Know your optional benefits

Dental Benefits

Dental Plan Options

ERS
Employees Retirement System of Texas

State of Texas Dental Choice

DeltaCare® USA

You must enroll before enrolling eligible dependents.

Dental Insurance

ERS® Employees Retirement System of Texas

Insurance Plan	Primary Care Dentist Required?	Deductible	Copays/ Coinsurance	Maximum Calendar Year Benefit
State of Texas Dental Choice Plan PPO	No*	Yes**		$2,000 (includes orthodontic 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.

Dental plans comparison chart

Visit our ERS homepage **ers.texas.gov**

ERS® Employees Retirement System of Texas

Premium Rates

Find out how much I pay for coverage each month:

- Employees and survivors
- Retirees
- Review frequently asked questions about your health plans premium

Plans comparison charts

General comparison of coverage for employees in Te vision plans:

- Plan Year 2021 Medicare Health Plan Compar
- Plan Year 2020 Medicare Health Plan Compar
- Dental Plans Comparison Chart (PY21)
- Vision Comparison Chart (PY21)

	State of Texas Dental Choice Plan PPO – In-Network	State of Texas Dental Choice Plan PPO – Out-of-Network	DeltaCare USA DHMO (Services from participating PCDs only)
Dentists	**In-network/participating dentist**	**Out-of-network/non-participating dentist***	You must select a primary care dentist (PCD). NOTE: Not all participating dentists accept new patients. Dentists are not required to stay on the plan for the entire year.
Deductibles	Preventive: Individual-$0; Family-$0 Combined Basic/Major: Individual-$50; Family-$150 Orthodontic services: no deductible	Preventive: Individual-$50; Family-$150 Combined Basic/Major: Individual-$100; Family-$300 Orthodontic services: no deductible	None
Copays/ coinsurance	Preventive and Diagnostic Services: None. Basic Services: 10% coinsurance after meeting the Basic Services deductible. Major Services: 50% coinsurance after meeting the Major Services deductible. There is no charge for anything over the allowed amount. After reaching the Maximum Calendar Year Benefit, the participant pays 60% until January 1.	Preventive and Diagnostic Services: 10% coinsurance after meeting the Preventive and Diagnostic deductible. Basic Services: 30% coinsurance after meeting the Basic Services deductible. Major Services: 60% coinsurance after meeting the Major Services deductible. Participants may be required to pay the difference between the allowed amount and billed charges. Once the Maximum Calendar Year Benefit is reached, the participant pays 100% until January 1.	PCD: Copays vary according to service and are listed in the "Schedule of Dental Benefits booklet. Specialty dentistry: 75% of the dentist's usual and customary fee. DHMO pays nothing.
Maximum calendar year benefits	$2,000 per covered individual (includes orthodontic extractions)	$2,000 per covered individual (includes orthodontic extractions)	Unlimited
Maximum lifetime benefit	$2,000 per covered individual for orthodontic services	$2,000 per covered individual for orthodontic services	Unlimited

Dental Insurance Info

ERS
Employees Retirement System of Texas

STATE OF TEXAS DENTAL CHOICE

State of Texas Dental Choice PPO

Group Number – 20010

DeltaCare® USA

DeltaCare USA DHMO

Group Number – 79140

Call: (888) 818-7925 (TTY: 711)

Visit: www.ERSdentalplans.com

Email: ersdentalinfo@delta.org

Vision Benefits

STATE OF TEXAS VISION

ERS
Employees Retirement System of Texas

Lower cost for routine eye exam

Providers available in all 50 states

Save money using in-network providers

ERS

Apply your benefits to your order

$200

Allowance toward frames or contacts

OR

Participating retailers:

- LensCrafters
- Pearle Vision
- Target Optical
- Sears Optical
- VisionWorks
- Walmart Vision Center
- Sam's Club Optical
- Costco Optical

Vision plan comparison chart

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ERS® Employees Retirement System of Texas

Premium Rates

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Plans comparison ch

General comparison of coverage for employ vision plans:

- Plan Year 2021 Medicare Health Plan
- Plan Year 2020 Medicare Health Plan Comparison Chart
- Dental Plans Comparison Chart (PY21)
- Vision Comparison Chart (PY21)

