



Summer Enrollment 2022

BENEFITS COORDINATOR GUIDE

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SUMMER ENROLLMENT 2022

Summer Enrollment runs from June 20 through July 22

Please note: You must sign in to the BCCG to see information provided through most of the links in this guide.

ERS puts state agencies and higher education institutions into four enrollment phases to provide faster customer service and improved online processing. You and your employees can visit the [Summer Enrollment page](#) on the ERS website to see resources such as:

- [Summer Enrollment phase list](#),
- [PY23 premium rate sheets](#),
- enrollment guides,
- recordings of presentations from third-party administrators/carriers and
- [schedule of fairs and webinars](#).

Log in to the [Benefits Coordinator Community Group \(BCCG\)](#) to find resources just for coordinators on the [Summer Enrollment page](#). Retirees eligible for Medicare and their dependents have a separate enrollment period in the fall.

In this guide, you will find Summer Enrollment processing information, the processing schedule and changes for the new plan year. You can find detailed information on the Texas Employees Group Benefits Program (GBP) in the Benefits Coordinator Reference Manual (BCRM), Benefits Coordinator Processing Manual (BCPM) and the Benefits Coordinator Summer Enrollment training that's posted in the [Summer Enrollment page of the BCCG](#).

Benefits Coordinator Summer Enrollment Training

The Summer Enrollment training is divided into three parts:



STEP 1 – Take the online training

Summer Enrollment Basics training gives an overview of basic Summer Enrollment information and procedures.



STEP 2 – Review the Summer Enrollment 2022 Benefits Coordinator Guide and other resources

This *Summer Enrollment 2022 Benefits Coordinator Guide* and other Summer Enrollment resources give you the Summer Enrollment processing dates and changes for the upcoming plan year.



STEP 3 – Join the Q&A webinar

Once you take the online training and review the guide, you may have questions. Join us for the 2022 Benefits Coordinators' Summer Enrollment Q&A webinar on June 9 at 11 a.m. CT. You can register here . If you are unable to join the session, you can see a recording of the webinar in the BCCG within two weeks after the webinar.

WHAT'S NEW?

Increases in dental PPO and life insurance premiums

Premiums for the following plans will increase:

- State of Texas Dental Choice PlanSM preferred provider organization (PPO)
- Optional Term Life Insurance
- Dependent Term Life Insurance

View all [Plan Year 2023 rates](#).

Changes to out-of-pocket maximums

The HealthSelect of Texas[®] and Consumer Directed HealthSelectSM health plans' total annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase to \$7,050 per person per individual (up from \$7,000) and \$14,100 per family (up from \$14,000) to align with the IRS maximums.

Changes to flexible spending account (FSA) contribution and carryover limits

The IRS establishes the maximum annual limit applicable to flexible spending accounts and carryover amounts. For Plan Year 2023, participants with a health care or limited-purpose FSA will be able to set aside up to \$2,850 for the year through monthly, tax-free deductions from their paycheck. The maximum contribution for dependent care FSAs remains the same, at \$5,000 for the year.

The carryover amount for health care and limited-purpose FSAs is increasing. Participants in those FSAs in Plan Year 2023, you can carry over up to \$570 from Plan Year 2023 (ending Aug. 31, 2023) to Plan Year 2024 (starting Sept. 1, 2023). See page 14 for more information.

HEALTH BENEFITS

The GBP offers two types of health plans: HealthSelect of Texas, a self-funded point-of-service plan, and Consumer Directed HealthSelect, a self-funded high-deductible health plan with tax-free health savings account (HSA). Employees can change health plans based on eligibility and/or enroll and drop dependents from health coverage during Summer Enrollment. Contribution rates for health insurance are based on funding provided by the Texas Legislature. The state contribution rate will remain the same—the state will pay 100% of premiums for eligible full-time employees 50% for their eligible dependents. (The state will continue to pay 50% of the premiums for eligible part-time employees and 25% of the premiums for their dependents.)

IMPORTANT NOTICE ABOUT INSURANCE: All GBP benefits could change without notice. The Texas Legislature decides the level of funding for such benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

It pays to stay in the network!

GBP health plans are network-based, which means participants will pay less if they see in-network providers. Participants should make sure a provider is in their plan network before scheduling visits or procedures. Even if a hospital or other facility is in the network, doctors and other providers who practice at that facility may not be.

The Summer Enrollment Guide for Active Employees has information about health insurance plan features.

