



2020 BEYOND ENROLLMENT:

MAKING THE MOST OF YOUR BENEFITS

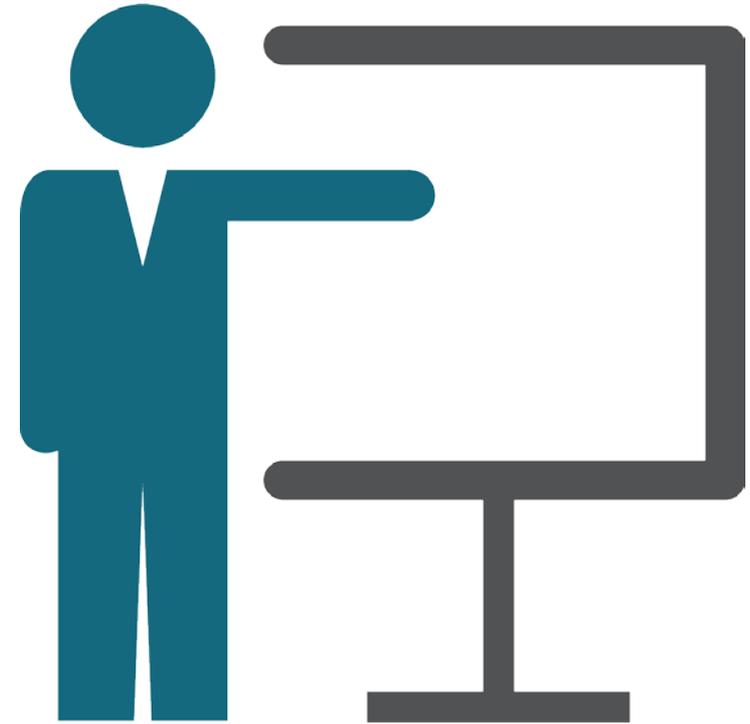
A photograph of a diverse group of five professionals in business attire. In the center is a woman with dark hair pulled back, wearing a light-colored button-down shirt and gold earrings. To her left is a man in a light blue shirt and dark tie. To her right is a man in a light blue shirt and dark tie. In the background, on the far left, is a woman with dark hair, and on the far right is a woman with red hair and glasses. They are all smiling slightly and looking towards the camera. The background is a soft-focus, light blue and white pattern.

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



Topics

- Benefits overview
- Making changes
- Dependents
- Texas Employees Group Benefits Program (GBP)
- TexFlex
- Texa\$aver
- ERS retirement plan
- Designating your beneficiaries
- Resources





Benefits Overview

- Health coverage
 - Dental coverage
 - State of Texas Vision
 - Optional Term Life Insurance
 - Dependent Term Life Insurance
 - Voluntary Accidental Death & Dismemberment (AD&D)
- Texas Income Protection Plan (TIPP)
 - TexFlex
 - Texa\$aver
 - ERS retirement plan (if applicable)





Changing Benefits Selections

Qualifying Life Event (QLE):
Make changes within 31 days
(event date included)



Summer Enrollment





Dependents: Who can enroll?

- Spouse and/or
- Eligible dependents



Certify and verify your dependent's eligibility through the:

- Dependent Child Certification and
- dependent eligibility verification process.



TEXAS EMPLOYEES GROUP BENEFITS PROGRAM (GBP) OPTIONS





Understand Your Health Plan Options

Four plan options available:

<p>Point-of-service plan</p>	<p>High-deductible plan with health savings account (HSA)</p>	<p>Health maintenance organization (HMO)</p>	<p>Out-of-state plan</p>
		 	

Plan features include:

- Primary Care Physician (PCP) required;
- referrals required for specialty physicians;
- no annual deductible;
- in-network preventive services covered at 100% and
- mental health benefits are included.





Consumer Directed HealthSelect

High-deductible plan

- no PCP or referrals required;
- coinsurance after deductible is met;
- in-network preventive services covered at 100% and
- mental health benefits are included



Health savings account (HSA)

- Set aside pre-tax funds
- Use funds toward eligible medical and prescription drug expenses and to help meet your deductible



HMOs

Plan features include:

- access to all medical services through the HMO network of doctors;
- no annual deductible;
- preventive services covered at 100% and
- mental health benefits are included.





