100% premiums paid on health coverage for eligible full-time employees

50% health premiums paid for eligible spouses and children of full-time employees

Opportunity for retirement payments for life

Valuable benefits make up about one-third of the average State of Texas compensation package

More pay and vacation time as rewards for longevity

State of Texas employees earn valuable benefits

Benefits are subject to change based on funding by the Texas Legislature.

ERS OFFERS COMPETITIVE BENEFITS TO ENHANCE THE LIVES OF ITS MEMBERS

www.ers.texas.gov
Average state employee total compensation = $74,232

 Employees say that benefits are a major draw to State of Texas employment.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>65%</td>
</tr>
<tr>
<td>Health insurance</td>
<td>12%</td>
</tr>
<tr>
<td>Vacation, holidays and sick leave</td>
<td>10%</td>
</tr>
<tr>
<td>Other (payroll expense, longevity pay)</td>
<td>6.5%</td>
</tr>
<tr>
<td>Pension</td>
<td>6.5%</td>
</tr>
</tbody>
</table>

Source: Texas State Auditor’s Office, A Report on State Employee Benefits as a Percentage of Total Compensation, July 2020

Insurance and Other Benefits

Health Insurance
Choose from HealthSelect of Texas®, a point-of-service plan, or Consumer Directed HealthSelect®SM, a high-deductible plan with tax-free health savings account (HSA).

- Health insurance premiums for eligible full-time employees paid at 100% for you and 50% for dependents. For eligible part-time employees, premiums paid at 50% for you and 25% for dependents
- No deductibles for in-network, in-area services in HealthSelect of Texas
- Low-cost doctor visits and low- or no-cost virtual visits that let you meet with a provider online or by phone
- Preventive care and physicals covered at 100%
- Full prescription drug coverage with a mail-order service
- State contribution to HSA for high-deductible health plan members

Flexible Spending Accounts
Opportunity for tax savings with health and dependent care accounts

Dental and Vision Insurance
- Optional dental insurance for routine cleanings, basic and major services
- Vision insurance option that covers eye exams and glasses or contacts

Life and Disability* Insurance
- Life insurance option that may pay up to four times your annual salary
- Disability insurance option covering up to 66% of your salary for a specified time

Other Perks
- Paid holidays, vacation and sick days
- Discount program offering savings on electronics, concerts, sports and other purchases

*Some agencies offer their own disability benefits. Check with your human resources department.

Did you know?
Defined benefit retirement accounts can’t lose their value due to market fluctuations, unlike retirement plans offered by many other employers. These types of plans are becoming increasingly rare because most employers no longer offer them.