Note: For detailed information on any of these benefits, log in to the BCCG and see the BCRM Chapter 2 – GBP from the “Manuals” tab.

HEALTH BENEFITS

Links to Summer Enrollment presentations for both health plans will be available in June on the Summer Enrollment page of the ERS website.

Changes in Plan Year 2023 (Beginning September 1, 2022)

The HealthSelect of Texas® and Consumer Directed HealthSelectSM health plans' total annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase to \$7,050 for individual coverage (up from \$7,000) and \$14,100 for family coverage (up from \$14,000) to align with the IRS maximums.

See the PY23 rate sheet for health plan premiums.

HealthSelect[®]

- Administrator is Blue Cross and Blue Shield of Texas (BCBSTX).
- Find more information on [HealthSelect of Texas](#).

HealthSelect Out-of-State

For employees who live or work outside Texas (based on the address on file with ERS)

- Administrator remains BCBSTX.
- Benefits are the same as HealthSelect of Texas, except that referrals to specialists are not required.
- Find more information on [HealthSelect Out-of-State](#).

CONSUMER DIRECTED

HealthSelectSM

- Administrator remains BCBSTX
- Deductibles and state contributions remain the same. See information below.
- Find more information on [Consumer Directed Health Select](#).

Calendar Year 2022 and 2023 deductible* (Includes prescription)	Individual coverage	Family coverage
In-Network	\$2,100	\$4,200
Out-of-Network	\$4,200	\$8,400

*Deductibles reset January 1 each year.

HEALTH BENEFITS

Health savings accounts (HSAs)

- Available only to members enrolled in Consumer Directed HealthSelect
- The state contributes to eligible members' HSAs each month. The state's contribution for PY23 remains the same: \$45 a month (\$540 a year) for individual coverage or \$90 a month (\$1,080 a year) for family coverage (the member plus at least one covered family member).
- In addition to the state's contribution, participating employees can make pre-tax contributions to their HSA through payroll deductions.
- The IRS sets the maximum contribution amount for each calendar year.
- Employees must open an Optum Bank HSA to get the state's contribution.
- The HSA balance carries over from one year to the next—there is no use-it-or-lose-it rule—and account holders can keep the funds if they change health plans or leave state employment.
- People age 55 and older can make a "catch-up" contribution of up to \$1,000 annually, in addition to the annual maximum.

Contribution	Individual Account	Family Account*
Calendar Year 2022 annual total maximum contribution (Jan. 1 – Dec. 31, 2022)	Up to age 54: \$3,650	\$7,300
Calendar Year 2023 annual total maximum contribution (Jan. 1 – Dec. 31, 2023)	\$3,850	\$7,750
Fiscal Year 2023 annual state contribution (Sept. 1, 2022 – Aug. 31, 2023)	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)

The key benefits of Consumer Directed HealthSelect are:

- the ability to save money, tax free, in an HSA for health care costs now or far in the future and
- the state's contribution to every eligible member's HSA .

For some people, it could be a great way to save money and lower their taxable income. But they will be responsible for all of their non-preventive health care costs (including prescription costs) until they meet the annual deductible. The Plan Decision Tool on the HealthSelect website could help members decide which plan might be better for them.

Optum Bank administers the HSA program. If your employees enroll in Consumer Directed HealthSelect, they need to open an Optum Bank HSA as soon as possible so that state contributions and other funds can be deposited into the account. Once they open an account, they will get a debit card from Optum Bank to pay for health expenses. They will have access only to the amount of money that has accumulated in their HSA, and not funds that have been pledged to be deposited in the future. They should review IRS guidelines or consult a tax advisor to make sure they are eligible to participate in an HSA. More information is available on the [ERS website](#).

For more information about Consumer Directed HealthSelect, see BCRM Chapter 2- GBP, Section 2.46 – Consumer Directed HealthSelect.

HEALTH BENEFITS

HealthSelectSM Prescription drug program

All the GBP health insurance plans include coverage for prescription drugs.

- OptumRx remains the carrier for the HealthSelect Prescription Drug Program.
- There are no changes to prescription drug benefits. Participants should check the prescription drug list for any changes to which drugs are covered, as the lists change from time to time.
- Participants can visit the [plan websites](#) to look up in-network pharmacies and covered drugs.

Basic Term Life Insurance

Employees enrolled in a GBP health plan will continue to have Basic Term Life and Accidental Death & Dismemberment Insurance.

