

Know your optional benefits



Dental Benefits





Dental Plan Options

STATE OF TEXAS
DENTAL CHOICE


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 

Premium Rates

Find out how much I pay for coverage each month:

- [Employees and survivors](#)
- [Retirees](#)
- [Review frequently asked questions about your health plans premium](#)

Plan comparison charts

General comparison of coverage for employees in Texas vision plans:

- [Plan Year 2022 Health Plan Comparison Chart \(n](#)
- [Plan Year 2021 Health Plan Comparison Chart \(n](#)
- [Plan Year 2021 Health Plan Comparison Chart \(el](#)
- [Dental Plans Comparison Chart \(PY22\)](#)
- [Vision Comparison Chart \(PY22\)](#)

	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/participating dentist	Out-of-network/non-participating dentist*	You must select a primary care dentist (PCD). NOTE: Not all participating 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	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.	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. DHMO pays nothing.
Maximum calendar year benefits	\$2,000 per covered individual (includes orthodontic extractions)	\$2,000 per covered individual (includes orthodontic extractions)	Unlimited
Maximum lifetime benefit	\$2,000 per covered individual for orthodontic services	\$2,000 per covered individual for orthodontic services	Unlimited



Dental Insurance Info



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

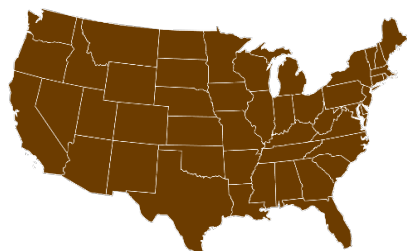


Vision Benefits





**Lower cost for
routine eye exam**



**Providers
available in
all 50 states**

**Save money using
in-network providers**



**Apply your
benefits to
your order**

\$200

**Allowance
toward frames
or contacts**



OR



Participating retailers:

- LensCrafters
- Pearle Vision
- Target Optical
- Texas State Optical (TSO)
- VisionWorks
- Walmart Vision Center
- Sam's Club Optical
- Costco Optical



Vision plan comparison chart

Visit our ERS homepage ers.texas.gov 

Premium Rates

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- [Retirees](#)
- [Review frequently asked questions about your health plans premium](#)

Plan comparison chart

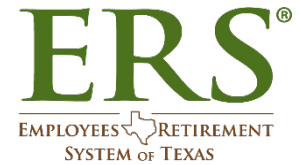
General comparison of coverage for employees' vision plans:

- [Plan Year 2022 Health Plan Comparison](#)
- [Plan Year 2021 Health Plan Comparison](#)
- [Plan Year 2021 Health Plan Comparison](#)
- [Dental Plans Comparison Chart \(PY22\)](#)
- [Vision Comparison Chart \(PY22\)](#)

	State of Texas Vision	HealthSelect of Texas	Consumer Directed HealthSelect
Routine eye exam	\$15 copay	\$40 copay	After deductible is met: 20% coinsurance; Before deductible is met: possibly the full cost of the exam
Frames	\$200 retail allowance	Not covered	Not covered
Standard contact lens fitting¹	\$25 copay	Not covered	Not covered
Specialty contact lens fitting¹	\$35 copay	Not covered	Not covered
Single-vision lenses	\$10 copay	Not covered	Not covered
Bifocal lenses	\$15 copay	Not covered	Not covered
Trifocal lenses	\$20 copay	Not covered	Not covered
Progressives	\$70 copay	Not covered	Not covered
Polycarbonate	\$50 copay	Not covered	Not covered
Scratch coat (factory, single sided)	\$10 copay	Not covered	Not covered
Ultraviolet coating	\$10 copay	Not covered	Not covered
Tint	\$10 copay	Not covered	Not covered
Standard anti-reflective coating	\$40 copay	Not covered	Not covered
Contact lenses²	\$200 allowance	Not covered	Not covered



Vision Insurance



State of Texas Vision

Superior Vision Services Inc.

