



2021 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





Fall Enrollment Guide



2021 Fall Enrollment Medicare Retirees and Families Guide

Inside:

- pg. 2: What's new, Fall Enrollment webinars
- pg. 4: How to make benefits changes
- pg. 5: Coverage for dependents
- pg. 7: Your health insurance options
- pg. 10: Prescription drug coverage
- pg. 11: Vision insurance
- pg. 12: Dental insurance
- pg. 14: Life insurance (for retirees only)
- pg. 16: Contact Information



Benefits to protect your health and future

Retiree and survivor benefits are offered through the Texas Employees Group Benefits Program (GBP) to eligible State of Texas retirees and their eligible dependents and survivors.

Fall Enrollment is your chance to make changes to your benefit elections.

Even if you plan to keep your current coverage, you should review this guide to refresh your knowledge about your benefits. 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.

No changes? No action needed

If you wish to keep your same coverage, you do not need to do anything. Your current benefits will stay the same.

Benefit elections for the new plan year are effective January 1, 2022.

Make changes to your benefits between Nov. 1 and Nov. 19

Fall Enrollment for Medicare-eligible retirees and their covered dependents is Monday, November 1 through

Friday, November 19. You should make any needed changes to your benefit elections during this three-week period.

You can review your current coverage and see benefit options and premium rates in your Personal Benefits Enrollment Statement. You can also view premium rates and other enrollment information at <https://ers.texas.gov/FE>.

All GBP benefits could change without notice. The Texas Legislature decides the level of funding for such and has no continuing obligation to provide funding for those benefits beyond each fiscal year.



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.



Most 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

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	\$80.18
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	\$889.38

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"/>
JOHNIVY 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.

00004188000 F12



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**

OR

- Complete the Fall Enrollment form in the back of the Fall Enrollment guide and mail it to ERS by November 19.





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.



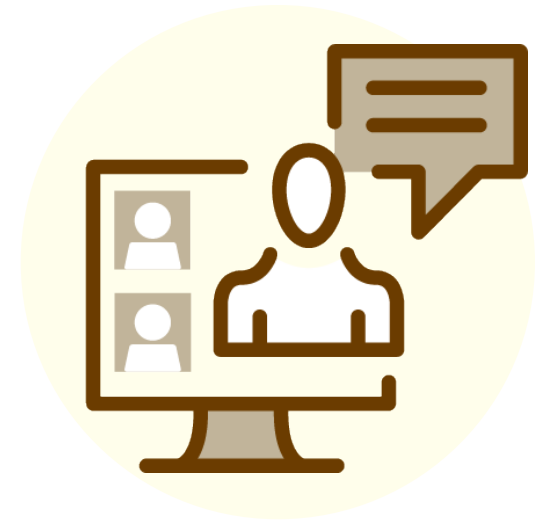
What's new this year?



As of July 1, 2021

Mental health virtual visits covered at 100% for participants of

- HealthSelect of TexasSM
- HealthSelectSM Out-of-State
- HealthSelectSM Secondary



Sign up for a Q&A phone-in session or webinar hosted by ERS and Blue Cross and Blue Shield of Texas



January 1 Changes

HealthSelectSM Medicare Rx

- Formulary insulin dispensed at in-network pharmacies covered without deductible

HealthSelect Medicare Advantage

- Healthy at Home program provides rides, in-home personal care, meals for members who have left facilities for HealthSelect Medicare Advantage members



Sign up for a Q&A phone-in session or webinar hosted by ERS and UnitedHealthcare



ERS
EMPLOYEES' RETIREMENT SYSTEM
OF THE STATE OF TEXAS

2021 Fall Enrollment Medicare Retirees and Families Guide

Inside:

pg. 2: What's new, Fall Enrollment webinars
pg. 4: How to make benefits changes
pg. 6: Coverage for dependents
pg. 7: Your health insurance options
pg. 10: Prescription drug coverage
pg. 11: Vision insurance
pg. 12: Dental insurance
pg. 14: Life insurance (for retirees only)
pg. 16: Contact Information



Benefits to protect your health and future

Retiree and survivor benefits are offered through the Texas Employees Group Benefits Program (GBP) to eligible State of Texas retirees and their eligible dependents and survivors. Fall Enrollment is your chance to make changes to your benefit elections.

Even if you plan to keep your current coverage, you should review this guide to refresh your knowledge about your benefits. 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.

No changes? No action needed

If you wish to keep your same coverage, you do not need to do anything. Your current benefits will stay the same.

Benefit elections for the new plan year are effective January 1, 2022.

Make changes to your benefits between Nov. 1 and Nov. 19

Fall Enrollment for Medicare-eligible retirees and their covered dependents is Monday, November 1 through Friday, November 19. You should make any needed changes to your benefit elections during this three-week period.

You can review your current coverage and see benefit options and premium rates in your Personal Benefits Enrollment Statement. You can also view premium rates and other enrollment information at <https://ers.texas.gov/FE>.

All GBP benefits could change without notice. The Texas Legislature decides the level of funding for such and has no continuing obligation to provide funding for those benefits beyond each fiscal year.

You've got options!



Health Insurance

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



See pages 7-8 of the Fall Enrollment Guide.

HealthSelectSM
Medicare Advantage Plan

HealthSelect[®]
of Texas



Prescription Drug Coverage



HealthSelect Medicare Rx
for participants of:

- HealthSelect Medicare Advantage (MA PPO)
- HealthSelect Secondary



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



Read more about your prescription drug coverage on page 10.



