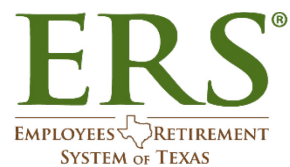


# 2024 Summer Enrollment



# Today's Topics

- Summer Enrollment Basics
- Your Options
- How to Make Changes

**ERS** | 2024 Summer Enrollment Retirees and Families Guide

**ERS** | 2024 Summer Enrollment Active Employee Guide

### Benefits to protect your health and future

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

Summer Enrollment is your chance to review your benefits elections and make changes. It is the only time you can make benefit changes, unless you have a qualifying life event during the plan year.

See [ers.texas.gov](http://ers.texas.gov) - Active Employees - Life Changes for information on qualifying life events.

Please 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 Plan Year 2025 (Sept. 1, 2024 – Aug. 31, 2025). View more details and premium rate sheets at [ers.texas.gov/se-2024](http://ers.texas.gov/se-2024).

Since 2018, ERS health plan premiums have not increased more than 1%, and ERS has maintained high-quality coverage in all plans. This is because of continued financial support from the Texas Legislature and ERS' cost management efforts. ERS uses experienced third-party health plan administrators to help keep costs down and maintain high-quality coverage for GBP participants.

#### Need to make changes to your benefits?

You should make any needed changes to your benefits during your assigned two-week Summer Enrollment phase.

Find the dates of your phase in the top left corner of your Personal Benefits Enrollment Statement, or go to [ers.texas.gov/se-2024](http://ers.texas.gov/se-2024).

#### No changes? No action needed.

If you want to keep your same coverage, you don't need to do anything. Your benefits will stay the same. Benefit elections for the new plan year are effective Sept. 1.

#### Note:

If you are enrolled in the TextFlex™ flexible spending account (FSA) program, it is always a good idea to double-check your annual elections to your health care or limited-purpose and/or dependent care FSAs to make sure the amount is still appropriate for you and your family. If you make no changes to your TextFlex election during Summer Enrollment, you will contribute the same amount to the same FSA(s) in Plan Year 2025 that you are contributing now. Annual maximum contribution amounts have changed since last year; please see the TextFlex section of this booklet for details.

All benefits available through the Texas Employees Group Benefits Program (GBP) could change without notice. The Texas Legislature decides the level of funding for GBP benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

#### No changes? No action needed

If you want to keep your same coverage, you don't need to do anything. Your benefits will stay the same. Benefit elections for the new plan year are effective Sept. 1.

Switch between retiree and active benefits during your Summer Enrollment phase. Contact your agency or institution's benefits coordinator for more information. Health and Human Services Enterprise employees: Contact (888) 894-4747 (TTY: (866) 839-2747) before July 19. To learn about retiree benefits, talk with your HR department or visit [Retirees Retirement -- Benefits for return-to-work retirees](#).

Group Benefits Program (GBP) could change without notice. The Texas Legislature decides the level of funding for GBP benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

# Summer Enrollment Basics

## During Summer Enrollment you can:

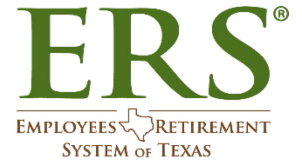
- Enroll in a benefit you don't have
- Change plans or end enrollment
- Add or drop dependents



**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.

Coverages listed below are as of June 1. If changes were made to your benefits after May 15, they will not be reflected below.

- You can change these benefits at any time during your enrollment period which starts on June 20, 2022 at 7 a.m. CST and ends July 2, 2022 at 7 p.m. CST.
- If you wish to keep the same coverage, do nothing and your coverage will remain the same.
- Any benefit change you make during Summer Enrollment will be effective September 1.