	State of Texas Vision	HealthSelect of Texas	Consumer Directed HealthSelect	Community First HMO	Scott and White HMO
Routine eye exam	$15 copay	$40 copay	20% coinsurance after deductible is met	$40 copay at any in-network doctor	$40 copay
Frames	$200 retail allowance	Not covered	Not covered	$125 retail allowance[1]	Not covered
Standard contact lens fitting	$25 copay	Not covered	Not covered	$125 allowance[2]	Not covered
Specialty contact lens fitting	$35 copay	Not covered	Not covered	Not covered	Not covered
Single-vision lenses	$10 copay	Not covered	Not covered	100% covered	Not covered
Bifocal lenses	$15 copay	Not covered	Not covered	100% covered	Not covered
Trifocal lenses	$20 copay	Not covered	Not covered	100% covered	Not covered
Progressives	$70 copay	Not covered	Not covered	Not covered	Not covered
Polycarbonate	$50 copay	Not covered	Not covered	Not covered	Not covered
Scratch coat (factory, single sided)	$10 copay	Not covered	Not covered	Not covered	Not covered
Ultraviolet coating	$10 copay	Not covered	Not covered	Not covered	Not covered
Tint	$10 copay	Not covered	Not covered	Not covered	Not covered
Standard anti-reflective coating	$40 copay	Not covered	Not covered	Not covered	Not covered
Contact lenses[2]	$200 allowance	Not covered	Not covered	$125 allowance	Not covered

Vision Insurance

ERS
Employees Retirement System of Texas

STATE OF TEXAS VISION

State of Texas Vision

Superior Vision Services Inc.

Group number – 35040

Call: (877) 396-4128 (TTY:711)
Visit: www.StateofTexasVision.com
Email: erscontact@superiorvision.com

Life Insurance Benefits

Retiree Optional Life Insurance

Optional Life

- Election 1 or 2
- Retiree $10,000 Fixed Optional Life (EOI required)

Dependent Term Life

- Pays you in the event your dependent passes away (EOI required)

Log in to your ERS account to designate or update beneficiaries at anytime.

Life Insurance

ERS
Employees Retirement System of Texas

securian FINANCIAL™

Optional Term Life and Dependent Term Life

Insured by Securian

Call: Toll-free: (877) 494-1716 (TTY:711)

Visit: Web1.lifebenefits.com/sites/lbwem/ers

Explore your options on our site

Visit **ers.texas.gov**

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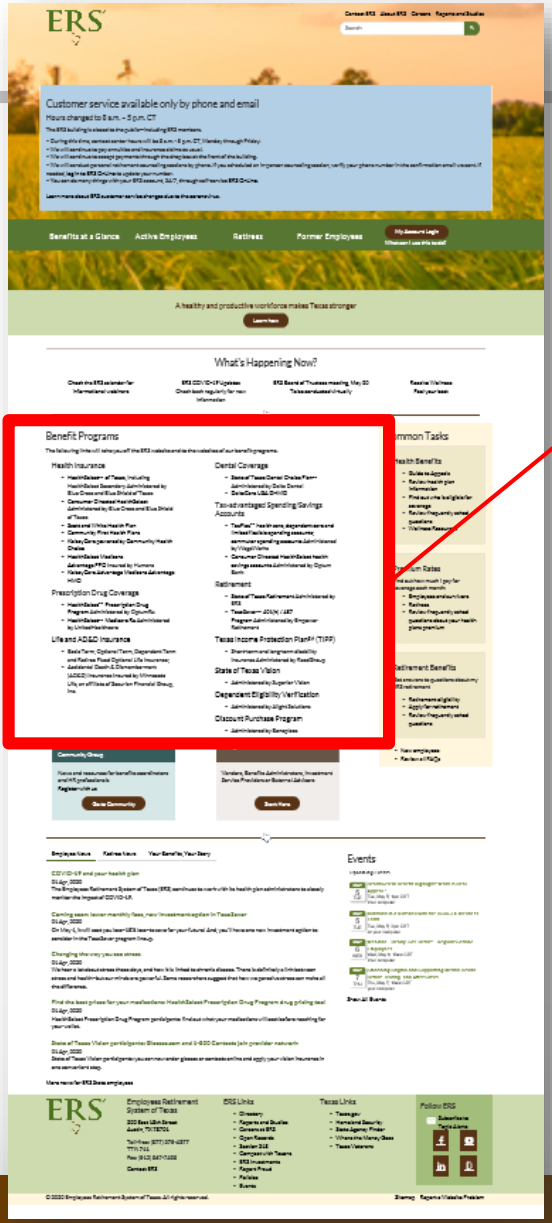
Employees Retirement System of Texas



