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## Benefits to protect your health and future

The State of Texas offers a valuable benefits package to support your health and well-being in retirement.

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/Retirees/Life-Changes-for-retirees](https://ers.texas.gov/Retirees/Life-Changes-for-retirees) for information on qualifying life events.). You can drop coverage any time.

### 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.

### Need to make changes to your benefits?

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

The assigned two-week enrollment phase for retirees and their covered dependents is **July 17–28**.

### Retirees returning to work

If you are a **return-to-work retiree**, you can switch between retiree and active benefits during your Summer Enrollment phase to begin on Sept. 1. Contact your agency's or institution's benefits coordinator or Human Resources office to do so. **Health and Human Services Enterprise employees:** Contact the HHS Employee Service Center **before July 28**.

## WHAT'S NEW?

- Starting Sept. 1, 2023, EyeMed Vision Care, LLC (EyeMed) will be the new administrator of the State of Texas Vision<sup>SM</sup> program.
- Starting Jan. 1, 2024, Express Scripts, Inc. will be the new administrator of the HealthSelect<sup>SM</sup> Prescription Drug Program.
- See the insert in this packet for more information on both plan administrator changes. More details on the prescription drug program change will be available in November and December.

## Why do we make plan administrator changes?

ERS is required to regularly solicit for new administrator and insurer contracts for the benefit programs we offer. It helps ensure we continue to offer competitive benefits at a reasonable cost. For each contract, we thoroughly evaluate all proposals, followed by careful consideration and a vote by the ERS Board of Trustees. We understand the changes can be inconvenient, but they help us save millions — even billions — of dollars and continue to offer reasonable premiums and fees while maintaining appropriate care for members and their families.

## Increases to dental HMO rates

Premiums for the following plan will increase:

- DeltaCare<sup>®</sup> USA dental health maintenance organization (DHMO). Only the DHMO will have premium increases over the current plan year, going back to PY22 rates after a one-year decrease due to a COVID-19-related refund from Delta Dental.

View all Plan Year 2024 rates at [ers.texas.gov/pdfs/ratesheet-py24](https://ers.texas.gov/pdfs/ratesheet-py24).

## Changes to out-of-pocket maximums

The HealthSelect of Texas<sup>®</sup> and Consumer Directed HealthSelect<sup>SM</sup> health plans' total annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase to \$7,500 per individual (up from \$7,050) and \$15,000 per family (up from \$14,100) to align with the IRS maximums.

## HOW TO MAKE BENEFITS CHANGES

### Update your elections online—fastest method, available 24/7

Go online to make changes to your benefits anytime during your two-week enrollment phase:

1. Go to [ers.texas.gov/](https://ers.texas.gov/).
2. Click **“My Account Login.”**
3. Select **“Proceed to Login”** if you already have a username and password or **“Register now”** if you need to create an account.
4. After you log in, confirm that your contact information under **“My Personal Information”** is correct.
5. Click **“Benefits Enrollment.”**
6. Click the **“edit”** box in front of the benefit election you want to change. You will need to do this for each election you want to change.
7. Click **“Submit”** after each change and then again from the main Benefits Enrollment page to save all your changes.
8. ERS will email you confirmation of your changes, provided you have an email address listed in your ERS account. If you don't have an email address in your ERS account, we will send a confirmation to your mailing address. Please save confirmation of your changes. This can help the benefits counselors should you contact us with any account issues.

### If you don't have internet access

Call ERS toll-free at (866) 399-6908. Be sure to call during your two-week enrollment phase, **July 17–28**. The benefits counselors will work extended hours during Summer Enrollment, from 7:30 a.m. to 7 p.m. CT, Monday through Friday.

### Remember

If you do not need to change your benefit elections or update your tobacco-use status, **you don't have to do anything**. Your current coverage and contributions will carry forward to the new plan year.

# COVERAGE FOR DEPENDENTS

Your spouse and other eligible dependents can get health insurance and other coverage for an additional premium. However, you must be enrolled in a plan before you can enroll your dependents. Visit [ers.texas.gov/New-Employee/Insurance-Eligibility](https://ers.texas.gov/New-Employee/Insurance-Eligibility) to learn which dependents are eligible for ERS benefits.

## Certifying a dependent child

If you want to enroll dependent children in any insurance coverage, you must certify their eligibility before you submit your enrollment elections.

You can certify your dependent children in one of two ways:

- Log in to your ERS OnLine account and click the “Benefits Enrollment” link under My Insurance Information.

or

- Complete and print the Dependent Child Certification form at [ers.texas.gov/Retirees/Forms-for-retirees](https://ers.texas.gov/Retirees/Forms-for-retirees). You must complete a separate form for each dependent child to be covered. Submit the completed form(s) to ERS.

## Verifying eligible dependents for health coverage

When you enroll any dependent in health coverage for the first time, you must prove they are eligible through the dependent eligibility verification process. If the dependent was previously verified, you don't need to go through the process again if reenrolling them in health coverage.

1. Enroll your eligible dependents in health coverage and certify dependent child(ren), as noted above. (Certifying eligible dependent children is separate from verifying eligible dependents.)
2. ERS will send your information to Alight Solutions, ERS' third-party administrator for dependent eligibility verification. Alight Solutions will mail you a letter outlining the steps you must take to verify that your dependent is eligible for coverage.

**IMPORTANT: When you get a letter from Alight Solutions, open it right away! Carefully review the information and keep the deadline in mind.**

3. Submit the necessary documents according to Alight's instructions by the due date listed on the letter.

If you don't submit the necessary documents or if you miss the deadline, your dependents will be ineligible and will lose coverage in all GBP plans. If you have questions about dependent eligibility verification, call Alight Solutions toll-free at (800) 987-6605 (TTY: 711).

## Adding dependents previously not verified due to dependent eligibility verification (DEV)

If you have dependents who were not verified because you missed the DEV deadline or could not provide the needed documents, you can add them during Summer Enrollment. To do so, you must submit documentation to ERS (not Alight) to prove your dependent's eligibility. See a list of required documents at [ers.texas.gov/Benefits-at-a-Glance/Dependent-eligibility-chart.pdf](https://ers.texas.gov/Benefits-at-a-Glance/Dependent-eligibility-chart.pdf). When you send copies of the required documents, you also must include a note with:

- the name of the dependent(s) you are adding to coverage,
- specific coverage type(s) you are electing to add the dependent(s) to (for example: HealthSelect of Texas, State of Texas Dental Choice Plan<sup>SM</sup>, etc.) and
- the GBP member's name, last four digits of the SSN and contact phone number.

