

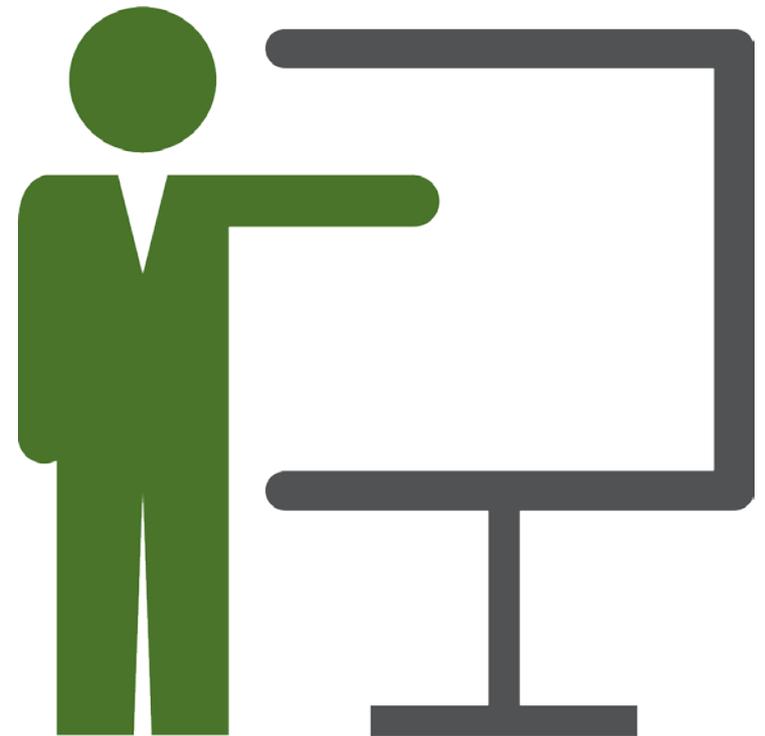
2020 Summer Enrollment





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!

Personal Benefits Enrollment Statement



Your PBES details your:

- 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.

Benefits listed below are as of June 1. You can change these benefits at any time during your enrollment period which starts July 13, at 7 a.m. and ends July 26, at 4 p.m. CDT. Any benefit changes you make during this time will be effective September 1.

If changes were made to your benefits after June 1, they will not be reflected below. If you wish to keep the same coverage, do nothing and your coverage will remain the same.

Personal Benefits Enrollment Statement

ERS
EMPLOYEES RETIREMENT SYSTEM OF TEXAS
www.ers.state.tx.us

JOHN DOE
123 DOMAIN LN
AUSTIN, TX 77777

YOUR COST BEGINNING SEPTEMBER 1 BASED ON CURRENT COVERAGE					
COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
Medical	HealthSelect SM of Texas		You and Family	\$1,049.38	\$513.98
Dental	State of Tx Dental Choice Plan SM		You and Family	\$0.00	\$60.18
Life	Basic Life Insurance	\$5,000	You Only	\$2.22	\$0.00
Optional Life	Annual Salary x 4	\$336,000	You Only	\$0.00	\$63.84
AD&D	Accidental Death and Dismemberment	\$200,000	You and Family	\$0.00	\$8.00
Dependent Life	Dependent Life and AD&D	\$5,000	Enrolled Dependents	\$0.00	\$1.38
TexFlex - 9 Months	TexFlex health care account ¹	\$1,998		\$0.00	\$222.00
				Total Monthly Costs	\$889.38

PARTICIPANT INFORMATION

PARTICIPANT	MEDICAL	TOBACCO USER*	DENTAL	DEPENDENT LIFE
JOHN DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input type="checkbox"/>
JANE DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
JOHNNY DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
JANIE DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

FOR DETAILS ABOUT THE DEPENDENT ELIGIBILITY VERIFICATION, SEE THE ENCLOSURE

*Tobacco certification must be completed for those enrolled in medical.
**If you cover ineligible dependents you risk losing your State of Texas coverage permanently. Please refer to the insert for more information.

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What's new this year?



HealthSelect of Texas and Consumer Directed HealthSelect updates



- In-network mammograms covered at no cost
- Mental health benefits manager transition
- Earn rewards with **HealthSelectShoppERS**
- All members will receive new ID cards in August

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HealthSelect™



Register for a **Benefits Q&A Session** online at ers.texas.gov for more information on these updates



Scott and White updates

Effective September 1, 2020, Scott and White Health Plans will change its name to **Scott and White Care Plans (SWCP)**.

