



2023 Summer Enrollment

ERS[®]
EMPLOYEES' RETIREMENT
SYSTEM OF TEXAS

Today's Topics

- **Summer Enrollment Basics**
- **What's New This Year?**
- **Your Options**
- **How to Make Changes**



Summer Enrollment Basics

During Summer Enrollment you can:

- Enroll in a benefit you don't have
- Change plans or end enrollment
- Add or drop dependents

Summer Enrollment elections are effective September 1.

Be sure to make your changes during your
Summer Enrollment phase!

Summer Enrollment Trivia

Where can you find Summer Enrollment information?

Personal Benefits Enrollment Statement

JOHN DOE
123 DOMAIN LN
AUSTIN, TX 77777

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EMPLOYEES RETIREMENT SYSTEM OF TEXAS

IF YOU MAKE NO CHANGES, BELOW IS YOUR COVERAGE AND COST BEGINNING SEPTEMBER 1

COVERAGE	DESCRIPTION	COVERAGE	MAJOR COVERAGE	MONTHLY PREMIUM	YOUR SHARE
Medical	Group-Term Life Insurance	Group-Term Life Insurance	Group-Term Life Insurance	\$100.00	\$100.00
Medical	Group-Term Life Insurance	Group-Term Life Insurance	Group-Term Life Insurance	\$100.00	\$100.00
Medical	Group-Term Life Insurance	Group-Term Life Insurance	Group-Term Life Insurance	\$100.00	\$100.00
Medical	Group-Term Life Insurance	Group-Term Life Insurance	Group-Term Life Insurance	\$100.00	\$100.00
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Medical	Group-Term Life Insurance	Group-Term Life Insurance	Group-Term Life Insurance	\$100.00	\$100.00
Medical	Group-Term Life Insurance	Group-Term Life Insurance	Group-Term Life Insurance	\$100.00	\$100.00

PARTICIPANT INFORMATION

	MEDICAL	TERMINAL ILLNESS	DENTAL	VISION	DEPENDENT LIFE
JOHN DOE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JOHN DOE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JOHN DOE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PBES

ERS 2023 Summer Enrollment Retirees and Families Guide

ERS 2023 Summer Enrollment Active Employee Guide

Need to make changes to your benefits?

Benefits to protect your health and future

No changes? No action needed

Need to make changes to your benefits?

No changes? No action needed

Summer Enrollment guides

ERS 2023 Summer Enrollment Retirees and Families Guide

ERS 2023 Summer Enrollment Active Employee Guide

Need to make changes to your benefits?

Benefits to protect your health and future

No changes? No action needed

Need to make changes to your benefits?

No changes? No action needed

ERS Summer Enrollment webpage



Benefits Coordinator

Personal Benefits Enrollment Statement



What's in your PBES?

- Phase
- Current coverage
- Costs as of September 1
- Options

Personal Benefits Enrollment Statement

EMPLOYEES RETIREMENT SYSTEM OF TEXAS
www.ers.texas.gov

JOHN DOE
123 DOWMAN LN
AUSTIN, TX 77777

OTHER COVERAGE OPTIONS - EFFECTIVE SEPTEMBER 1

COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAY*	YOU PAY
			You Only	\$121.00	\$0.00
			You and Spouse	\$160.00	\$136.00
			You and Children	\$160.00	\$219.75
			You Only	\$121.00	\$0.00
			You and Spouse	\$160.00	\$0.00
			You and Children	\$160.00	\$219.75
			You and Family	\$160.00	\$401.00
			Other City	\$0.00	\$36.00
			Children Only	\$0.00	\$36.00
			Spouse and Children	\$0.00	\$36.00
			You Only	\$0.00	\$36.00
			You and Spouse	\$0.00	\$61.60
			You and Children	\$0.00	\$61.60
			You and Family	\$0.00	\$61.60
			You Only	\$0.00	\$6.43
			You and Spouse	\$0.00	\$17.55
			You and Children	\$0.00	\$17.55
			You and Family	\$0.00	\$32.33
			You Only	\$0.00	\$4.11
			You and Spouse	\$0.00	\$5.24
			You and Children	\$0.00	\$5.24
			You and Family	\$0.00	\$14.12