HMO Options

Plan	Service Area
	San Antonio
	Central and West Texas



Health Plan Comparison Chart

Benefits	HealthSelect of Texas			Consumer Directed HealthSelect		HMOs	
	In-area		Out-of-state	In-area		Community First, Scott & White	KelseyCare powered by Community Health Choice
	In-Network	Out-of-network		In-Network	Out-of-Network		
PCP	\$25	40%	\$25	20%	40%	\$25	\$15
Specialty physicians	\$40	40%	\$40	20%	40%	\$40	\$25
Routine preventive care*	No charge	40%	No charge	No charge	40%	No charge	No charge
Diagnostic x-rays and lab tests	20%	40%	30%	20%	40%	20%	No charge* (physician office)

*Under the Affordable Care Act, certain preventive and women’s health services are paid at 100% (no cost to the participant) dependent upon physician billing and diagnosis.



In-network vs. Out-of-network

 In-network

No Deductible
+ Low coinsurance
+ No balance billing
= Lower costs

Out-of-network 

Deductible
+ Higher coinsurance
+ Balance billing
= Higher costs

“It pays to stay in the network!”



Wellness Programs

24 / 7 Nurseline

Weight management programs

Health assessment

Disease management programs

Choose to Quit & tobacco cessation programs

Wellness coaching

Virtual visits

Fitness programs





OPTIONAL BENEFITS

Life **Dental** **TexFlex**
Term **Texas Income Protection Program (TIPP)**
Benefits
Group **Accidental Death & Dismemberment (AD&D)**
Dependent Term Life **Vision**



Dental Plan Options

STATE OF TEXAS
DENTAL CHOICE




DeltaCare[®] USA



**You must enroll
before enrolling
eligible
dependents.**



Dental Insurance

Insurance Plan	Primary Care Dentist Required?	Deductible	Copays/ Coinsurance	Maximum Calendar Year Benefit
State of Texas Dental Choice	No*	Yes**	Yes**	\$2,000 (includes routine extractions)
DeltaCare USA 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.

**Lower cost for
routine eye exam**



**Providers
available in
all 50 states**

**Save money using
in-network providers**



\$150



**Allowance
toward frames
or contacts**

OR



**You must enroll
before enrolling
eligible dependents**



Life Insurance

1. Optional Term Life Insurance
2. Dependent Term Life Insurance
3. Voluntary AD&D





Optional Term Life Insurance



Who can enroll?

You only

Premium

Based on coverage selection

Coverage options

Elections 1, 2, 3 or 4

Double indemnity

Yes



Dependent Term Life Insurance



Who can enroll?

Dependent only

Premium

\$1.38 per month

Coverage options

\$5,000

Double indemnity

Yes



Voluntary AD&D



Who can enroll?

You only or you plus family

Premium

Based on coverage selection

Coverage options

\$10,000 up to \$200,000

Double indemnity

No



Disability Insurance

Short-term disability

- Up to 66% of salary
- Up to 5 months

Long-term disability

- Up to 60% of salary
- Period ranging from 12 months to full Social Security retirement age



**Enroll in
one or both.**



Pre-existing conditions are subject to certain exclusions.

Flexible spending accounts (FSAs):

1. Health Care FSA
2. Limited FSA
3. Dependent Care FSA



How they work

1. **Determine** the type of FSA you need and your annual expenses.
2. **Divide** expenses by the number of paychecks you receive in a year.
3. **Enroll** to set aside the amount pre-tax in a spending account for eligible expenses.



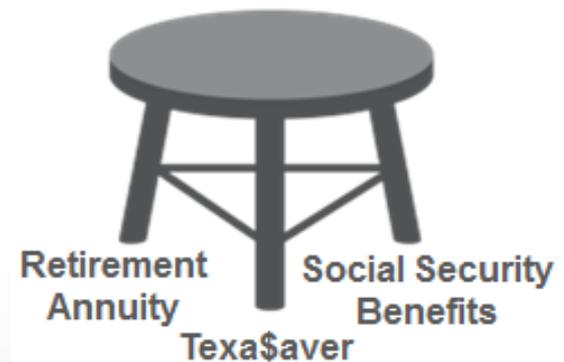
TEXA\$AVERSM

401(k) / 457 Program



- 401(k) or 457 Program
- Pre-tax contribution
- Automatically enrolled at 1% (**ERS contributing state agency employees only**)
- Transfer funds

Program availability may differ for some higher education institutions.





RETIREMENT





Who is eligible for the ERS retirement plan?



Previous or current State of Texas employees working for an agency that participates in the ERS retirement plan.

Eligible



State of Texas employees working for an agency or higher education institution that participates in the GBP, but not the ERS retirement plan.

