Overviews of

Health Insurance

Dental Insurance

Vision Insurance

Optional Insurance (state-sponsored)

Voluntary Benefits (not state-sponsored)

Retirement

Work-related Injuries
Raise your hand if...

• You are a direct transfer from another Texas State Agency with no break in service

• You are covered through the State Group Benefits Plan by a spouse or parent

• You are an F9 or part-time employee
Deadlines ahead!

• **30 DAYS** from your start date to enroll in optional benefits

• **60 DAYS** from your start date to enroll in health insurance

As soon as you are ready, go ahead and get it all done.
Health Insurance - The Players

BlueCross BlueShield of Texas
- Manages provider network
- Processes claims
- Provides customer service

ERS
- Sets benefits
- Pays claims
Health Insurance - 2 plans

**BOTH PLANS**

- State pays 100% of FT employee premium
- State pays 50% of FT dependent premium
- Follows calendar year of January 1 – December 31
- Administered by BlueCross BlueShield of Texas
Medical insurance becomes effective on the 1st day of the month after you’ve worked 60 days.
NOTE:
These are rates for **F12** employees.

Premiums for **F9** employees are **adjusted** to ensure 12 months of premiums are deducted from 9 months of pay.

<table>
<thead>
<tr>
<th></th>
<th>Premium*</th>
<th>State Pays</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HealthSelect℠ of Texas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$ 624.82</td>
<td>$ 624.82</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>1,340.82</td>
<td>982.82</td>
<td>358.00</td>
</tr>
<tr>
<td>You + Children</td>
<td>1,104.22</td>
<td>864.52</td>
<td>239.70</td>
</tr>
<tr>
<td>You + Family</td>
<td>1,820.22</td>
<td>1,222.52</td>
<td>597.70</td>
</tr>
<tr>
<td><strong>Consumer Directed HealthSelect℠</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Only</td>
<td>$ 624.82</td>
<td>$ 624.82</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>1,305.02</td>
<td>982.82</td>
<td>322.20</td>
</tr>
<tr>
<td>You + Children</td>
<td>1,080.24</td>
<td>864.52</td>
<td>215.72</td>
</tr>
<tr>
<td>You + Family</td>
<td>1,760.44</td>
<td>1,222.52</td>
<td>537.92</td>
</tr>
</tbody>
</table>
• No deductible in network!
• Primary Care Physician must be selected
• Specialist referrals required (exceptions: one routine OB/GYN and Opthalmologist/Optometrist)
• Low office visit co-pays: $25 Primary Care / $25 mental health / $40 specialist
• TexFlex FSA available (set aside money pre-tax)
• $2,000 calendar year co-insurance maximum per individual
• $6,750 calendar year out-of-pocket maximum per individual
• Hospital copayments:
  • outpatient copay is 20%
  • $150 plus 20%
  • $150 ER copay, then 80%/20%
  • $50 urgent care copay, plus 20%
• Very high deductible must be met (in network: $2,100 individual / $4,200 family)
• Participants will have high out-of-pocket costs
• Primary Care Physician/Specialist referrals not required
• Pay office visit percentages: 20% Primary Care / 20% mental health / 20% specialist
• Pay hospital and emergency percentages: 20%
• Health savings account recommended (helps meet your deductible)
• Limited FSA available (dental and vision only)
“Because of the possibility of much higher out-of-pocket costs, members should think carefully before signing up for Consumer Directed HealthSelect. They should understand all the costs and benefits, to know if the plan is right for them and their families. If a member cannot afford thousands of dollars in upfront out-of-pocket costs before the plan starts paying for any covered health services and prescriptions (except preventive care), he or she probably should not enroll in Consumer Directed HealthSelect.”
Prescriptions

• Prescriptions are $10, $35, $60

• Follows calendar year: January 1 – December 31

• $50 Plan Year deductible (per family member)

• Generics mandatory when available (or higher copay)

• Maintenance medications options –
  • 90 day supply
  • Mail Order
  • 90 day supply by Mail Order
Basic Term Life Insurance

- $5,000 term life insurance policy and
- $5,000 of Accidental Death & Dismemberment coverage
- Pays your beneficiary in the event of your death
- State pays premium for FT employees
Tobacco Certification

- Participants 18+ must have tobacco certification in ERS
- If you or dependent are not certified: $30/month premium

ERS default = tobacco user
DON’T FORGET!
Virtual Visits

- See and talk to a doctor!
- Virtual provider network
- Mobile device/computer
- No appointment needed
- No referral required
- **FREE** for HealthSelect participants!
- Prescribes medication
- Sends Rx to pharmacy of your choice
- Bilingual providers available
- Great for non-emergency illness
- Perfect for illness while traveling
- Dependents on plan can use it, also!

**Virtual Visits**

Access to immediate care online, anytime

- Bladder infection
- Urinary tract infection
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Migraines/Headaches
- Pink Eye
- Rash
- Sinus problems
- Sore throat
- Stomachache
For HealthSelect participants
• Health Survey/Risk Assessment
• Self-directed courses
• Health and wellbeing content
• Trackers and tools
  o Interactive symptom checker
  o Food and exercise diary
  o Sync with fitness tracking devices/apps you may already be using
• Blue Points rewards
Dental

State of Texas Dental Choice Plan

DeltaCare USA DHMO

You must enroll within 30 days of your start date.