- The carrier remains Securian.
 - There are no benefit changes.
 - Find more information on [Basic Term Life Insurance](#).
-

OPTIONAL BENEFITS

For detailed information on any of these benefits, please see the BCRM Chapter 2 – GBP, Sections 2.6 – Dental coverage, 2.7 – State of Texas Vision, 2.9 – Optional Term Life Insurance, 2.10 – Dependent Term Life Insurance, 2.11 – Voluntary AD &D, 2.12 – TIPP.

Dental benefits

The GBP offers two dental insurance plans: the State of Texas Dental Choice PlanSM PPO and a dental HMO (DHMO). Employees can enroll in only one plan. Covered dependents must enroll in the same plan as the member. For example, members cannot choose the DHMO for themselves and the State of Texas Dental Choice Plan for spouse and children.

No dental plan ID cards

To keep costs low, active employees who sign up for GBP dental insurance will not get an ID card, and participating dentists shouldn't require them. Participants can download a virtual ID card to their smartphone through the Delta Dental app. They can also download and print their ID information from <http://www.ERSdentalplans.com> or call Delta Dental toll-free at (888) 818-7925 (TTY: 711) to request a mailed paper copy. Covered dependents cannot access the app, and their names aren't listed on the card. A dependent can verify coverage with a provider by giving either their name or the member's name and plan ID number.



State of Texas Dental Choice Plan

- Administrator remains Delta Dental.
- Premiums are increasing slightly.

DeltaCare[®] USA

DeltaCare USA DHMO

Coverage applies only to dentists in the Texas service area. Advise your employees to make sure there is a DeltaCare USA network dentist in their area before enrolling in this plan. Employees and covered dependents enrolling in the DHMO must select a primary care dentist (PCD) from a list of approved providers before they can receive benefits.

- Insurer remains DeltaCare USA, an affiliate of Delta Dental.

Check the Discount Purchase Program for dental discounts. The Discount Purchase ProgramSM, administered by Beneplace, offers dental discount programs and discounted dental services. View them at <https://www.beneplace.com/discountprogramers/>. (To access discounts, you will need to register using your email address.)

OPTIONAL BENEFITS



State of Texas Vision

- Administrator remains Superior Vision.
- Annual eye exam for \$15 copay at in-network providers.
- In-network allowance of \$200 for frames or contacts.

OPTIONAL BENEFITS

Group term life and AD&D insurance

Insurer for all three plans remains Securian.

Optional Term Life Insurance

- Premiums increase on Sept. 1, 2022.
- Some employees may see an additional premium difference if they've had a salary or age category change as of Sept. 1, 2022.
- Find more information on [Optional Term Life Insurance](#).

Dependent Term Life Insurance

- Premiums increase on Sept. 1, 2022.
- Find more information on [Dependent Term Life Insurance](#).

Voluntary Accidental Death & Dismemberment (AD&D) Insurance

- Premiums remain the same as in Plan Year 2022.
- Find more information on [Voluntary AD&D Insurance](#).



Texas Income Protection Plan (TIPP)

- The short-term and long-term disability insurance administrator remains Reed Group Management LLC (ReedGroup).
- Some employees may see a change in their premium if they've had a salary change as of Sept. 1, 2022.
- Find more information on the [Texas Income Protection Plan \(TIPP\)](#).



Discount Purchase Program

- The carrier remains BenePlace.
 - There is no fee to participate.
 - Find more information on the [Discount Purchase Program](#).
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EVIDENCE OF INSURABILITY (EOI)

For some coverage, employees must provide evidence of insurability (EOI).

GBP coverage that does NOT require EOI:

- Health insurance (including medical and prescription drug coverage)
- Dental insurance
- State of Texas Vision
- Voluntary AD&D Insurance

Participants do not need EOI approval to waive health insurance, select the Health Insurance Opt-Out Credit or decrease or drop coverage.

GBP coverage that requires EOI during Summer Enrollment:

- Optional Term Life Insurance enrollment and benefit increases
- Dependent Term Life Insurance enrollment
- Short-term and long-term disability insurance enrollment

Beginning June 20, the first day of Summer Enrollment, employees can start the online EOI process to apply for Optional Term Life Insurance, Dependent Term Life Insurance, and short-term and long-term disability insurance through ERS OnLine. The EOI process for life insurance is managed by Minnesota Life, an affiliate of Securian Financial Group, Inc. (Securian). The EOI underwriter for TIPP disability insurance is Guardian Life Insurance.

