
KNOW YOUR OPTIONAL BENEFITS



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DENTAL BENEFITS

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Dental Plan Options

STATE OF TEXAS
DENTAL CHOICE PLAN


DeltaCare[®] USA

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

Dental Insurance

| Insurance Plan | Primary Care Dentist Required? | Deductible | Copays/ Coinsurance | Maximum Calendar Year Benefit |
|--|---|------------|----------------------------|---|
| State of Texas Dental Choice Plan PPO | No* | Yes** | | \$2,000 (includes orthodontic extractions) |
| DeltaCare USA DHMO | Yes – make sure there is a PCD in your area | No | Yes – they vary by service | Unlimited |

* The plan pays more if you use an in-network dentist.

** Amount differs for in-network and out-of-network dentists.

Dental plans comparison chart

Visit our ERS homepage ers.texas.gov

What's Happening Now?

[ERS-related legislative activity](#)

[ERS Board of Trustees Election](#)
Friday, May 12 - Friday, June 16

[Summer Enrollment 2023](#)
for active employees and retirees
not eligible for Medicare

[ERS Trust Fund Outperforms](#)
[Benchmarks, Peers](#)

Plan Year 2023 Rates and Comparison Charts

- [Rates – not eligible for Medicare \(pdf\)](#)
- [Health Plan Comparison Chart \(pdf\)](#)
- [Dental Plan Comparison Chart \(pdf\)](#)
- [Vision Plan Comparison Chart \(pdf\)](#)

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) |

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
BENEFITS



**Lower cost for
routine eye exam**



**Providers
available in
all 50 states**

**Save money using
in-network providers**



**Apply your
benefits to your
online order**

\$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

Vision plan comparison chart

Visit our ERS homepage ers.texas.gov 



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Plan Year 2023 Rates and Comparison Charts

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- [Dental Plan Comparison Chart \(pdf\)](#)
- [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 – Standard ³ | \$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 |

Vision Insurance Information



State of Texas Vision

EyeMed Vision Care, LLC

Group number – 1050072

Call: (844) 949-2170 (TTY:711)

Visit: <https://stateoftexasvision.com>

LIFE INSURANCE BENEFITS



Optional Life Insurance

Optional 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



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

Voluntary Accidental Death and 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 Insurance Information



Optional Term Life and Dependent Term Life

Insured by Securian

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 5 months

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

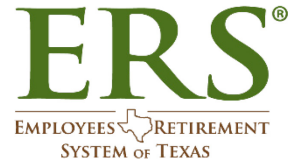


Texas Income Protection Plan Reed Group

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

Visit: **<https://reedgrouptipp.com/>**

Evidence of Insurability



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

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

Texas Income Protection Plan

Reed Group

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

Visit: <https://reedgrouptipp.com/>

TEXFLEXSM



Health Care FSA

- Can be used towards eligible medical, dental, vision and prescription drugs
- Can pledge from \$180 to \$3,050
- Debit card can be used

Limited-purpose FSA

- Can be used towards dental and vision only
- Can pledge from \$180 to \$3,050
- Debit card can be used

Dependent Care FSA

- Can be used towards 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

TexFlex
PayFlex, LLC

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

Visit: www.TexFlexers.com

TEXA\$AVERSM

401(k) / 457 Program



- 401(k) or 457 Program
- Pre-tax contribution
- Automatically enrolled at 1%
(ERS contributing state agency employees only)
- Transfer funds
- Employees can make changes

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

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

TEXA\$SAVERSM
401(k) / 457 Program

Texa\$aver
Empower Retirement

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

Visit: **www.texasaver.com**

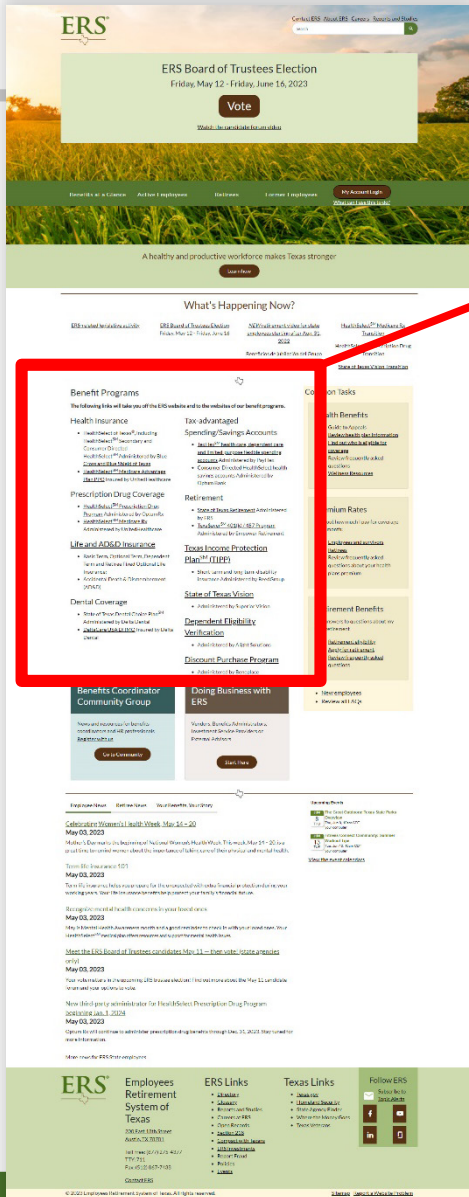
Email: **texasaver@empower-retirement.com**

RESOURCES



Explore your options on our site

Visit 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 Texas[®], including HealthSelectSM Secondary and Consumer Directed HealthSelectSM Administered by Blue Cross and Blue Shield of Texas
- HealthSelectSM Medicare Advantage Plan PPO Insured by UnitedHealthcare

Tax-advantaged Spending/Savings Accounts

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

Prescription Drug Coverage

- HealthSelectSM Prescription Drug Program Administered by OptumRx
- HealthSelectSM Medicare Rx Administered by UnitedHealthcare

Retirement

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

Life and AD&D Insurance

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

Texas Income Protection PlanSM (TIPP)

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

Dental Coverage

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

State of Texas Vision

- Administered by Superior Vision

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.

[Retirees](#) [Former Employees](#) [My Account Login](#)

workforce makes Texas stronger

[Learn how](#)

happening Now?

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

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

[HealthSelectSM Medicare Rx Transition](#)

[HealthSelectSM Prescription Drug Transition](#)

[State of Texas Vision Transition](#)



THANK YOU!

