

Slide 1



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Slide 2

2015 Summer Enrollment

### Summer Enrollment

ERS  
EMPLOYERS' RETIREMENT  
SYSTEM OF TEXAS

Summer Enrollment is your chance to make benefits changes. You can:

- enroll in or change your health coverage or who's covered;
- choose the Opt-Out Credit; and/or
- enroll in, apply for, make changes to or drop optional plans (some requiring EOI).

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Slide 3

2015 Summer Enrollment

### Personal Benefits Enrollment Statement

ERS  
EMPLOYERS' RETIREMENT  
SYSTEM OF TEXAS

Your PBES tells you:

- when you can make changes,
- what plans you are enrolled in,
- which family members you cover and
- how much your benefit options will cost.

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Slide 4

2015 Summer Enrollment

### What's New This Year?

**ERS**  
EMERGENCY RESPONSE SERVICES  
MEMBER SINCE 1984

Starting September 1, 2015:

- Health care costs continue to increase and, as a result, health insurance premiums will increase. See your PBES.
- KelseyCare powered by Community Health Choice, an HMO, will be available in the Houston area.
- HumanaDental DHMO premiums will decrease.
- There is no longer a fee for TexFlex debit cards, but the cards can be used only for health care accounts.
  - ERS will continue to waive TexFlex's annual \$12 administrative fee PY16.



Slide 5

2015 Summer Enrollment

### How Do I Make Changes?

**ERS**  
EMERGENCY RESPONSE SERVICES  
MEMBER SINCE 1984

Please certify if you or any of your dependents enrolled in a health plan have used any type of tobacco products five times or more in the last three months. Anyone listed below and enrolled in health must complete the Tobacco Use Certification.  
Your certification changes will start the first of next month.

Tobacco Use Certification			
Name	Relationship to Beneficiary	Sex	Age
Jane Doe	Spouse	F	32
John Doe	Spouse	M	32
Jenny Doe	Spouse	F	22
John Doe	Spouse	M	22

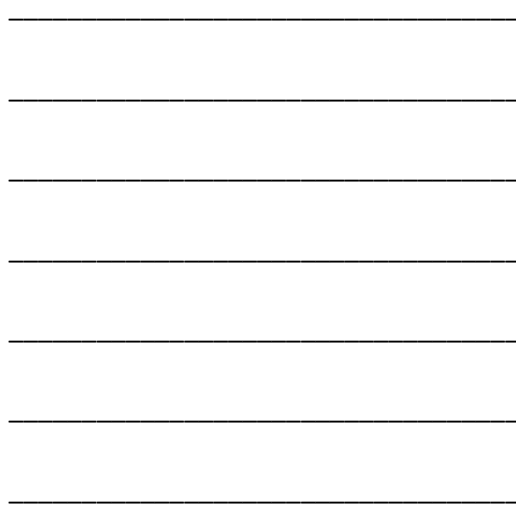
You must certify your understanding and agreement to the following:

- Tobacco Products<sup>1</sup> are cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip or any other products that contain tobacco and a Tobacco User is a person who has used Tobacco Products five (5) or more times within the last three (3) consecutive months.
- If you are only a covered dependent, you must certify Tobacco Products use a Tobacco User only if you are using Tobacco Products without making ERIS. ERIS will be subject to monetary penalties and may be terminated from participation in the ERIS.

You also can make changes by calling ERS during your enrollment phase at (866) 399-6908 or by contacting your agency benefits coordinator.




Slide 6



Slide 7

2015 Summer Enrollment

### Health Insurance



- During Summer Enrollment, you can enroll in or switch medical coverage.
  - The health plan will mail a new ID card to you, but don't use it until September 1.
  - Don't forget to choose a primary care physician for HealthSelect or Community First.
- If you enroll a new dependent, you will have to send eligibility documentation.

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Slide 8

2015 Summer Enrollment

### Health Insurance



- Health insurance premiums will increase on September 1, 2015.
- HealthSelect plan design and premium changes are determined by the Texas Legislature and/or the ERS Board of Trustees.
- HealthSelect is the State's self-funded group plan.



A diagram consisting of a green rectangular box with the text 'Health care costs' inside. To the right of this box is a blue arrow pointing left towards the box, with the text 'Administrative costs' next to the arrow's tail.

