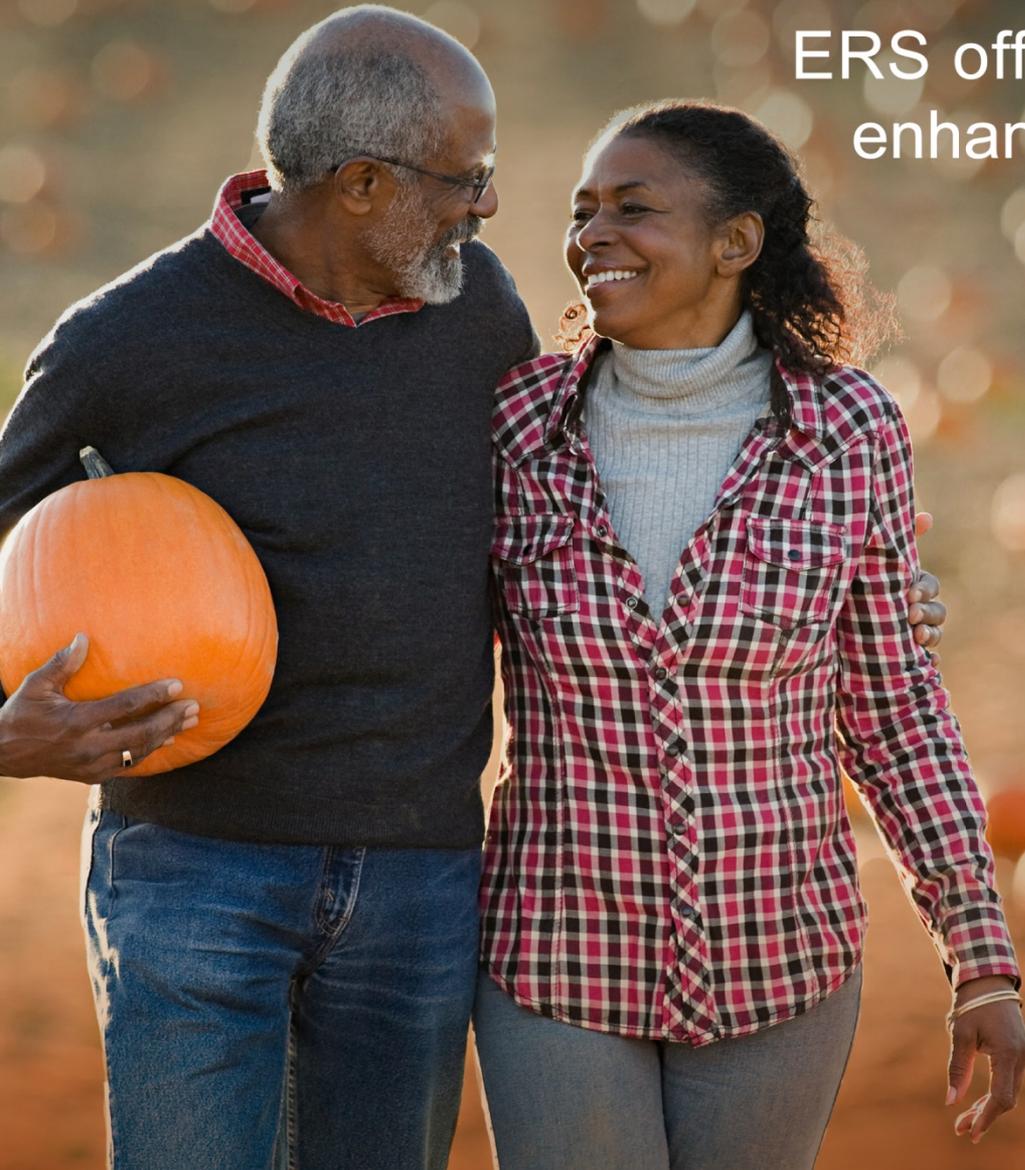




2016 FALL ENROLLMENT

ERS offers competitive benefits to enhance the lives of its members.



ERS
EMPLOYEES  RETIREMENT
SYSTEM OF TEXAS



Today's Topics

- > *What Can I Do During Fall Enrollment?*
- > *Personal Benefits Enrollment Statement*
- > *What's New This Year?*
- > *Your Options*
- > *How to Make Changes*





What Can I Do During Fall Enrollment?

- ▶ Enroll in or switch dental plans
- ▶ Add or drop dependents
- ▶ Apply for Retiree Fixed Optional Life or Dependent Term Life Insurance
- ▶ Enroll in the new vision plan



You can reduce benefits and switch between your Medicare Advantage plan and your previous non-Medicare Advantage plan anytime.



What's New This Year?

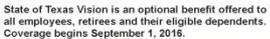


New Benefit Available



Available to employees, retirees and eligible dependents!