Benefit Programs

The following links will take you off the ERS website and to the websites of our benefit programs.

Health Insurance

- HealthSelect℠ of Texas, including HealthSelect Secondary Administered by Blue Cross and Blue Shield of Texas
- Consumer Directed HealthSelect Administered by Blue Cross and Blue Shield of Texas
- Scott and White Health Plan
- Community First Health Plans
- KelseyCare powered by Community Health Choice
- HealthSelect Medicare Advantage PPO Insured by Humana
- KelseyCare Advantage Medicare Advantage HMO

Prescription Drug Coverage

- HealthSelect℠ Prescription Drug Program Administered by OptumRx
- HealthSelect℠ Medicare Rx Administered by UnitedHealthcare

Life and AD&D Insurance

- Basic Term, Optional Term, Dependent Term and Retiree Fixed Optional Life Insurance;
- Accidental Death & Dismemberment (AD&D) Insurance Insured by Minnesota Life, an affiliate of Securian Financial Group, Inc.

Dental Coverage

- State of Texas Dental Choice Plan℠ Administered by Delta Dental
- DeltaCare USA DHMO

Tax-advantaged Spending/Savings Accounts

- TexFlex℠ health care, dependent care and limited flexible spending accounts; commuter spending accounts Administered by WageWorks
- Consumer Directed HealthSelect health savings accounts Administered by Optum Bank

Retirement

- State of Texas Retirement Administered by ERS
- Texa$aver℠ 401(k) / 457 Program Administered by Empower Retirement

Texas Income Protection Plan℠ (TIPP)

