 7.7%. TTUHSCEP contributes 6.8% for FY16 and FY17 based on legislative action. Benefits of membership in TRS include:

1. **Vesting Benefits:** Employees with five years or more of service credit with TRS are entitled to maintain their accounts with TRS even if not currently employed in Texas public education and, if their deposits are not withdrawn, may retire with a benefit upon reaching retirement age and submitting proper application for retirement.
2. **Retirement Annuity Benefit:** The calculation of a retirement annuity is determined by your age, service years and dates of participation in TRS. To determine the standard annuity formula for an employee's annuity benefit, see the TRS rules at [www.trs.state.tx.us](http://www.trs.state.tx.us).
3. **Disability Benefit:** Members, regardless of age or years of service credit, may apply for disability retirement if they are mentally or physically disabled from the further performance of their duties, and the disability is probably permanent. The TRS Medical Board must certify the disability. With at least 10 years of service credit, the monthly annuity received is not reduced due to early age and the member may elect a standard annuity or one of the five optional forms of annuity payment. The monthly payments will be calculated using the standard annuity formula with a minimum standard annuity of \$150. Selection of a payment plan other than the standard annuity will reduce the monthly annuity. This benefit is also subject to any other reduction required by law. With less than 10 years of service credit in TRS, the member receives a monthly disability benefit of \$150 that is paid for the lesser of the number of months covered by TRS, the duration of the disability, or the duration of life.
4. **Death and Survivor Benefit:** A TRS member has death and survivor benefit coverage beginning with their enrollment in TRS on the 1st day of work. The greatest protection for a new member is either:

- a. A lump sum payment equal to twice the member's annual compensation or \$80,000, whichever is less; or
- b. Survivor benefits which will pay the widow or widower with minor children a \$2,500 lump sum payment plus \$300 per month until the youngest child reaches age 18. At age 65, the spouse would begin receiving \$200 per month for life.

Effective January 1, 1988, employee contributions to the Teacher Retirement System are made on a tax sheltered basis. Additional information about the Teacher Retirement System may be obtained from Human Resources or visit the TRS website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

- c. **Optional Retirement Program (ORP).**<sup>1</sup> Employees electing to participate in ORP are required to contribute 6.65 percent of salary. Employee contributions are handled through a salary reduction agreement which makes such contributions tax deferred. TTUHSCEP contributes a percentage based on legislative action. Employees who participated in ORP at any Texas institution of higher education before August 31, 1995 and return to employment at TTUHSCEP or another state institution will continue to receive the FY 95 supplemented employer contribution rate of 8.5 percent. Legislative action may change the percentages of salary to be contributed.

Eligible full time employees must exercise their irrevocable option to participate in the Optional Retirement Program within 90 days after their 1<sup>st</sup> day of employment. If no election is made by the 90th day of employment, the employee shall be deemed to have chosen membership in TRS throughout their career in higher education in Texas.<sup>2</sup>

Employees electing to participate in ORP may select from a number of fixed annuity, variable annuity, and mutual fund options offered by the several companies authorized by the Board of Regents to offer Optional Retirement Programs to TTUHSCEP employees.

For additional information about ORP, see HSCEP OP 70.07, **Optional Retirement Programs**, or request "An Overview of TRS and ORP for Employees Eligible to Elect ORP" brochure from Human Resources.

- d. **Old-Age and Survivors Insurance (Social Security).**<sup>3</sup> Employees of TTUHSCEP are required to participate in the Old-Age Survivors Insurance Program and the Medicare Hospitalization Insurance Program of Social Security. (Exception: Services performed by a nonresident alien temporarily in the United States as a nonimmigrant under an F1 visa whose presence in the United States is less than five years or under a J1 visa whose presence in the United States is less than two years if the services are performed to carry out the purpose for which they were admitted to the United States. Social Security must be withheld for the entire calendar year in which the individual is no longer exempt.

Benefits under Social Security include:

- 1. **Retirement Benefits:** Employees who are fully insured may receive a reduced retirement annuity at age 62. Full formula benefits are available at an individual's Full Retirement Age (FRA). Full Retirement Age has been 65 for many years. However, beginning with people born in 1938 or later, that age will gradually increase until it reaches 67 for people born after 1959. Individuals receiving benefits at their FRA may earn any amount of income with no reduction in social security benefits.