- Administered by Superior Vision Services Inc.
- Available in all 50 states
- Copay for vision services



	In-Network	Out-of-Network ¹
Routine Eye Exam	\$25 co-pay	\$25 co-pay (covered up to \$40)
Frames	\$150 retail allowance ²	\$50 retail allowance ²
Contact Lens Fitting (Standard Fitting)	\$25 co-pay	Up to \$100 allowance ²
Contact Lens Fitting (Specialty Fitting)	\$35 co-pay	Up to \$100 allowance ²
Single Vision Lenses	\$10 co-pay	Up to \$30 allowance ²
Bifocal Lenses	\$15 co-pay	Up to \$45 allowance ²
Trifocal Lenses	\$20 co-pay	Up to \$60 allowance ²
Progressives	\$70 co-pay	Not covered
Polycarbonate	\$50 co-pay	Not covered
Scratch Coat (factory, single sided)	\$10 co-pay	Not covered
Ultraviolet Coating	\$10 co-pay	Not covered
Tint	\$10 co-pay	Not covered
Standard Anti-Reflective Coating	\$40 co-pay	Not covered
Contact Lenses ³ (Conventional or Disposable)	\$150 allowance ²	Up to \$100 allowance ²

¹If you use Out-of-Network providers, you will be required to pay out-of-pocket cost which will be higher. Please see the State of Texas Vision website for more information.
²Contact lenses are in lieu of eyeglass lenses and frames benefit.
³All costs and allowances are retail, you are responsible for any charges in excess of the retail allowances.
Frequencies for all State of Texas Vision plan benefits are once every twelve (12) months.
All final determinations of benefits, administrative duties, and definitions are governed by the certificate of insurance for your specific benefits. See the Master Benefits Plan Document for details.

State of Texas Vision | (877) 396-4128

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Vision plan benefits
Enroll to start saving
You and your eligible dependents can enroll in State of Texas Vision for a small monthly premium. When using a network provider plan benefits will include

- Access to thousands of optometrists and ophthalmologists in Texas and nationwide;
- Retail providers including Walmart, Target Optical, LensCrafters and many others;
- Additional discounts for eyewear purchases and LASIK.

NOTE: The vision plan does not cover injuries or illnesses associated with your eye health.

Is your doctor in the network?
Search the provider network on the SuperiorVision.com website using the "Superior National" network. Additional resources will be on the State of Texas Vision website as they are available.
If you don't see your current doctor on the list, contact Superior Vision Services, Inc at (877) 396-4128. You can nominate your doctor to be added to the network.



More information on page 9 of the Fall Enrollment Guide.



New Drug Plan Administrator



Effective January 1
United Healthcare
will be the new
administrator for
the prescription
drug programs for:



More information in the Changes to HealthSelect Medicare Rx flier.

Your Options



2016 FALL ENROLLMENT



In this Guide:

- Page 2** Access Your Account Online
- Page 3** Your health insurance options
- Page 5** Medicare Health Plans Comparison Chart
- Page 8** Prescription Drug Benefits
- Page 9** State of Texas Vision
- Page 10** Dental Plans Comparison Chart
- Page 12** Fall Enrollment Fair Schedule
- Page 14** Program contacts

Medicare Retirees and Families Guide

What's new this year?

- ERS is now offering a new benefit, State of Texas Vision. This self-funded plan is offered to all employees, retirees and their eligible dependents and is administered by Superior Vision Services, Inc. Page 9.
- Beginning January 1, 2017, United Healthcare Services, Inc. will become the third-party administrator of the prescription drug programs for HealthSelectSM of Texas, HealthSelectSM of Texas Medicare Advantage and KelseyCare Advantage HMO. Caremark and SilverScript Insurance Company will continue to administer the programs through December 31, 2016. We will provide more information about this change in the coming weeks.

Look for plan rates on your Personal Benefits Enrollment Statement (PBES) that was mailed in your Fall Enrollment packet. To compare health plan benefits, see the chart on Pages 5-7.

Retirees can make reductions to their benefits at any time during the plan year. Medicare-eligible retirees can also switch between a Medicare Advantage plan and the non-Medicare Advantage plan they were previously enrolled in, any time during the plan year.

2016 Fall Enrollment (October 31- November 18, 2016)
for Plan Year 2017 (January 1-December 31, 2017)

Check out Fall Enrollment resources online: www.ers.state.tx.us/FE

Employees Retirement System of Texas
200 E. 18th St Austin, Texas 78701
Phone: Toll-free (877) 275-4377; TDD 711 or (800) 735-2989 | www.ers.state.tx.us

Checklist: What can you do during Fall Enrollment?	Enrollment Information	
<p>Health Care</p> <p><input type="checkbox"/> Enroll in or make changes to your health coverage.</p> <p><input type="checkbox"/> Add or drop your dependents to or from your health plan.</p> <p><input type="checkbox"/> Choose the Opt-Out Credit if you already have comparable health coverage.</p>	<p>Vision and Dental Care</p> <p><input type="checkbox"/> Enroll yourself and your dependents in State of Texas Vision.</p> <p><input type="checkbox"/> Enroll in or make changes to your dental plan.</p> <p><input type="checkbox"/> Add or drop your dependents to or from your dental plan.</p>	<p>Life Insurance</p> <p><input type="checkbox"/> Apply for Fixed Optional Term Life Insurance (\$10,000 policy) with evidence of insurability (EOI).</p> <p><input type="checkbox"/> Apply for Dependent Term Life coverage with EOI.</p> <p><input type="checkbox"/> Decrease or drop life insurance coverage for you or your dependents.</p>
		<p>If you want to enroll in Fixed Optional Term Life and Dependent Term Life benefits during Fall Enrollment, you will need to provide evidence of insurability (EOI). Acceptance is not guaranteed. See more information on page 11.</p>