IF YOU MAKE NO CHANGES, BELOW IS YOUR COVERAGE AND COST BEGINNING SEPTEMBER 1

COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAY*	YOU PAY
Medical	Health/Medical Insured		You and Children	\$803.50	\$136.50
Dental	Delta of TX Dental - Choice Plan		You and Children	90.00	\$40.00
Life	Protect & Preserve	\$5,000	You Only	\$0.00	\$6.00
Optional Life	Annual Renewal - A	\$400,000	You Only	\$0.00	\$148.00
AD&D	Accidental Death and Dismemberment	\$200,000	You and Family	\$0.00	\$9.00
Expanded Life	Expanded Life and AD&D	\$5,200,000	Expanded Dependents	\$0.00	\$1.00
Short-term Disability	Short-term Disability	\$5,000	You Only	\$0.00	\$26.00
Long-term Disability	Long-term Disability	\$5,000	You Only	\$0.00	\$27.50
Voc Rehab	Voc Rehab Plan	\$2,000	You Only	\$0.00	\$108.00
Total Monthly Costs				\$1,060.00	

PARTICIPANT INFORMATION

MEDICAL	<input checked="" type="checkbox"/>	TOBACCO USER	<input checked="" type="checkbox"/>	DENTAL	<input checked="" type="checkbox"/>	VISION	<input type="checkbox"/>	DEPENDENT LIFE	<input checked="" type="checkbox"/>
JOHN DOE		Non-Tobacco User							
JOHNNY DOE		Non-Tobacco User							

High-Deductible Health Plan

STATE PAY*	MAXIMUM ANNUAL CONTRIBUTION	STATE PAY*
\$15.00	Individual	\$15.00
\$30.00	You and Spouse	\$30.00
\$45.00	You and Children	\$45.00

Members who are eligible for a portion of their health premium to be "Health-Saver" (HSA) contribution.

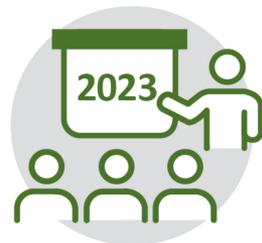
Plan A cost of up to \$60 or \$20 for part-time participants is applied.
*The cost is 1% of the state contribution for basic health coverage.
Please refer to the enclosed enrollment guide for information.

Note: If you cover multiple dependents, you risk losing your State of Texas coverage permanently. Please refer to the enclosed enrollment guide for more information.
Note: If you enroll any new dependents in medical coverage you will be required to submit documentation to prove eligibility. Failure to submit this documentation will result in your dependent being dropped from coverage.
Note: You may not be eligible for the coverage described here. It is to send you a letter discussing your right to the coverage. If you received such a letter from ERS, please review it to see how it affects your coverage options.
Note about insurance: "self" and/or "at-risk" insurance carriers for participants in the Texas Employees Group Benefit Program (EGBP) are subject to change based on the rules of the ERS. The Texas Employees Group Benefit Program (EGBP) is subject to change based on the rules of the ERS. Any change to these benefits will be notified to you in writing.

You don't have to take any action if you don't want to make changes.



What's new this year?



New Program Administrators

Effective September 1, 2023:

- EyeMed Vision Care, LLC (EyeMed) is the new administrator of the State of Texas Vision plan

Effective January 1, 2024

- Express Scripts will be the new administrator of the prescription drug program.



See page 2 of the **Active Employee Summer Enrollment Guide.**

- Health care and limited-purpose FSA maximum increases from \$2,850 to \$3,050.
- A carryover of up to \$610 is allowed from the plan year ending August 31, 2024



If you want to increase to the maximum,
you must do so during Summer Enrollment!

HealthSelectSM benefit updates

Effective January 1, 2024

- In-network, out-of-pocket maximums increase to \$7,500 per person and \$15,000 per family

What is an out-of-pocket maximum?

- The most you have to pay for covered services in a plan year.



See page 6 of the **Active Employee Summer Enrollment Guide.**

Enrolling Dependents

Dependent Child Certification

- Complete if enrolling a dependent child in any coverage

Dependent Eligibility Verification

- Complete for all dependents enrolling in health coverage



All GBP health insurance participants must certify their tobacco-use status.

Health Insurance

HealthSelect of Texas[®]

CONSUMER DIRECTED
HealthSelectSM

If you waive health benefits or choose the Opt-out Credit health benefits, you lose prescription coverage and Basic Term Life insurance.



See pages 5-8 of the **Active Employee Summer Enrollment Guide**.

Dental and Vision Options



DeltaCare[®] USA



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

Flexible spending accounts (FSAs):

- Health FSA
- Limited-purpose FSA
- Dependent Care FSA



See pages 12-13 of the Summer Enrollment Guide.

Optional Life Insurance

Optional Life

- Employees - apply for Election 1, 2, 3 or 4
- Retirees – \$10,000 Fixed Optional Life

Dependent Term Life

- Pays you in the event your dependent passes away

New coverage requires EOI.



