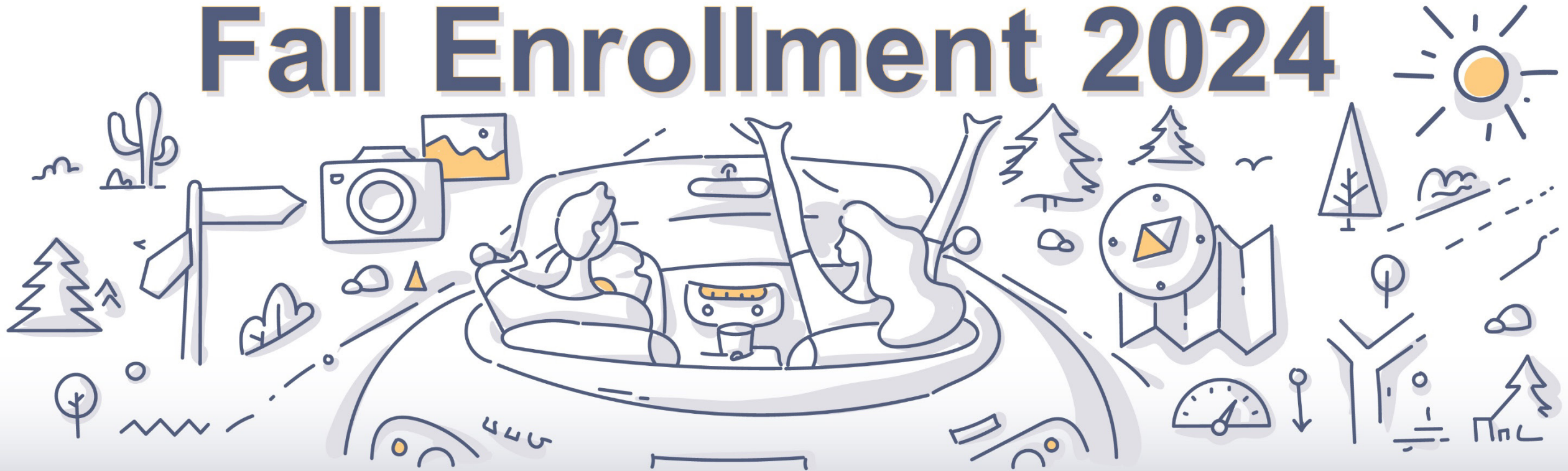


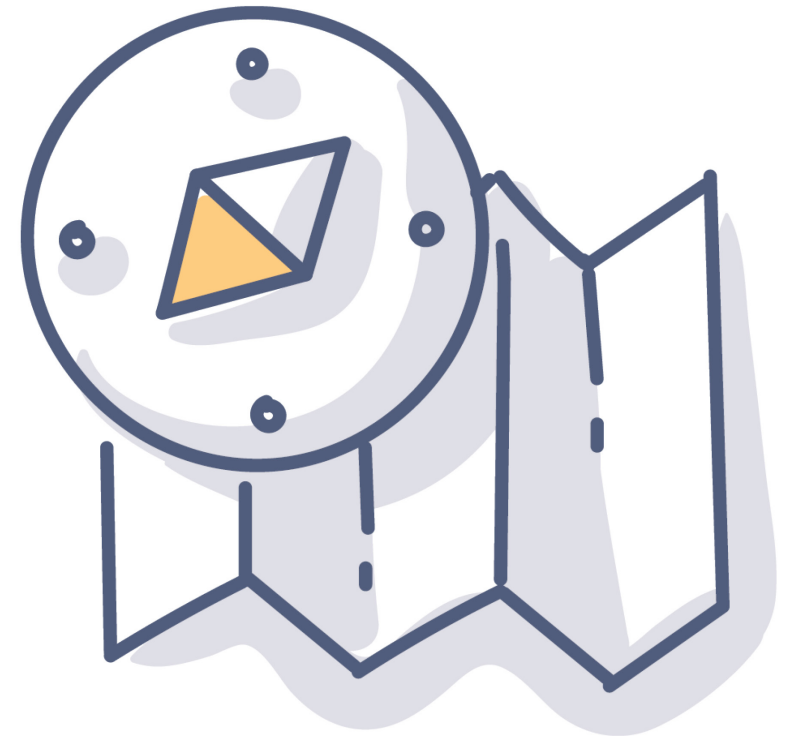
# Fall Enrollment 2024



**ERS**<sup>®</sup>  
EMPLOYEES' RETIREMENT  
SYSTEM OF TEXAS

# Today's topics

- What can I do during Fall Enrollment?
- Personal Benefits Enrollment Statement
- How to make changes
- Your options
- Your Resources



# Fall Enrollment guide

## Your road trip checklist

### What's the best route?

- Review your Personal Benefits Enrollment Statement (PBES), or log in to your ERS OnLine account at [ers.texas.gov](https://ers.texas.gov) to see your current benefits.
- Join a webinar or in-person fair to learn about new updates or changes to your coverage.
- Decide if you want to change your coverage or add dependents.

### Hit the road

- To make changes, log in to your ERS OnLine account at [ers.texas.gov](https://ers.texas.gov), call ERS or mail/email your completed enrollment form.
- Not making any changes? No problem. You don't have to do anything.

### Arrive at your destination

- Once you're at the fair, online, or in-person, you'll need to complete the enrollment form.
- If you're not sure if you're eligible, call ERS.

## Call, mail or go online to make benefits changes

Log in to your ERS OnLine account at [ers.texas.gov](https://ers.texas.gov). (Survivors cannot make changes.)

Call (866) 399-6908 (TTY: 711).

Mail a completed Retiree Fall Enrollment Form to the address at the top right.

Scan and email a completed Retiree Fall Enrollment Form to [ERScustomer@ers.texas.gov](mailto:ERScustomer@ers.texas.gov).

### You can do these any time of the year:

- Switch between the HealthSelect<sup>SM</sup> Medicare Advantage Plan and HealthSelect<sup>SM</sup> Medicare Advantage Plan.
- Drop any coverage for yourself or your dependents. Retirees who drop coverage must re-enroll within 31 days of a qualifying life event.
- Make the following changes from your ERS OnLine account:
  - update your mailing address, phone number or email address;
  - start the process to designate or update beneficiaries; and
