

The Employees Retirement System of Texas (ERS) provides health, dental and other optional benefits to employees, retirees, and their dependents. ERS aims to provide fair, thorough and timely handling of all claims that fall under its jurisdiction. ERS considers such claims based upon the facts, requirements of the insurance Plan Documents, relevant statutes and ERS rules.

This flier provides general information about the Texas Employees Group Benefits Program (GBP) appeals process. Additional guidelines will be provided in writing during the appeals process.

Your right to appeal

ERS does not hear all appeals. The issues that ERS reviews depend in part on state and federal laws. For HealthSelectSM of Texas claims, current state and federal laws may substantially change the review procedures and deadlines that apply for the HealthSelect plan. You can find information on appeals in Section 8 of the **HealthSelect Master Benefit Plan Document** at www.healthselectoftexas.welcometouhc.com/medical.html.

In addition, you can get detailed information regarding appeal procedures by calling HealthSelect toll-free at (866) 336-9371.

HMO, Medicare Advantage Plan and DHMO appeals

The Texas Insurance Code does not give ERS authority to review health maintenance organization (HMO) and Medicare Advantage plan claims and benefit denials. This restriction also applies to the HumanaDental DHMO. The HumanaDental DHMO is a single service DHMO administered by DentiCare, Inc. (d.b.a. CompBenefits). If you are enrolled in an HMO, Medicare Advantage plan or the HumanaDental DHMO, your right to appeal claims and benefit denials is restricted to the HMO, Medicare Advantage plan or the HumanaDental DHMO in which you are enrolled. See the list below. You may also contact the Texas Department of Insurance at (512) 804-5140 in Austin, (800) 252-3439 toll-free in Texas, or www.tdi.texas.gov.

CONTACT INFORMATION

Community First Health Plans, Inc.

Member Services Resolution Unit
(800) 434-2347
(210) 358-6262
12238 Silicon Drive, Suite 100 - San Antonio, TX 78249
Website: <http://members.cfhp.com/root/complaint-process/>

Scott & White Health Plan

Customer Service Department
(800) 321-7947
Email: swhpques@sw.org
Website: <https://ers.swhp.org/complaints-and-appeals>

HealthSelect Medicare Advantage Plan

Medicare Advantage Customer Care
(855) 377-0001 (TTY - 711)
Humana Grievance and Appeal Department
P.O. Box 14165 - Lexington, KY 40512-4165
For expedited appeals and grievances, members may call toll-free at (800) 867-6601 or fax (800) 949-2961.
Website: www.humana.com/custom_clients/ers_medicare/

State of Texas Dental Discount Plan

(844) 377-3368 (TTY - 711)
Careington International Corporation Attention:
State of Texas Dental Discount Plan Customer Care
7400 Gaylord Parkway, Frisco, TX 75034
Email: ERSupport@careington.com
Website: <http://www.txdentaldiscount.com/>

KelseyCare Advantage HMO

Member Services
(713) 442-2377 (Local)
(877) 853-9075 TTY - (866) 302-9336
P.O. Box 841569 Pearland, TX 77584-9832
Website: www.kelseycareadvantage.com/ERS
Contact: www.kelseycareadvantage.com/members/employers/ers/pages/customer-service.aspx

KelseyCare powered by Community Health Choice

Appeals Coordinator
(713) 295-6792 (local); (844) 515-4877
Community Health Choice
2636 South Loop West, Suite 900 Houston, TX 77054
Email: MemberServices@ERSKelseyCare.com
Website: <https://www.erskelseycare.com/>

HealthSelect Medicare Rx

(prescription drug coverage for the HealthSelect Medicare Advantage Plan, Healthselect secondary, and KelseyCare Advantage HMO)
SilverScript Insurance Company
(866) 235-5660 (TTY - 711)
P.O. Box 52000, MC109 - Phoenix, AZ 85072-2000
Website: www.HSmedicarerx.com