See page 15 of the Summer Enrollment Guide.

Voluntary Accidental Death and Dismemberment Insurance



Voluntary AD&D

- For employees and their families.
- Covers in the event of accidental death or certain injuries for employees and their eligible dependents
- No EOI required

Log in to your ERS OnLine account to designate or update beneficiaries any time!

Texas Income Protection Plan (TIPP)

Short-term disability insurance

- Pays up to 66% of your monthly salary for up to five months

Long-term disability insurance

- Pays up to 60% of your monthly salary – pay period depends on your age at the time of disability

EOI is required.



See page 16 of the Summer Enrollment Guide.

Join a Benefits Q&A session

- HealthSelect of Texas[®]
- Consumer Directed HealthSelectSM
- HealthSelectSM Prescription Drug Program
- Dental (both plans)
- State of Texas VisionSM
- Texas Income Protection PlanSM
- Life and AD&D Insurance
- TexFlexSM



For a complete webinar schedule, see page 18 of the Summer Enrollment Guide.

Join a Benefits Q&A session



How do you register?

1. Visit **ers.texas.gov**
2. Click the **Summer Enrollment** link
3. Choose the Q&A session you want to attend
4. Register with an email address

ERS will host morning and afternoon sessions.
All ERS and vendor slideshows are available on the SE site.

Attend a Summer Enrollment Fair



For a complete fair schedule, see page 19 of the Summer Enrollment Guide.



ERS
EMPLOYEES RETIREMENT SYSTEM OF TEXAS

2023 SUMMER ENROLLMENT FAIRS AND WEBINARS



ERS and plan administrators will be at Summer Enrollment fairs around the state to help you make informed decisions about your benefits. You may attend any of the fairs—not just those at your agency or higher education institution.

If you can't attend an in-person event, ERS and GOP plan administrators will also host several hour-long webinars throughout Summer Enrollment. You can participate in as many webinars as you wish from the convenience of your desk or anywhere you have internet access. Summer Enrollment webinars will provide a brief overview of all Texas Employees Group Benefits Program plans and any benefits changes in the upcoming plan year. Webinars about specific plans will feature an overview of the plan followed by Q&A with the plan administrator. (Plan representatives can answer general questions; if you have a specific question about your account or a claim, contact the plan's customer service number.) Register for a webinar at ers.texas.gov/Event-Calendars. You do not have to register to attend an in-person event.

PLEASE NOTE: In rare cases, ERS must cancel or change events due to issues beyond our control. When possible, we will provide notice of cancellations and/or changes on the ERS website. If you're planning to attend a Summer Enrollment fair or join a webinar, check the ERS Events webpage (ers.texas.gov/Event-Calendars) shortly before the event for any updates and parking information.

Webinars during Summer Enrollment

Register for a webinar at ers.texas.gov/Event-Calendars. Once you register, you will get the e-mail information via email. All webinar times are Central Time.

Topic	Presenter(s)	Dates and times			
Summer Enrollment overview	ERS	June 28, 10 a.m.	July 5, 2 p.m. July 11, 9 a.m.	July 19, 2 p.m. July 26, 10 a.m.	
HealthSelect of Texas*	Blue Cross and Blue Shield of Texas	June 28, 2 p.m.	July 7, 10 a.m. July 20, 2 p.m.		
Consumer Directed HealthSelect**	Blue Cross and Blue Shield of Texas Optum Bank		July 7, 2 p.m. July 13, 2 p.m.		
HealthSelect** Prescription Drug Program	Optum Rx	June 30, 10 a.m.	July 21, 2 p.m.		
Dental Plans	Delta Dental	June 28, 10 a.m.	July 18, 2 p.m.		
State of Texas Vision**	EvoMed	June 28, 12 p.m.	July 5, 2 p.m. July 14, 10 a.m.	July 10, 10 a.m. July 25, 10 a.m.	
Texas Life and AD&D Insurance	Securix Financial	June 30, 2 p.m.	July 12, 10 a.m.		
Texas Income Protection Plan**	Allight Inc. (formerly Reed Group)		July 6, 10 a.m. July 21, 10 a.m.		
TexFlex**	PayFlex*		July 11, 2 p.m. July 23, 10 a.m.		

*ers_sou_2023_schedule **SOP 0002

In-person Summer Enrollment fairs

All fairs are from 10:30 a.m. to 1:30 p.m. Central Time, with the ERS hour-long presentation starting at 11 a.m.