  - certify whether anyone enrolled in a GBP health plan uses tobacco and receive a discount.

### What if I have changes outside of Fall Enrollment as a Medicare beneficiary?

You can still make the following changes within 31 days of a qualifying life event:

- add new coverage;
- make changes to your benefit elections; and/or
- enroll your eligible dependent in coverage.

## It's your chance to make changes for the road ahead

The Texas Employees Group Benefits Program (GBP) offers benefits to all Medicare-eligible State of Texas retirees and their eligible dependents and survivors. It's time to review your benefit options, make changes or add dependents. Your changes take effect Jan. 1, 2025. If you're happy with your current benefits, no problem! If you're keeping the same coverage, you don't need to do anything.

### Points of interest

- New HealthSelect<sup>SM</sup> Medicare Advantage Plan rates (page 5)
- Introducing the new UCard for HealthSelect<sup>SM</sup> Medicare Advantage participants (page 7)
- Four new wellness programs for HealthSelect<sup>SM</sup> Secondary participants (page 5)
- HealthSelect<sup>SM</sup> Secondary out-of-pocket maximums change (page 5)
- Two-factor authentication now available (page 3)

**Note:** The Texas Legislature decides the level of funding for all GBP benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

## Fall Enrollment fairs and webinars

Administrators will be at Fall Enrollment fairs and will host webinars to help you make informed decisions. You may attend any of these in-person or virtual events. Fairs will provide brief overviews of all GBP plans and any changes in the upcoming plan year. Fairs will feature an overview of the plan, followed by Q&A with the plan administrator. (Plan number.) If you have a specific question about your account or a claim, contact the administrator. If you have a question about your account or a claim, contact the administrator. If you have a question about your account or a claim, contact the administrator.

