

KNOW YOUR OPTIONAL BENEFITS



DENTAL INSURANCE



Dental Insurance Options

STATE OF TEXAS
DENTAL CHOICE PLAN

DeltaCare[®] USA



You must enroll before enrolling eligible dependents.

Dental Insurance

Plan	Out-of-network Benefits?	Primary Care Dentist Required?	Deductible	Copays/ Coinsurance	Maximum Calendar Year Benefit
State of Texas Dental Choice Plan PPO	Yes, but you pay less for in-network services	No	Yes – Varies by service and network status	Vary by service and network status	\$2,000 (includes orthodontic extractions)
DeltaCare USA DHMO	No – The plan pays \$0 for out-of-network services	Yes – Make sure there is a PCD in your area	No	Vary by service	Unlimited

Dental plans comparison chart

Visit our ERS homepage ers.texas.gov

What's Happening Now?

[Check the ERS calendar for events to learn about your benefits](#)

[Summer Enrollment 2024](#)

For Active Employees and retirees not eligible for Medicare

[Retirement video for state employees](#)

[Wellness Resources](#)

2022

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Dental plans comparison chart

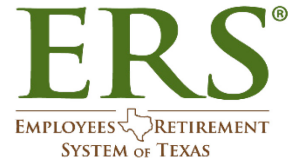
This chart is a summary of benefits in the two dental insurance plans. See plan booklets at www.ERSdentalplans.com for actual coverage and limitations. Delta Dental administers both plans. Before starting treatment, discuss the treatment plan and all charges with your dentist.

	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)
Dentists	In-network dentist	Out-of-network dentist	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.
Deductibles	Preventive: Individual-\$0; Family-\$0 Combined Basic/Major: Individual-\$50; Family-\$150 Orthodontic services: no deductible In State of Texas Dental Choice, deductibles are based on the calendar year and reset on January 1.	Preventive: Individual-\$50; Family-\$150 Combined Basic/Major: Individual-\$100; Family-\$300 Orthodontic services: no deductible	None
Copays / coinsurance	Preventive and Diagnostic Services: none Basic Services: 10% coinsurance after meeting the basic services deductible Major Services: 50% coinsurance after meeting the major services deductible There is no charge for anything over the allowed amount. After reaching the maximum calendar year benefit, the participant pays 60% until January 1.	Preventive and Diagnostic Services: 10% coinsurance after meeting the preventive and diagnostic deductible Basic Services: 30% coinsurance after meeting the basic services deductible Major Services: 60% coinsurance after meeting the major services deductible Participants may be required to pay the difference between the allowed amount and billed charges. Once the maximum calendar year benefit is reached, the participant pays 100% until January 1.	Primary care dentist (PCD): Copays vary according to service and are listed in the "Schedule of Dental Benefits" booklet. Specialty dentistry: 75% of the dentist's usual and customary fee when specialty care is coordinated by the PCD (DHMO pays nothing)

Plan Year 2025 and Comparison Charts

- [PY25 Rates - not eligible for Medicare \(pdf\)](#)
 - [PY25 Rates - Surviving Dependents \(pdf\)](#)
 - [PY25 Rates - COBRA Continuation Coverage \(pdf\)](#)
 - [PY25 Rates - COBRA Coverage for Survivors and/or Dependents \(pdf\)](#)
-
- [PY25 Health Plans Comparison Chart \(pdf\)](#)
 - [PY25 Dental Plans Comparison Chart \(pdf\)](#)
 - [PY25 Vision Plan Comparison Chart \(pdf\)](#)

Dental Insurance Information



State of Texas

Dental Choice PPO

Group Number – 20010

DeltaCare[®] USA

DeltaCare USA

DHMO

Group Number – 79140

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

Visit: www.ERSdentalplans.com

Email: ersdentalinfo@delta.org

VISION INSURANCE



Lower cost for routine eye exam



**Providers available
in all 50 states**

**Save money using
in-network providers**



**Online
retailers:**

- [ContactsDirect.com](https://www.contactsdirect.com)
- [Glasses.com](https://www.glasses.com)
- [Ray-Ban.com](https://www.ray-ban.com)

**\$200 Allowance toward
frames or contacts**



Participating retailers:

- LensCrafters
- Pearle Vision
- Target Optical
- Texas State Optical
- Walmart Vision Center
- Sam's Club Optical
- America's Best
- **And more!**

Vision coverage comparison chart

Visit our ERS homepage ers.texas.gov

What's Happening Now?

