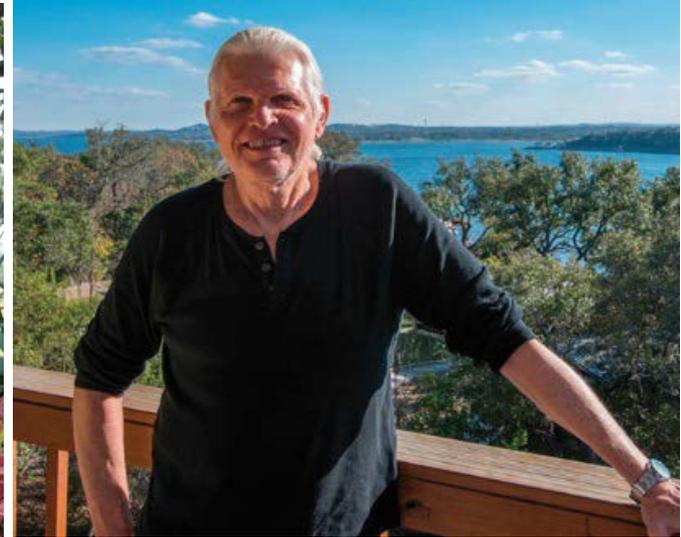


2019 Fall Enrollment





Today's Topics

- What can I do during Fall Enrollment?
- Personal Benefits Enrollment Statement
- What's new this year?
- Your Options
- How to Make Changes





What can I do during Fall Enrollment?

During Fall Enrollment you can:

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



Fall Enrollment elections are effective January 1.



Switch between Medicare Advantage and your previous non-Medicare Advantage plan or waive coverage anytime.

Personal Benefits Enrollment Statement



Your PBES details:

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



Benefits listed below are as of June 1. You can change these benefits at any time during your enrollment period which starts July 13, at 7 a.m. and ends July 26, at 4 p.m. CDT. Any benefit changes you make during this time will be effective September 1.

If changes were made to your benefits after June 1, they will not be reflected below. If you wish to keep the same coverage, do nothing and your coverage will remain the same.

Personal Benefits Enrollment Statement

ERS
EMPLOYEES RETIREMENT SYSTEM OF TEXAS
www.ers.state.tx.us

JOHN DOE
123 DOMAIN LN
AUSTIN, TX 77777

YOUR COST BEGINNING SEPTEMBER 1 BASED ON CURRENT COVERAGE					
COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
Medical	HealthSelect SM of Texas		You and Family	\$1,049.38	\$513.98
Dental	State of Tx Dental Choice Plan SM		You and Family	\$0.00	\$60.18
Life	Basic Life Insurance	\$5,000	You Only	\$2.22	\$0.00
Optional Life	Annual Salary x 4	\$336,000	You Only	\$0.00	\$63.84
AD&D	Accidental Death and Dismemberment	\$200,000	You and Family	\$0.00	\$8.00
Dependent Life	Dependent Life and AD&D	\$5,000	Enrolled Dependents	\$0.00	\$1.38
TexFlex - 9 Months	TexFlex health care account [*]	\$1,998		\$0.00	\$222.00
				Total Monthly Costs	\$897.38

PARTICIPANT INFORMATION

PARTICIPANT	MEDICAL	TOBACCO USER*	DENTAL	DEPENDENT LIFE
JOHN DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input type="checkbox"/>
JANE DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
JOHNNY DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
JANIE DOE	<input checked="" type="checkbox"/>	Certified No	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

FOR DETAILS ABOUT THE DEPENDENT ELIGIBILITY VERIFICATION, SEE THE ENCLOSURE

*Tobacco certification must be completed for those enrolled in medical.
**If you cover ineligible dependents you risk losing your State of Texas coverage permanently. Please refer to the insert for more information.

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



What's new this year?





September 1 Changes

As a reminder, the following happened on September 1

- KelseyCare powered by Community Health Choice HMO is no longer part of the GBP.
- Delta Dental became the new administrator for State of Texas Dental Choice Plan.
- DeltaCare USA became the new DHMO carrier.
- State of Texas Dental Discount Plan is no longer offered through the GBP.



