



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 September 15 of every year by the assistant vice president for human resources and with recommendations for revisions, forwarded to the vice president for finance and administration by October 1.

POLICY/PROCEDURE:

I. 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 that 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 that 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 TTUHSC El Paso 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 Texas Tech University Health Sciences El Paso (TTUHSC El Paso) is covered by the Workers Compensation Insurance Program. This insurance coverage is administered by the State Office of Risk Management, Texas Department of Insurance/Division of Worker's Compensation (TDI/DWC). For additional information, *see HSCEP OP 70.13, Worker's Compensation Insurance.*

3. Retirement Programs.

- A. **General Policy.** Most regular employees of TTUHSC El Paso 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 ORP. (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. The amount an employee contributes is established by Texas Legislature. Currently, the required employee contribution rate is 7.7% of creditable compensation. Beginning September 1, 2017, if the state contribution rate is reduced below the current 6.8% rate, the employee contribution rate will be reduced from 7.7% by an equivalent percentage. 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.texas.gov.
- 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:

- i. A lump sum payment equal to twice the member's annual compensation or \$80,000, whichever is less; or
- ii. 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 TRS are made on a tax sheltered basis. For additional information about TRS visit the TRS website at www.trs.texas.gov.

C. **Optional Retirement Program (ORP)**¹ Employees electing to participate in ORP are required to contribute 6.65 percent of their salary. Employee contributions are handled through a salary reduction agreement that makes such contributions tax deferred.

TTUHSC El Paso 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 TTUHSC El Paso 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 ORP within 90 days after their 1st 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.²

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 ORP to TTUHSC El Paso 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)**.³ Employees of TTUHSC El Paso are required to participate in the Old-Age Survivors Insurance (OASI) Program and the Medicare Hospitalization Insurance Program of Social Security.

Exceptions: Services performed by a non-resident alien temporarily in the United States as a non-immigrant 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. Employees hired into positions requiring student status as a condition of employment who meet certain enrollment requirements are also exempt from OASI.

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.

Visit the Social Security website, www.ssa.gov for more information about OASI including retirement, disability, and survivor benefits

- E. **Income Tax Sheltered Retirement Account Programs.** In addition to participation in TRS or ORP, employees of TTUHSC El Paso 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 (TDA) and the 457 Plan TexaSaver Program. Both of these programs are also available on an after tax ROTH basis. 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) **Supplemental 403(b) Tax Deferred Account (TDA) Program:** The Tax Deferred Account Program, an IRC 403(b) plan, is available to employees on a voluntary basis. Under the TDA and ROTH Programs, employees may enter into an agreement with TTUHSC El Paso to reduce their current earnings, up to specified IRS 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 the Board of Regents. To enroll in a TDA and ROTH account, employees can access Texas Tech Retirement Manager system at <https://www.myretirementmanager.com/MyRM/> or complete a TDA Agreement Form (<http://www.ttuhs.edu/hr/forms/Tax%20Deferred%20Acct%20Salary%20Reduction%20Agreement.pdf>)

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

- 2) **TexaSaver Program:** The TexaSaver Program (IRC 457), administered by the Employees Retirement System (ERS), is available to employees on a voluntary basis. Under the TexaSaver Program, employees enroll directly with the third party administrator, to reduce current earnings up to specified IRS limits and apply the reductions to their choice of 12 investment options approved by ERS. This program may also be elected on an after tax ROTH basis.

For additional information about the TexaSaver Program, see HSCEP OP 70.44, ***TexaSaver 457 Plan or visit ERS on TexaSaver Program at <http://ers.texas.gov/Active-Employees/Retirement/Benefits-of-Texasaver-Program>***

- F. **Group Insurance Plans.** TTUHSC El Paso offers a selection of group insurance coverage for eligible employees, spouses and children up to age 26 years 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.

- 1) Health (Point of Service Plan or Consumer Directed High Deductible Plan) including \$5,000 term life and \$5,000 Accidental Death and Dismemberment (AD&D) (HealthSelect),
- 2) Dental (PPO, DHMO and Discount Program),
- 3) Vision Plan,
- 4) Term life with AD&D (employee only),

- 5) Dependent term life with AD&D (eligible dependents only),
- 6) Voluntary AD&D; and
- 7) Short and long term disability income plans (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 are not eligible for GBP coverage through Employee Retirement System (ERS). Resident Physicians may participate in the insurance program provided by TTUHSC El Paso School of Medicine, currently administered by the Scioli Group. Through this program eligible resident physicians may enroll in the following coverage for themselves and/or eligible dependents, (legal spouse, child(ren))

- Health insurance,
- Dental insurance,
- Vision insurance
- Long term disability (LTD), \$1,500 monthly benefit before taxes
- Life insurance
 - \$100,000 Flat amount for physician residents (life insurance coverage over \$50,000, will be taxed to the resident),
 - \$10,000 Flat amount for spouse,
 - \$5,000 Flat amount for child

Insurance premiums for resident physicians for the above benefits, are paid by TTUHSC El Paso at 100%. Benefits are effective the date of hire with no waiting period requirements.

Clinical faculty eligible for membership in the Medical Practice Income Plan (MPIP) with the School of Medicine may have alternative or supplemental coverage to the GBP, including dental, LTD 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 TTUHSC El Paso makes a monthly contribution toward the cost of health insurance coverage. The contribution rate is based on available funding provided by the Texas Legislature.

