

# Higher Education Employees

ERS administers insurance benefits for employees, and retirees of participating universities and colleges and their eligible family members.

## TRS/ORP

If you are retiring with Texas Employees Group Benefits Program (GBP) insurance as a Teacher Retirement System of Texas (TRS) or Optional Retirement Program (ORP) member, you may be eligible to enroll in the GBP insurance program as a TRS/ORP retiree if you have at least 10 years of eligible service credit with an agency or institution that participates in the GBP. However, some individuals who started working at a GBP-participating agency or institution before September 2001 were grandfathered under prior eligibility rules. These members still need 10 years of service credit to be eligible for GBP insurance at retirement, but only three of their 10 years must be in a benefits-eligible position with a GBP participating agency or institution.

Grandfathering applies to two types of members:

- a member who was working for a GBP-participating agency or institution on August 31, 2001\*  
or
- a member who already had three years of service at a GBP-participating agency or institution by August 31, 2001\*.

\*In both cases, the member must still meet the rule of 80 (age plus years of service equal 80) or be age 65 with at least 10 years of service to be eligible for insurance coverage in the GBP.

A TRS/ORP member is not eligible for GBP retiree insurance if their last place of public employment before retirement was an Independent School District (ISD).

An ORP member must have an ORP account from which they are eligible to draw an annuity, even if that account contains only a minimal dollar amount. Completely withdrawing or rolling over all funds in the ORP account will cause the member to become ineligible for the GBP.

TRS/ORP retirees who are eligible for GBP insurance should contact their benefits coordinator to fill out a TRS/ORP Retiree Insurance Enrollment Form.

If you are retiring under TRS, you can have your GBP insurance premium(s) deducted from your monthly TRS annuity. After you receive your first annuity payment from TRS, you can request that future premiums be deducted from your TRS annuity by sending a written request to ERS.

If premium payments are current, the change will be effective the first of the following month. Before this deduction is established, you will need to submit premium payments directly to ERS.

If you are retiring under the Optional Retirement Program (ORP), you may request to have your premium electronically deducted from your bank account. Again, all premium payments must be current before the electronic deduction can be set up. To request electronic bank draft, complete and send in an Automatic Withdrawal of GBP Insurance Premium form.

Retirement payments are managed by TRS. For more information about your retirement annuity payments, contact TRS at (512) 542-6400 or (800) 223-8778 or visit the TRS website.