Mail, fax or email the documentation to ERS. (Do not mail the originals. Documents will not be returned to you.) ERS must receive emailed or faxed documents by **July 28, 2023**.

**Mail:** Employees Retirement System of Texas  
P.O. Box 13207  
Attn: Benefit Support Services  
Austin, TX 78711-3207

**Fax:** (512) 867-7438

**Email:** [erscustomer.service@ers.texas.gov](mailto:erscustomer.service@ers.texas.gov)

If ERS approves your dependents' eligibility, their coverage will begin Sept. 1, 2023.

## Adding coverage for a dependent who previously missed the deadline or failed DEV?

ERS must get complete and accurate documentation verifying that dependents are eligible for coverage by **July 28, 2023. Do not miss this deadline.**

# YOUR HEALTH INSURANCE OPTIONS

View the health plan comparison chart included in your Summer Enrollment packet to compare medical, mental health and prescription drug benefits in the two HealthSelect<sup>SM</sup> plans available to those who aren't eligible for Medicare: HealthSelect of Texas point-of-service plan and Consumer Directed HealthSelect high deductible health plan.

For more details on each plan, read the Master Benefits Plan Document on the HealthSelect website: [healthselect.bcbstx.com/content/medical-benefits/index](https://healthselect.bcbstx.com/content/medical-benefits/index).

Each plan's Summary of Benefits and Coverage (SBC) also provides an easy-to-understand overview of coverage. Plan Year 2024 SBCs will be available on the HealthSelect website by June 26, 2023.

Health insurance plan features at a glance	HealthSelect of Texas <sup>®</sup>	Consumer Directed HealthSelect <sup>SM</sup>
<b>Key advantages</b>	<ul style="list-style-type: none"> <li>• Lower out-of-pocket costs for in-network care</li> <li>• Copays for certain in-network services, like primary care provider (PCP) office visits</li> <li>• Large statewide network, and large nationwide network for those who live or work outside Texas</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-advantaged health savings account (HSA), with monthly contributions from the state</li> <li>• Large statewide and nationwide networks</li> <li>• Referrals not required</li> <li>• Lower monthly premium than HealthSelect of Texas for dependents and part-time employees</li> </ul>
<b>In-network preventive care covered at 100%</b>	Yes	Yes
<b>Prescription drug coverage</b>	Yes	Yes
<b>Key downside(s)</b>	<ul style="list-style-type: none"> <li>• Referrals needed for most specialty care</li> <li>• Monthly premiums for dependents and part-time employees are higher than Consumer Directed HealthSelect</li> </ul>	<ul style="list-style-type: none"> <li>• Except for specific preventive services and a few limited items, the plan pays nothing until the deductible is met</li> <li>• Must meet IRS' eligibility guidelines to participate in the HSA</li> </ul>
<b>Might be good for people who...</b>	<ul style="list-style-type: none"> <li>• Want to keep their out-of-pocket costs low</li> <li>• Don't mind getting referrals for specialty care</li> <li>• Are willing to pay higher dependent or part-time employee premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Usually have low (or very high) health expenses</li> <li>• Can afford to pay for medical and pharmacy expenses out-of-pocket until deductible is met</li> <li>• Want the state's tax-free HSA contribution</li> <li>• Don't want to get referrals for specialty care</li> </ul>

If you can certify that you have other health insurance that is equal to or better than coverage offered through ERS, you can sign up for the Health Insurance Opt-Out Credit. You must be eligible for the state contribution toward your health insurance premium to qualify for the Opt-Out Credit.

The credit is up to \$60 for full-time retirees and \$30 for part-time retirees. You can apply this credit to your vision and/or dental insurance premiums. There is no refund for any unused portion of the \$60 or \$30 credit.

The Health Insurance Opt-Out Credit is not available if:

- your only other insurance is Medicare,
- you have health insurance coverage through ERS as a dependent,
- you are not eligible for the state contribution or
- you get a state contribution for health insurance coverage from another group benefit plan.

## Waive or opt out: What you should know

If you waive or opt out of your health plan, you give up your prescription drug coverage and will no longer have the \$2,500 Basic Term Life coverage.

If you subsequently lose your other insurance coverage, it is considered a qualifying life event. As a result, you may enroll in health insurance offered through ERS if you sign up within 31 days of losing your other health insurance coverage.

# HEALTHSELECT OF TEXAS AND CONSUMER DIRECTED HEALTHSELECT

Participants in HealthSelect of Texas or Consumer Directed HealthSelect have access to a network of more than 110,000 medical and mental health providers in Texas. Each plan includes a prescription drug program. ERS sets the plan benefits and pays claims. Blue Cross and Blue Shield of Texas (BCBSTX) manages the provider network, processes claims and provides customer service.

## HealthSelect<sup>of Texas</sup>®

HealthSelect of Texas is a point-of-service health

insurance plan. With this type of plan, you generally pay less if in-network providers handle all of your medical care. While the plan will cover out-of-network care, you will pay more—sometimes a lot more—than you pay for in-network care.

Learn about avoiding surprise medical bills at [ers.texas.gov/](https://ers.texas.gov/)

### Avoiding-Unexpected-Health-Costs.

In this plan, you must designate a primary care provider (PCP) in the HealthSelect network who will manage your care and provide referrals to specialists to get the highest level of benefits. If your providers are in the HealthSelect network, you do not have to meet a deductible and the plan begins to pay right away.

## HealthSelect of Texas annual medical deductibles

### For Calendar Year 2024

Deductibles are based on the calendar year and reset Jan. 1.

There is no medical deductible for in-network providers.

This does not include the annual \$50 per-person prescription drug deductible.

	In-network	Out-of-network
Individual	\$0	\$500
Family	\$0	\$1,500 (\$500 per participant)

See details about how the family deductible is applied in the HealthSelect of Texas Master Benefit Plan Document at [healthselect.bcbstx.com/content/publications-and-forms/index](https://healthselect.bcbstx.com/content/publications-and-forms/index).