Group number – 35040



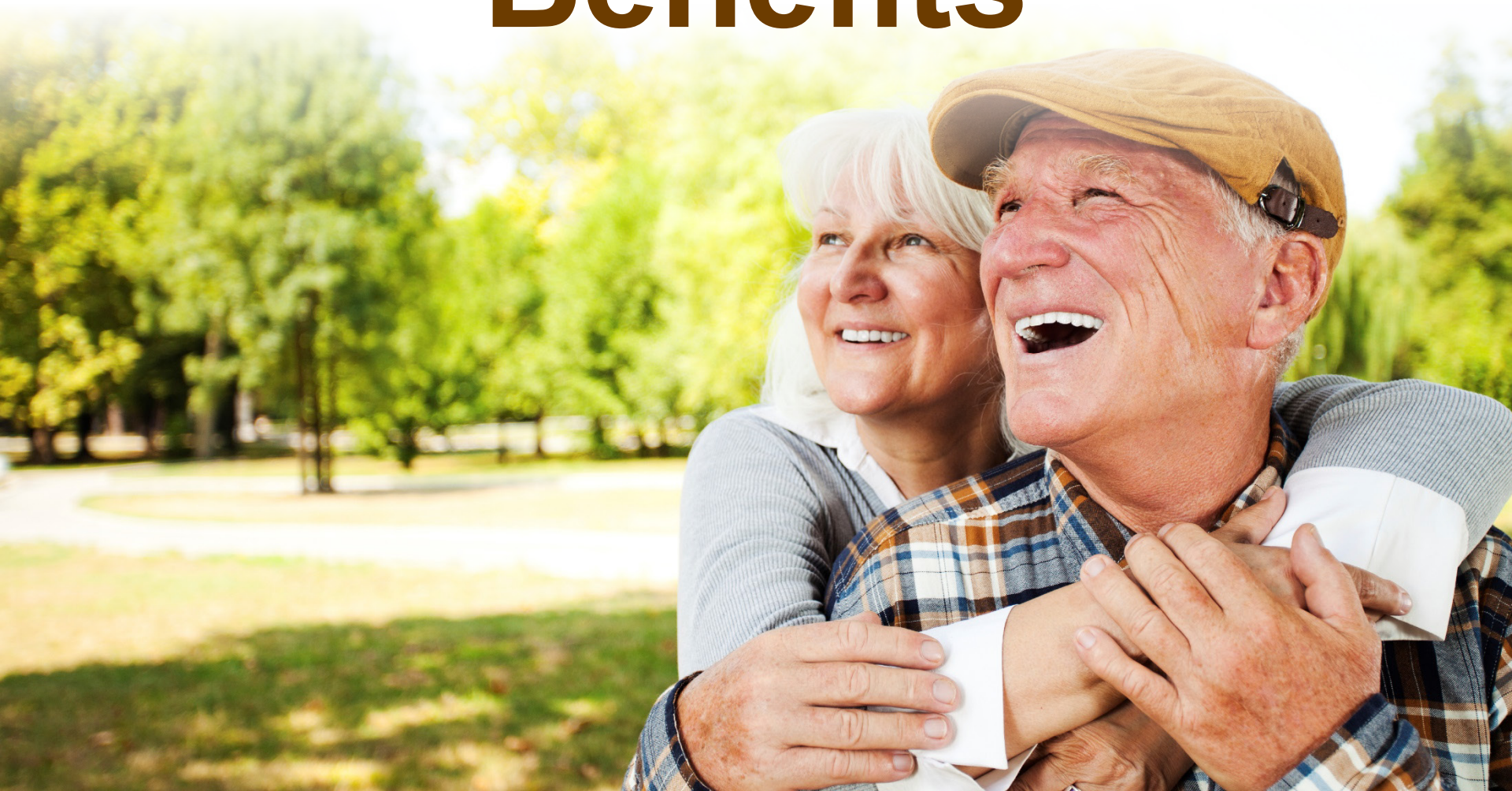
Call: (877) 396-4128 (TTY:711)



Visit: www.StateofTexasVision.com

Email: erscontact@superiorvision.com

Life Insurance Benefits





Retiree 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.



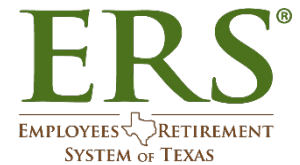
Life Insurance Changes

Beginning at age 70, Optional Term Life coverage is reduced to a percentage of your annual salary as follows:

Age	Percentage
70-74	65%
75-79	40%
80-84	25%
85-89	15%
90+	10%



Life Insurance



Optional Term Life and Dependent Term Life Insured by Securian



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

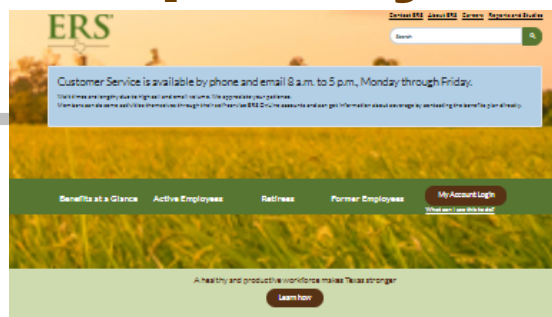


Visit: Web1.lifebenefits.com/sites/lbwem/ers



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

Tax-advantaged Spending/Savings Accounts

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

Retirement

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

Texas Income Protection PlanSM (TIPP)