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1 In accordance with V.T.C.A. Government Code, Chapter 830

2 In accordance with the Texas Higher Education Coordinating Board, Rules and Regulations, chapter 25, Section 25.3(e)

3 IRS Publication 519.

2. **Disability Benefits:** Employees who become disabled before age 65 are eligible for a disability income which is generally the same as the retirement benefit would be if 65 years of age.
3. **Survivor Benefits:** Survivor benefits are payable to a dependent spouse, child, or children when a covered employee dies. In addition, a lump sum death benefit is also payable.

Visit Social Security online at [www.ssa.gov](http://www.ssa.gov) for further information.

- e. **Income Tax Sheltered Retirement Account Programs.** In addition to participation in TRS or ORP, employees of TTUHSCEP are eligible to set aside additional amounts of salary, up to certain limits, without paying current income tax on those amounts. This income tax deferral is available under the Tax Deferred Account Program and the Texa\$aver Program. Participation in these programs is voluntary, and employees may elect to participate in either or both programs. These programs are offered as a supplement to the retirement benefits provided by TRS or ORP.

- (1) **Tax Deferred Account (TDA) Program:** The Tax Deferred Account Program, an IRC 403(b) plan, is available to employees on an optional basis. Under the TDA Program, employees may enter into an agreement with TTUHSCEP to reduce current earnings, up to specified limits, and apply the proceeds of such reduction to the purchase of fixed annuity, variable annuity, custodial, noncustodial, or mutual fund accounts with carriers approved by TTUHSCEP. To enroll in a TDA, employees access the Texas Tech Retirement Manager system at <https://www.myretirementmanager.com/?ttu>.

For additional information about the TDA Program, see HSCEP OP 70.45, **Tax Deferred Account Program**.

- (2) **Texa\$aver Program:** The Texa\$aver Program (IRC 457), administered by the Employees Retirement System (ERS), is available to employees on an optional basis. Under the Texa\$aver Program, employees enroll directly with the third party administrator, to reduce current earnings up to specified limits and apply the reductions to their choice of 12 investment options approved by ERS.

For additional information about the Texa\$aver Program, see HSCEP OP 70.44, **Texa\$aver 457 Plan**.

4. **Group Insurance Plans.** TTUHSCEP offers a selection of group insurance coverage for eligible employees, spouses and children up to age 26 through the State of Texas Group Benefits Program (GBP). Through this program all eligible employees may elect the following optional coverage for themselves and/or eligible dependents.
  - a. Health, including \$5,000 term life and \$5,000 AD&D (HealthSelect);
  - b. HMO's, including \$5,000 term life and \$5,000 AD&D, where available;
  - c. Dental;
  - d. Term life with AD&D (employee only);
  - e. Dependent term life with AD&D (eligible dependents only);
  - f. Voluntary AD&D; and
  - g. Short and long term disability income (employee only).

Regular employees, Research Assistants, Graduate Assistants, Graduate Part-time Instructors, and Teaching Assistants employed to work at least 20 hours per week for a period of at least four

and one-half months per year are eligible to participate in the GBP including premium conversion.

Resident physicians may participate only in the insurance plans provided by TTUHSCEP School of Medicine. This program provides medical, dental and life insurance plans for the resident and eligible dependents. The resident physician will be provided an LTD plan with a \$1500 monthly benefit. TTUHSCEP fully covers the cost of the residents' insurance plans. Residents will be taxed on life insurance coverage over \$50,000.

Clinical faculty required to be members of the Medical Practice Income Plan (MPIP) with the School of Medicine may have alternative or supplemental coverage to the GBP, including dental, long term disability and term life insurance plans. Premiums paid by the departmental funds for the MPIP plans are considered Additional Taxable Income to those enrolled.

The State of Texas or TTUHSCEP makes a monthly contribution toward the cost of health insurance coverage. The amount of the contribution depends upon the health coverage selected and full time or part-time employment status. A regular full time employee receives the full premium sharing contribution and a part time employee or graduate student employee receives one-half of the full premium sharing contribution. (This is subject to change by legislative action.) Therefore, a full time employee receives their member only health insurance at no cost and a part time employee will pay ½ the cost of their member only health insurance by payroll deduction. Full time employees will receive premium sharing for ½ the cost of any dependent health insurance chosen and part time employees or graduate student employees will receive premium sharing for ¼ the cost of the dependent coverage. All remaining premiums will be paid by the employee through payroll deduction. All premiums are determined annually by the Employees Retirement System and will be communicated as soon as possible to all employees.

Effective 6-1-14, the Health Coverage Date (HCD) for health insurance for newly hired or rehired after a break in service employees will be the first of the month after the 60th day of employment. Only an employee who is a direct transfer from another GBP agency, without a break in service, will begin their health insurance coverage upon their first day of employment. Employees must make their health insurance elections within the first 60 days.