### Fair locations

Fairs are from 10:30 a.m. to 1:30 p.m. CT, and will include an hour-long ERS presentation. You must have to register to attend an in-person event.

- Oct. 29  
Embassy Suites by Hilton,  
Grapevine DFW Airport North  
2401 Bass Pro Dr., Grapevine 76051
- Nov. 6  
Employees Retirement System of Texas  
1836 San Jacinto Blvd., Austin 78701
- Nov. 13  
Texas Dept. of Transportation  
7800 Washington Ave., Houston 77007

### Webinars

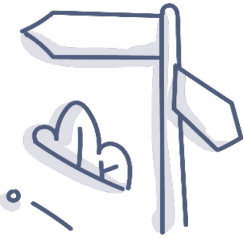
Webinars are on [ers.texas.gov/Event-Calendars](https://ers.texas.gov/Event-Calendars). Once you register, you will get the login information.

Presenter(s)	Dates and Times (All times are Central, and all webinars last one hour.)
ERS	Oct. 28, 10 a.m. Nov. 15, 10 a.m.
Express Scripts	Oct. 30, 2 p.m. Nov. 14, 10 a.m.
UnitedHealthcare	Oct. 31, 10 a.m. Nov. 15, 2 p.m.
Blue Cross and Blue Shield of Texas	Oct. 30, 10 a.m. Nov. 14, 2 p.m.
Delta Dental	Nov. 5, 10 a.m. —
Securian Financial	Nov. 8, 10 a.m. —
EyeMed	Nov. 7, 10 a.m. —

# What can I do during Fall Enrollment?

During Fall Enrollment you can:

- enroll in a benefit you don't have,
- change plans or waive coverage and
- add or drop dependents.



Switch between  
HealthSelect  
Medicare Advantage and  
HealthSelect Secondary  
or waive coverage anytime.

**Most Fall Enrollment elections are effective January 1.**



# Personal Benefits Enrollment Statement

## Your PBES details:

- Fall Enrollment dates,
- your current coverage,
- costs beginning January 1 and
- options.

Coverage listed below is as of October 1. If changes were made to your benefits after September 30, they will not be reflected below.

- You can change these benefits at any time during your enrollment period which starts on October 28, 2024, at 7 a.m. CST and ends November 18, 2024, at 6 p.m. CST.
- If you wish to keep the same coverage, do nothing and your coverage will remain in the same.
- Any benefit change you make during Fall Enrollment will be effective January 1.

MEMBER  
1234 STREET  
DURHAM, TX 00000

**Personal Benefits Enrollment Statement**

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SYSTEM OF TEXAS  
www.ers.texas.gov

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

COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
Medical	HealthSelect Medical Advantage HMO		You Only	\$622.00	\$0.00
			You and Spouse	\$862.00	\$0.00
			You and Children	\$862.00	\$114.72
			You and Family	\$1,223.30	\$114.72
			You Only	\$1,223.30	\$227.44
HealthSelect Secondary			You and Spouse	\$622.00	\$0.00
			You and Children	\$862.00	\$334.20
			You and Family	\$1,223.30	\$227.44
Opt Out Gender			You Only	\$1,223.30	\$227.44
			You Only	\$0.00	\$0.00
Tobacco User - Premium			You and Spouse	\$0.00	\$32.00
			You and Children	\$0.00	\$0.00
			You and Family	\$0.00	\$64.00
			Spouse Only	\$0.00	\$64.00
			Children Only	\$0.00	\$64.00
			Spouse and Children	\$0.00	\$128.00
State of TX Dental Choice Plan			You Only	\$0.00	\$24.75
			You and Spouse	\$0.00	\$49.50
			You and Children	\$0.00	\$74.25
			You and Family	\$0.00	\$98.99
			You Only	\$0.00	\$24.75
			You and Spouse	\$0.00	\$49.50
			You and Children	\$0.00	\$74.25
			You and Family	\$0.00	\$98.99
State of Texas Vision			You Only	\$0.00	\$24.00
			You and Spouse	\$0.00	\$48.00
			You and Children	\$0.00	\$72.00
			You and Family	\$0.00	\$96.00
State of Texas Life			You Only	\$0.00	\$0.00
			You and Spouse	\$0.00	\$0.00
			You and Children	\$0.00	\$0.00
			You and Family	\$0.00	\$0.00
State of Texas Life - Paid			You Only	\$0.00	\$0.00
			You and Spouse	\$0.00	\$0.00
			You and Children	\$0.00	\$0.00
			You and Family	\$0.00	\$0.00
State of Texas Life - Paid			You Only	\$0.00	\$0.00
			You and Spouse	\$0.00	\$0.00
			You and Children	\$0.00	\$0.00
			You and Family	\$0.00	\$0.00