HumanaDental DHMO

Member Services Department
(877) 377-0987 (TTY - 711)
P.O. Box 14639 - Lexington, KY 40512-4639
Email: GBPenrollmentquestions@humandental.com
Website: <https://our.humana.com/ers/>

Other insurance appeals

You may appeal when you believe your benefits have been denied or paid incorrectly for:

- HealthSelect,
- HealthSelect prescription drug program,
- State of Texas Dental Choice PlanSM preferred provider organization (PPO),
- Life insurance,
- Voluntary Accidental Death & Dismemberment (AD&D), and
- Texas Income Protection PlanSM (TIPP) benefits (the disability income benefits plan).

You may also appeal when you believe your evidence of insurability (EOI) application was incorrectly denied for Optional Term Life, Dependent Term Life or TIPP.

Step one:

Call or write the claims administrator

ERS considers your appeal only after you have contacted the appropriate plan administrator (listed below) and have received a letter of explanation from that administrator following your request for reconsideration to the administrator. The administrator's letter explains the reason for the denial of the original claim or application. It also describes how to appeal in writing to ERS if you disagree.

Step two:

Appeal administrator's decision

If your appeal falls within the ERS grievance process, your letter of explanation from the plan administrator will state that you have 90 calendar days to file a written appeal, sometimes called a "grievance," with ERS. Your written grievance appeal must include your signature and may be in the form of a letter

to ERS. You may lose your right to appeal if your appeal is not postmarked within 90 days from the date of the administrator's letter. Please include a written explanation of your position and any documentation that you believe is relevant to your appeal. ERS will send you a letter informing you that your appeal has been received.

Step three:

ERS makes decision and determines whether you have further appeal rights

ERS will request all information regarding your appeal from the plan administrator, review your appeal, and send a determination letter to you by certified mail. If your appeal is still denied, ERS' letter will notify you if you have further appeal rights and provide you with instructions as necessary.

You may appeal an expulsion determination directly to ERS.

Expulsion from GBP

If ERS determines that you committed fraud or intentionally misrepresented or failed to disclose information regarding your or your dependents' eligibility for coverage in the GBP plans, ERS will take steps to permanently expel you and/or your dependents from the GBP. After giving you notice and an opportunity to respond, if ERS determines expulsion from the GBP is warranted, you will receive written notification that will explain your right to appeal ERS' decision. You may appeal an expulsion determination directly to ERS. Each case will be evaluated based on its particular facts, circumstances, and information available.

CONTACT INFORMATION

HealthSelectSM of Texas

Administered by UnitedHealthcare

(866) 336-9371

P.O. Box 30432 - Salt Lake City, UT 84130-0423

Website: www.healthselectoftexas.com

Contact: www.healthselectoftexas.welcometouhc.com/contact-us.html

HealthSelect Prescription Drug Program

Administered by Caremark

(888) 886-8490 TDD (800) 231-4403

Attn: Appeals Department, MC109

P.O. Box 52084 - Phoenix, AZ 85072-2084

Email: customerservice@caremark.com

Website: www.caremark.com/ers/cda/

Texas Income Protection PlanSM

Administered by Aon Hewitt

TIPP Customer Care at Aon Hewitt

(855) 604-6230 (TTY - 711)

PO Box 563988 - Charlotte, NC 28256-3988

Website: www.texasincomeprotectionplan.com

Life and AD&D Insurance

Life Evidence of Insurability

Administered by Minnesota Life Insurance Company

Customer Service

(877) 494-1716 (TTY - 711)

P.O. Box 1209 - Austin, TX 78767-1209

Email: LifeBenefits@securian.com

Website: <https://web1.lifebenefits.com/sites/lbwcm/pd/ers>

State of Texas Dental Choice PlanSM (PPO)

Administered by HumanaDental Insurance Company

(877) 377-0987 (TTY - 711)

P.O. Box 14639 - Lexington, KY 40512-4639

Email: GBPenrollmentquestions@humanadental.com

Website: <https://our.humana.com/ers/>