KNOW YOUR
OPTIONAL BENEFITS
DENTAL INSURANCE
Dental Insurance Options

State of Texas
Dental Choice Plan

DeltaCare® USA

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Out-of-network Benefits?</th>
<th>Primary Care Dentist Required?</th>
<th>Deductible</th>
<th>Copays/Coinsurance</th>
<th>Maximum Calendar Year Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>State of Texas Dental Choice Plan PPO</td>
<td>Yes, but you pay less for in-network services</td>
<td>No</td>
<td>Yes – Varies by service and network status</td>
<td>Vary by service and network status</td>
<td>$2,000 (includes orthodontic extractions)</td>
</tr>
<tr>
<td>DeltaCare USA DHMO</td>
<td>No – The plan pays $0 for out-of-network services</td>
<td>Yes – Make sure there is a PCD in your area</td>
<td>No</td>
<td>Vary by service</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>
What's Happening Now?

Check the ERS calendar for events to learn about your benefits

Summer Enrollment 2024
For Active Employees and retirees not eligible for Medicare

Plan Year 2025 and Comparison Charts

- PY25 Rates - not eligible for Medicare (pdf)
- PY25 Rates - Surviving Dependents (pdf)
- PY25 Rates - COBRA Continuation Coverage (pdf)
- PY25 Rates - COBRA Coverage for Survivors and/or Dependents (pdf)

- PY25 Health Plans Comparison Chart (pdf)
- PY25 Dental Plans Comparison Chart (pdf)
- PY25 Vision Plan Comparison Chart (pdf)

Dental plans comparison chart

This chart is a summary of benefits in the two dental insurance plans. See plan booklets at www.ERSDentalplans.com for actual coverage and limitations. Delta Dental administers both plans. Before starting treatment, discuss the treatment plan and all charges with your dentist.

Visit our ERS homepage ers.texas.gov

Know Your Optional Benefits
Dental Insurance Information

State of Texas
Dental Choice PPO
Group Number – 20010

Call: (888) 818-7925 (TTY: 711)
Visit: www.ERSdentalplans.com
Email: ersdentalinfo@delta.org

DeltaCare® USA
DeltaCare USA
DHMO
Group Number – 79140
VISION
INSURANCE
Know Your Optional Benefits

**Lower cost for routine eye exam**

Providers available in all 50 states

Save money using in-network providers

**$200 Allowance toward frames or contacts**

Participating retailers:

- LensCrafters
- Pearle Vision
- Target Optical
- Texas State Optical
- Walmart Vision Center
- Sam’s Club Optical
- America’s Best
- And more!

Online retailers:

- ContactsDirect.com
- Glasses.com
- Ray-Ban.com
Vision coverage comparison chart

Visit our ERS homepage ers.texas.gov

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- PY25 Dental Plans Comparison Chart (pdf)
- PY25 Vision Plan Comparison Chart (pdf)

Retirement video for state employees starting after Aug. 31.

Wellness Resources

Know Your Optional Benefits
Vision Insurance Information

EyeMed Vision Care, LLC
Group number – 1050072

Call: (844) 949-2170 (TTY:711)
Visit: https://stateoftexasvision.com
LIFE AND AD&D INSURANCE
Optional Life Insurance

Optional Term Life
• 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

As your family’s financial situation changes, you should re-evaluate your life insurance needs.

Log in to your ERS account to designate or update beneficiaries anytime.
Voluntary Accidental Death & Dismemberment Insurance

Voluntary AD&D

• Provides additional protection in the event of accidental death or certain injuries for employees and their eligible dependents

• No EOI required

Log in to your ERS account to designate or update beneficiaries anytime.
Life and AD&D Insurance Information

Optional Term Life
Dependent Term Life
Accidental Death & Dismemberment

Call: (877) 494-1716 (TTY: 711)
Visit: Web1.lifebenefits.com/sites/lbwem/ers
DISABILITY INSURANCE
Disability Insurance

Short-term disability
- Up to 66% of salary
- Up to 166 days

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

Pre-existing conditions subject to certain exclusions.
Disability Insurance

Alight, Inc.

Call: (855) 604-6230 (TTY:711)
Visit: texasincomeprotectionplan.com
Evidence of Insurability

Call: (877) 494-1716 (TTY:711)
Visit: Web1.lifebenefits.com/sites/lbwem/ers

Texas Income Protection Plan
Alight, Inc.
Call: (855) 604-6230 (TTY:711)
Visit: texasincomeprotectionplan.com
Know Your Options

TexFlex®

ERS

Employees Retirement System of Texas
<table>
<thead>
<tr>
<th>Health Care FSA</th>
<th>Limited-purpose FSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Can be used for eligible medical, dental, vision and prescription drugs</td>
<td>• Can be used for dental and vision only</td>
<td>• Can be used for dependent care expenses</td>
</tr>
<tr>
<td>• Can pledge from $180 to $3,200</td>
<td>• Can pledge from $180 to $3,200</td>
<td>• Can pledge from $180 to $5,000</td>
</tr>
<tr>
<td>• Debit card can be used</td>
<td>• Debit card can be used</td>
<td>• There is no debit card</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• There is no carryover but there is a grace period</td>
</tr>
</tbody>
</table>
TexFlex Program

TexFlexSM

Inspira Financial

Call: (866) 353-9839 (TTY:711)

Visit: www.TexFlexers.com
• 401(k) and/or 457 plan
• Pre-tax or Roth (after-tax) contributions
• Automatically enrolled in 401(k) at 1% (ERS-contributing state agency employees only)
• Make changes to your contributions and investments
• Use low-cost advisor services

A 457 account may be available for some higher education institutions.

Take advantage of low fees by rolling over funds from other retirement accounts.

Retirees no longer make contributions, but still have access to their accounts.
Know Your Optional Benefits

Empower Retirement

Call: (800) 634-5091 (TTY: 711)
Visit: www.texasaver.com
RESOURCES
Know Your Optional Benefits

Explore your options on our site

Visit our ERS homepage ers.texas.gov
Log in to your account

Visit our ERS homepage ers.texas.gov
THANK YOU