## Copays and coinsurance

HealthSelect of Texas participants are responsible for copays and/or coinsurance for doctor and hospital visits, procedures like outpatient surgery and other medical services. For example, if you have outpatient surgery at an in-network facility, you will pay a \$100 copay and 20% of the allowable amount.

## Your PCP

HealthSelect of Texas participants who live and work in Texas must get a referral from their designated PCP to see specialists and get in-network benefits for specialist services. If you do not get a referral from your PCP, you will pay more for your treatment, even if the specialist is in the HealthSelect network.

Your PCP is a valued partner in your health care. They get to know you, your medical history and your lifestyle. If you have a medical issue, your PCP can make it easier and faster to get the care you need.

You do not need a referral from your PCP for:

- routine and diagnostic eye exams;
- OB-GYN visits;
- mental health services;
- chiropractic visits, occupational therapy, speech therapy and physical therapy;
- Virtual Visits through Doctor on Demand® or MDLIVE® for medical or mental health care; or
- urgent care centers and convenience care clinics.

## Make the most of your HealthSelect benefits

Your health care coverage is not just about helping you when you're sick. Learn about programs and incentives to keep you well at [www.healthselectoftexas.com](https://www.healthselectoftexas.com).

A BCBSTX Personal Health Assistant can also answer questions about your plan's benefits and coverage and direct you to useful programs and tools. Call (800) 252-8039 (TTY: 711) toll-free, Monday through Friday from 7 a.m. to 7 p.m. CT, and Saturday from 7 a.m. to 3 p.m. CT.

To learn more about your prescription drug benefits, see page 7 of this guide, visit [www.healthselectrx.com](https://www.healthselectrx.com) or call (855) 828-9834 (TTY 711), 24 hours a day, 7 days a week.

Consumer Directed HealthSelect is a high-deductible health plan paired with a tax-free health savings account (HSA). A high deductible means you could have higher out-of-pocket costs before your health

plan begins to pay for your non-preventive medical services and prescription drugs. The plan covers in-network preventive services at 100%. It is available to GBP participants who are not enrolled in Medicare.

In this plan, you are responsible for all non-preventive health care costs, including prescription drug costs, until you meet the annual deductible. The deductible is based on the calendar year and resets on Jan. 1.

## Consumer Directed HealthSelect annual deductibles For Calendar Year 2024 (includes prescription drugs)

**Note:** If you are enrolled in family coverage, the entire family deductible must be met before benefits are paid for any individual participant.

	In-network	Out-of-network
<b>Individual</b>	\$2,100	\$4,200
<b>Family</b>	\$4,200	\$8,400

After you meet the deductible, you pay coinsurance (20% in network, 40% out of network) for medical services and prescriptions. You do not have a copay for any services in this plan.

You don't need to designate a PCP or get referrals to see specialists in Consumer Directed HealthSelect. Also, you will likely pay less for care—sometimes much less—if you see a provider who is in the network.

## Health savings account

Consumer Directed HealthSelect participants can save money by setting up an HSA to pay eligible health care expenses. When you contribute to an HSA, you save money on federal taxes by lowering your taxable income. Eligible plan participants also get a monthly contribution from the state.

Use money in your HSA to pay for qualified medical expenses for you, your spouse and eligible dependents, even if they aren't covered under your insurance. Learn more at [hsastore.com/learn-who-can-i-cover-hsa.html](https://hsastore.com/learn-who-can-i-cover-hsa.html) and [store.optum.com/expense-eligibility/](https://store.optum.com/expense-eligibility/).

All the money in your HSA carries over from one year to the next, and you keep the funds if you change health plans or opt out of GBP health coverage.

The IRS sets the maximum contribution amount each year (see chart). If you are age 55 or older, you can contribute an additional \$1,000 each year. HSA contributions and limits may change from year to year, or based on eligibility requirements and the participant's age. Maximums include all contributions to an HSA. The state's contributions are deposited to accounts by the middle of the month.

## HSA contributions and maximums

Contribution	Individual Account	Family Account*
Calendar Year 2023 annual total maximum contribution (Jan. 1 – Dec. 31, 2023)	Up to age 54: \$3,850 Age 55 and older: \$4,850	\$7,750
Calendar Year 2024 annual total maximum contribution (Jan. 1 – Dec. 31, 2024)	Up to age 54: \$4,150 Age 55 and older: \$5,150	\$8,300
Fiscal Year 2024 annual state contribution (Sept. 1, 2023 – Aug. 31, 2024)	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)

\*A family account includes the GBP participant plus any number of dependents enrolled in Consumer Directed HealthSelect.

## Enrolling in Consumer Directed HealthSelect?

Open an Optum Bank HSA as soon as possible. When you enroll in Consumer Directed HealthSelect through ERS OnLine, you will see a link to the Optum Bank website ([optumbank.com/](https://optumbank.com/)) that allows you to immediately open an HSA.

If you don't open your HSA through ERS OnLine, Optum Bank will send you information about opening an account after you have enrolled in Consumer Directed HealthSelect. You must have an Optum Bank HSA to get the state's contribution; the state will not make deposits into an HSA at another bank.

Once you've opened your HSA, Optum Bank will send you a debit card to pay for eligible health care expenses.

Be aware that you have access only to money that has accumulated in your HSA—not funds that you pledged to deposit in the future.

Review IRS guidelines or consult a tax advisor to make sure you are eligible to participate in an HSA.

For more information on HSAs, visit <https://www.optumbank.com/health-accounts/hsa.html>.

# PRESCRIPTION DRUG COVERAGE

## Prescription Drug Program administrator change

Express Scripts will be the HealthSelect of Texas Prescription Drug Program administrator starting Jan. 1, 2024. OptumRx will continue to manage the program through Dec. 31, 2023. For more information about the prescription drug program, see the insert in your Summer Enrollment packet or visit [ers.texas.gov/what-s-happening-now/healthselect-rx-transition](https://ers.texas.gov/what-s-happening-now/healthselect-rx-transition).



Your health insurance plan includes coverage for prescription drugs. OptumRx will continue to administer the prescription drug program for the HealthSelect plans until Dec. 31, 2023 (see information below on upcoming plan administrator change). Learn more about OptumRx at [www.healthselectrx.com](https://www.healthselectrx.com).

Your prescription drug ID card is separate from your medical ID card. You may need to present your prescription drug ID card when filling a prescription.