**PARTICIPANT INFORMATION**

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

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: You may not be eligible for the coverage described here if ERS sent you a letter disputing your right to the coverage. If you received such a letter from ERS, you may not be eligible for the coverage described here if ERS sent you a letter disputing your right to the coverage.

Note: You may not be eligible for the coverage described here if ERS sent you a letter disputing your right to the coverage.

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

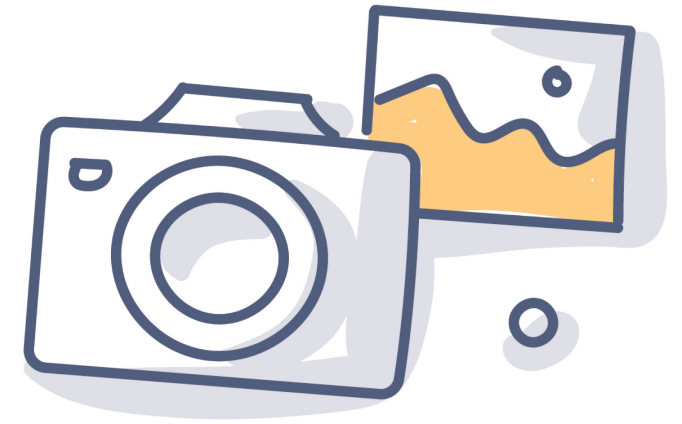
# Making changes

If you want to make changes, either:

- Log into your ERS OnLine account at **[www.ers.texas.gov](http://www.ers.texas.gov)**
- Call (866) 399-6908 (TTY: 711) toll-free

OR

- Complete the Fall Enrollment form in the back of the Fall Enrollment guide and mail it to ERS by November 15.



# Enrolling dependents

## Dependent Child Certification

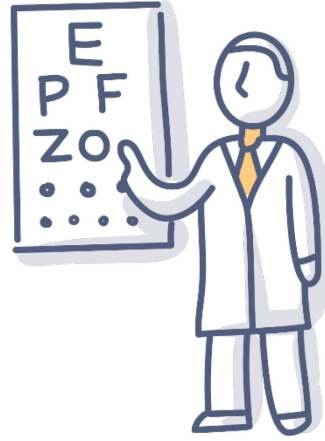
- Complete if enrolling a dependent child in any coverage

## Dependent Eligibility Verification

- Complete for all dependents enrolling in health coverage



**All GBP health insurance participants must certify their tobacco use status.**

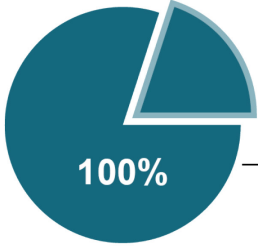
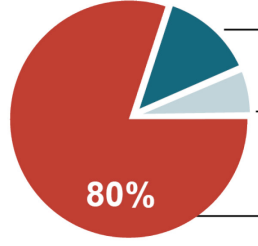