- Short-term and long-term disability insurance Administered by ReedGroup

State of Texas Vision

- Administered by Superior Vision

Dependent Eligibility Verification

- Administered by Alight Solutions

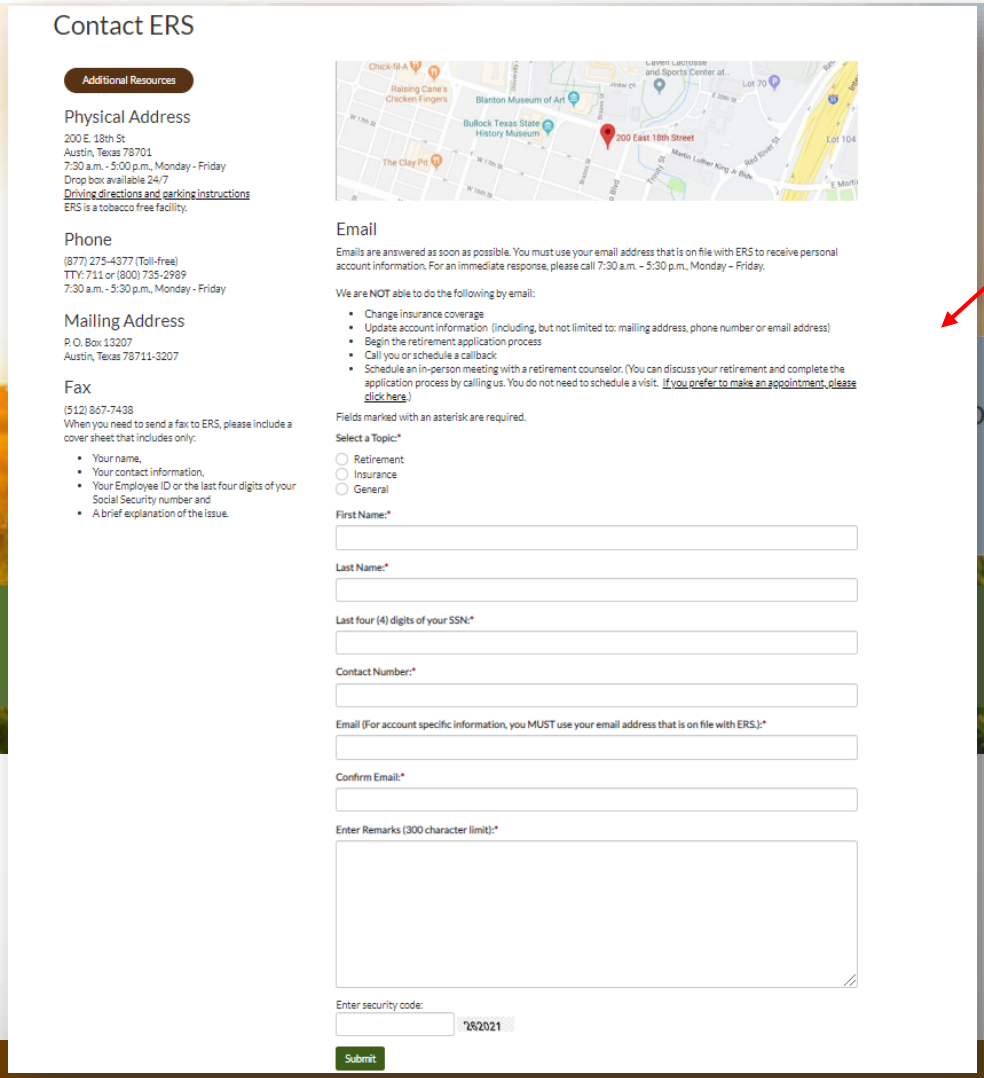
Discount Purchase Program

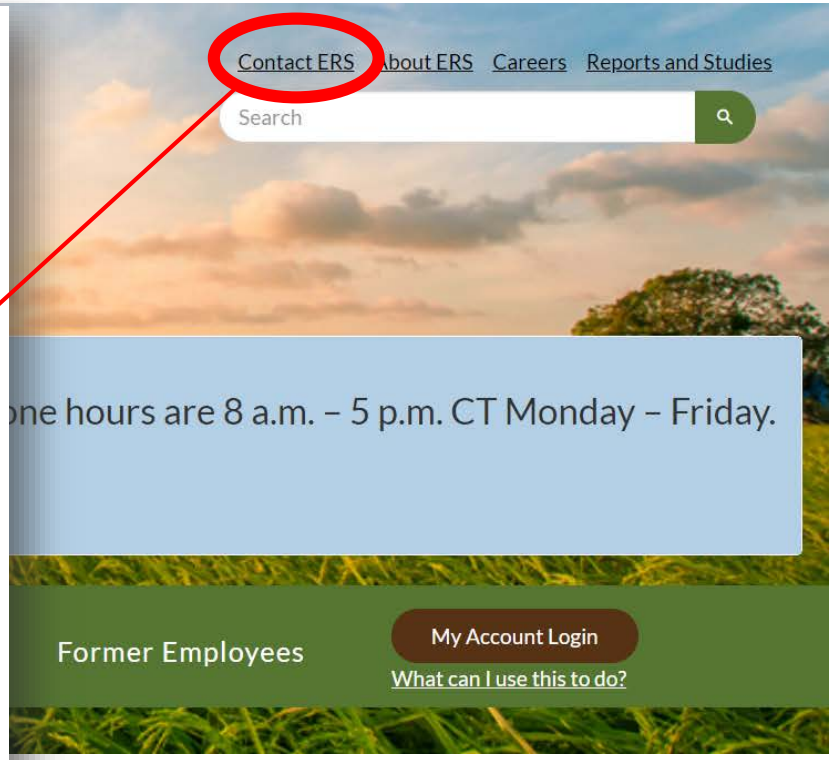