Prescription drugs fall into three categories, called tiers. Under the HealthSelect Prescription Drug Program, there are different copays for each tier.

- Tier 1 prescriptions are usually inexpensive medications, such as generic drugs.
- Tier 2 prescriptions are usually lower-cost preferred brand-name drugs.
- Tier 3 prescriptions are non-preferred brand-name drugs with a higher cost.

You can lower your own health care costs, and those of the plan, by using generic drugs whenever possible.

## Learn more

See the health plans comparison chart in your Summer Enrollment packet to compare prescription drug coverage in the different HealthSelect plans. Learn additional details about your prescription drug coverage on your plan's website or at [ers.texas.gov/Active-Employees/Health-Benefits/Prescription-Drug-Programs](https://ers.texas.gov/Active-Employees/Health-Benefits/Prescription-Drug-Programs).

## Out-of-pocket limits on health expenses



To help protect you from extremely high health costs, HealthSelect of Texas and Consumer Directed HealthSelect have out-of-pocket maximums for care you get from in-network providers. This is the maximum amount you or your family will pay in one year for in-network copays, coinsurance and deductibles (as applicable) for covered medical and prescription drug expenses. If you reach this maximum, the plan will pay 100% of covered in-network provider and pharmacy expenses for the rest of the calendar year. There is no out-of-pocket maximum for out-of-network care.

The out-of-pocket maximums reset every calendar year (Jan. 1). The chart below lists the out-of-pocket maximums for the health plans.

In-network out-of-pocket maximums for the HealthSelect plans (excluding Medicare plans)	
<b>Calendar Year 2023</b> (Jan. 1 - Dec. 31, 2023)	<b>\$7,050 individual</b> <b>\$14,100 family</b> (GBP member + one or more covered family member)
<b>Calendar Year 2024</b> (Jan. 1 - Dec. 31, 2024)	<b>\$7,500 individual</b> <b>\$15,000 family</b> (GBP member + one or more covered family member)

# TOBACCO-USE STATUS

Every participant enrolled in a GBP health insurance plan must certify their status as a tobacco user or non-user. You need to update your tobacco-use status only if your or a dependent's tobacco-use status has changed.

A tobacco user is a person who has used any tobacco products five or more times within the past three consecutive months. Certified tobacco users pay a monthly tobacco user premium.

Tobacco products are all types of tobacco, including but not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip and all e-cigarettes and vaping products. If you or a covered family member uses these products, you are required to report it to ERS.

You can update your tobacco-use status during your Summer Enrollment phase through your ERS OnLine account. Failing to certify as a tobacco user could result in losing your GBP health insurance coverage. If you are using the form to update your tobacco-use status, complete and print the certification form at [ers.texas.gov/PDFs/Forms/Tobacco\\_User\\_Certification\\_ERS2933](https://ers.texas.gov/PDFs/Forms/Tobacco_User_Certification_ERS2933). Turn in the completed form(s) to ERS.

Participants who change a certification to tobacco user during Summer Enrollment will pay the tobacco user premium starting Sept. 1. If your premiums are deducted from your annuity, the tobacco user premium will deduct from your Oct. 1 check. For more information on the tobacco-user premium, see the Plan Year 2024 rate sheet (available at [ers.texas.gov/se-2023](https://ers.texas.gov/se-2023)) or your Personal Benefits Enrollment Statement. Read about the tobacco policy at [ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification](https://ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification).

If your or a dependent's tobacco use changes during the plan year, you should update the status in your account as soon as possible. You do not have to wait for Summer Enrollment to change the tobacco-use status.

## Tobacco user premium alternative

If you are a tobacco user, you may qualify for an alternative to the tobacco user premium, if it complies with your doctor's recommendations. For more information on this alternative, called "Choose to Quit," view the ERS Tobacco Policy on ERS' website (see above).

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# VISION INSURANCE

## State of Texas Vision administrator change

Starting Sept. 1, 2023, EyeMed will be the new administrator of the State of Texas Vision plan. For more information about the change, see the insert in your Summer Enrollment packet. You can also visit ERS webpage at <https://ers.texas.gov/what-s-happening-now/state-of-texas-vision-transition>.



Your health insurance plan covers some vision and eye health services, including an annual eye exam and treatment for diseases of the eye.

GBP health plans do not cover the cost of eyeglasses or contact lenses. For this type of coverage, you and your eligible dependents can enroll in State of Texas Vision<sup>SM</sup> for an additional monthly premium. (Besides the eye exam, any additional vision offerings through the health plans are value-added benefits. ERS does not guarantee the length of time that a specific value-added product will be offered.)

State of Texas Vision covers an eye exam, contact lens fitting and other eyewear options. The plan includes an allowance for eyeglass frames or contact lenses, as well as discounts for LASIK. The State of Texas Vision plan gives you an annual \$200 retail allowance to use toward either contact lenses **or** eyeglasses (frames and lenses) in the same plan year. For example, if you use your \$200 allowance to purchase contact lenses, you will not have an allowance for eyeglasses for the remainder of the plan year. Beginning June 26, you can search the EyeMed provider network at [member.eyemedvisioncare.com/stateoftexasvision](https://member.eyemedvisioncare.com/stateoftexasvision).

# DENTAL INSURANCE



## State of Texas Dental Choice Plan<sup>SM</sup>

The State of Texas Dental Choice Plan is a preferred provider organization (PPO) dental insurance plan. You can see any dentist you want, but you will pay less if you go to a dentist in one of two Delta Dental networks:

- Delta Dental PPO
- Delta Premier

All Delta Dental PPO and Delta Premier dentists are in-network providers. You get the same coverage in either network, but you may pay less for covered services in the Delta Dental PPO network. Delta Premier dentists can charge higher rates for the same covered services.

Benefits are available in the United States, Canada and Mexico if you live in the United States. Dental services performed outside the U.S. will be processed as an out-of-network benefit, reimbursable to the participant in U.S. currency effective Sept. 1, 2023.

## DeltaCare<sup>®</sup> USA

### DeltaCare<sup>®</sup> USA dental health maintenance organization

This is a dental health maintenance organization (DHMO) dental insurance plan.