Full, Part-time or Graduate Student employees have an eligibility period of 31 days from their date of hire to enroll themselves and/or dependents in any of the optional plans available in the GBP without evidence of insurability: term life insurance, dental insurance, long and short term disability and accidental death and dismemberment. Optional plan coverage can be effective on the employee's first active duty date or the first of the next month. Any changes to the initial enrollment made in the 31 day period will be effective the first of the month after the change. After this initial period of eligibility, employees may enroll or change any of their optional plans only during the Annual Enrollment period and then Evidence of Insurability restrictions may apply to the plan and approval is not guaranteed.

Double coverage is not permitted, either as a dependent, a retiree, or as an employee at TTUHSCEP or at another Texas State Agency or Texas Institution of Higher Education except for voluntary AD&D.

Employees may review their coverage in the GBP by going online at [www.ers.state.tx.us](http://www.ers.state.tx.us) and clicking on ERS online. Employees must access ERS online to provide beneficiary information. Employees are encouraged to use ERS online for their Annual Enrollment changes.

Eligible employees should contact Human Resources for detailed benefit booklets and/or additional information regarding available group insurance plans or may visit the ERS website at [www.ers.state.tx.us](http://www.ers.state.tx.us) .

5. **Termination of Insurance.** Insurance coverage provided by the GBP will automatically terminate as follows:

For insured employees:

- a. The date the policy is terminated;
- b. The end of the month that Human Resources is notified that the employee ceases to be an eligible employee;
- c. The end of the month the last premium payment is made for the employee;
- d. The end of the month in which the employee dies; or
- e. The end of the month in which Human Resources receives a cancellation request completed by the employee.

For insured dependents:

- a. The date the insured employee's coverage is terminated;
- b. The first of the month after which Human Resources is notified that a dependent no longer qualifies as a dependent; or
- c. The end of the month following receipt of a cancellation request by Human Resources.

An insured's coverage will not terminate due to failure of TTUHSCEP to transmit reports, pay premiums or comply with any other provisions of the policy when such failure is due to an inadvertent error or administrative mistake.

6. **Continuation of Insurance Coverage.**

- a. **Between Terms Leave Without Pay.** Employees not working during the summer months or who are working less than 50 percent time during the summer months are entitled to continue coverage in all of the insurance plans and to receive premium sharing contributions if:

- (1) The employee was eligible to participate during the semester immediately preceding the summer;
- (2) Is expected to return to a status eligible to participate in the fall;
- (3) Has not resigned or been separated from TTUHSCEP; and
- (4) Is not on a voluntary leave without pay for personal reasons.

These employees may continue group insurance coverage during a period of leave without pay between terms provided the applicable premium payments are made to the Payroll Department when due.

- b. **Leave Without Pay.** Employees who are on or expected to be in voluntary leave without pay status (do not work or receive pay) for a full month's time are not eligible to receive the state contribution unless the leave is classified as FMLA. These employees will be reported to the Employees Retirement System (ERS) who will be responsible for the collection of the total premium of all group insurance coverage including the state premium sharing if applicable. The employee will receive a premium billing from ERS and should make prompt payment to avoid cancellation of all coverage.

Going on leave without pay is a Qualifying Life Event (QLE). Employees may make changes to their insurance coverages and TexFlex elections that are consistent with the event effective the first of the month following the month the employee goes on leave without pay. An employee may change from FMLA to straight Leave Without Pay status. The maximum period of eligibility while in a Leave Without Pay status is 12 continuous months. When the maximum period of Leave Without Pay is reached, all GBP coverage is automatically canceled.

- c. **Upon the Death of a Covered Employee.** The covered dependents of an employee may continue the health and dental coverages in which they were enrolled on the date of the employee's death provided the employee has at least 10 years of eligible retirement service credit, including three (3) years with a GBP participating agency or institution. The surviving dependents must pay their monthly insurance premium or their coverage will be canceled. Once the coverage is canceled, it cannot be reinstated. A surviving spouse may continue coverage as long as he or she pays the monthly premium. Surviving children may continue coverage as a surviving dependent only as long as they continue to meet GBP eligibility requirements and pay monthly premiums. Neither the state nor TTUHSCEP provides premium sharing contributions toward the cost of coverage for the surviving spouse and children.
- d. **COBRA Continuation Coverage.** Employees and their qualified dependents covered under the group medical and/or dental plans have a right under Federal law to elect to continue their coverage for 18 or 36 months if their coverage otherwise ends because of certain "qualifying events." Those events include the employee's death, voluntary or involuntary termination of employment, reduction of hours of employment, divorce, or legal separation. Dependent children who cease to be dependent children may also elect continuation coverage. The employee or qualified dependent must notify the Benefits Section of Human Resources of a qualifying event which is not the result of a change in employment status to complete an application for continuation coverage. Continuation coverage is provided without regard to the individual's evidence of insurability. The employee or dependent must pay the full premium costs plus a two percent administrative fee and TTUHSCEP's premium sharing contribution ceases. The covered surviving dependents of a deceased employee may continue their medical and/or dental insurance coverage under either of the above two paragraphs, but not under both.

