

2022 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



What's in your PBES?

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

OTHER COVERAGE OPTIONS - EFFECTIVE SEPTEMBER 1

Coverages listed below are as of June 1. If changes were made to your benefits prior to May 19, 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

ERS
EMPLOYEES RETIREMENT SYSTEM OF TEXAS
www.ers.texas.gov

JOHN DOE
123 DOMAIN LN
AUSTIN, TX 77777

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	HealthFirst Medical		You and Children	\$857.00	\$789.00
Dental	Delta of TX Dental Choice Plan		You and Children	\$2.00	\$63.00
Life	Reserve Insurance	\$5,000	You Only	\$2.22	\$6.00
Optimal Life	Accidental Death and Dismemberment	\$400,000	You Only	\$2.00	\$10.00
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	\$2.00	\$14.00
Short-term Disability	Short-term Disability		You Only	\$2.00	\$25.00
Long-term Disability	Long-term Disability		You Only	\$2.00	\$67.00
Health Care	Health Care	\$2,000		\$2.00	\$20.00
				Total Monthly Costs	\$780.00

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"/>

You must certify toward the cost of tobacco user's premium.

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. It is to be used as a guide only. Please contact your broker for more information.

Note: About insurance: Health and other insurance benefits for participants in the Texas Employee Group Benefit Program (GEP) are subject to coverage based on available state funding. The Texas Legislature determines the level of funding for such benefits and has no continuing obligation to provide funding for those benefits beyond each fiscal year.

You don't have to take any action if you don't want to make changes.

What's new this year?



HealthSelectSM benefit updates

Effective September 1, 2022:

- In-network, out-of-pocket maximums increase to \$7,050 per person and \$14,100 per family

What is an out-of-pocket maximum?

- The most you have to pay for covered services in a plan year.

**See page 2 of the Active Employee
Summer Enrollment Guide.**

TEXTFLEX

- Health care and limited-purpose FSA maximum increases from \$2,750 to \$2,850.
- A carryover of up to \$570 is allowed from the plan year ending August 31, 2023



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

Know your options

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2022 Summer Enrollment Active Employee Guide

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Page 20: Enrollment overview

Benefits to protect your health and future
The State of Texas offers a variety of benefits to support your health and future. These benefits are designed to help you and your family stay healthy and secure for the future. The State of Texas offers a variety of benefits to support your health and future. These benefits are designed to help you and your family stay healthy and secure for the future.

Need to make changes to your benefits?
You can make changes to your benefits online at any time. If you need to make changes to your benefits, you can do so by logging into the ERS website and clicking on the "My Benefits" link. You can also call the ERS Customer Service Center at 1-800-835-8353 for assistance.

No changes? No action needed
If you are satisfied with your current benefits, no action is needed. Your benefits will be automatically renewed for the next year. If you have any questions or need assistance, please contact the ERS Customer Service Center at 1-800-835-8353.

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NOTICE OF CREDITABLE COVERAGE PLAN YEAR 2023

This notice applies to you if you are both:
- enrolled in Medicare Part A and enrolled in Medicare Part B; and
- enrolled in Texas Employees Group Benefits Program "cash" insurance.

Important notice from the Employees Retirement System of Texas (ERS) about your Texas Employees Group Benefits Program (GEP) prescription drug coverage and Medicare Prescription Drug Coverage (enrollment called Part D).

Please read this notice carefully and keep it where you can find it. No action is required at this time.

If you are enrolled in Medicare Part A and Part B, you are eligible for Medicare Prescription Drug Coverage (enrollment called Part D). However, you may choose to remain enrolled in your ERS GEP prescription drug coverage. If you choose to remain enrolled in your ERS GEP prescription drug coverage, you will not be required to enroll in Medicare Part D.

Q: Why is creditable coverage important to Medicare-eligible participants in the GEP?
A: Medicare-eligible participants in the GEP who are enrolled in Medicare Part A and Part B are eligible for Medicare Prescription Drug Coverage (enrollment called Part D). However, you may choose to remain enrolled in your ERS GEP prescription drug coverage. If you choose to remain enrolled in your ERS GEP prescription drug coverage, you will not be required to enroll in Medicare Part D.

Q: Should I enroll in Medicare Prescription Drug Coverage?
A: You should enroll in Medicare Prescription Drug Coverage if you are Medicare-eligible and you are not currently enrolled in Medicare Prescription Drug Coverage. If you are currently enrolled in Medicare Prescription Drug Coverage, you may choose to remain enrolled in your ERS GEP prescription drug coverage. If you choose to remain enrolled in your ERS GEP prescription drug coverage, you will not be required to enroll in Medicare Part D.

Q: What is Medicare Prescription Drug Coverage (enrollment called Part D)?
A: Medicare Prescription Drug Coverage (enrollment called Part D) is a voluntary program that allows Medicare-eligible participants to enroll in Medicare Prescription Drug Coverage. If you are currently enrolled in Medicare Prescription Drug Coverage, you may choose to remain enrolled in your ERS GEP prescription drug coverage. If you choose to remain enrolled in your ERS GEP prescription drug coverage, you will not be required to enroll in Medicare Part D.

Q: What is creditable coverage and does GEP coverage meet this definition?
A: Creditable coverage is coverage that is at least as good as the Medicare Prescription Drug Coverage. The ERS GEP prescription drug coverage meets this definition. If you are currently enrolled in Medicare Prescription Drug Coverage, you may choose to remain enrolled in your ERS GEP prescription drug coverage. If you choose to remain enrolled in your ERS GEP prescription drug coverage, you will not be required to enroll in Medicare Part D.