<p>June 27 Texas Department of Transportation—Building A 1601 Southwestern Parkway Wintersville, TX 78392</p> <p>June 27 College of the Mainland – COM Conference Center, Rooms 188 A, B, C 1200 N. Anson Rd. Texas City, TX 77591</p> <p>June 28 Tarrant County College District – SETC Fusion Room, SETC 1100 2537 Joe B. Rauling Road Fort Worth, TX 76119</p> <p>June 28 University of Houston—Clear Lake—Bayou Building, Room 1510 2700 Bay Area Blvd. Houston, TX 77058</p> <p>June 29 Texas Department of Transportation – Regional Training Center 2501 SW Loop 820 Fort Worth, TX 76133</p> <p>June 29 San Jacinto Community College District – Lyndon B. Johnson Center for Petrochemical, Energy, & Technology 7501 Fairmont Parkway Peekeetow, TX 77505</p> <p>June 29 Texas Department of Criminal Justice – Texas Prison Museum 491 Hwy 75A Huntsville, TX 77320</p> <p>June 30 Texas Department of Transportation – Auditorium 7500 Washington Avenue Houston, TX 77007</p> <p>July 5 Alamo College District – District Support Operations 2323 N. Alamo Street San Antonio, TX 78215</p>	<p>July 5 Texas Parks and Wildlife Department – Headquarters 4200 Smith School Road Austin, TX 78744</p> <p>July 5 Texas Department of Transportation – Main Building 8200 E. Stassney Lane Austin, TX 78744</p> <p>July 6 El Paso Community College – Building A and Auditorium 3050 Vincent Blvd El Paso, TX 79926</p> <p>July 6 Austin Community College – Building 2000 and Room 1550 6101 Highland Campus Drive Austin, TX 78752</p> <p>July 11 Texas Department of Insurance—Barbara Jordan Building and Room 2.013 1001 Congress Ave Austin, TX 78701</p> <p>July 12 Texas Tech University Health Science Center – Regional Academic Health Center and Community Room 801 W 4th Street Odessa, TX 79765</p> <p>July 12 Texas Tech University Health Science Center – Academic Events Center 3801 4th Street Lubbock, TX 79430</p> <p>July 12 Texas Department of Motor Vehicles – Building 1 4200 Jackson Avenue, Building 1 Austin, TX 78731</p>	<p>July 13 Texas Tech University Health Science Center – School of Pharmacy and Room 2500 1116 Pine Street Arlene, TX 78501</p> <p>July 13 Texas Tech University Health Science Center – SOP Academic Classroom Building and Room 1110 1310 S Coulter Street Amarillo, TX 79108</p> <p>July 13 Texas Commission on Fire Protection – William B. Travis Building Lobby and Room 104 1701 N. Congress Avenue Austin, TX 78701</p> <p>July 18 Lamar State College – Shahan Event Center 205 W Green Avenue Orange, TX 77630</p> <p>July 18 South Texas College – Student Union Ballroom and Room 2.100 3201 W Pecan Blvd., Building U McAllen, TX 78501</p> <p>July 19 Lamar Institute of Technology; Paul and Connie Szuch Multi-Purpose Center, Room 172 – Conference Room 802 E. Laredo Bourbon, TX 77005</p> <p>July 20 Texas Department of Transportation – Administration Building and Bayou room 8350 Eastway Freeway Beaumont, TX 77708</p> <p>July 20 University of Houston—Victoria Room and Room 111 3227 N. San Wilson Street Victoria, TX 77901</p>
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How to Make Changes



Online – www.ers.texas.gov

- Make/change Summer Enrollment elections
- Certify newly enrolled children and initiate dependent verification, if applicable
- Initiate EOI, if applicable
- Access information on all plans



Summer Enrollment hotline hours:

Monday – Friday, 7:30 a.m. – 7 p.m. CT

Toll-free (866) 399-6908

Plan and program resources

Questions about today's presentation?

- Email presentation.questions@ers.texas.gov

Did you miss a Q&A Session?

- Visit ers.texas.gov/summer-enrollment for PDFs, videos, the ERS calendar and more

Looking for program contacts?

- See page 17 of the SE Guide or visit our ers.texas.gov

Did you know?

ERS offers benefits webinars each month of the year

- Visit the ERS Event calendar to register

Your plan has recorded videos you can watch at anytime

- Visit **your plan's website** for more information.

Texa\$aver has a quarterly webinar with a Q&A

- Visit the ERS Events calendar to register

We want to thank ERS staff,
program representatives
and our members for
joining us today.