The Summer Enrollment online EOI process is the same for Optional Term Life Insurance, Dependent Term Life Insurance and TIPP disability insurance.

1. Employee elects one or more of the following benefits in ERS OnLine. Or you get the employee's Summer Enrollment Form with the elections and enter the benefit changes into ERS OnLine using the Summer Enrollment event for:

- Optional Term Life Insurance
- Dependent Term Life Insurance
- Short-term disability insurance
- Long-term disability insurance

2. Employee or you will see a pop-up EOI message with instructions to click the Initiate EOI Online Request link at the top of the page.

EVIDENCE OF INSURABILITY

3. Employee or you will click the Initiate EOI Online link and select the desired coverage; choose whether the employee wants to get information from the EOI underwriter by email or U.S. mail. If the employee chooses:

- **Email:** The EOI underwriter sends an email to the participant's email address on file with ERS, with login instructions to complete the online EOI application.
- **U.S. mail:** The EOI underwriter sends a letter with instructions on how to find the online application on the EOI underwriter's website, as well as a prepopulated paper application.

4. The employee completes and submits either the online or the paper EOI application to the EOI underwriter in one of the two ways:

- **Online:** The employee receives an immediate response. He or she may be approved or may be asked to provide additional information.
- **Paper:** The employee mails or faxes the application to the EOI underwriter, using the address or fax number on the application. Within two weeks, the EOI underwriter sends a response either approving or requesting further underwriting.

Note: Employees will be required to pay for any costs associated with producing the required documentation to support the EOI request, including provider charges for medical records.

5. ERS receives the EOI approvals.

- ERS receives EOI approvals from the underwriter and applies an EOI/EOI Action to the employee's record.
- ERS then enrolls the participant and any eligible dependents in EOI-approved coverage.

Note: Changes made during Summer Enrollment will be effective September 1, if EOI is approved prior to September 1. For EOI approvals dated on or after September 1, the coverage effective date will be the first of the month following the date of approval.

The underwriter will notify the employees whose EOI is not approved.

6. You review the daily agency report and follow your current process for ensuring appropriate payroll deductions.

TEXFLEXSM

For detailed information on TexFlex benefits, please see BCRM Chapter 3 – TexFlex.

Changes in PY23

- The maximum annual contribution for a health care or limited-purpose FSA is increasing to \$2850 (from \$2,750 in PY22).
- Current health care FSA and limited-purpose FSA participants can carry over up to \$550 in unused funds from Plan Year 2022 (ending Aug. 31, 2022) to Plan Year 2023 (starting Sept. 1, 2022). Any unused Plan Year 2022 funds over \$550 will be forfeited.
- Participants of health care or limited-purpose FSA in Plan Year 2023 can carry over up to \$570 from Plan Year 2023 (ending Aug. 31, 2023) to Plan Year 2024 (starting Sept. 1, 2023). Any unspent funds over \$570 will be forfeited.

PayFlex® is the program administrator.

TexFlex FSAs

There are three types of TexFlex FSAs:

- health care (not available to Consumer Directed HealthSelect participants),
- dependent care and
- limited-purpose (available only to Consumer Directed HealthSelect participants).

Annual elections will remain the same in Plan Year 2023, unless participants change their elections during Summer Enrollment.

Health care FSA

- The annual minimum election for PY23 is \$180 (\$15 per month), and the maximum is \$2,850 (\$237 per month).
- Employees enrolled in Consumer Directed HealthSelect cannot participate in health care FSAs, because of their ability to contribute to HSAs.

Limited-purpose FSA

- Only employees enrolled in Consumer Directed HealthSelect can enroll in a limited-purpose FSA.
- Limited-purpose FSA funds can be used only for eligible dental and vision expenses.
- The annual minimum election for PY23 is \$180 (\$15 per month), and the maximum is \$2,850 (\$237 per month).

Dependent care account

- The maximum annual election remains at \$5,000 in PY23.
- As in 2022, there will be a 2½-month grace period from Sept. 1 through Nov. 15, 2023. Any Plan Year 2023 funds not spent by Nov. 15, 2023 will be forfeited.