When a qualifying life event is recorded effecting the loss of health or dental coverage, the employee will be sent from ERS, to their home address, an application for continuation of coverage. The application must be returned to ERS with the appropriate premium to continue the insurance coverage.

Neither the state nor TTUHSCEP provides premium sharing contributions toward the cost of continuation coverage except as stated in the first paragraph 6.a., above.

## 7. **Insurance Programs for Retirees.**

- a. Upon retirement from the state and TTUHSCEP, regular employees are eligible to participate in the group insurance options made available under the State of Texas Group Benefits Program (GBP) if all of the following requirements are fulfilled:
  - (1) The employee has at least 10 years of service credit in TRS, ORP, ERS or any combination thereof, and the employee has not voluntarily forfeited retirement benefits by withdrawal of the retirement account(s).
  - (2) At least 3 of the 10 years of retirement service credit were as an employee at a state agency or higher education institution that participates in the GBP. (University of Texas and Texas A&M are examples of public employers that do not participate in the GBP.) An employee who began participation in the GBP on 9-1-2001 or after must have 10 years of GBP participation to be eligible for the retiree insurance.
  - (3) The employee is at least 65 years of age or the employee's age plus 10 or more years of service equal 80.

- (4) The employee has terminated employment from all state agencies and higher education institutions that participate in the GBP or is no longer eligible for the GBP as an employee.
  - (5) The last Texas public employment prior to retirement was at a state agency or higher education institution that participates in the GBP. (This is not required if the person is eligible to receive a retirement annuity from the ERS.)
- b. If the employee enrolls before or within 31 days of separation from employment, the retiree insurance is immediately effective. Upon meeting eligibility requirements, if the employee returns to TTUHSCEP to enroll in the retiree insurance, the effective date of the retiree insurance coverage will be the first of the month after the 90<sup>th</sup> day after enrollment.
  - c. If a participant in the insurance program for retirees obtains re-employment at TTUHSCEP, the participant and enrolled dependents must remain in the retiree insurance program.
  - d. Upon retirement, retirees have the following enrollment options under GBP:
    - (1) **Decline All GBP Coverage.** Retirees may waive their right to enroll in all UGIP coverage effective the first day of retirement.
    - (2) **Enroll in the GBP (eligible coverage only):**
      - (a) Health coverage (includes \$2,500 Basic Term Life - no AD&D) in either HealthSelect or an HMO, if eligible;
      - (b) Dental insurance, including a traditional insurance plan and a Dental Maintenance Organization plan;
      - (c) Optional Term Life, (no AD&D - ½ of Election I up to a maximum of \$10,000) if in effect immediately prior to retirement or if enrolled at the time of retirement, may continue the level of coverage up to the maximum of twice annual salary; and
      - (d) Dependent Term Life, if in effect immediately prior to retirement;

Eligible coverage selected by the retiree will become effective on the first day of retirement. Retirees and prospective retirees should contact Human Resources for detailed benefit booklets and/or additional information regarding available group insurance plans for retirees.

The State of Texas makes a monthly contribution toward cost of health insurance coverage. The amount of the contribution depends upon the health coverage selected and current legislated rules. The premiums for any other insurance coverage selected are paid fully by the retiree.

The covered surviving spouse and/or covered surviving dependent(s) of a retiree may continue the health and dental coverages in which they were enrolled on the date of the retiree's death, provided they pay the required premiums and continue to meet the residency requirements of the plans (if applicable). A spouse may continue coverage for life. Dependent children may continue coverage until they lose UGIP eligibility, regardless of whether the spouse continues coverage. TTUHSCEP does not provide premium



sharing contributions toward the cost of coverage for the surviving spouse and/or dependent(s).

8. **Flexible Benefits Program.** TTUHSCEP offers a Flexible Benefits Program (TexFlex) for employees through the State of Texas Group Benefits Program. The TexFlex program consists of a Premium Conversion Plan, a Health Care Reimbursement Account, and a Dependent Care Reimbursement Account. The TexFlex program allows all eligible employees to pay for certain expenses with pre-tax dollars and save money on federal income taxes and social security taxes by redirecting dollars from employee pay checks before taxes are calculated. This program is covered under the Internal Revenue Code, Section 125.

