2024 Summer Enrollment
Today's Topics

- Summer Enrollment Basics
- 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

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

Summer Enrollment elections are effective September 1.
Personal Benefits Enrollment Statement

What’s in your PBES?

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

You don’t have to take any action if you don’t want to make changes.
Know your options
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

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

See pages 5-8 of the Active Employee Summer Enrollment Guide.
What’s new this year?

HealthSelect of Texas® and Consumer Directed HealthSelect℠

Your total annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase to $8,050 per individual (up from $7,500) and $16,100 per family (up from $15,000)

New condition management resources at no cost to eligible members:

• Hello Heart
• Hinge Health
• Learn to Live
Coming This Fall: Buena Vida

Web- and app-based well-being platform for all HealthSelect of Texas and Consumer Directed HealthSelect participants

We’ll share more information in the coming months.

Get more information in the ERS Wellness Newsletter. To subscribe:

• text TXERS Wellness to 468311 or
• scan the QR code.
Dental and Vision insurance

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.
## What’s new this year?

### TexFlex℠

<table>
<thead>
<tr>
<th>Spending Account Type</th>
<th>Plan Year 2025 Maximum Contribution Amount</th>
<th>Plan Year 2025 Maximum Carryover Amount</th>
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</thead>
<tbody>
<tr>
<td>Health care FSA</td>
<td>$3,200 ($150 increase)</td>
<td>$640 ($30 increase)</td>
</tr>
<tr>
<td>Limited-purpose FSA</td>
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</tbody>
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Texas Income Protection Plan (TIPP)

Short-term disability insurance
• Pays up to 66% of your monthly salary for up to 166 days

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 pages 14-15 of the Summer Enrollment Guide.
What’s new this year?

Texas Income Protection Plan (TIPP)

• The waiting period before the plan pays short-term disability benefits reduces from 30 days to 14 days.
  • This extends the benefit period from 150 days to 166 days.

• State agency employees who qualify for TIPP benefits after the birth of a child can receive both short-term disability payments and the state’s paid parental leave.
  • Higher education employees are not eligible for the state’s paid parental leave.
Optional Life Insurance

Optional Term 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 16 of the Summer Enrollment Guide.
Voluntary Accidental Death and Dismemberment Insurance

Voluntary AD&D

• For employees and their families.

• Pays in the event of accidental death or certain injuries on employees and their covered dependents

• No EOI required
Join a Benefits Q&A session

- HealthSelect of Texas®
- Consumer Directed HealthSelect℠
- HealthSelect℠ Prescription Drug Program
- Dental (both plans)
- State of Texas Vision℠
- Texas Income Protection Plan℠
- Life and AD&D Insurance
- TexFlex℠

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](http://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.
How to Make Changes

Online – ers.texas.gov

• Make/change Summer Enrollment elections
• Certify newly enrolled children, certify tobacco use or non-use, and initiate dependent verification, if needed
• Initiate EOI, if needed
• Find 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

Did you miss a Q&A Session?
Visit ers.texas.gov/active-employees/summer-enrollment-2024 for PDFs, videos, the ERS calendar and more

Looking for program contacts?
See page 17 of the SE Guide or visit ers.texas.gov
Did you know?

Every ERS plan has detailed information on its website.

Find link to every plan website on the ers.texas.gov homepage by scrolling to the “Benefit Programs” section.
THANK YOU!

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