



100% premiums paid on comprehensive health coverage



50% health premiums paid for spouses and children



Retirement with payments for life and no market volatility risks



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



More pay and vacation time as rewards for longevity

ERS 
OFFERS
COMPETITIVE
BENEFITS***
TO ENHANCE
THE LIVES OF
ITS MEMBERS

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

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www.ers.state.tx.us

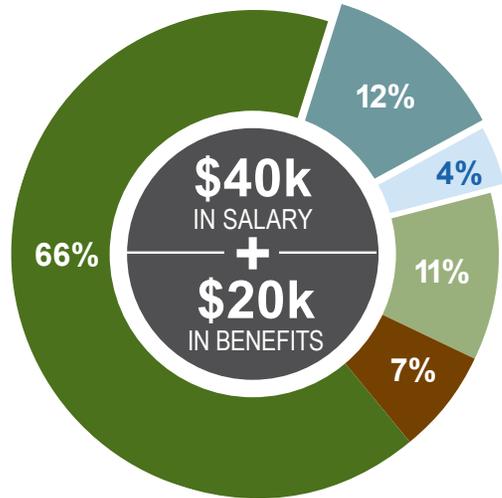
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State of Texas
employees
earn valuable
benefits

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Average state employee total compensation = \$60k



Source: Texas State Auditor's Office, State Employee Benefits as a Percentage of Total Compensation, April 2014

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



- Salary – 66%
- Health Insurance – 12%
- Vacation, Holidays and Sick Leave – 11%
- Other (payroll expense, longevity pay) – 7%
- Pension – 4%

Retirement



Defined benefit retirement plan offers lifetime payments for state careers

**10
YRS**

Retirement payments and insurance benefits for 10 years of state service



State retirement contribution equals or exceeds your contribution



Optional 401(k) / 457 plans with affordable minimum contributions and low fees



Future financial security

Employee Benefits

- Health premium paid at 100% for you and 50% for dependents
- No health deductibles for in-network, in-area services
- Consumer Directed HealthSelectSM, another health insurance option that combines a high deductible health plan and a health savings account
- Low-cost doctor visits
- Preventive care and physicals covered at 100%
- Paid vacation and sick days
- Paid holidays
- Additional pay and vacation as rewards for longevity in state careers
- Full prescription drug coverage with a mail-order service
- Three dental options for routine cleanings, basic and major services
- Cosmetic dental discount in one plan
- Disability insurance covering up to 66% of your salary for specified time
- Tax savings with health and dependent care flexible spending accounts
- State of Texas Vision, that includes vision services and product discounts
- Life insurance option that pays up to four times your annual salary
- Employee discounts on electronics, concerts, sports and more



Did You know?

Defined benefit retirement payments aren't subject to market fluctuations like other employer plans are. These types of plans are becoming increasingly rare because most employers no longer offer them.