SUMMER ENROLLMENT OPTIONS

As a reminder, employees can make the following changes during Summer Enrollment:

- enroll themselves and/or their eligible dependents in a health plan from waived status;
 - choose from HealthSelect of Texas and Consumer Directed HealthSelect;
 - select the Health Insurance Opt-Out Credit, if they have comparable health coverage;
 - enroll themselves and/or their eligible dependents in one of the two dental plans offered or change from one plan to the other;
 - enroll themselves and/or their eligible dependents in vision insurance;
 - enroll themselves or themselves and their families in Voluntary AD&D Insurance, or change their level of coverage;
 - drop employee and/or dependent coverage;
 - apply with EOI for Optional Term Life, Dependent Term Life, short-term disability and/or long-term disability insurance;
 - apply to increase Optional Term Life Insurance with EOI;
 - drop or enroll in TexFlex or change your elections.
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CALENDAR OF EVENTS

Please review this calendar for June, July, August and September when processing information in ERS OnLine.

JUNE 2022	June 2	May 2022 Agency Billing
	June 7	Phase 1 Personal Benefits Enrollment Statements (PBES) mailing begins
	June 9	Benefits coordinators question and answer webinar at 11 a.m. CT
	June 14	Phase 2 PBES mailing begins
	June 20	Enter all June 2022 Leave of Absence Actions by 5 p.m. CT
	June 17	ERS OnLine closes 6 p.m. CT to prepare for Summer Enrollment
	June 20	Summer Enrollment opens in ERS OnLine at 7 a.m. CT
	June 20	ERS holds the first Summer Enrollment webinar
	June 20	ERS begins sending Summer Enrollment confirmations by email or mail (sent daily through the enrollment period)
	June 21	Phase 3 PBES mailing begins
	June 28	Phase 4 PBES mailing begins
	June 30	June data entry due
JULY 2022	July 5	June 2022 Agency Billing
	July 20	Enter all July 2022 Leave of Absence Actions by 5 p.m. CT
	July 22	Summer Enrollment closes in ERS OnLine at 7 p.m. CT
	July 25	Summer Enrollment data file is available to agencies
	July 31	July data entry due
AUGUST 2022	August 4	July 2022 Agency Billing
	August 19	Enter all August 2022 Leave of Absence Actions by 5 p.m. CT
	August 31	August data entry due
SEPTEMBER 2022	September 1	Agencies and higher education institutions begin submitting salary files
	September 1*	100% agency daily file is available to agencies (includes Summer Enrollment elections and regular business changes effective 9/1)
	September 2	August 2022 Agency Billing
	September 20	Enter all September 2022 Leave of Absence Actions by 5 p.m. CT
	September 30	Deadline for submitting all salary files by noon at 12 p.m. CT
	September 30	September data entry due

*Agencies/institutions must pick up the file by end of the day or it is overwritten by the agency daily file the next day.

PROCESSING INSTRUCTIONS

Enrolling dependents found ineligible during dependent eligibility verification

A dependent previously removed from GBP coverage due to failing the dependent eligibility verification will still show as a dependent in ERS OnLine; however, the Enroll box will be grayed out and they cannot be enrolled through ERS OnLine. During Summer Enrollment, if an employee wants to re-enroll a dependent previously dropped during dependent verification, they must submit documentation to ERS (not to Alight Solutions, the third-party administrator) to prove the dependent's eligibility.

- The employee must provide:
 - copies of documents proving dependent eligibility and
 - a note with:
 - name of the dependent being added to coverage,
 - coverage type (for example: HealthSelect of Texas, State of Texas Dental Choice etc.),
 - tobacco-use status for dependents being added to health coverage and
 - the employee's contact phone number.
- The documentation can be mailed, faxed or emailed.
- Complete/correct documentation must be received at ERS or, if mailed, must be postmarked by the last day of Summer Enrollment, July 22, 2022.

Mail: Employees Retirement System of Texas
P.O. Box 13207
Austin, TX 78711-3207

Fax: (512) 867-7438.

Email: erscustomer.service@ers.texas.gov

Example:

Josiah enrolled his spouse, Selena, in a GBP health plan last Summer Enrollment. Josiah did not respond to the dependent eligibility verification request and Selena was removed from coverage. If Josiah wants to enroll Selena in GBP coverage this Summer Enrollment, he should contact ERS during his Summer Enrollment phase. ERS will work with him to verify Selena's eligibility and to get the proper supporting documentation for her enrollment.