- Coverage applies only to dentists in the Texas service area. Before you enroll, make sure there is a DeltaCare<sup>®</sup> USA network dentist in your area.
- You must choose a primary care dentist (PCD) from a list of approved providers. You and your enrolled dependents can choose different PCDs.
- Services from participating specialty dentists cost 25% less than the dentists' usual charges when specialty care is coordinated by your PCD.



### ID cards

You will get an ID card in the mail, although participating Delta dentists shouldn't require them.

If you would like a card, you also can download a virtual ID card to your smartphone through the Delta Dental app. You can also download and print your ID information from [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

Your covered dependents cannot access the Delta Dental app, and their names aren't listed on the ID card. Providers can verify your dependent's coverage using your dependent's name or your name and the plan ID number.

## Dental plans comparison chart

This chart is a summary of benefits in the two dental insurance plans. See plan booklets at [www.ERSdentalplans.com](http://www.ERSdentalplans.com) for actual coverage and limitations. Delta Dental administers both plans. Before starting treatment, discuss the treatment plan and all charges with your dentist.

	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)
<b>Dentists</b>	<b>In-network dentist</b>	<b>Out-of-network dentist</b>	You must select a primary care dentist (PCD).  NOTE: Not all in-network dentists accept new patients. Dentists are not required to stay on the plan for the entire year.
<b>Deductibles</b>	<b>Preventive:</b> Individual-\$0; Family-\$0 <b>Combined Basic/Major:</b> Individual-\$50; Family-\$150 <b>Orthodontic services:</b> no deductible  In State of Texas Dental Choice, deductibles are based on the calendar year and reset on January 1.	<b>Preventive:</b> Individual-\$50; Family-\$150 <b>Combined Basic/Major:</b> Individual-\$100; Family-\$300 <b>Orthodontic services:</b> no deductible	None
<b>Copays / coinsurance</b>	<b>Preventive and Diagnostic Services:</b> none <b>Basic Services:</b> 10% coinsurance after meeting the basic services deductible <b>Major Services:</b> 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.	<b>Preventive and Diagnostic Services:</b> 10% coinsurance after meeting the preventive and diagnostic deductible <b>Basic Services:</b> 30% coinsurance after meeting the basic services deductible <b>Major Services:</b> 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.	<b>Primary care dentist (PCD):</b> Copays vary according to service and are listed in the “Schedule of Dental Benefits” booklet. <b>Specialty dentistry:</b> 75% of the dentist’s usual and customary fee when specialty care is coordinated by the PCD (DHMO pays nothing)
<b>Maximum calendar year benefits</b>	\$2,000 per covered individual (includes orthodontic extractions) plus 40% after maximum calendar year benefit is met	Does not apply to orthodontic services provided by out-of-network dentists (plan pays \$0)	Unlimited
<b>Maximum lifetime benefit</b>	\$2,000 per covered individual for orthodontic services	\$2,000 per covered individual for orthodontic services	Unlimited
<b>Average cost of cleaning / oral exams</b>	Up to two cleaning/oral exams per calendar year allowed	10% of the allowed amount after deductible is met  Up to two cleaning/oral exams per calendar year allowed	Vary according to service and are listed in the “Schedule of Dental Benefits” booklet  Up to two cleaning/oral exams per calendar year allowed
<b>Orthodontic coverage</b>	50% of the allowed amount	50% of the allowed amount  Participants may be required to pay the difference between the allowed amount and billed charges	<b>Orthodontic services performed by a general dentist listed in the directory with a “0” treatment code:</b> child-\$1,800; adult-\$2,100  <b>Orthodontic services performed by a specialist:</b> 75% of the usual fee (plan pays \$0)

# OPTIONAL TERM LIFE INSURANCE

## Financial security for you and your family

Your health coverage through ERS includes \$2,500 of Basic Term Life Insurance at no cost to you. This limited coverage probably will not be enough to cover end-of-life and funeral costs or provide for any family who survive you. If you want your family or other people who depend on your salary to have more financial security if you die, you should consider additional life insurance.



## Optional Term Life Insurance

If you had Optional Term Life Insurance when you retired, you were eligible to continue it at Election 1 or 2. If you had Election 3 or 4 at retirement, your coverage automatically changed to Election 2.

During Summer Enrollment, you can decrease your current election, waive your coverage, or change from Optional Term Life Insurance to Retiree Fixed Optional Life Insurance without evidence of insurability (EOI).

Once you decrease your coverage, you cannot increase it. If you don't already have Optional Term Life insurance, you can apply for the Retiree Fixed Optional Life Insurance \$10,000 Fixed Optional Life through EOI during Summer Enrollment.

Learn more about your options at [ers.texas.gov/Retirees/Optional-Add-on-Benefits/Optional-Life-Insurance](https://ers.texas.gov/Retirees/Optional-Add-on-Benefits/Optional-Life-Insurance).

Securian Financial's calculator at [securian.com/insights-tools/life-insurance-needs-calculator.html](https://securian.com/insights-tools/life-insurance-needs-calculator.html) can help you decide how much life insurance coverage you might need.

## Dependent Term Life Insurance

For an additional monthly premium, you can apply through EOI (see information at right) to enroll your eligible dependents in dependent term life insurance.

If your dependents are approved, the benefit includes \$2,500 term life for each covered family member. The benefit will be paid to you upon the death of a covered dependent. Your monthly premium covers all your eligible dependents, but you must list each dependent on your policy.

## Make premium payments easy on yourself

If you pay your insurance premiums directly to ERS, you can set up automatic withdrawals from your bank account by completing the Automatic Withdrawal/Cancellation of Insurance Premiums form. Find it on the ERS website at [ers.texas.gov/Former-Employees/Forms/Automatic-Withdrawal-Cancellation-of-Insurance\\_2945](https://ers.texas.gov/Former-Employees/Forms/Automatic-Withdrawal-Cancellation-of-Insurance_2945).

## Evidence of insurability

When you request to enroll in Optional Term Life or Dependent Term Life insurance during Summer Enrollment, you must provide evidence of insurability (EOI). EOI is an application process in which you provide information about your health or that of your dependents. You or your dependents may be denied coverage based on information in the EOI application.

## How to submit your EOI

Initiate the EOI process online after you request to enroll in Optional Term Life or Dependent Term Life insurance. You can choose whether you want the EOI underwriter to communicate with you by email or mail. Then:

- The EOI underwriter will provide instructions for submitting your EOI application.
- You must answer all questions on the EOI application truthfully and completely. Missing information can delay the process.
- If needed, the EOI underwriter will request additional information to make a decision on your application.