Currently, full time employees (employees are considered full time for health insurance purposes if they are scheduled to work 30 or more hours a week) receive 100% contribution of their health plan premium and 50% of their dependent's premium paid by the state. Part-time employees receive 50% state contribution for themselves and 25% for their dependents.

Therefore, a full time employee receives their member only health insurance at no cost and a part time employee will pay 50% of the cost of their member only health insurance by payroll deduction. All remaining premiums will be paid by the employee through payroll deduction prior to taxes being withheld. All premiums are determined annually by ERS and will be communicated as soon as possible to all employees.

For most employees, health and prescription drug coverage will be effective on the first of the month following the 60th day of employment. If your 60th day of employment falls on the first day of employment, your coverage starts that day. An employee who is a direct

transfer from another GBP agency, without a break in coverage, enrolled in GBP health coverage in accordance with the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), or enrolled in GBP health coverage as a dependent the 60 day waiting period does not apply. Employees must make their health insurance elections within the first 60 days of their hire date.

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: dental insurance, vision insurance, term life insurance, long and short term disability and AD&D. Optional plan coverage can be effective on the employee's first active duty date (FADD) or the first of the month following their FADD. 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 TTUHSC El Paso 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 visiting www.ers.texas.gov and clicking on **My Account Login**. Employees must access their account login to provide beneficiary information. Employees are encouraged to review and make their annual enrollment changes.

For additional information on ERS GBP, visit www.ers.texas.gov

V. **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
- C. The end of the month following receipt of cancellation request by human resources.

An insured's coverage will not terminate due to failure of TTUHSC El Paso 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.

VI. **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 TTUHSC El Paso; 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 and 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 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 TTUHSC El Paso 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 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 affecting 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 TTUHSC El Paso provides premium sharing contributions toward the cost of continuation coverage except as stated in the first paragraph VI.A., above.

VII. **Insurance Programs for Retirees.**

- A. Upon retirement from the state and TTUHSC El Paso, regular employees are eligible to participate in the group insurance options made available under the State of Texas 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 September 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 TTUHSC El Paso to enroll in the retiree insurance, the effective date of the retiree insurance coverage will be the first of the month after the 60th day after enrollment.
- C. If a participant in the insurance program for retirees obtains re-employment at TTUHSC El Paso, 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 GBP coverage effective the first day of retirement.
 - 2) **Enroll in the GBP (eligible coverage only):**
 - i. Health coverage (includes \$2,500 Basic Term Life - no AD&D) in either HealthSelect or HealthSelect Medicare Advantage, if eligible;
 - ii. Dental insurance
 - iii. Vision plan;
 - iv. Optional Term Life – Election 1,2, or \$10,000 Fixed Option Life,
 - v. Dependent Term Life

Eligible coverage selected by the retiree will become effective on the first day of retirement. For more information visit www.ers.texas.gov

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 GBP-eligibility, regardless of whether the spouse continues coverage. TTUHSC El Paso does not provide premium sharing contributions toward the cost of coverage for the surviving spouse and/or dependent(s).

- VIII. **Flexible Benefits Program.** TTUHSC El Paso offers a Flexible Benefits Program (TexFlex) for employees through the State of Texas GBP. A TexFlex account is a flexible spending account (FSA) that lets you set aside money from your paycheck, pre-tax, to use for eligible out-of-pocket expenses. You can contribute to a health care and/or a dependent care account. The TexFlex program is available to all benefits-eligible active employees. 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).

- A. **Premium Conversion Plan.** Eligible employees are automatically enrolled in the Premium Conversion Plan if their GBP premiums are more than the state's/TTUHSC El Paso'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. **Flexible Spending Accounts (FSAs).** 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. Contributions will cease

and no longer be available once an employee terminates, unless COBRA is elected. Specific guidelines for the various spending accounts can be found at the ERS website, www.ers.texas.gov

- **Health care account** – used to pay eligible medical, dental, vision, hearing, and prescription drug expenses. You can elect from \$180 to \$2,600 for your annual contribution.
- **Dependent care account** – used to pay eligible expenses including child day care and adult care day programs. You can elect from \$180 to \$5,000 for your annual contribution.
- **Limited account** – used to pay eligible vision and dental expenses. You can elect from \$180 to \$2,600 for your annual contribution. You must be enrolled in Consumer Directed HealthSelect (CDHS) to participate in the limited FSA.

For additional information about the Flexible Benefits Program (TexFlex) visit www.ers.texas.gov

- IX. **Unemployment Compensation Insurance.**⁴ Employees on the payroll of TTUHSC El Paso 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 that occurs through no fault of the employee.

Eligible employees of TTUHSC El Paso 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.

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.

- X. **Automobile Liability Insurance.** TTUHSC El Paso maintains an automobile liability insurance policy to cover employees required to operate vehicles owned by TTUHSC El Paso as a part of their assigned job duties.
- XI. **Legal Liability Insurance.**⁵ The Attorney General is required to undertake the defense and the State of Texas is required to assume the liability for damages awarded against TTUHSC El Paso employees arising from acts within the scope of TTUHSC El Paso employment.
- XII. **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 TTUHSC El Paso employees. Regular employees may establish membership by purchasing one share and paying a membership fee.
- XIII. **Death Benefits.** Upon the death of employees, TTUHSC El Paso 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.⁶

⁴ In accordance with Labor Code Sections 201 - 215.

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

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

Death benefits may also be payable under any one or more of the following retirement and insurance programs: TRS, Optional ORP, OASI (Social Security), Life Insurance, and AD&D Insurance.

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

- XIV. **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.
- XV. **Right to Change Policy.** TTUHSC El Paso 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.