

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 are enrolled in a waived status and must *choose* to enroll in coverage if desired.

- Detailed information about all available benefits, including costs, can be found online at <http://www.ers.state.tx.us/employees> 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: <http://www.ers.state.tx.us/rates>.
- Employees have a 30-day window from the employment start date to enroll in medical and all other coverage options. Coverage available includes:
 - Medical
 - Dental
 - Term Life Insurance for self and dependents
 - Accidental Death & Dismemberment
 - Short and Long-Term Disability
- There is a 60-day waiting period for medical insurance coverage. If health insurance coverage is elected, the coverage is effective the first of the month after a 60-day waiting period. There is no waiting period for optional coverage such as dental or optional term life insurance. These types of coverage are effective the first of the month after the coverage is selected either online or by submitting a paper form to human resources.
- Once the employee has been enrolled in a waived status, an email from ERS will be sent. This is notification that the employee has been entered into the ERS database and is able to create an online account. At this point, the employee is able to select insurance options. 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 hr@txstate.edu with questions, call 512.245.2557, or stop by the Benefits Office in JC Kellam, Suite 360.