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

State of Texas Vision

- Administered by Superior Vision

Dependent Eligibility Verification

- Administered by Alight Solutions

Discount Purchase Program

- Administered by Beneplace

Prescription Drug Coverage

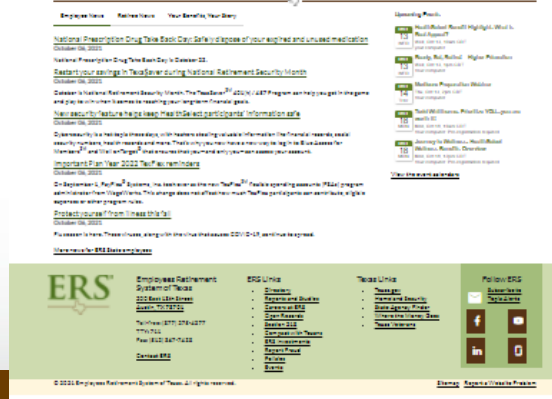
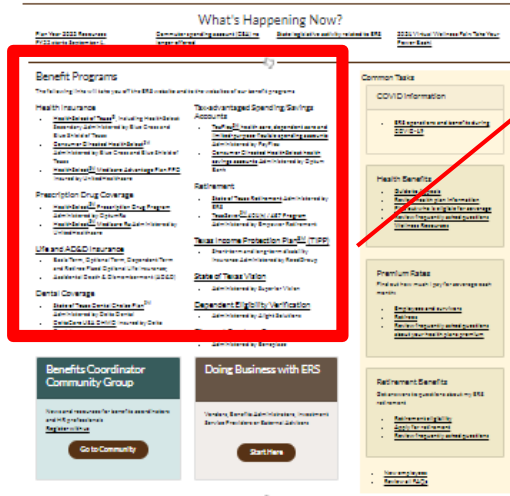
- [HealthSelect](#)SM Prescription Drug Program Administered by OptumRx
- [HealthSelect](#)SM Medicare Rx Administered by UnitedHealthcare

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 Plan](#)SM Administered by Delta Dental
- [DeltaCare USA DHMO](#) Insured by Delta Dental





Contact ERS

Visit our ERS homepage ers.texas.gov 

Contact ERS

Additional Resources

Physical Address

200 E. 18th St.
Austin, Texas 78701
7:30 a.m. - 5:00 p.m., Monday - Friday
Drop box available 24/7
[Driving directions and parking instructions](#)
ERS is a tobacco free facility.

Phone

(877) 275-4377 (Toll-free)
TTY: 711 or (800) 735-2989
7:30 a.m. - 5:30 p.m., Monday - Friday

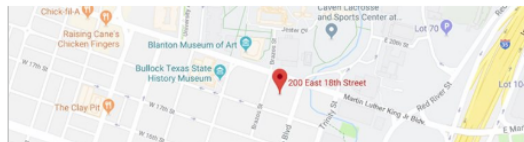
Mailing Address

P.O. Box 13207
Austin, Texas 78711-3207

Fax

(512) 867-7438
When you need to send a fax to ERS, please include a cover sheet that includes only:

- Your name,
- Your contact information,
- Your Employee ID or the last four digits of your Social Security number and
- A brief explanation of the issue.



Email

Emails are answered as soon as possible. You must use your email address that is on file with ERS to receive personal account information. For an immediate response, please call 7:30 a.m. - 5:30 p.m., Monday - Friday.

We are **NOT** able to do the following by email:

- Change insurance coverage
- Update account information (including, but not limited to: mailing address, phone number or email address)
- Begin the retirement application process
- Call you or schedule a callback
- Schedule an in-person meeting with a retirement counselor. (You can discuss your retirement and complete the application process by calling us. You do not need to schedule a visit. [If you prefer to make an appointment, please click here.](#))

Fields marked with an asterisk are required.

Select a Topic:*

- ☐ Retirement
☐ Insurance
☐ General

First Name:*

Last Name:*

Last four (4) digits of your SSN:*

Contact Number:*

Email (For account specific information, you **MUST** use your email address that is on file with ERS.):*

Confirm Email:*

Enter Remarks (300 character limit):*

Enter security code:

Submit

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[Careers](#)

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Search



one hours are 8 a.m. - 5 p.m. CT Monday - Friday.

Former Employees

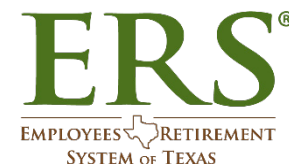
My Account Login

[What can I use this to do?](#)



Log in to your account

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Customer service is available only by phone and email. Phone hours are 8 a.m. – 5 p.m. CT Monday – Friday. The ERS building is closed.

[Learn more about ERS customer service changes due to the coronavirus.](#)

What can I do in the My Account Login?

New Employees

- [Register for your ERS OnLine account](#)

Employees (Current and Former)

- [Certify Tobacco Use](#)
- [Create a Retirement Estimate](#)
- [Insurance Eligibility](#)
- [Request a Power of Attorney](#)
- [Update Your Beneficiaries](#)
- [Update Your Contact Information](#)

Retirees

- [Certify Tobacco Use](#)
- [Change Retiree Newsletter Mail Options](#)
- [Insurance Eligibility](#)
- [Manage Your Annuity Payments](#)
- [Update Your Beneficiaries](#)
- [Update Your Contact Information](#)

[My Account Login](#)

[What can I do in the My Account Login?](#)



THANK YOU