Dental and Vision Options



DeltaCare[®] USA



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



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.



Your Fall Enrollment resources: Benefits Q&A session

- HealthSelectSM Medicare Advantage PPO*
- HealthSelectSM Secondary*
- HealthSelectSM Medicare Rx*
- State of Texas Dental ChoiceSM and DeltaCare USA DHMO
- State of Texas VisionSM
- Life Insurance

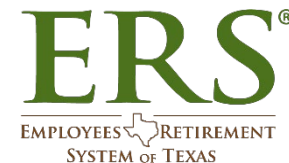
* Phone sessions available



Complete schedule in the Fall Enrollment Guide



Your Fall Enrollment resources: Contact Us



Online – www.ers.texas.gov



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



Fall Enrollment hotline hours:

Monday – Friday, 8 a.m. – 5 p.m. CT

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



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



Your Resources: The ERS website

Visit our ERS homepage ers.texas.gov 



[Contact ERS](#) [About ERS](#) [Careers](#) [Reports and Studies](#)

Customer Service is available by phone and email 8 a.m. to 5 p.m. Central Time, Monday through Friday.

Wait times are lengthy due to high call and email volume. We appreciate your patience.
Members can do some activities themselves through their self-service ERS OnLine accounts and can also contact Customer Service for assistance.

Benefits at a Glance

Active Employees

Retirees

A healthy and productive workforce

[Learn how](#)

Fall Enrollment 2021

For retirees eligible for Medicare

Fall Enrollment is the time you can make benefit changes for you and your eligible dependents' insurance coverage, including health, dental, vision and life insurance. Changes are effective January 1, 2022.

Fall Enrollment 2021 for Medicare-eligible retirees is Monday, November 1 through Friday, November 19.

Remember: A covered dependent is in the same enrollment period as the retiree or survivor who covers him or her. Annual enrollment for retirees and survivors who are not eligible for Medicare ended in July. However, anyone can make changes to their benefits within 31 days of a [qualifying life event \(QLE\)](#).

Retirees and dependents enrolled in Medicare can change from the HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO) to HealthSelectSM Secondary, or vice versa, any time during the plan year.

Retirees can drop coverage in any plan at any time without a QLE.

*Resources and other information will be added to this page **throughout October**.*

No changes? No action needed.

If you wish to keep your same coverage, you do not need to do anything. Even if you plan to keep your current coverage, you should review the Fall Enrollment guide to understand your coverage.

Plan Year 2022 rates

Premiums for the HealthSelect MA PPO and HealthSelect Secondary plans are unchanged for Plan Year 2022.

- [Plan Year 2022 Rates: Medicare-enrolled retirees and surviving dependents](#) (pdf)
- [Plan Year 2022 Rates: Tiered retiree health insurance rates](#) (pdf)

What's Happening Now?

[Plan Year 2022 Resources](#)
PY22 starts September 1.

[Fall Enrollment 2021](#)
Annual benefits enrollment for
Medicare-eligible retirees, Nov. 1-19

[State legislative activity related to ERS](#)

[Check the ERS calendar for
informational webinars.](#)

2021 Fall Enrollment



Fall Enrollment 2021 site

Take a look at:

- Fall Enrollment Guide,
- Plan Year 2022 rates,
- Medicare health plan comparison chart,
- Vision plan comparison chart,
- Dental comparison chart,
- ERS Fall Enrollment presentation,
- Know Your Optional Benefits presentation
- plan websites and more

Fall Enrollment 2021

For retirees eligible for Medicare

Fall Enrollment is the time you can make benefit changes for you and your eligible dependents' insurance coverage, including health, dental, vision and life insurance. Changes are effective January 1, 2022.

Fall Enrollment 2021 for Medicare-eligible retirees is Monday, November 1 through Friday, November 19.

Remember: A covered dependent is in the same enrollment period as the retiree or survivor who covers him or her. Annual enrollment for retirees and survivors who are not eligible for Medicare ended in July. However, anyone can make changes to their benefits within 31 days of a [qualifying life event \(QLE\)](#).

Retirees and dependents enrolled in Medicare can change from the HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO) to HealthSelectSM Secondary, or vice versa, any time during the plan year.

Retirees can drop coverage in any plan at any time without a QLE.

Resources and other information will be added to this page throughout October.

No changes? No action needed.

If you wish to keep your same coverage, you do not need to do anything. Even if you plan to keep your current coverage, you should review the Fall Enrollment guide to understand your coverage.

Plan Year 2022 rates

Premiums for the HealthSelect MA PPO and HealthSelect Secondary plans are unchanged for Plan Year 2022.

- [Plan Year 2022 Rates: Medicare-enrolled retirees and surviving dependents](#) (pdf)
- [Plan Year 2022 Rates: Tiered retiree health insurance rates](#) (pdf)



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



More about your benefits

Know your optional benefits



Watch the **Know your optional benefits** presentation, for more on:

- Vision
- Dental
- Life insurance



Download the presentation or watch it on YouTube.



Questions and Answers

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

- Review your Fall Enrollment Guide
- Look through your Personal Benefits Enrollment Statements (PBES)
- Read the Fall Enrollment packet handouts
- Attend a Benefits Q&A sessions
- Participate in a Fall Enrollment phone-in session
- Visit the plan websites
- Call the plan's toll-free number



THANK YOU