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Slide 9

2015 Summer Enrollment

### HealthSelect of Texas Prescription Drug Program



- The HealthSelect \$50 prescription drug deductible is now based on a calendar year (January 1-December 31).
- The \$50 prescription drug deductible that began on September 1, 2014, will carry participants through December 31, 2015.

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Slide 10

2015 Summer Enrollment

### HMO Options

Participating HMOs for Plan Year 2016:

- **NEW!** KelseyCare powered by Community Health Choice in the Houston area
  - Brazoria, Fort Bend, Galveston, Harris and Montgomery counties
- Community First Health Plans in the San Antonio area
  - Must choose PCP
- Scott & White Health Plan in central Texas

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Slide 11

2015 Summer Enrollment

### HMO Service Areas

See your enrollment guide for a list

Community First Health Plans  
 KelseyCare powered by Community Health Choice  
 Scott & White Health Plan

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Slide 12

2015 Summer Enrollment

### Health Benefit Changes for PY16

New total out-of-pocket maximum: \$6,450 for individuals, \$12,900 for families

- Includes deductibles, medical and prescription copays, and coinsurance
- Coinsurance out-of-pocket maximum of \$2,000 per person is the same

	In-Network		Out-of-Network		Out-of-Area	
	Individual	Family	Individual	Family	Individual	Family
<b>Total out-of-pocket maximum</b>	\$6,450	\$12,900	No limit	No limit	\$6,300	\$12,700
<b>Medical copayment maximum</b>	\$2,000	\$2,000**	\$1,000	\$1,000**	\$1,000	\$1,000**
<b>Inpatient copayment maximum</b>	\$2,250	\$2,250**	\$2,250	\$2,250**	\$2,250	\$2,250**
<b>Deductible*</b>	\$0	\$0	\$500	\$1,500	\$300	\$600
<b>Copayment maximum*</b>						

\*With the exception of Medical Emergency Services, out-of-network, and out-of-area services are not covered by HMOs unless prior authorized by the health plan.  
 \*\*Copayment maximum amount varies as there is not a limit other than total out-of-pocket maximum. An individual could owe up to \$6,300 in copayments ahead of there are no coinsurance and throughout the year. If an individual reaches the \$2,000 coinsurance maximum, he or she would owe \$4,000 in copayments.  
 \*\*Limits are per participant.

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Slide 19

2015 Summer Enrollment

## Save on Taxes!



ERS  
Employee Resource Services

Example of annual savings	With FSA	Without FSA
Kim's taxable income	\$55,000	\$55,000
Pre-tax money deposited into her FSA	-\$1,500	-\$0
Kim's remaining taxable income	\$53,500	\$55,000
Minus Federal, Medicare and Social Security taxes*	-\$19,073	-\$19,607
Take-home pay spent on FSA-eligible health care expenses	-\$0	-\$1,500
Kim's remaining take-home pay	\$34,427	\$33,893

By using TexFlex, Kim brought home an additional \$534 for the year!

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Slide 20

2015 Summer Enrollment

# TEXFLEX



ERS  
Employee Resource Services

### Contacting ADP

**Phone**

- ADP Service Center: (844) 884-2364
- ADP fax for submitting claims: (866) 643-2219

**Website**

- <http://www.textflex-fsa.com>

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Slide 21

2015 Summer Enrollment

## Some Coverage Requires EOI



ERS  
Employee Resource Services

- Evidence of insurability (EOI) is required for:
  - optional and dependent life insurance and
  - Texas Income Protection Plan (TIPP) short-term and long-term disability insurance.
- Online process makes EOI faster and easier.
  - Make your election during Summer Enrollment.
  - Minnesota Life will send online or paper EOI forms to you.
- Don't apply for coverage you already have.

21

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Slide 22

2015 Summer Enrollment

### Optional Term Life Insurance



**Why might you need additional life insurance?**  
Unexpected loss is a fact of life.

- More than 16% of men and 10% of women die between age 35 and normal retirement age.

Basic Term Life Insurance – \$5,000 for employees and \$2,500 for retirees – is unlikely to support your family for very long.