An election to participate or not to participate in TexFlex is irrevocable for the plan year (September 1 to August 31). Employees are encouraged to use ERS online at [www.ers.state.tx.us](http://www.ers.state.tx.us) to re-enroll annually.

- a. **Premium Conversion Plan.** Eligible employees are automatically enrolled in the Premium Conversion Plan if their UGIP premiums are more than the state's/TTUHSCEP's contribution and the employee does not decline participation. Participants may not add, drop, increase, or decrease insurance coverage during the plan year without a Qualifying Life Event. A request to change must be made within 30 days from the date of the Qualifying Life Event.
- b. **Health Care Reimbursement Account (HCRA).** This is a spending account that allows eligible employees to set aside money for themselves or their eligible dependents on a tax-free basis, then file claims to be reimbursed for eligible medical expenses that are not paid by any health insurance plan. Enrollment is for the full plan year, even if the employee terminates employment or goes on leave without pay.
- c. **Dependent Care Reimbursement Account (DCRA).** This is a spending account to be used for day care expenses for dependents who meet the Internal Revenue guidelines definition of an eligible dependent. Limited changes are allowed during the plan year when an eligible event occurs and the change is consistent with the event. Dependent care expenses that are reimbursed through the DCRA and the adjusted taxable wage will be reported on the employee's W-2 form at the end of each calendar year. The same dollars that were redirected through the DCRA cannot also be deducted on the employee's personal income tax return.

For additional information about the Flexible Benefits Program (TexFlex) employees should refer to the detailed benefits booklets available from the Benefits section of Human Resources.

9. **Unemployment Compensation Insurance.**<sup>4</sup> Employees on the payroll of TTUHSCEP in positions other than that requiring student status as a condition of employment are covered by the Unemployment Compensation Insurance Program. Through the Unemployment Compensation Insurance Program, employees may be eligible for weekly benefit payments during a period of unemployment which occurs through no fault of the employee.

Eligible employees of TTUHSCEP cannot be paid unemployment compensation benefits for any week of unemployment which begins during the period between two regular academic terms, or which begins during an established vacation period or holiday recess, if the employee worked in the first of such terms or work periods and has a reasonable assurance to work in the second of such terms or work periods.

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<sup>4</sup> In accordance with Labor Code Sections 201 – 215.

The Unemployment Compensation Insurance Program is coordinated through Human Resources. Control of costs under the program is a joint effort between the employing departments and Human Resources.

10. **Automobile Liability Insurance.** TTUHSCEP maintains an automobile liability insurance policy to cover employees required to operate vehicles owned by TTUHSCEP as a part of their assigned job duties.
11. **Legal Liability Insurance.**<sup>5</sup> The Attorney General is required to undertake the defense and the State of Texas is required to assume the liability for damages awarded against TTUHSCEP employees arising from acts within the scope of TTUHSCEP employment.
12. **Texas Tech Federal Credit Union.** The Texas Tech Federal Credit Union, operating under a charter from the federal government, is an employee-owned cooperative association established to provide savings and borrowing facilities for TTUHSCEP employees. Regular employees may establish membership by purchasing one share and paying a membership fee.
13. **Death Benefits.** Upon the death of employees, TTUHSCEP shall pay the estate for all of the employee's accumulated vacation leave and holiday comp, and one-half of the employee's accumulated sick leave, or for 336 hours of sick leave, whichever is less.<sup>6</sup>

Death benefits may also be payable under any one or more of the following retirement and insurance programs: Teacher Retirement System, Optional Retirement Program, Old-Age and Survivors Insurance (Social Security), Life Insurance, and Accidental Death and Dismemberment Insurance.

For additional information concerning death benefits, see HSCEP OP 70.22, **Employee Deaths**, or contact Human Resources.

14. **Non-Discrimination.** Employees will not be discriminated against in their eligibility for insurance and other benefits based on race, color, religion, sex, age, disability, national origin, veteran status, or genetic information.
15. **Right to Change Policy.** TTUHSCEP reserves the right to interpret, change, modify, amend, or rescind this policy in whole or in part at any time without the consent of employees.

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<sup>5</sup> In accordance with V.T.C.A., Civil Practice and Remedies Code, Chapter 101.

<sup>6</sup> In accordance with Texas Government Code, Section 661.033, Attorney General's Opinion M-731, M-850, and M-1156.