PROCESSING INSTRUCTIONS

Summer Enrollment corrections

If you need help with a TexFlex correction, see the following instructions:

Fhelp correcting Summer Enrollment errors, use the “Summer Enrollment Corrections” email template which will be available in the BCCG’s “Contacts” tab, “Employees Retirement System of Texas”, under “BCASSIST” from July 25 to October 15.

- ERS will use a 9/1/2022 Effective Date for correction requests:
 - to add or increase TexFlex elections reported through October 15, 2022 and
 - to decrease or waive TexFlex elections for requests received in August.
- For requests received in September through October 15, ERS will determine the Effective Date by verifying whether the funds were used.

TexFlex correction requests must include the:

- account type (health care, limited-purpose or dependent care),
 - annual contribution amount and
 - 9-month or 12-month employee option.
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PROCESSING INSTRUCTIONS

Corrections to Summer Enrollment elections

For help correcting Summer Enrollment errors, use the Summer Enrollment Corrections email template which will be available in the BCCG's Contacts tab, under Employees Retirement System of Texas, under BCASSIST from July 26 to October 15.

To request a Summer Enrollment correction, you must include the reason for correction. An employee forgetting to make changes during Summer Enrollment is not a valid reason for an exceptions request.

The following chart shows when you should send corrections to ERS and what BCASSIST does to correct the Action.

Month in Which Correction Requests Are Sent to ERS	ERS Action
August	9/1/2022 "Effective Date" to enroll or drop coverage.
September	9/1/2022 "Effective Date" to add coverage; 9/1/2022 "Effective Date" to drop medical or optional coverage if no services were accessed. 10/1/2022 "Effective Date" to drop medical or optional coverage if services were accessed.
October 1-15	Correction to add coverage <ul style="list-style-type: none"> If services were not accessed in September, "Effective Date" will be 10/1/2022. If services were accessed in September, "Effective Date" will be 9/1/2022. Correction to drop coverage 10/1/2022 "Effective Date" to drop optional coverage or medical coverage if no services were accessed; 11/1/2022 "Effective Date" to drop medical or optional coverage if services were accessed.
After October 15	If you report corrections or error requests after October 15, 2022, BCASSIST will not make the correction. You will need to submit an administrative exception request (AER) to adminexceptions@ers.texas.gov for review. For Summer Enrollment correction requests reported after October 15, 2022, you must explain why you did not report the errors by October 15, 2022. Approval is not guaranteed.

PROCESSING INSTRUCTIONS

Other Plan Year Actions - Qualifying Life Events (QLE) during Summer Enrollment

Benefits coordinators **must** enter Family Status Changes and Post Hire Changes for employees from June 20– August 31.

As mentioned in your [Summer Enrollment Basics online training](#), during Summer Enrollment and through the end of August, you will need to enter *Family Status Changes* (FSCs) and Post Hire Changes (PHCs) for your employees. Employees cannot enter their own changes during Summer Enrollment and through the end of August. ERS OnLine allows only one event or Action to open at a time.

There are important steps that you need to remember to take when entering plan year Actions during Summer Enrollment. See the following chart for detailed processing instructions.

Requests for Family Status Change (FSC) or Post Hire Change (PHC) or County Changes	ERS Action
During SE open (June 20, 2022 – July 22, 2022)	When entering these Actions during Summer Enrollment, confirm with employees if the Summer Enrollment changes they made previously are still valid. You will need to re-enter the Summer Enrollment changes the following day.
Last day of SE and after SE close (July 22, 2022 – Aug. 31, 2022)	<p>June and July Action after SE close:</p> <ol style="list-style-type: none"> 1. Go to Benefits Summary page. 2. Change the calendar to September 1, 2022 and click 'Go' to review the coverage on September 1. <ul style="list-style-type: none"> • Enter the Action using the correct "Effective Date" and make your entries. The SE elections will be automatically deleted. • Email BCASSIST using the Corrections Template. The reason for your correction will be Action entered after SE close. Include employee's SE elections in the Corrections Template. <p>August Action:</p> <ol style="list-style-type: none"> 1. Verify the SE election for September 1 (see steps for June and July Actions above). 2. Enter Action and include any applicable SE changes in that Event. This will automatically delete SE changes made through SE but you don't have to take action because you entered employee's SE election in the August Action.
Beginning September 1	Employees can begin entering their own FSCs. the employee has an Action for August, you or your employee should add SE elections in the Action for August, if they are still applicable.

IMPORTANT: Include all Summer Enrollment changes on the FSC or PHC Action with August dates that you are processing. If you don't include Summer Enrollment changes, your employees will not have the coverage they are expecting on September 1.