**Life insurance can help provide for your family if something happens to you.**

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Slide 23

2015 Summer Enrollment

### Optional Term Life Insurance



Election	Benefit	When is EOI Needed?
1	1 x annual salary	After first 31 days of employment
2	2 x annual salary	After first 31 days of employment
3	3 x annual salary	Always
4	4 x annual salary	Always
\$10,000 Fixed (retirees only)	\$10,000	If you don't have Optional Term Life Insurance when you retire

**Premiums are the same as last year.**  
Use the online rate calculator or see your PBES for details on your monthly premium.

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Slide 24

2015 Summer Enrollment

### Dependent Term Life Insurance



- Benefit paid upon death of covered dependent:
  - \$5,000 active employee
  - \$2,500 retiree

**Premiums are the same as last year.**

- Premiums for all covered dependents:
  - \$1.38 active employee
  - \$3.05 retiree

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Slide 25

2015 Summer Enrollment

**TIPP**  
Total Income Protection Plus  
ERS

**ERS**  
EMPLOYEE RETIREMENT SYSTEM  
OF THE STATE OF TEXAS

**Do you need disability insurance?**

- For U.S. workers, the risk of becoming disabled for at least three months is almost 30%.<sup>1</sup>
- Many U.S. workers do not have enough savings to cover six months of living expenses, and 28% do not have any money saved to replace lost income.<sup>1</sup>

<sup>1</sup>Legislative Budget Board, Texas State Government Effectiveness and Efficiency Report

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Slide 26

2015 Summer Enrollment

**TIPP**  
Total Income Protection Plus  
ERS

**ERS**  
EMPLOYEE RETIREMENT SYSTEM  
OF THE STATE OF TEXAS

**Short-term disability**

- 30-day waiting period
- Up to 66% of your salary for up to five months

**Long-term disability**

- 180-day waiting period
- Up to 60% of your salary until you can return to work or reach a specific age (depending on when you became disabled)

**Premiums are the same as last year.**

Use the online rate calculator or see your PBES for details on your monthly premium.

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Slide 27

2015 Summer Enrollment

**Voluntary Accidental Death and Dismemberment (AD&D) Insurance**

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OF THE STATE OF TEXAS

- AD&D covers accidental death, dismemberment or loss of sight.
- Cover yourself only or yourself and your family between \$10,000 and \$200,000 (in \$5,000 increments).
- AD&D is available to active employees only.
  - EOI is not required.

**Premiums are the same as last year.**

27

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Slide 28

2015 Summer Enrollment

### Vision Discounts

Access vision care discounts through:

- Most of our health plans, including HealthSelect
- State of Texas Dental Choice Plan
- HumanaDental DHMO

Visit their websites or call the plans for more information!

Note: ERS cannot and does not guarantee the length of time a specific type of value-added product will be offered or that a product will be offered in the future.

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Slide 29

2015 Summer Enrollment

### 

administered by BENEFPLACE

**Treat Yourself to Cool Deals**



**Ready to Save? Use the Discount Purchase Program.**

- Shop online and buy products and services at discounted prices.
  - Computers, appliances, theme park tickets and much more
- There's no enrollment or membership fee – just start shopping and save!

[www.DiscountProgramERS.com](http://www.DiscountProgramERS.com)

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Slide 30

2015 Summer Enrollment

### Resources



[www.ers.state.tx.us](http://www.ers.state.tx.us)

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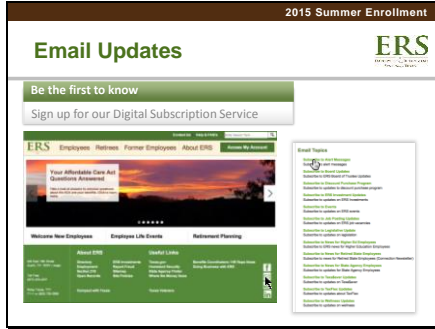
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Slide 31



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Slide 32



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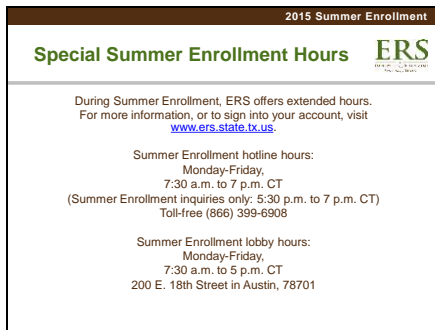
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Slide 33



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Slide 34



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