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[Wellness Resources](#)

Plan Year 2025 and Comparison Charts

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- [PY25 Dental Plans Comparison Chart \(pdf\)](#)
- [PY25 Vision Plan Comparison Chart \(pdf\)](#)

Vision Care Services	In-Network Member Cost	Out-of-Network Member Reimbursement
Exam Services		
Exam	\$15 copay ¹	Up to \$40 after \$15 copay
Contact Lens Fit and Follow-Up²		
Fit and Follow-up – Standard	\$25 copay ¹	Up to \$100
Fit and Follow-up – Premium	\$35 copay ¹	Up to \$100
Frame		
Frame	\$200 retail allowance; 20% off amount over \$200	Up to \$75
Lenses		
Single Vision	\$10 copay ¹	Up to \$30
Bifocal	\$15 copay ¹	Up to \$45
Trifocal	\$20 copay ¹	Up to \$60
Progressive – Standard³	\$70 copay plus bifocal \$15 ¹	Not covered
Lens Options		
Polycarbonate - Standard	\$40 copay ¹	Not covered
Scratch Coating - Standard Plastic	\$10 copay ¹	Not covered
Tint - Solid and/or Gradient	\$10 copay ¹	Not covered
UV Treatment	\$10 copay ¹	Not covered
Anti-Reflective Coating - Standard	\$40 copay ¹	Not covered
Contact Lenses		
Contacts - Elective	\$200 allowance	Up to \$200
Contacts - Medically Necessary	\$0 copay	Up to \$210
Other		
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call (800) 988-4221	Not covered
Retinal Imaging	You are responsible for 100% of the cost, which is up to \$39 for EyeMed customers.	Not covered

¹ Covered in full after copay is met.

² A Contact Lens Fit and Follow-Up has its own copay and is separate from the eye exam copay. Standard Contact Lens Fit and Follow-up applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Premium Contact Lens Fit and Follow-up applies to new contact wearers and/or a participant who wears toric, gas permeable, or multi-focal lenses.

³ Standard progressives are covered in full after a \$70 copay. The \$15 bifocal copay also applies to standard progressive lenses. For premium progressive lenses (in-network only), the plan coverage is up to the in-network plan payment for standard progressive lenses.

Vision Insurance Information



EyeMed Vision Care, LLC
Group number – 1050072

Call: **(844) 949-2170 (TTY:711)**
Visit: **<https://stateoftexasvision.com>**

LIFE AND AD&D INSURANCE



Optional Life Insurance

Optional Term 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



As your family's financial situation changes, you should re-evaluate your life insurance needs.

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

Voluntary Accidental Death & Dismemberment Insurance

Voluntary AD&D

- Provides additional protection in the event of accidental death or certain injuries for employees and their eligible dependents
- No EOI required



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

Life and AD&D Insurance Information



Optional Term Life
Dependent Term Life
Accidental Death & Dismemberment

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

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

DISABILITY INSURANCE



Disability Insurance

Short-term disability

- Up to 66% of salary
- Up to 166 days

Long-term disability

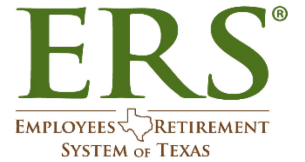
- Up to 60% of salary
- Period ranging from 12 months to full Social Security retirement age



**Enroll in
one or both.**

Pre-existing conditions subject to certain exclusions.

Disability Insurance



Alight, Inc.

Call: **(855) 604-6230 (TTY:711)**

Visit: **[texasincomeprotectionplan.com](https://www.texasincomeprotectionplan.com)**

Evidence of Insurability



Call: **(877) 494-1716 (TTY:711)**

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

Texas Income Protection Plan

Alight, Inc.