# You've Got Options!

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# Health insurance

	HealthSelect <sup>SM</sup> Medicare Advantage Plan PPO Insured by UnitedHealthcare	HealthSelect <sup>SM</sup> Secondary Administered by Blue Cross and Blue Shield of Texas
Overview	 <p>UnitedHealthcare works with Medicare to cover 100%</p>	 <p>HealthSelect pays 70% of the 20% Medicare doesn't cover. You pay 30% of the 20% Medicare doesn't cover. Covered by Medicare</p>
Eligibility	Must be enrolled in Medicare Parts A and B	Must be enrolled in Medicare Parts A and B to get the full benefit
Prescription drug coverage	Through HealthSelect Medicare Rx	Through HealthSelect Medicare Rx
Medical deductible	None	\$200 per person (\$600 per family) Runs concurrently with the \$240 Medicare deductible
Medical copays	\$0	\$0 (after deductible)
Medical coinsurance	30% for private-duty nursing	30% of the 20% not covered by Medicare and the plan
Extra benefits	Let's Move, SilverSneakers, Renew Rewards, Real Appeal, Healthy Benefits+ and more	Buena Vida, Real Appeal, Wondr, Hello Heart, Hinge Health, Learn to Live and more

# Health insurance

If you're a retiree and have other health insurance (excluding Medicare) you have options.

**The Health Insurance  
Opt-Out Credit**

**Waive your  
health insurance**

# Health plans: *Premium updates*



4.5% premium increase, due to rising health costs

- \$5.10 per month for someone with 50% dependent contribution
- Still much lower than 2020, before UnitedHealthcare

## HealthSelect Secondary

No premium increase, but premiums still much higher than HealthSelect Medicare Advantage

**State continues financial commitment to paying for at least a portion of qualified retirees' health insurance premiums—100% for many retirees!**

All-in-one UCard, starting Jan. 1

**Use one card:**

- as your insurance ID card,
- to buy OTC products,
- spend your earned rewards and
- to go to any SilverSneakers gym

**Two new health and wellness programs**

- Let's Move
- Renew Rewards





## New wellness programs



- Out-of-pocket maximum increase starting Jan. 1, 2025
- In-network, out-of-pocket maximums increase to:
  - \$8,050 individual
  - \$16,100 family

***What is an out-of-pocket maximum?***

*The most you have to pay for covered, in-network services in a plan year*

# Prescription drug coverage



HealthSelect Medicare Rx for participants of:

- HealthSelect Medicare Advantage (MA PPO)
- HealthSelect Secondary



Read more about your prescription drug coverage on page 9.

# Dental insurance

Plan	Out-of-network Benefits?	Primary Care Dentist Required?	Deductible	Copays/ Coinsurance	Maximum Calendar Year Benefit
<b>State of Texas Dental Choice Plan PPO</b>	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)
<b>DeltaCare USA DHMO</b>	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

**Lower cost for comprehensive 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!**



# Optional life insurance

	Optional Term Life Insurance	Retiree Fixed Optional Life
Eligibility	Only for retirees who are already enrolled	For retirees not enrolled in Optional Term Life Insurance or who want to reduce it
Coverage	Pays your beneficiary 1 or 2 times your last working salary	Pays your beneficiary \$10,000
2025 Monthly Premiums	Based on your election, your salary and your age	\$24.80
Enrollment	Retirees cannot enroll in this coverage.	If you don't already have optional life insurance, apply <b><u>with EOI</u></b> during Fall Enrollment or within 31 days of a qualifying life event. See page 14 for EOI information.
Reducing or Dropping Coverage	<p>Reduce or drop coverage without EOI <b><u>any time</u></b>, not just Fall Enrollment. If you reduce coverage, you can never increase it.</p> <p>If you have Election 2, you can reduce to Election 1 or Fixed Optional Life. If you have Election 1, you can reduce to Fixed Optional Life.</p> <p>Coverage begins dropping at age 70. When it drops to \$10,000 or below, ERS automatically switches you to Fixed Optional Life.</p>	Drop coverage without EOI <b><u>any time</u></b> , not just Fall Enrollment.