BC RESOURCES

Summer Enrollment is a busy time for you and the ERS benefits analysts who support you. Before sending a request, please research the available resources given below for benefits and processing information.

Note: Some of the links provided on this page lead to webpages within the BCCG. Sign in to the BCCG to see information provided through those links.

Resource	Where you can find it
2022 Summer Enrollment Basics course	Posted in the BCCG's Summer Enrollment tab
Benefits Q&A sessions with TPAs and ERS Summer Enrollment fairs and webinars	Summer Enrollment poster with the schedule of SE events and fairs
Summer Enrollment form	Posted in the BCCG's Summer Enrollment tab. If your agency accepts Summer Enrollment forms, make sure employees: <ul style="list-style-type: none"> • Complete the Dependent Child Certification form. You will need to complete this page in ERS OnLine for uncertified GBP-eligible children when you enter the changes from the Summer Enrollment form. • Answer the tobacco certification question for themselves and any eligible dependents covered in a GBP health plan. You will need to certify tobacco use when you enter SE changes, and add any tobacco certifications those not previously certified even if not making SE changes.
Summer Enrollment Q&A Webinar for BCs	Recording available on the BCCG's Summer Enrollment page
Benefits Coordinator Reference Manual (BCRM)	For current plan year benefits information
Contacts	ERS and third-party administrator/carrier contacts available in the BCCG under the Contacts tab
Coordinator Summer Enrollment online resources	Found in the BCCG under the Summer Enrollment tab .
Dependent Child Certification Form	In BCCG under Forms tab.
ERS OnLine	To expedite your requests to ERS, research an account through Benefits Summary, Personal Data and Change Job Data before you contact ERS and include the necessary information in your email.
Email templates for common processing requests	Under ERS contacts in the Contacts tab
File Layout and File Transfer Protocol (FTP) Instructions	In the Reporting tab of the BCCG
UPDATE-express articles	eNewsletter delivered to your email every Monday. Articles can also be found on the home page of the BCCG.
HealthSelect of Texas	Review the plan website for plan details.
Consumer Directed HealthSelect	Review the plan website for plan details.
HealthSelectSM Prescription Drug Program	Review the plan website for plan details.
Health Savings Account (HSA)	Review the plan website for plan details.
Discount Purchase Program	Review the plan website for plan details.
State of Texas Dental Choice	Review the plan website for plan details.
DeltaCare USA DHMO	Review the plan website for plan details.
State of Texas Vision Plan	Review the plan website for plan details.
Life and AD&D insurance	Review the plan website for plan details.
TexaSaver 401(k)/457 Program	Review the plan website for plan details.
TexFlex	Review the plan website for plan details.
TIPP (disability insurance)	Review the plan website for plan details.

EMPLOYEE PUBLICATIONS

Some of the ERS employee publications listed below are posted on the BCCG's Summer Enrollment page. The page will be updated as each publication becomes available.

Summer Enrollment packet mailing including:

- Personal Benefits Enrollment Statement (PBES)
- Summer Enrollment Active Employee Guide or the Summer Enrollment Retirees and Families Guide
- Health plans comparison chart

Employees can also read benefits-related articles in News About Your Benefits, the monthly employee newsletter, and review benefits information on the ERS website.

BCASSIST

Time-saving tips for working with BCASSIST During Summer Enrollment

- Do not enter an Action with a 9/1/2022 or later Effective Date during Summer Enrollment.
- Check with employees to see if they made any Summer Enrollment changes before you enter a Plan Year Action. Re-enter any Summer Enrollment changes the following day.
- Use the **bcassist@ers.texas.gov** email address to contact the benefits analysts. Emails sent to analysts' personal email boxes go into the BCASSIST queue and will be addressed in the order they are received.
- Do not send duplicate email requests. BCASSIST researches each request. Working on a request that has already been corrected takes time away from the accounts that need corrections and will further delay responses.
- The BCASSIST email response time is generally within three business days. However, it may take longer during August through October due to Summer Enrollment workload. In some cases, it could take up to seven days for BCASSIST to respond to your emails. We'll always respond as soon as we reasonably can. We appreciate your patience during our busiest time of the year.
- Please call BCASSIST only for urgent benefit issues.
- Send Supplemental Information Forms directly to the insurance carrier, not ERS.
- Please do not fax forms to ERS unless an ERS staff member requests you to.