Not eligible



GBP only



ERS Defined Benefit Plan



Only applicable to employees who participate in the ERS retirement plan.

- 9.5% **mandatory** pre-tax monthly contribution
- Earn service credit toward retirement eligibility
- Lifetime annuity
- No loan options





Purchasing Service Credit

- Withdrawn Service Credit
- Military
- Waiting period
(New employees between September 1, 2003 and August 31, 2015)
- Additional Service Credit (ASC)



**Cost can be
requested
online!**



Only applicable to employees participating in the ERS retirement plan.



LECOS Retirement Fund



Only applicable to state employees participating in the LECOSRF.

- Created to reward CPO/COs with 20 or more years of hazardous duty service
- CPO/COs contribute an extra 0.5%
- May retire at a younger age





Learn about Retirement

- Self-service: ERS website
- Speak to a retirement counselor by phone
- Meet with a retirement counselor

Schedule an appointment with a retirement counselor

Step 1 →

[Home](#) > [Active Employees](#) > [Retirement](#) > Apply for Retirement

Step 2 ↘

Retirement counselors are available by phone or by [scheduling an appointment at ERS offices.](#)



Designate Your Beneficiaries



Designate beneficiaries for your:

- ERS retirement account (if applicable)
- Life insurance
- Texa\$aver 401(k)/457 (download form and return to Empower Retirement)

Employees participating in the ERS retirement plan only:

Choose a Death Benefit Plan for your ERS retirement account:

- Lifetime annuity
- 10-year guaranteed annuity
- Lump sum
- Beneficiary's choice



Requires 10 or more years of service to be eligible.



Log in to your ERS account online to designate your beneficiaries.

Discount Purchase Program

www.beneplace.com/discountprogramERS



BENEPLACE

Welcome to the Discount Purchase Program. The Discount Purchase Program is a place Texas Employees Group Benefits Program (GBP) participants can find discounts and special services offered by other companies. You should review the privacy, security policies, and practices of these companies before you buy anything through these vendors. The Discount Purchase Program is not an ERS-sponsored program. ERS does not promote nor endorse and is not responsible for any of the products, services, or practices promoted on this website. The Discount Purchase Program is provided at no cost to you, and ERS does not benefit from your participation. There are no commissions or incentives paid to ERS as a result of the products or services you purchase. ERS will not monitor individual use of the site, however, ERS will track overall use to ensure that employees find it helpful.

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Discount Purchase Program

BENEPLACE

Keyword:



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SAVE
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100.5 PER ANNUUM

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SAVE UP TO
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- Education
- Electronics
- Entertainment
- Family
- Financial Wellness
- Flowers & Gifts
- Health & Wellness