For questions about the EOI process for life insurance, contact Securian toll-free at (877) 494-1716, Monday – Friday, 8 a.m. – 5 p.m. CT.

## Coverage start dates

If you initiate EOI during Summer Enrollment and are approved, your coverage will begin on:

- Sept. 1, 2023, if the EOI approval is dated before Sept. 1 or
- the first day of month following EOI approval if the approval is dated on or after Sept. 1.

# SUMMER ENROLLMENT FAIRS AND WEBINARS



ERS and plan administrators will be at Summer Enrollment fairs around the state to help you make informed decisions about your benefits. **You may attend any of the fairs.**

If you can't attend an in-person event, ERS and GBP plan administrators will also host several hour-long webinars throughout Summer Enrollment. You can participate in as many webinars as you wish from the convenience of your desk or anywhere you have internet access. Summer Enrollment webinars will provide a brief overview of all GBP plans and any benefits changes in the upcoming plan year. Webinars about specific plans will feature an overview of the plan followed by Q&A with the plan administrator. (Plan representatives can answer general questions; if you have a specific question about your account or a claim, contact the plan's customer service number.)

Register for a webinar at [ers.texas.gov/Event-Calendars](https://ers.texas.gov/Event-Calendars). You do not have to register to attend an in-person event.

**PLEASE NOTE:** In rare cases, ERS must cancel or change events due to issues beyond our control. When possible, we will provide notice of cancellations and/or changes on the ERS website. If you're planning to attend a Summer Enrollment fair or join a webinar, check the ERS Events webpage ([ers.texas.gov/Event-Calendars](https://ers.texas.gov/Event-Calendars)) shortly before the event for any updates and parking information

## Webinars during Summer Enrollment

Register for a webinar at [ers.texas.gov/Event-Calendars](https://ers.texas.gov/Event-Calendars). Once you register, you will get the login information via email.

All webinar times are Central Time.

Topic	Presenter(s)	Dates and times		
Summer Enrollment overview	ERS	June 26; 10 a.m.	July 6; 2 p.m. July 11; 10 a.m.	July 19; 2 p.m. July 28; 10 a.m.
HealthSelect of Texas®	Blue Cross and Blue Shield of Texas	June 26; 2 p.m.	July 7; 10 a.m. July 20; 2 p.m.	
Consumer Directed HealthSelect <sup>SM</sup>	Blue Cross and Blue Shield of Texas Optum Bank		July 7; 2 p.m. July 13; 2 p.m.	
HealthSelect <sup>SM</sup> Prescription Drug Program	Optum Rx	June 30; 10 a.m.	July 21; 2 p.m.	
Dental Plans	Delta Dental	June 28; 10 a.m.	July 18; 2 p.m.	
State of Texas Vision <sup>SM</sup>	EyeMed	June 26; 12 p.m.	July 5; 2 p.m. July 14; 10 a.m.	July 19; 10 a.m. July 25; 10 a.m.
Term Life and AD&D Insurance	Securian Financial	June 30; 2 p.m.	July 12; 10 a.m.	
Texas Income Protection Plan <sup>SM</sup>	Alight, Inc. (formerly Reed Group Management, LLC)		July 6; 10 a.m. July 21; 10 a.m.	
TexFlex <sup>SM</sup>	PayFlex®		July 11; 2 p.m. July 20; 10 a.m.	

# In-person Summer Enrollment fairs

All fairs are from 10:30 a.m. to 1:30 p.m. Central Time, with the ERS hour-long presentation starting at 11 a.m.

**June 27**  
**Texas Department of Transportation-Building A**  
1601 Southwest Parkway  
Wichita Falls, 76302

**June 27**  
**College of the Mainland – COM Conference Center, Rooms 135 A, B, C**  
1200 N Amburn Rd  
Texas City, 77591

**June 28**  
**Tarrant County College District – SETC Fusion Room, SETC 1100**  
2537 Joe B. Rushing Road  
Fort Worth, 76119

**June 28**  
**University of Houston–Clear Lake- Bayou Building, Room 1510**  
2700 Bay Area Blvd.  
Houston, 77058

**June 29**  
**Texas Department of Transportation – Regional Training Center**  
2501 SW Loop 820  
Fort Worth, 76133

**June 29**  
**San Jacinto Community College District – LyondellBasell Center for Petrochemical, Energy, & Technology**  
7901 Fairmont Parkway  
Pasadena, 77505

**June 29**  
**Texas Department of Criminal Justice – Texas Prison Museum**  
491 Hwy 75-N  
Huntsville, 77320

**June 30**  
**Texas Department of Transportation – Auditorium**  
7600 Washington Avenue  
Houston, 77007

**July 5**  
**Alamo College District – District Support Operations**  
2222 N Alamo Street  
San Antonio, 78215

**July 5**  
**Texas Parks and Wildlife Department – Headquarters**  
4200 Smith School Road  
Austin, 78744

**July 5**  
**Texas Department of Transportation – Main Building**  
6230 E. Stassney Lane  
Austin, 78744

**July 6**  
**El Paso Community College – Building A and Auditorium**  
9050 Viscount Blvd  
El Paso, 79925

**July 6**  
**Austin Community College – Building 2000 and Room 1550**  
6101 Highland Campus Drive  
Austin, 78752

**July 11**  
**Texas Department of Insurance- Barbara Jordan Building and Room 2.013**  
1601 Congress Ave  
Austin, 78701

**July 12**  
**Texas Tech University Health Science Center – Regional Academic Health Center and Community Room**  
801 W 4th Street  
Odessa, 79763

**July 12**  
**Texas Tech University Health Science Center – Academic Events Center**  
3601 4th Street  
Lubbock, 79430

**July 12**  
**Texas Department of Motor Vehicles – Building 1**  
4000 Jackson Avenue, Building 1  
Austin, 78731

**July 13**  
**Texas Tech University Health Science Center – School of Pharmacy and Room 2500**  
1718 Pine Street  
Abilene, 79601

**July 13**  
**Texas Tech University Health Science Center – SOP Academic Classroom Building and Room 1110**  
1310 S Coulter Street  
Amarillo, 79106