# Dependent Term life insurance

	Dependent Term Life Insurance
Eligibility	Available only to eligible dependents
Coverage	Pays \$2,500 upon the death of a dependent
Premiums	The 2025 premium is \$3.23 per month. This covers all your eligible dependents, but you must list each one on your policy. Please note that the premium could change from year to year based on plan costs.
When can I make changes?	You can enroll dependents during Fall Enrollment or within 31 days of a qualifying life event. You can drop coverage or a dependent any time.
Does it require EOI?	To enroll a dependent, you must apply through EOI.

# Age-based life insurance changes

Age on Jan. 1	Percentage of original coverage amount
<b>70-74</b>	65%
<b>75-79</b>	40%
<b>80-84</b>	25%
<b>85-89</b>	15%
<b>90 and over</b>	10%

As you age, your Optional Term Life Insurance premiums begin to increase.

At age 70, your Optional Term Life Insurance coverage automatically begins to decrease every five years.

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

# Your Fall Enrollment resources: Benefits Q&A webinars

- HealthSelect<sup>SM</sup> Medicare Advantage PPO
- HealthSelect<sup>SM</sup> Secondary
- HealthSelect<sup>SM</sup> Medicare Rx

- Dental plans
- State of Texas Vision<sup>SM</sup>
- Life insurance



**Complete schedule in the Fall Enrollment Guide**



# Your Fall Enrollment resources:

## Fall Enrollment fairs



**Oct. 29**

Embassy Suites by Hilton,  
Grapevine DFW Airport North  
2401 Bass Pro Dr., Grapevine 76051

**Nov. 6**

Employees Retirement System of Texas  
1836 San Jacinto Blvd., Austin 78701

**Nov. 13**

Texas Dept. of Transportation  
7600 Washington Ave., Houston 77007

# Your Fall Enrollment resources: Email or call

## Email through **ers.texas.gov**

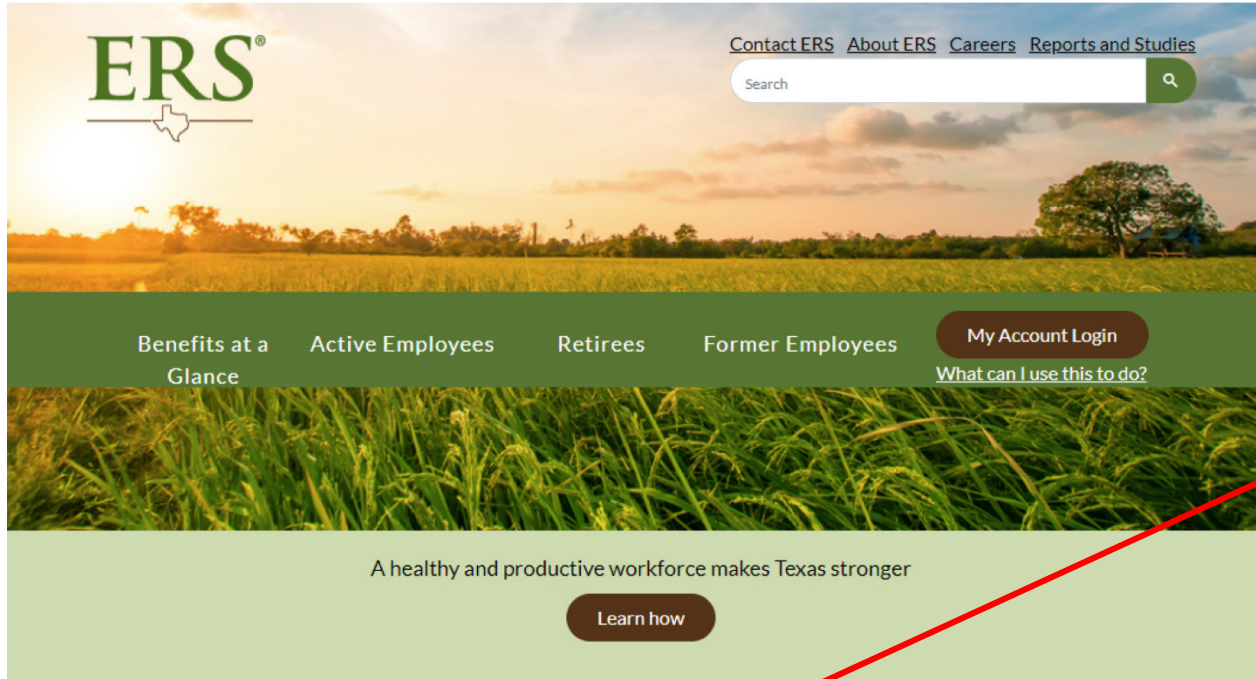
- Click on the Contact ERS link at the top of any ERS webpage.
- Enter your information as requested and let us know how we can help.
- Submit your request and we'll be in touch.