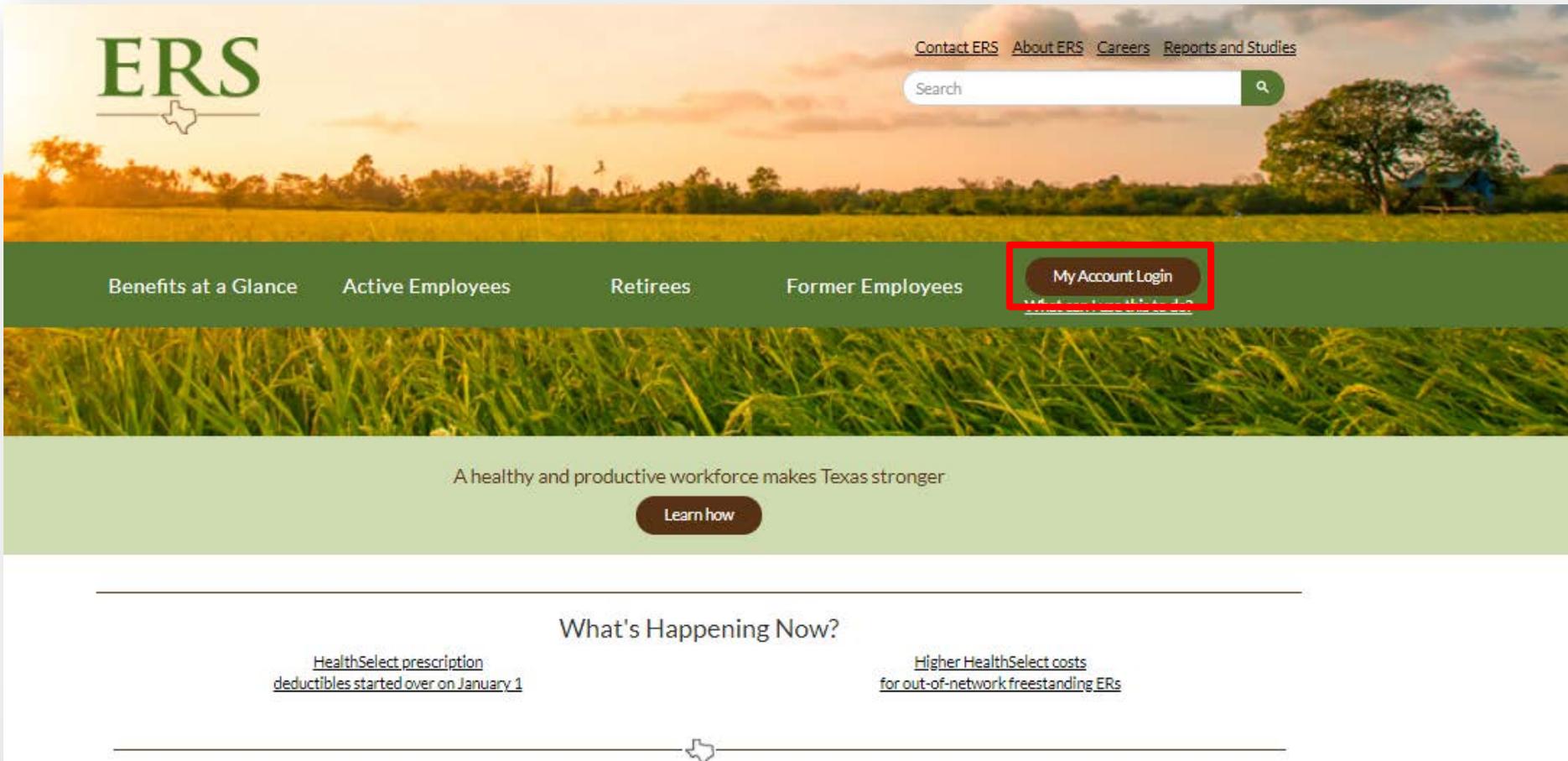


Resources

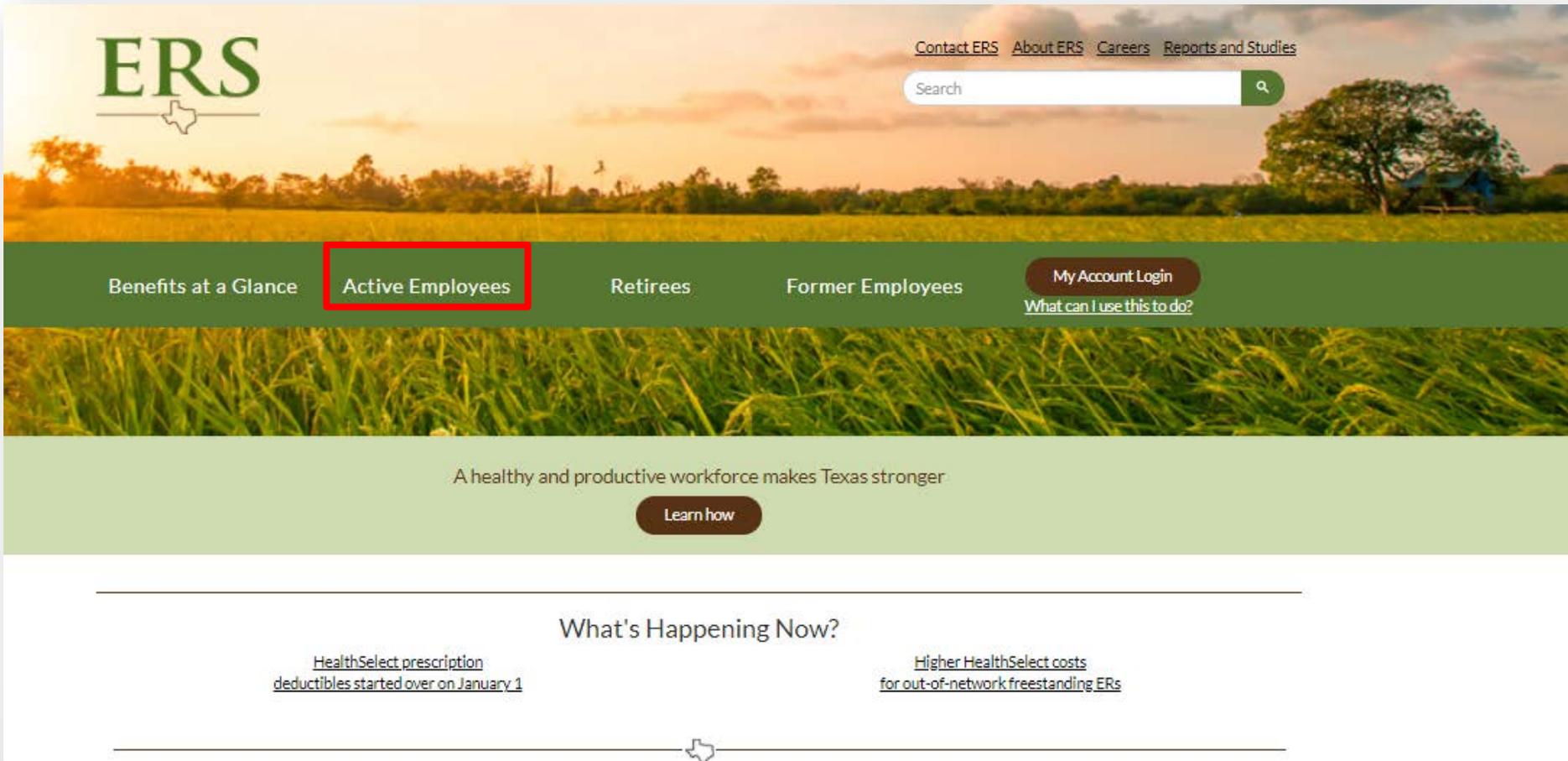
- **Your agency benefits coordinator**
(HHS employees contact (888) 894-4747)
- **ERS customer service:**
Call (877) 275-4377; TTY:711
- **ERS website:** www.ers.texas.gov
- **Social media**