### Personal Benefits Enrollment Statement

www.ers.texas.gov

JOHN DOE  
123 DOMAIN LN  
AUSTIN, TX 77777

**OTHER COVERAGE OPTIONS - EFFECTIVE SEPTEMBER 1**

COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
HealthSelect In-Aera	You Only	\$625.00		\$0.00	\$625.00
	You and Spouse	\$880.00		\$176.00	\$704.00
	You and Children	\$880.00		\$176.00	\$704.00
	You and Family	\$1,250.00		\$250.00	\$899.70
	You Only	\$625.00		\$0.00	\$625.00
	You and Spouse	\$880.00		\$176.00	\$704.00
Select	You and Children	\$880.00		\$176.00	\$704.00
	You Only	\$625.00		\$0.00	\$625.00
	You and Family	\$1,250.00		\$250.00	\$899.70
	You Only	\$625.00		\$0.00	\$625.00
	You and Spouse	\$880.00		\$176.00	\$704.00
	You and Children	\$880.00		\$176.00	\$704.00
Plan	You Only	\$0.00		\$0.00	\$0.00
	You and Spouse	\$0.00		\$0.00	\$0.00
	You and Children	\$0.00		\$0.00	\$0.00
	You and Family	\$0.00		\$0.00	\$0.00
	You Only	\$0.00		\$0.00	\$0.00
	Children Only	\$0.00		\$0.00	\$0.00
	Spouse and Children	\$0.00		\$0.00	\$0.00
	You Only	\$0.00		\$0.00	\$0.00
	You and Spouse	\$0.00		\$0.00	\$0.00
	You and Children	\$0.00		\$0.00	\$0.00
	You and Family	\$0.00		\$0.00	\$0.00
	You Only	\$0.00		\$0.00	\$0.00

**IF YOU MAKE NO CHANGES, BELOW IS YOUR COVERAGE AND COST BEGINNING SEPTEMBER 1**

COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
Medical	HealthSelect In-Aera		You and Children	\$880.00	\$789.70
Dental	State of TX Dental Choice Plan		You and Children	\$1.00	\$62.45
Life	Reset Life Insurance	\$5,000	You Only	\$0.25	\$6.00
Optional Life	Annual Salary x 4	\$400,000	You Only	\$0.00	\$7,400.00
AD&D	Accidental Death and Dismemberment	\$200,000	You and Family	\$0.00	\$0.00
Dependent Life	Dependent Life and AD&D	\$1,000	Immediate Dependents	\$0.00	\$1.85
Short-term Disability	Short-term Disability		You Only	\$0.00	\$20.00
Long-term Disability	Long-term Disability		You Only	\$0.00	\$67.00
HealthCare	HealthCare	\$2,100		\$0.00	\$200.00
				<b>Total Monthly Costs</b>	<b>\$786.02</b>

**PARTICIPANT INFORMATION**

	MEDICAL	TOBACCO USER	DENTAL	VISION	DEPENDENT LIFE
JOHN DOE	<input checked="" type="checkbox"/>	Non-Tobacco User	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JOHNNY DOE	<input checked="" type="checkbox"/>	Non-Tobacco User	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**in the Consumer Directed HealthSelect high-deductible health plan**

CONTRIBUTION	STATE PAYS MONTHLY	MAXIMUM ANNUAL CONTRIBUTION ALLOWED (EXCLUDES STATE PAYS)	
		MINIMUM	MAXIMUM
	\$400.00	Up To \$2,000.00	
	\$300.00	Up To \$7,500.00	
	\$400.00	Up To \$1,500.00	

Employees. Members who are eligible for a portion of their health premium to be paid receive the "State Pays" HSA contribution.

Note: If you cover eligible dependents, you risk losing your State of Texas coverage permanently. Please refer to the enclosed enrollment guide for more information.  
 Note: If you enroll any new dependents in medical coverage, you will be required to submit documentation to prove eligibility. Failure to submit this documentation will result in your dependent being dropped from coverage.  
 Note: You may not be eligible for the coverage described here. To be sure you are eligible, you will receive a letter detailing your right to the coverage. If you received such a letter from ERS, please review it to see how it affects your coverage options.  
 Note about Insurance: Health and other insurance benefits for participants in the Texas Employees Group Benefits Program (TEGEP) are subject to change based on how the state funds it. The Texas Legislature determines the level of funding for each benefit and you as a contributing participant in provide funding for those benefits beyond each fiscal year.