The name change does **not** change Plan Year 2020.



Register for a Scott & White Care Plans Q&A session at ers.texas.gov



ERS Tobacco Policy update

Effective September 1, 2020, the GBP Tobacco user policy will include all e-cigarettes and vaping use.

If you use these products update your certification this summer.

- Log on to your ERS OnLine account or call ERS
- Update your tobacco-user status and/or dependents



Read more about the Tobacco user policy on page 14 of the Summer Enrollment Guide.

State of Texas Vision has increased the in-network allowance on lenses and contacts from \$150 to \$200.

- Purchase one frame up to \$200 with no out-of-pocket cost
- Use the allowance on one contact lenses purchase or divide it up throughout the year



TEXFLEX

- Health care and limited-purpose FSA maximum increases from \$2,700 to \$2,750.
- A carryover of up to \$500 is allowed from the plan year ending August 31, 2020 and up to \$550 from the plan year ending August 31, 2021.



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



Know your options



ERS[®] 2020 Summer Enrollment Active Employee Guide

- Inside:**
- Page 2: Summer Enrollment webinars
 - Page 3: What's new
 - Page 4: Coverage for dependents
 - Page 5: Your health insurance options
 - Page 8: Prescription drugs
 - Page 9: Vision insurance
 - Page 10: Dental insurance
 - Page 12: TeleFlex
 - Page 15: Optional health and voluntary ADD
 - Page 18: Disability insurance
 - Page 19: Contact information



Benefits to protect your health and future

As a State of Texas agency or higher education institution employee, you are eligible to participate in the Texas Employees Group Benefits Program (TEGP), which provides valuable benefits for you and your family.

Summer Enrollment is your chance to review your benefits and make changes. It is the only time you can make benefits changes unless you have a qualifying life event during the plan year. [See ers.texas.gov/Active-Employees/Life-Changes-for-Active-Employees/](https://ers.texas.gov/Active-Employees/Life-Changes-for-Active-Employees/)

There are no major changes in what your health plan covers for Plan Year 2021. Still, you should take this opportunity to refresh your knowledge about your coverage options. Consider any life changes you've had in the past year and think about what medical, dental or vision care services you or your family members might need in the year ahead. View more details and premium rate sheets at <https://ers.texas.gov/SE/>.

All TEGP benefits could change without notice. The Texas Legislature decides and has no continuing obligation to provide those benefits.

ERS[®] 2020 Summer Enrollment Retirees and Families Guide

- Inside:**
- Page 2: Summer Enrollment



ERS[®] IMPORTANT NEWS ABOUT TOBACCO USER CERTIFICATION

Vaping and e-cigarettes added to definition of tobacco use

Starting September 1, all participants in Texas Employees Group Benefits Program (TEGP) health plans who use electronic cigarettes and vaping products must be certified as tobacco users and pay the tobacco user premium.

The ERS Board of Trustees voted in March to update the definition of tobacco products in ERS' tobacco policy. Under the new definition, tobacco products are any type of tobacco, including but not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, eps and all e-cigarettes or vaping products. Vaping products that do not contain tobacco or nicotine are considered tobacco products. A tobacco user is a person who has used any tobacco product (as defined in ERS policy) five or more times in the past three consecutive months.

Health plan participants who need to certify themselves or a dependent as a tobacco user because of the change should do so during the two-week Summer Enrollment phase. Failure to appropriately certify tobacco use can result in a fraud investigation, financial penalties and termination from the GBP health plans. Find the dates of this two-week period in the top left corner of your Personal Benefits Enrollment Statement or at <https://www.ers.texas.gov/SE/>.

Why this change is happening

The revised definition of tobacco products aligns with Texas Health and Safety Code, as well as policies by the Federal Food and Drug Administration (FDA) and guidance from the Centers for Disease Control and Prevention (CDC). Studies show that using e-cigarettes and vaping products—even those that don't contain tobacco or nicotine—can be harmful to the lungs and overall health.