Call: **(855) 604-6230 (TTY:711)**

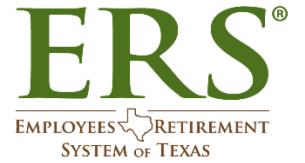
Visit: **texasincomeprotectionplan.com**

TEXFLEXSM

ERS[®]
EMPLOYEES RETIREMENT
SYSTEM OF TEXAS

Health Care FSA	Limited-purpose FSA	Dependent Care FSA
<ul style="list-style-type: none">• Can be used for eligible medical, dental, vision and prescription drugs• Can pledge from \$180 to \$3,200• Debit card can be used	<ul style="list-style-type: none">• Can be used for dental and vision only• Can pledge from \$180 to \$3,200• Debit card can be used	<ul style="list-style-type: none">• Can be used for dependent care expenses• Can pledge from \$180 to \$5,000• There is no debit card• There is no carryover but there is a grace period

TexFlex Program



TEXFLEXSM

Inspira Financial

Call: (866) 353-9839 (TTY:711)

Visit: www.TexFlexers.com

TEXA\$AVERSM

401(k) / 457 Program



- 401(k) and/or 457 plan
- Pre-tax or Roth (after-tax) contributions
- Automatically enrolled in 401(k) at 1%
(ERS-contributing state agency employees only)
- Make changes to your contributions and investments
- Use low-cost advisor services

A 457 account may be available for some higher education institutions.

Take advantage of low fees by rolling over funds from other retirement accounts.

Retirees no longer make contributions, but still have access to their accounts.

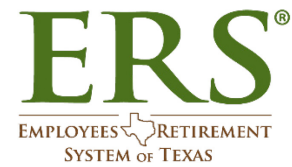
TEXA\$SAVERSM
401(k) / 457 Program

Empower Retirement

Call: **(800) 634-5091 (TTY:711)**

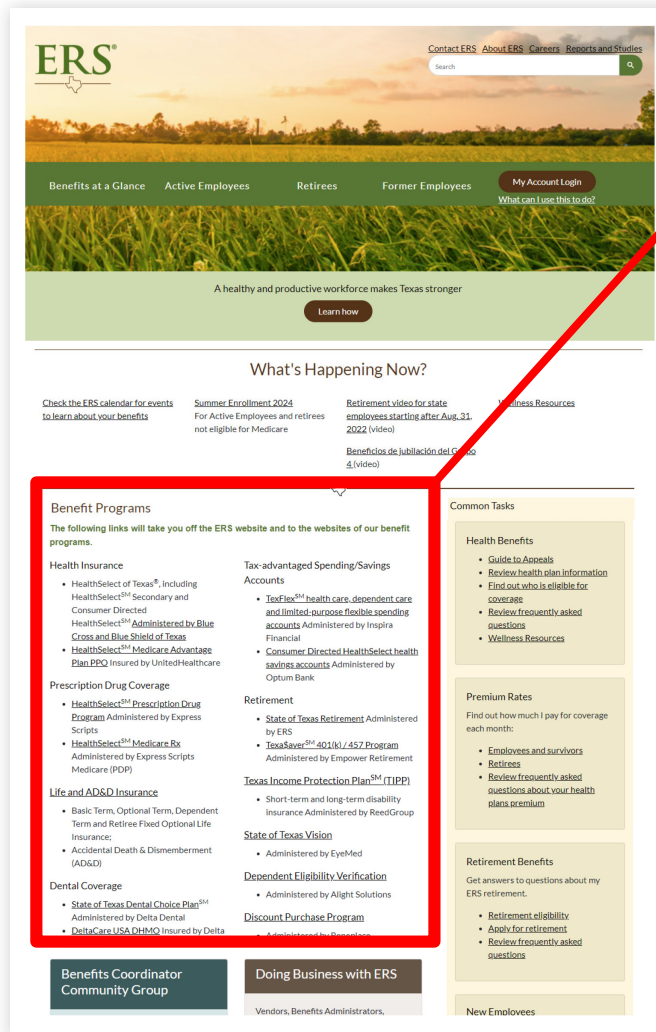
Visit: **www.texasaver.com**

RESOURCES



Explore your options on our site

Visit our ERS homepage ers.texas.gov



Benefit Programs

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

Health Insurance

- [HealthSelect of TexasSM](#), including HealthSelectSM Secondary and Consumer Directed HealthSelectSM Administered by Blue Cross and Blue Shield of Texas
- [HealthSelectSM Medicare Advantage Plan PPO](#) Insured by UnitedHealthcare