Out-of-pocket Maximums

Out-of-pocket maximums are increasing to:

- \$6,750
(individual coverage)
- \$13,500
(family coverage)



See page 2 of the Fall Enrollment Guide.

HealthSelect[®]
of Texas



COMMUNITY FIRST
HEALTH PLANS

Keeping Our Commitment to You



Scott & White
HEALTH PLAN



ERS
EMPLOYERS' RETIREMENT SYSTEMS OF TEXAS

2019 Fall Enrollment
MEDICARE RETIREES AND FAMILIES GUIDE

Benefits to enhance your life

Retiree and survivor health benefits are offered through the Texas Employees Group Benefits Program (EGBP) and are available to eligible State of Texas retirees, their eligible dependents and survivors. Health plan options for retirees are based on Medicare enrollment. As a retiree or survivor enrolled in Medicare, you can make changes to benefits during Fall Enrollment.

Even if you don't think you want to make changes, be sure to read this booklet to learn more about your options. You are responsible for understanding your health insurance and other coverage. Your decisions may affect the amount you will need to pay to cover your share of the cost of these benefits.

Inside:

Page X: What's new?	Page X: Vision
Page X: Your health insurance options	Page X: Life insurance options
Page X: Comparison Chart	Page X: Information for survivors???
Page X: Prescription drugs	Page X: Contact Information
Page X: Dental	

Retirees and survivors can make reductions to their benefits at any time during the plan year.
Survivors cannot re-enroll in coverage, if they drop it.

Retirees and survivors enrolled in Medicare can also switch between a Medicare Advantage plan and the non-Medicare Advantage plan they were previously enrolled in any time during the plan year.



Know your options



Health Insurance



You can waive your health and prescription drug coverage or elect the Health Insurance Opt-Out Credit.



See page 4 of the Fall Enrollment Guide.





Prescription Drug Coverage



HealthSelect Medicare Rx
for participants of:

- HealthSelect Medicare Advantage (MA PPO)
- HealthSelect Secondary
- KelseyCare Advantage (MA HMO)

If you have dependents who aren't eligible for Medicare, their prescription drug plan is administered by



Each HMO has its own prescription drug program.



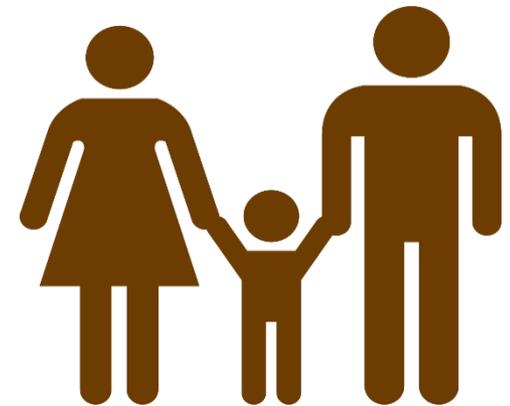
Enrolling Dependents

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.



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.



See page 11 of the Fall Enrollment Guide.

**Lower cost for
routine eye exam**



**Providers
available in
all 50 states**

**Save money using
in-network providers**



\$150

**Allowance
toward frames
or contacts**



OR



**See page 12 of the Fall
Enrollment Guide.**



Optional Life Insurance

Optional Life

- Election 1 or 2
- Retiree \$10,000 Fixed Optional Life (EOI required)

Dependent Term Life

- Pays you in the event your dependent passes away (EOI required)



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



How to Make Changes



Online – www.ers.texas.gov

- Make/change Fall Enrollment elections
- Complete certification and verification processes, if applicable
- Initiate EOI, if applicable
- Access information on all plans



Fall Enrollment hotline hours:

Monday – Friday, 7:30 a.m. – 5:30 p.m. CT

Toll-free (866) 399-6908 (TTY: 711)



For a list of program contacts, see page 15 of the **Fall Enrollment Guide.**



Recap

- Fall Enrollment is the time to make changes.
- Read your PBES.
- Learn about your options.
- Make changes online or over the phone.
- If you don't want to make changes, you don't have to do anything.





THANK YOU