2024 Summer Enrollment



# 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.

**HealthSelect** of Texas<sup>®</sup>

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CONSUMER DIRECTED

**HealthSelect**<sup>SM</sup>

**See pages 5-8 of the Active Employee Summer Enrollment Guide.**

# What's new this year?

## HealthSelect of Texas<sup>®</sup> and Consumer Directed HealthSelect<sup>SM</sup>

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<sup>®</sup> USA



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

## Flexible spending accounts (FSAs):

- Health FSA
- Limited-purpose FSA
- Dependent Care FSA



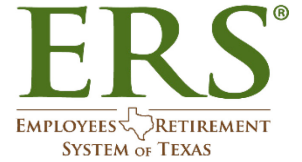
**See pages 12-13 of the Summer Enrollment Guide.**

# What's new this year?

## TEXFLEX<sup>SM</sup>

<b>Spending Account Type</b>	<b>Plan Year 2025 Maximum Contribution Amount</b>	<b>Plan Year 2025 Maximum Carryover Amount</b>
<b>Health care FSA</b>	<b>\$3,200 (\$150 increase)</b>	<b>\$640 (\$30 increase)</b>
<b>Limited-purpose FSA</b>	<b>\$3,200 (\$150 increase)</b>	<b>\$640 (\$30 increase)</b>

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

**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**
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.

**In-person Summer Enrollment fairs**  
All fairs are from 10:30 a.m. to 1:30 p.m. local time. The ERS hour-long presentation starts at 11 a.m. If you're an active employee, your agency may be hosting a private fair that's not listed below. Contact your Human Resources department for information.

<p><b>June 10</b> Texas Department of Transportation – Training Center 135 Slaton Road, Lubbock, 79404</p> <p><b>June 12</b> El Paso Community College Administrative Services Center – Building A 9050 Viscount Blvd., El Paso, 79925</p> <p><b>June 12</b> Midland College Allison Fine Arts Building – Wagner and Brown Auditorium 3600 N. Garfield St., Midland, 79705</p> <p><b>June 13</b> State of Texas Services Center – Presentation in Room 104 622 S. Oakes St., San Angelo, 76903</p> <p><b>June 20</b> Texas Department of Criminal Justice Walker County Fairgrounds – Committeeman’s Room 3925 St. Hwy. 30 W., Huntsville, 77340</p> <p><b>June 26</b> Austin Community College Highland Campus, Building 2000 Room 1550 – Presentation Hall 6101 Highland Campus Drive, Austin, 78752</p>	<p><b>June 25</b> South Texas College Student Union Ballroom – Room 2.100 3201 W. Pecan Blvd., Building U McAllen, 78501</p> <p><b>June 27</b> Texas State Technical College Learning Resource Center 1902 N. Loop 499, Harlingen, 78550</p> <p><b>June 27</b> Alamo Colleges District ACCESS Building Boardroom and Room Broadway 100 2222 N. Alamo St., San Antonio, 78215</p> <p><b>July 2</b> Tarrant County College – TRIR Trinity River Campus Rooms 4202-C, 4212-C and 4215-C 300 Trinity Campus Circle, Fort Worth, 76102</p> <p><b>July 9</b> North Central Texas College Leo and Mabel Scott Health Science Center Building 2400 1525 W. California St., Gainesville, 76240</p> <p><b>July 10</b> Employees Retirement System of Texas 1836 San Jacinto Blvd. Ninth floor Austin, 78701 <i>Parking available in the building's garage, entrance on 18th St.</i></p>	<p><b>July 10</b> Texas Department of Transportation VTC Training Room 1365 N. Main St., Paris, 75460</p> <p><b>July 11</b> Texarkana College James Henry Russell STEM Complex – Math Building 2500 N. Robison Road., Texarkana, 75599</p> <p><b>July 12</b> Texas State Technical College ITC Building 2650 E. End Blvd. S., Marshall, 75672</p> <p><b>July 16</b> Brazosport College Dow Academic Center (DAC) Building 500 College Blvd., Lake Jackson, 77566</p> <p><b>July 17</b> College of the Mainland – Conference Center Building 21, Room 135 A, B and C 1200 N. Amburn Road, Texas City, 77591</p> <p><b>July 18</b> Lone Star College Community Building Star Ballroom 5000 Research Forest Drive, The Woodlands, 77381</p> <p><b>July 19</b> Texas Department of Transportation 7600 Washington Ave., Houston, 77007</p>
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# How to Make Changes

## Online – [ers.texas.gov](https://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](https://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](https://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.



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# THANK YOU!

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