- Administered by Beneplace

Contact ERS

Visit our ERS homepage **ers.texas.gov**

ERS®
EMPLOYEES RETIREMENT SYSTEM OF TEXAS





Log in to your account

Visit our ERS homepage **ers.texas.gov**

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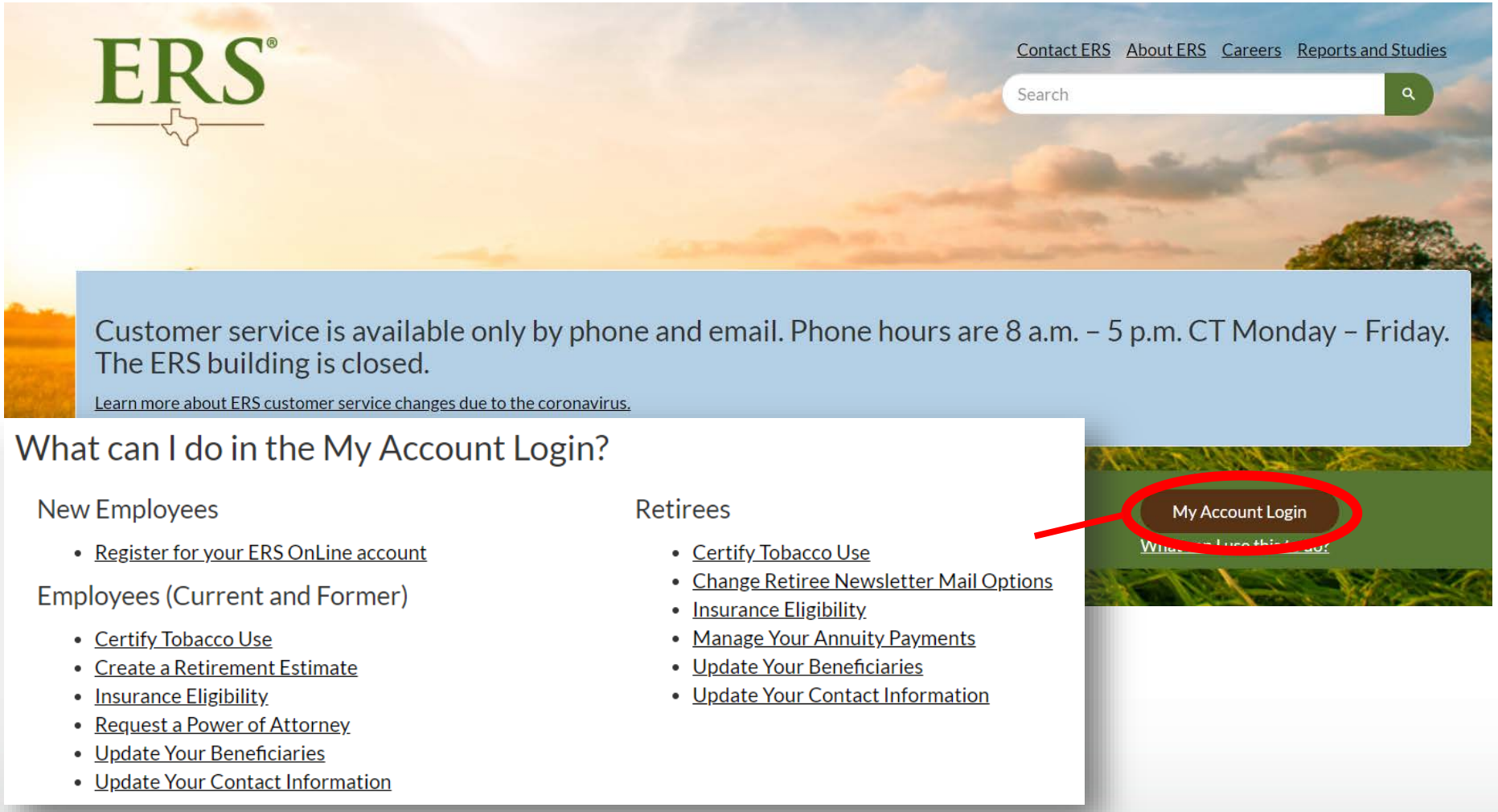

THANK YOU