ERS Website



ERS Website





ERS Website

Eligibility

Who is eligible for GBP insurance benefits?



Choosing benefits for Active Employees

As a State of Texas Employee, you earn valuable benefits.



Health Benefits

ERS' health plans can help you and your family live a more healthy and financially secure life.



Retirement Contributions and Planning

You and the state invest throughout your career for a stable lifetime benefit when you retire.



Optional Add-on Benefits

Optional benefits provide additional security and savings.

New Employee

Life Changes

Rates and Forms

Plan Websites

Benefits at a Glance Active Employees Retirees Former Employees My Account Login
What can I use this to do?

Home > Active Employees > Optional Add-on Benefits > Optional Term Life Insurance

Term Life Insurance for Active Employees

How will your family manage without your income if you die? Life insurance helps protect your family's finances in the event of your death. The Texas Employees Group Benefits Program (GBP) offers two types of life insurance for active employees: Basic Term Life Insurance and Optional Term Life Insurance.

Plan Benefits

- **Basic Term Life Insurance** pays \$5,000 to your beneficiary in the event of your death and includes \$5,000 of accidental death & dismemberment (AD&D) coverage.
- Optional Term Life Insurance provides additional coverage, including AD&D coverage, up to four times your annual salary (Election 1, 2, 3 or 4). Maximum coverage is \$400,000. The monthly premium is based on your coverage election, your salary and your age. Coverage begins to decrease when you reach age 70.
- All life insurance participants have access to [LifeSuite](#) value-added services.

Eligibility and Enrollment

- Every employee enrolled in a GBP health plan is automatically enrolled in Basic Term Life Insurance. There's no cost to eligible full-time employees. Once you have enrolled in a health plan, you don't have to do anything to enroll in Basic Term Life Insurance.
- During your first 31 days of employment, you can enroll in Election 1 or 2 of Optional Term Life Insurance without evidence of insurability (EOI). After your first month on the job, you can apply with EOI during Summer Enrollment or with a qualifying life event (QLE). Election 3 or 4 always requires EOI.

Resources

- [Life Insurance 101](#)
- [Watch a video](#) about group term life insurance
- [Learn about EOI](#)
- [Learn how to name your beneficiary\(ies\)](#)