Guide_2016_Medicare_Retiree 10/30/2016





Health Insurance Options

HealthSelectSM of Texas

HealthSelectSM of Texas
Medicare Advantage Plan

KelseyCare[®]
powered by COMMUNITY HEALTH CHOICE 

KelseyCare Advantage
★★★★

 **Scott & White**
HEALTH PLAN


COMMUNITY FIRST
HEALTH PLANS
Keeping Our Commitment to You



See page 3 of the Fall Enrollment Guide.



Dental Insurance

Insurance Plan	Primary Care Dentist Required?	Deductible	Copays/ Coinsurance	Maximum Calendar Year Benefit
State of Texas Dental Choice	No*	Yes**	Yes**	\$1,500 (includes routine extractions)
HumanaDental DHMO	Yes – make sure there is a PCD in your area	No	Yes – they vary by service	Unlimited

*The plan pays more if you use an in-network dentist.

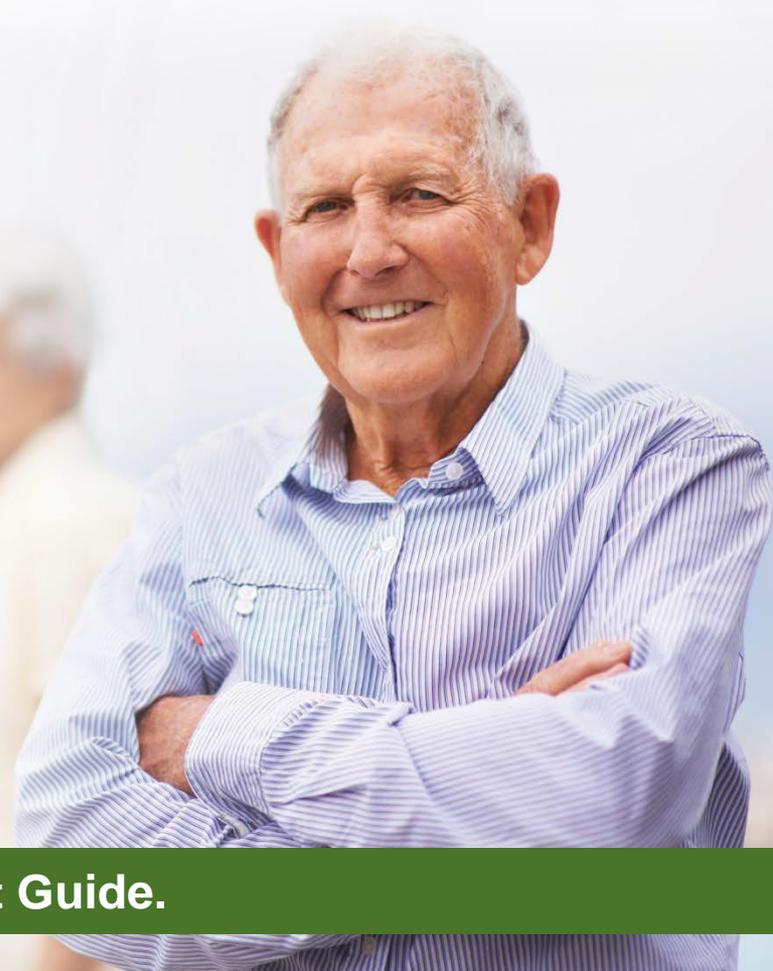
**Amount differs for in-network and out-of-network dentists. Refer to page 10 of your Fall Enrollment Guide.



Dental Discount Plan



- ▶ Discounts on dental services at participating providers
- ▶ Not dental insurance – no copays, deductibles or annual maximums
- ▶ Savings on cosmetic services



See page 9 of the Summer Enrollment Guide.



Life Insurance

Optional Term Life

- Election 1 or 2
- Retiree Fixed Optional Life (EOI required)
- Designate or update beneficiaries any time

Dependent Term Life

- EOI required to add dependents



Initiate
EOI process
online.



See page 11 of the Fall Enrollment Guide.



How to Make Changes



Online - www.ers.state.tx.us

- Make Fall Enrollment elections
- Initiate EOI
- Information on all plans



Fall Enrollment customer service hours:
Monday – Friday, 7:30 a.m. – 5:30 p.m. CT
Toll-free (866) 399-6908



Recap

- ▶ Fall Enrollment is the time to make changes
- ▶ Read your PBES.
- ▶ Know your current options.
- ▶ Make changes online or over the phone.
- ▶ If you don't want to make changes, you don't have to do anything.



THANK YOU!