Prescription Drug Coverage

- [HealthSelectSM Prescription Drug Program](#) Administered by Express Scripts
- [HealthSelectSM Medicare Rx](#) Administered by Express Scripts Medicare (PDP)

Life and AD&D Insurance

- Basic Term, Optional Term, Dependent Term and Retiree Fixed Optional Life Insurance;
- [Accidental Death & Dismemberment \(AD&D\)](#)

Dental Coverage

- [State of Texas Dental Choice PlanSM](#) Administered by Delta Dental
- [DeltaCare USA DHMO](#) Insured by Delta Dental

Tax-advantaged Spending/Savings Accounts

- [TexFlexSM health care, dependent care and limited-purpose flexible spending accounts](#) Administered by Inspira Financial
- [Consumer Directed HealthSelect health savings accounts](#) Administered by Optum Bank

Retirement

- [State of Texas Retirement](#) Administered by ERS
- [TexaSaverSM 401\(k\) / 457 Program](#) Administered by Empower Retirement

Texas Income Protection PlanSM (TIPIP)

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

State of Texas Vision

- Administered by EyeMed

Dependent Eligibility Verification

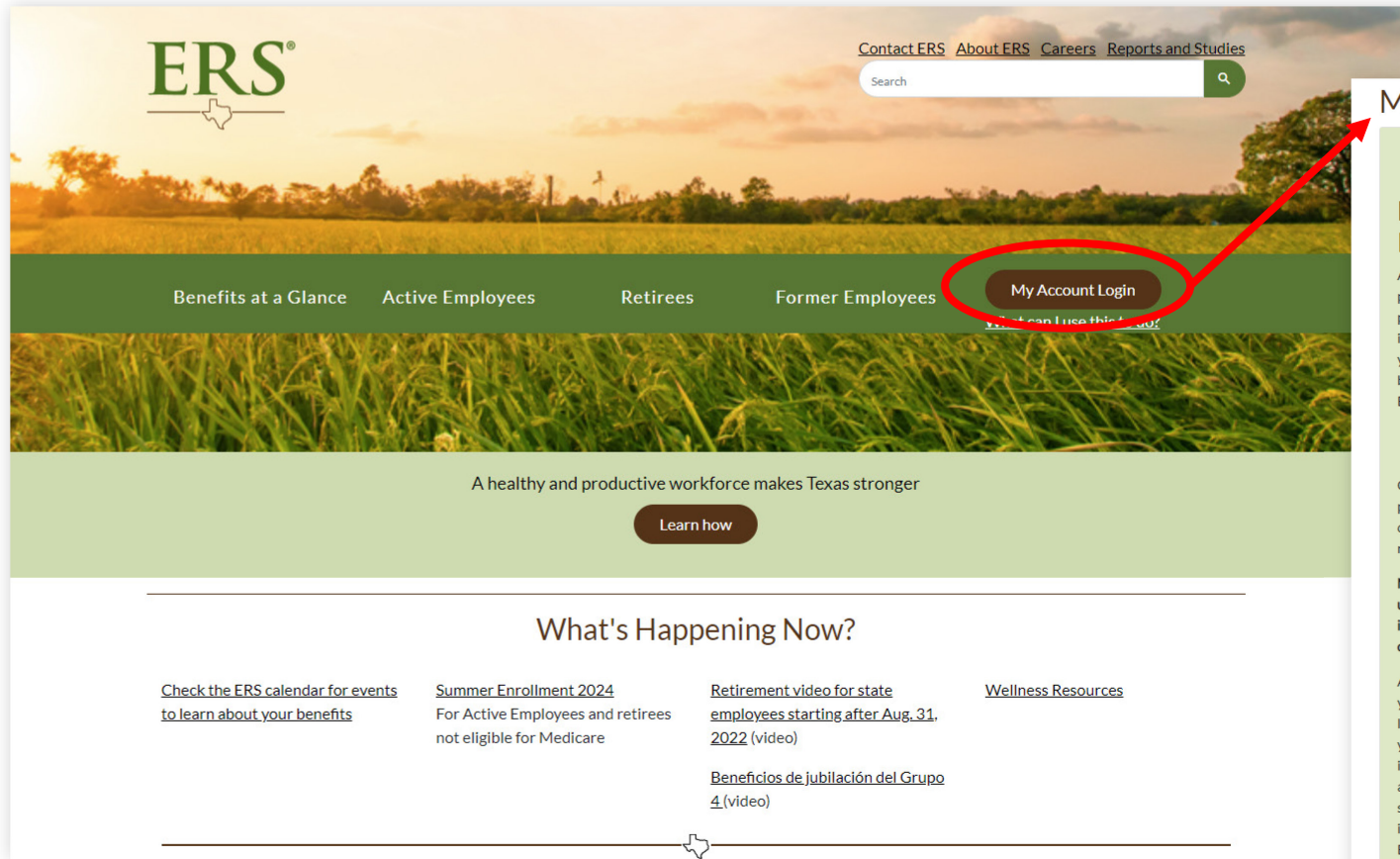
- Administered by Alight Solutions

Discount Purchase Program

- Administered by Beneplace

Log in to your account

Visit our ERS homepage ers.texas.gov



My Account Login

[Proceed to Login](#)

Not Registered?

An ERS OnLine account provides access to your personal account information. It also allows you to manage certain benefits administered by ERS.

[Register Now](#)

Choose your username, password and security question to help you remember your password.

Note: When choosing a username, please note that it is permanent and cannot be changed for any reason.

After you log in, you will see your "Member Home Page" link, which provides access to your personal account information. Keep your email and mailing address updated so you continue get important information from ERS, such as your benefits statements.

What can I do in ERS OnLine?

Employees (Current and Former)