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2022 Summer Enrollment Retirees and Families Guide

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Know your optional benefits

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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

HealthSelect[®] of Texas

CONSUMER DIRECTED
HealthSelectSM

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

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

Dental and Vision Options



DeltaCare[®] USA



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

Flexible spending accounts (FSAs):

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

See pages 13-14 of the Summer Enrollment Guide

Optional Life Insurance

Optional Life

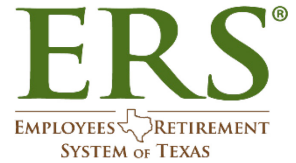
- Employees - apply for Election 1, 2, 3 or 4
- Retirees – \$10,000 Fixed Optional Life

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.
- 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

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

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.

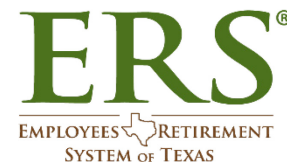
See page 17 of the Summer Enrollment Guide.

Join a Benefits Q&A session

- HealthSelect of Texas[®]
- Consumer Directed HealthSelectSM
- HealthSelectSM Prescription Drug Program
- Dental (both plans)
- State of Texas VisionSM
- Texas Income Protection PlanSM
- Life and AD&D Insurance
- TexFlexSM

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 18
of the Summer
Enrollment
Guide.

In-person Summer Enrollment fairs (All fairs will run from 10 a.m. to 1 p.m. CT.)

Date	Host and Location	Date	Host and Location
June 21	Texas Department of Transportation 1601 Southwest Parkway • Wichita Falls, 76302	July 6	Texas Tech University Health Science Center 3601 4th St. • Lubbock, 79430
June 22	Texas Commission on Environmental Quality 12100 Park 35 Circle • Austin, 78753	July 7	Amarillo College 2201 S. Washington St. • Amarillo, 79109
	Texas Department of Transportation 1365 N. Main St. • Paris, 75460		Texas Parks and Wildlife Department 4200 Smith School Rd. • Austin, 78744
June 23	Texas Department of Transportation 4625 E. Highway 80 • Mesquite, 75150	July 8	Texas Education Agency 1701 N. Congress Ave. • Austin, 78701
June 24	Texas Department of Criminal Justice 491 State Highway 75 • Huntsville, 77320	July 12	South Texas College 3201 W. Pecan Blvd. • McAllen, 78501
June 28	Lone Star College 5000 Research Forest Dr. • The Woodlands, 77381	July 13	Texas State Technical College 1902 N. Loop 499 • Harlingen, 78550
June 29	Houston Community College 5601 West Loop South • Houston, 77081	July 15	College of the Mainland 1200 Amburn Rd. • Texas City, 77591
June 30	University of Houston – Victoria 3007 N. Ben Wilson St. • Victoria, 77901		

Summer Enrollment webinars

Register for a webinar at www.ers.texas.gov/Event-Calendars. Once you register, you will get the login information via email.

Topic	Presenter(s)	Dates and times		
		(All times are Central, and all webinars last one hour.)		
Summer Enrollment Overview	ERS	June 20; 10 a.m. June 30; 2 p.m.	July 5; 10 a.m. July 11; 2 p.m.	July 18; 10 a.m.
HealthSelect of Texas [®]	Blue Cross and Blue Shield of Texas	June 20; 2 p.m.	June 28; 10 a.m.	July 14; 2 p.m.
Consumer Directed HealthSelect SM	Blue Cross and Blue Shield of Texas Optum Bank	June 21; 10 a.m.	July 8; 2 p.m.	July 13; 2 p.m.
HealthSelect SM Prescription Drug Program	OptumRx	July 1; 10 a.m.	July 15; 10 a.m.	
Dental Plans	Delta Dental	June 22; 10 a.m.	July 1; 2 p.m.	July 12; 2 p.m.
State of Texas Vision SM	Superior Vision	June 23; 10 a.m.	July 6; 2 p.m.	July 19; 10 a.m.
Term Life and AD&D Insurance	Securian Financial	June 24; 2 p.m.	July 6; 10 a.m.	July 21; 10 a.m.
Texas Income Protection Plan SM	ReedGroup	June 23; 2 p.m.	July 7; 10 a.m.	July 20; 10 a.m.
TexFlex SM	PayFlex	June 27; 10 a.m.	July 5; 2 p.m.	July 15; 2 p.m.

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

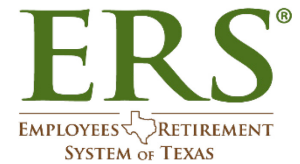


Summer Enrollment hotline hours:

Monday – Friday, 7:30 a.m. – 7 p.m. CT

Toll-free (866) 399-6908

Plan and program resources



Questions about today's presentation?

Email **presentation.questions@ers.texas.gov**

Did you miss a Q&A Session?

Visit **ers.texas.gov/summer-enrollment** for PDFs, videos, the ERS calendar and more

Looking for program contacts?

See page 19 of the SE Guide or visit our **ers.texas.gov**

Did you know?

ERS offers benefits webinars each month of the year

Visit the ERS Event calendar to register

Your plan has recorded videos you can watch at anytime

Visit **your plan's website** for more information.

Texa\$aver has a monthly webinar with a Q&A

Visit the ERS Events calendar to register

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