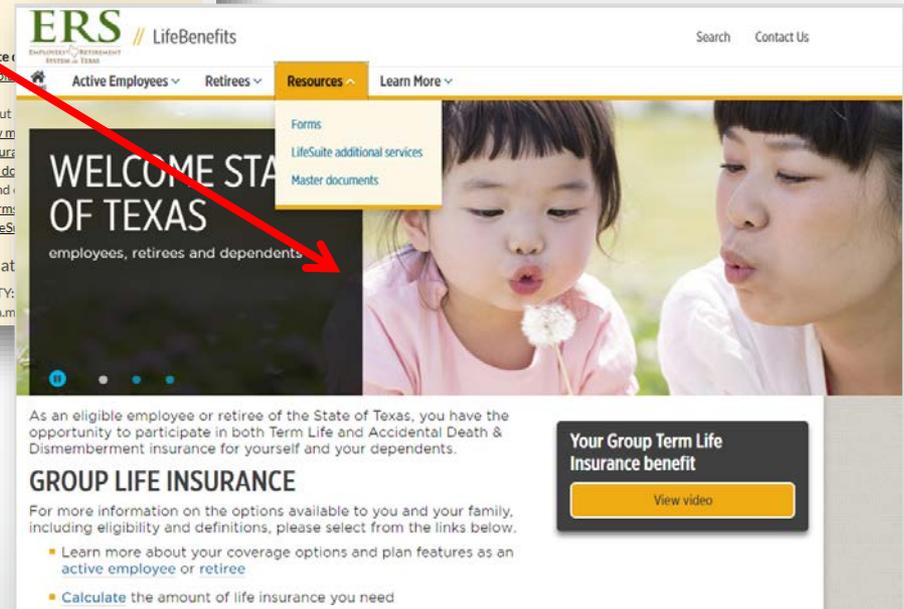
Administered by Minnesota Life, an affiliate of Securian Financial Group, Inc.

Visit the Provider Website

[Securian](#)

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- Learning about
- Learning [how to](#)
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- Reading [plan do](#)
- Limitations and
- Accessing [form](#)
- Linking to [LifeS](#)

Contact Information
(877) 494-1716 | TTY:
Monday - Friday, 8 a.m.



ERS // LifeBenefits

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Active Employees Retirees Resources Learn More

- Forms
- LifeSuite additional services
- Master documents

WELCOME STATE OF TEXAS

employees, retirees and dependents

As an eligible employee or retiree of the State of Texas, you have the opportunity to participate in both Term Life and Accidental Death & Dismemberment insurance for yourself and your dependents.

GROUP LIFE INSURANCE

For more information on the options available to you and your family, including eligibility and definitions, please select from the links below.

- [Learn more](#) about your coverage options and plan features as an [active employee](#) or [retiree](#)
- [Calculate](#) the amount of life insurance you need

Your Group Term Life Insurance benefit

[View video](#)



Newsletter



Employees Retirement
 System of Texas

200 East 18th Street
 Austin, TX 78701

Toll-free: (877) 275-4377

TTY: 711

Fax: (512) 867-7428

[Contact ERS](#)

ERS Links

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- [State Agency Finder](#)
- [Where the Money Goes](#)
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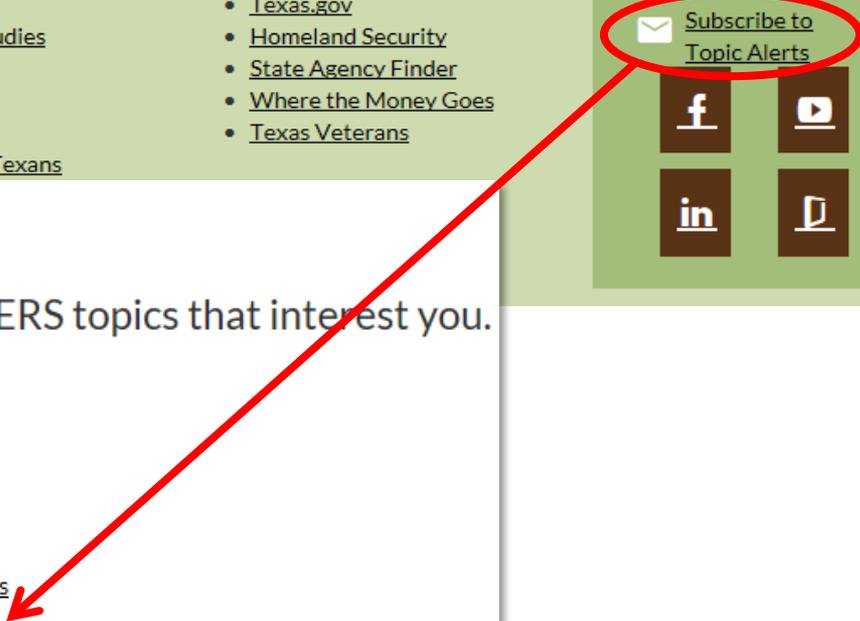
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