**July 13**  
**Texas Commission on Fire Protection – William B. Travis Building Lobby and Room 104**  
1701 N Congress Avenue  
Austin, 78701

**July 18**  
**Lamar State College – Shahan Event Center**  
209 W Green Avenue  
Orange, 77630

**July 18**  
**South Texas College – Student Union Ballroom and Room 2.100**  
3201 W Pecan Blvd., Building U  
McAllen, 78501

**July 19**  
**Lamar Institute of Technology, Paul and Connie Szuch Multi-Purpose Center, Room 172 – Conference Room**  
802 E Lavaca  
Beaumont, 77705

**July 20**  
**Texas Department of Transportation – Administration Building and Bayou room**  
8350 Eastex Freeway  
Beaumont, 77708

**July 20**  
**University of Houston–Victoria – North Building Multipurpose Room and Room 111**  
3007 N Ben Wilson Street  
Victoria, 77901

# CONTACTS

## Health

Plan	Administrator	Phone number	Website
<b>HealthSelect of Texas®</b> <b>HealthSelect<sup>SM</sup> Out-of-State</b> <b>Consumer Directed</b> <b>HealthSelect<sup>SM</sup></b>	Blue Cross and Blue Shield of Texas Group number – 238000	Toll-free: (800) 252-8039 (TTY: 711) Nurseline: (800) 581-0368	<a href="http://www.healthselectoftexas.com">www.healthselectoftexas.com</a>
<b>HealthSelect<sup>SM</sup> Prescription Drug Program</b>	OptumRx NOTE: The administrator changes to Express Scripts on Jan. 1, 2024. More information will be provided in fall 2023.	Toll-free: (855) 828-9834 (TTY: 711)	<a href="http://www.HealthSelectRx.com">www.HealthSelectRx.com</a>
<b>Consumer Directed HealthSelect health savings account (HSA)</b>	Optum Bank	Toll-free: (800) 791-9361 (TTY: 711)	<a href="http://www.optumbank.com">www.optumbank.com</a>

## Dental

<b>State of Texas Dental Choice Plan<sup>SM</sup></b>	Delta Dental Group Number – 20010	Toll-free: (888) 818-7925 (TTY: 711)	<a href="http://www.ERSdentalplans.com">www.ERSdentalplans.com</a>
<b>DeltaCare® USA DHMO</b>	Delta Dental Group Number – 79140		

## Vision

<b>State of Texas Vision<sup>SM</sup></b>	Through Aug. 31, 2023: Superior Vision Services, Inc. Group number – 35040 Starting Sept. 1, 2023: EyeMed Vision Care, LLC	Superior Vision Services, Inc. Toll-free: (877) 396-4128 (TTY: 711) EyeMed Vision Care, LLC Toll-free: (844) 949-2170 (TTY: 711)	<a href="http://www.StateofTexasVision.com">www.StateofTexasVision.com</a>
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## Life Insurance

<b>Optional Term Life Insurance</b> <b>Dependent Term Life Insurance</b>	Securian Financial Group, Inc.	Toll-free: (877) 494-1716 (TTY: 711)	<a href="http://www.lifebenefits.com/plandesign/ers">www.lifebenefits.com/plandesign/ers</a>
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## Other programs

<b>Discount Purchase Program</b>	Beneplace	Toll-free: (800) 683-2886 (TTY: 711) Local: (512) 346-3300	<a href="http://www.Beneplace.com/DiscountProgramERS">www.Beneplace.com/DiscountProgramERS</a>
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You may either enter your changes using your online account at [www.ers.texas.gov](http://www.ers.texas.gov) or send this completed form to:  
**Employees Retirement System of Texas**  
 P.O. Box 13207  
 Austin, Texas 78711-3207  
 (866) 399-6908 Toll-free

If you do not need to make any changes,  
 it is not necessary to complete this form or contact ERS.

**Information provided to the ERS is maintained for managing your benefits.**  
 If you have questions about your information, or believe that information provided to ERS may be incorrect, please notify ERS.

**SECTION A: RETIREE DATA** (To be completed by retiree.)

<b>Retiree Name: First, MI, Last</b>		<b>Last 4 digits of Social Security Number/National ID (SSN)</b>		<b>Phone Number</b> <input type="checkbox"/> Home <input type="checkbox"/> Cell		
		XXX-XX-		(    )		
<b>Email Address</b>	<b>Mailing Address</b> <input type="checkbox"/> Check if New	<b>City</b>	<b>State</b>	<b>ZIP Code</b>	<b>Eligibility County</b>	

**SECTION B: INSURANCE COVERAGE** (Mark boxes to indicate the coverage changes you want starting September 1, 2023.)

<b>Medical Coverage</b>	<input type="checkbox"/> Waive	<input type="checkbox"/> HealthSelect of Texas <sup>®</sup>	<input type="checkbox"/> Consumer Directed HealthSelect <sup>SM</sup>
	<input type="checkbox"/> Waive + Opt-Out (For retirees who can certify they have comparable coverage that is not Medicare.)		
	<input type="checkbox"/> Enroll/Add/Drop Dependent (See Section C)		
<b>Optional Benefits</b> (May be elected without being enrolled in health coverage.)			
<b>Dental</b>	<input type="checkbox"/> Waive	<input type="checkbox"/> State of Texas Dental Choice Plan <sup>SM</sup>	<input type="checkbox"/> DeltaCare <sup>®</sup> USA DHMO
	<input type="checkbox"/> Enroll/Add/Drop Dependent (See Section C)		
<b>Vision</b>	<input type="checkbox"/> Waive	<input type="checkbox"/> State of Texas Vision <sup>SM</sup>	<input type="checkbox"/> Enroll/Add/Drop Dependent (See Section C)
<b>Optional Term Life Insurance**</b>	<input type="checkbox"/> Waive	OR	<input type="checkbox"/> Enroll \$10,000    Decrease Level to: <input type="checkbox"/> Election I* <input type="checkbox"/> \$10,000
<b>Dependent Term Life Insurance**</b>	<input type="checkbox"/> Waive	<input type="checkbox"/> Enroll/Add/Drop Dependent (See Section C)	
<b>Tobacco-User Certification:</b> If you are enrolled or enrolling in a Texas Employees Group Benefits Program (GBP) health plan, have you used any type of tobacco product five or more times in the last three months? This includes but is not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, and all e-cigarettes / vaping products. <input type="checkbox"/> Yes <input type="checkbox"/> No			

\*You must be currently enrolled in Optional Life x 2. Once you elect to decrease to Level I, you cannot increase the level of Optional Term Life Insurance at a later date.  
 \*\*To apply for Dependent Term Life Insurance or the \$10,000 Retiree Fixed Optional Life Insurance coverage, evidence of insurability (EOI), is required. Initiate the EOI process by signing in to your ERS OnLine account at [www.ers.texas.gov](http://www.ers.texas.gov), or contact ERS.