After Summer Enrollment

- Do not enter an action with a 9/1/2022 or later Effective Date until on or after July 25.
 - Check for Summer Enrollment changes before you enter a plan year action through the end of August.
 - Don't forget to enter Family Status Changes and Post Hire Change actions for employees **during Summer Enrollment and through the end of August**. Verify with the member that Summer Enrollment changes made by July 22 are still necessary. Include Summer Enrollment changes in the *Family Status Change* in August and Post Hire Change Action.
 - Enter return-to-work retiree (RTW) Rehire Actions beginning July 25, with an "Effective Date" of 9/1/2022. Let your RTW retirees know that they can select active or retiree coverage during this period.
 - Enter a Post Hire Change/PHC Action by August 31 for an August hire who wants to enroll in TexFlex for Plan Year 2023.
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ADMINISTRATOR / INSURER CONTACT INFORMATION FOR BCs

Note: This contact information is for **benefits coordinators only**. The BC contacts listed below do not have access to employee records and will not be able to help them. Please let your employees know that they should call the respective program's customer service number.

HealthSelect of Texas and Consumer Directed HealthSelect

**Administrator: Blue Cross and Blue Shield
of Texas**

- **Central and West Texas, including Austin:**
Thuy Le: thuy_le@bcbstx.com
- **Dallas, Panhandle and Northeast Texas:**
Tara Morales:
Tara_Morales@bcbstx.com
- **Gulf Coast Region and South Texas,
including Houston:**
Jessica Ancira: Jessica_Ancira@bcbstx.com

Consumer Directed HealthSelect health savings account

Administrator: Optum Bank

- Maggie Hansel:
Phone: (952) 205-8374
Email: maggie_hansel@optum.com

HealthSelect Prescription Drug

Administrator: OptumRx

- Sean Synnes
Phone: (904) 423-4254
Email: ersescalations@optum.com

State of Texas Dental Choice Plan and DeltaCare USA

Administrator: Delta Dental

- Ileana DaSilva
Phone: (415) 972-8461
- Sharon Dees
Phone: (916) 861-2553
Email: sdees@delta.org

State of Texas Vision

Administrator: Superior Vision Services, Inc.

- Jamie Kuder
Phone: (682) 367-4067
Fax: (916) 859-6288
Email: jami.kuder@superiorvision.com

TexFlex

Administrator: PayFlex

- Sue Maresch
Phone: (402) 758-8338
Email: mareschs@payflex.com
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ADMINISTRATOR / INSURER CONTACT INFORMATION FOR BCs

Texas Income Protection Plan (TIPP)

Administrator: ReedGroup

- **Short-term disability:**
Charome Hudspeth
Phone: (936) 270-7405
charome.hudspeth@reedgroup.com
- **Long-term disability:**
To be announced
- **Events:**
Trena Campbell
Phone: (936) 270-7407
trena.campbell@reedgroup.com

Glenn Taylor, Account Executive
Phone: (339) 234-1629
glenn.taylor@reedgroup.com

Texa\$aver

Administrator: Empower Retirement

- **Austin, Central Texas:**
Jennifer Preston
Phone: (512) 592-8654
jennifer.preston@empower-retirement.com
- **Houston, Sout east Texas:**
John McCabe
Phone: (832) 799-9677
john.mccabe@empower-retirement.com
- **Lubbock, El Paso, West Texas, San Antonio, Rio Grande Valley:**
Antonio Rivera
Phone: (512) 639-9601
antonio.rivera@empower-retirement.com
- **Dallas, Fort Worth, East Texas:**
Mike McLellan
Phone: (469) 350-8128
michael.mclellan@empower-retirement.com

Life (Basic, Optional and Dependent) and AD&D Insurance

Administrator: Minnesota Life, an affiliate of Securian Financial Group, Inc.

- Email: austinbranchoffice@securian.com

Life (Basic, Optional and Dependent) and AD&D Insurance

- Nikia Donnell
Phone: (224) 274-3264
Email: nikia.donnell@alight.com
- Cinthia Montilla
Phone: (407) 845-4525
Email: cinthia.montilla@alight.com

John Hancock Group

Long-term Care Insurance

- Phone: Toll-free (800) 400-9396
TDD: (800) 255-1808

Note: Long-term care insurance is no longer available through the GBP. This contact information is only for members who enrolled in this benefit before the plan was discontinued and have continued their participation.