Promoting a healthier, tobacco-free lifestyle

ERS' tobacco policy provides an incentive for health plan participants to stop using tobacco products and supports ERS' efforts to promote healthy behaviors. Employees and retirees enrolling themselves or their dependents in a GBP health plan must certify whether or not they are a tobacco user. Certified tobacco users pay a monthly premium of \$20 per tobacco user, with a maximum of \$90 per month per household.

How to certify tobacco use

Participants who stop using tobacco products can change their certification and stop paying their tobacco user premium.

Resources to kick the tobacco habit
All GBP health plans cover some type of tobacco cessation products or resources. Contact your health plan for more information: <https://ers.texas.gov/Programs>. ERS also offers Choose to Quit, a program in which participants work with their health care provider to develop a plan to limit or end their use of tobacco products. See details at <https://ers.texas.gov/Contact/ERS/Additional-Resources/FAQs/Choose-to-Quit/>.

Learn more

For more information about ERS' tobacco policy and the tobacco user premium, view <https://ers.texas.gov/Contact/ERS/Additional-Resources/FAQs/Tobacco-Policy>.

How to certify tobacco use

Certify tobacco use or change your tobacco use status in your ERS OnLine account 24/7.

1. Log in to ERS OnLine.
2. Click "Tobacco User Certification."
3. Check "Yes" or "No" to indicate your tobacco use status. Do the same for all covered dependents.
4. Check the box confirming you understand the certification agreement and click "Save."

You also can call ERS toll-free at (866) 396-6908, Monday – Friday, 7:30 a.m. – 7 p.m. CT (Summer Enrollment hours).

View your current tobacco use status in your Personal Benefits Enrollment Statement or in your ERS OnLine account.

Protect your health

A valuable benefits package to help bring in retirement. Use tobacco to review your plan. It is the only time each year you have a qualifying life event (see ers-for-retirees). You can drop

your plan covers for Plan Year. Opportunity to refresh your knowledge and premium ERS.

All (GBP) benefits could change without notice. The Texas Legislature decides and has no continuing obligation to provide those benefits beyond each fiscal year.

When do you need to act?

You should make any needed changes to your benefits during your assigned Summer Enrollment phase. The assigned benefit enrollment phase for tobacco and third covered dependents is July 13 – July 24.

No changes? No action needed

If you wish to keep your same coverage, you do not need to do anything. Your current benefits will stay the same. Benefit elections for the new plan year are effective September 1.

01/20/2020



Health Insurance

You can waive your health and prescription coverage or elect the Health Insurance Opt-Out Credit.



See page 5 of the **Active Employee Summer Enrollment Guide.**

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Scott & White
CARE PLANS

PART OF BAYLOR SCOTT & WHITE HEALTH



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.



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Dental Insurance

Insurance Plan	Primary Care Dentist Required?	Deductible	Copays/ Coinsurance	Maximum Calendar Year Benefit
State of Texas Dental Choice Plan PPO	No	Yes (amount based on in-network or out-of-network benefits)		\$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



See page 11 of the Active Employee Summer Enrollment Guide.

Lower cost for
routine eye exam



Providers
available in
all 50 states

Save money using
in-network providers



\$200



Allowance
towards frames
or contacts

OR



See page 9 of the Active
Employee Summer
Enrollment Guide.



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Flexible spending accounts (FSAs):

- Health FSA
- Limited FSA
- Dependent Care FSA

Commuter spending accounts (CSAs):

- Parking
- Transit



No administrative fee in Plan Year 2020.



Optional Life Insurance

Optional 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



**Some coverage requires EOI.
See page 15 of the Summer Enrollment Guide.**



Voluntary Accidental Death and Dismemberment Insurance

Voluntary AD&D

- 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

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

Long-term disability insurance

- 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
- Scott and White Care Plans
- Community First Health Plan
- State of Texas Dental ChoiceSM
- State of Texas VisionSM
- Texas Income Protection PlanSM
- Life and AD&D Insurance
- TexFlexSM



For a complete webinar schedule, see page 2 of the Summer Enrollment Guide.



Join a Benefits Q&A session

How do you register?

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



ERS will host morning and afternoon sessions to accommodate all who want to join a webinar.



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How to Make Changes



Online – www.ers.texas.gov

- Make/change Summer Enrollment elections
- Certify 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



For a list of program contacts, see page 19 of the Summer Enrollment Guide.



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