**SECTION C: DEPENDENT PERSONAL DATA** (and coverage choices.)

**Dependent Tobacco-User Certification:** If your dependents are enrolled in a GBP health plan, you must certify below if your dependent used any type of tobacco product five or more times in the last three months. This includes but is not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, and all e-cigarettes / vaping products.

Dependent Relationship*	Dependent's Name (First, MI, Last)	Gender	Date of Birth (mm-dd-yyyy)	Dependent SSN (Required for 12 months or older)	Health**	Dental	Vision	Dep. Life	Tobacco User
<input type="checkbox"/> Sp <input type="checkbox"/> D <input type="checkbox"/> S <input type="checkbox"/> O		<input type="checkbox"/> M <input type="checkbox"/> F		XXX-XX-	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Sp <input type="checkbox"/> D <input type="checkbox"/> S <input type="checkbox"/> O		<input type="checkbox"/> M <input type="checkbox"/> F		XXX-XX-	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Sp <input type="checkbox"/> D <input type="checkbox"/> S <input type="checkbox"/> O		<input type="checkbox"/> M <input type="checkbox"/> F		XXX-XX-	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Sp <input type="checkbox"/> D <input type="checkbox"/> S <input type="checkbox"/> O		<input type="checkbox"/> M <input type="checkbox"/> F		XXX-XX-	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Sp <input type="checkbox"/> D <input type="checkbox"/> S <input type="checkbox"/> O		<input type="checkbox"/> M <input type="checkbox"/> F		XXX-XX-	<input type="checkbox"/> Yes <input type="checkbox"/> No				

\*Relationship Code: Sp – Spouse    D or S - Natural or adopted daughter or son    O – Other than natural or adopted child. Includes stepchild, foster child, or ward child. If you are adding a child, you must complete a **Dependent Child Certification** form (ERS GI 1.081) available at [www.ers.texas.gov](http://www.ers.texas.gov) or call ERS. For dependents newly enrolled in health coverage, you may be required to provide documentation to Alight Solutions to verify your dependents' eligibility.  
 \*\* If your dependent is Medicare eligible, contact ERS and provide their Medicare information. Once their Medicare information is updated, we can review their options.

**SECTION D: AUTHORIZATION** (*Carefully read the statements below before you sign and date.*)

I authorize the appropriate deductions from my annuity or through bank draft for the benefits selected above, if applicable. If I do not receive an annuity or if my annuity is not sufficient to cover the necessary deductions, I agree to make premium payments when due. I understand that coverage will be cancelled if I do not pay the required premiums. I authorize any provider to release any information on persons covered when needed to verify eligibility or to process an insurance claim or complaint. **I certify all information provided above is valid and true to the best of my knowledge. I understand I may be asked to show documentation to support my selection, and/or to prove eligibility for any newly added dependents.** False information could lead to expulsion from the Texas Employees Group Benefits Program (GBP) and/or criminal prosecution.

**Notice about Insurance:** Funding for health and other insurance benefits for participants in the GBP is subject to change 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.

**Tobacco User Certification:** I certify my understanding and agreement to the following: “**Tobacco Product**” is defined as all types of tobacco, including but not limited to, cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, and all e-cigarettes / vaping products, and a “**Tobacco User**” is a person who has used any Tobacco Products five or more times within the past three consecutive months. If I (or any of my covered dependents): 1) have used Tobacco Products as a Tobacco User; or 2) start using Tobacco Products without notifying ERS, I will be subject to monetary penalties and may be terminated from participation in the GBP. Also, failure to notify ERS will constitute fraud. Under the penalties of perjury, the above information is true and correct. Providing or entering false information may disqualify me from continued coverage in the GBP. If I intentionally misrepresent material facts or engage in fraud, my coverage may be rescinded retroactively to the date of the misrepresentation or fraudulent act. In that event, I will receive thirty days notice before my coverage is rescinded. Further, if I or any of my covered dependents start using Tobacco Products without notifying ERS, I will be subject to monetary penalties and such failure to notify ERS will constitute fraud. If you certified yourself or any of your dependents as a tobacco user, you may be able to participate in Choose to Quit, an alternative to the tobacco user premium, if it is right for your health status and complies with your doctor’s recommendations. For more information about this program, visit, <https://ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification>.

If you previously certified yourself or any of your dependents as a tobacco user, and you or they have stopped using tobacco for three consecutive months, you must complete the Tobacco User Certification Form (ERS 2.933) available at [https://ers.texas.gov/PDFs/Forms/Tobacco\\_User\\_Certification\\_ERS2933.pdf](https://ers.texas.gov/PDFs/Forms/Tobacco_User_Certification_ERS2933.pdf), or change the certification using your ERS OnLine account at [www.ers.texas.gov](http://www.ers.texas.gov).

**If you selected “Waive + Opt-Out Credit”:**

I certify that I do not want the health plan coverage offered to me as an eligible participant. I am waiving my health plan coverage and certify that I have other health plan coverage with substantially equivalent coverage to the basic health plan. I understand waiving my state health insurance will cancel my prescription drug coverage and \$2,500 Retiree Basic Term Life Insurance policy. I will receive a credit of up to \$60 (or \$30 for part-time participants) that will be applied toward the cost of eligible optional coverage (dental and/or vision). The credit is in place of the state contribution for basic health coverage. Due to federal legislation Medicare members cannot receive the Opt-Out Credit. I am able to view the Health Insurance Opt-Out Credit applied toward my eligible optional coverage premium by signing in to my ERS OnLine account at [www.ers.texas.gov](http://www.ers.texas.gov).

**I understand that if I am currently in a waived status, I must have a qualifying life event or wait until the next Summer Enrollment to enroll in medical or optional coverage offered to eligible participants.**

Retiree's Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_

(mm-dd-yyyy)