Personal Data

- [Update your contact information](#)
- [Request a power of attorney](#)

Insurance and Related Benefits

- [Learn which Texas Employees Group Benefits Program \(GBP\) plans you and your family are eligible for](#)
- [Certify tobacco use or non-use](#)
- [Update your eligibility basis](#)
- [Update your beneficiaries](#)

Retirement Benefits (if applicable)

- [Create a State of Texas Retirement estimate](#)
- [Enroll in TexaSaver or change your contribution](#)

Retirees

Personal Data

- [Update your contact information](#)
- [Request a power of attorney](#)
- [Change retiree newsletter mail options](#)

Insurance and Related Benefits

- [Learn which Texas Employees Group Benefits Program \(GBP\) plans you and your family are eligible for](#)
- [Certify tobacco use or non-use](#)
- [Update your eligibility basis](#)
- [Update your beneficiaries](#)

Monthly Annuity (if applicable)

- [Manage your annuity payments](#)
- [View and print your 1099-Rs](#)

You are about to access a computer network belonging to the Employees Retirement System of Texas (ERS). This network is for authorized users only and usage may be subject to security testing and monitoring. By accessing this network, you are consenting to such monitoring. Unauthorized use or accessing the system for other than its intended purposes is prohibited and subject to prosecution under applicable laws. Users should have no expectation of privacy except as otherwise provided by applicable privacy laws.

ERS OnLine is a secure environment where your personal account data is encrypted when sent to your browser for display; standard graphics and text are not encrypted. Depending on your browser settings, you may see messages about secure and unsecure data when using ERS OnLine. If you wish to change your browser security settings to prevent these messages, you can generally use "Tools/Options" in your browser toolbar. For more details, check the "Help" feature in your browser toolbar.

THANK YOU