## Phone

- (866) 399-6908 (TTY: 711) toll-free
- Monday – Friday, 8 a.m. – 5 p.m. CT

**For a list of program contacts, see page 16 of the Fall Enrollment Guide.**

# Your resources: ers.texas.gov



## What's Happening Now?

[Following agreement, Baylor Scott & White Health remains in the HealthSelect<sup>SM</sup> network](#)

[Fall Enrollment 2024 for retirees eligible for Medicare](#)

[Retirement video for state employees starting after Aug. 31, 2022 \(video\)](#)

[Beneficios de jubilación del Grupo 4 \(video\)](#)

[Apply by Nov. 1 for a seat on the Group Benefits Advisory Committee](#)

[Home](#) > [Retirees](#) > fall enrollment 2024

## Fall Enrollment 2024

**For retirees eligible for Medicare**

Fall Enrollment runs Oct. 28 - Nov. 15, 2024. It's your chance to make changes for the road ahead

It's time to review your benefit options, make changes or add dependents. Your changes take effect Jan. 1, 2025.

**Don't want to make changes?**

If you're happy with your current benefits, no problem! If you're keeping the same coverage, you don't need to do anything. Your current coverage will continue through Plan Year 2025.

**Have covered dependents?**

A covered dependent is in the same enrollment period as the retiree or survivor who covers him or her.

**Need to make changes outside of Fall Enrollment?**

You can make changes to your benefits within 31 days of a [qualifying life event \(QLE\)](#). Retirees can drop coverage in any plan at any time.

You can change from the [HealthSelect<sup>SM</sup> Medicare Advantage Plan](#) preferred provider organization (MA PPO) to [HealthSelect<sup>SM</sup> Secondary](#), or vice versa, any time during the plan year.

**Fall Enrollment events**

In addition to in-person Fall Enrollment fairs, ERS will offer online Q&A webinars about Plan Year 2025 benefits. View the schedule in the [Fall Enrollment guide](#) and on the [ERS Events webpage](#).

**Insurance Eligibility**

Find out if you are eligible for Texas Employees Group Benefits Program (GBP) insurance benefits.

# Fall Enrollment 2024 webpage

- Fall Enrollment guide
- Plan Year 2025 rates
- Medicare health plan comparison chart
- Dental plan comparison chart
- Vision coverage comparison chart
- ERS Fall Enrollment presentation
- Links to plan websites
- And more

View the event calendar to register for a Q&A session.

[ers.texas.gov/retirees/fall-enrollment-2024](https://ers.texas.gov/retirees/fall-enrollment-2024)



# Questions and answers

Got questions? Here's where you can find the answers.

- Review your Fall Enrollment guide
- Look through your Personal Benefits Enrollment Statement (PBES)
- Read the Fall Enrollment packet handouts
- Attend Benefits Q&A sessions
- Visit the plan websites
- Call the plan's toll-free customer service  
(contact information in the back of your guide)



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# THANK YOU