Goes into effect 1st day of the month following enrollment.
# Dental Rates

<table>
<thead>
<tr>
<th>State of Texas Dental Choice Plan&lt;sup&gt;SM&lt;/sup&gt; (lower than PY19)</th>
<th>Employee/Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$ 27.21</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>54.42</td>
</tr>
<tr>
<td>You + Children</td>
<td>65.30</td>
</tr>
<tr>
<td>You + Family</td>
<td>92.51</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DeltaCare USA DHMO (no change from PY19)</th>
<th>Employee/Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$ 9.59</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>19.18</td>
</tr>
<tr>
<td>You + Children</td>
<td>23.02</td>
</tr>
<tr>
<td>You + Family</td>
<td>32.59</td>
</tr>
</tbody>
</table>
• Administered by Superior Vision Services
• For disease or trauma, go to medical provider
• Find vision provider on HealthSelect Network listing
• **Deadline to enroll** – 30 days from start date (first day)
• Goes into effect 1st day of month following enrollment
# Rates & Benefits

<table>
<thead>
<tr>
<th></th>
<th>Employee/Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$ 5.12</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>10.24</td>
</tr>
<tr>
<td>You + Children</td>
<td>11.01</td>
</tr>
<tr>
<td>You + Family</td>
<td>16.13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service</th>
<th>State of Texas Vision</th>
<th>HealthSelect of Texas</th>
<th>Consumer Directed HealthSelect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine eye exam</td>
<td>$15 copay</td>
<td>$40 copay⁴</td>
<td>20% coinsurance²</td>
</tr>
<tr>
<td>Frames</td>
<td>$150 retail allowance</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Standard contact lens fitting</td>
<td>$25 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Specialty contact lens fitting</td>
<td>$35 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Single-vision lenses</td>
<td>$10 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Bifocal lenses</td>
<td>$15 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Trifocal lenses</td>
<td>$20 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Progressives</td>
<td>$70 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate</td>
<td>$50 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Scratch coat (factory, single sided)</td>
<td>$20 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Ultraviolet coating</td>
<td>$10 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Tint</td>
<td>$10 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Standard anti-reflective coating</td>
<td>$40 copay</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Contact lenses⁴</td>
<td>$150 allowance</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

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*Note: The above rates and benefits are for illustration purposes only and may not reflect the actual rates and benefits provided by the State of Texas Vision plan.*
For HealthSelectSM of Texas and HealthSelect Out-of-State participants, Airrosti visits are covered at 100% after a $25 copay.* No referral required.

Airrosti providers are experts at diagnosing and rapidly resolving the source of your injury.

Each patient receives one full hour of assessment, diagnosis, treatment, and education designed to eliminate the pain associated with many common conditions, allowing you to quickly and safely return to activity - usually within 3 visits (based on patient-reported outcomes).
Additional Optional Benefits

• Dependent Term Life
• Optional Term Life
• Short Term Disability
• Long Term Disability
• Voluntary Accidental Death & Dismemberment
• TexFlex Reimbursement accounts (HealthSelect only)

Deadline to enroll – 30 days from start date (first day)
Goes into effect 1st day of month following enrollment
Dependent Term Life

- Life insurance coverage for each covered family member
- $5,000 policy
- $1.38 per month ($1.38 covers EE + all dependents)

*Administered by Securian
Optional Term Life

- Election I = 1 x annual salary
- Election II = 2 x annual salary
- Election III = 3 x annual salary* - Requires EOI approval
- Election IV = 4 x annual salary* - Requires EOI approval
## Disability Insurance

### TIPP coverage overview

<table>
<thead>
<tr>
<th>Coverage Detail</th>
<th>Short-Term Disability Coverage</th>
<th>Long-Term Disability Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly benefit</td>
<td>66% of your monthly salary, up to $10,000.</td>
<td>60% of your monthly salary, up to $10,000.</td>
</tr>
<tr>
<td>When do benefits start?</td>
<td>After a waiting period of 30 consecutive days or after you’ve used all your sick leave (whichever is longer); sick leave can be used during the 30-day waiting period.</td>
<td>After a waiting period of 180 consecutive days or after you’ve used all your sick leave (whichever is longer); sick leave can be used during the 180-day waiting period.</td>
</tr>
<tr>
<td>How long are benefits paid?</td>
<td>Up to five months after the completion of your waiting period.</td>
<td>Until you are able to return to work or until you reach your Maximum Benefit Period (based on the age you become disabled) or based on the condition causing your disability.</td>
</tr>
<tr>
<td>Integration of benefits</td>
<td>TIPP benefits are reduced if you get other disability payments. The minimum benefit is 10% of your monthly salary.</td>
<td></td>
</tr>
</tbody>
</table>

**Texas Woman’s University**
Accidental Death & Dismemberment

Accidental Death
In the event of your death as the direct result of an accident, your beneficiary will receive the amount of insurance you select.

Dismemberment
If you have an accident and experience bodily losses as a direct result of the accident, you will receive AD&D benefits.

Cost
• Depends on the amount of coverage you purchase
• Purchased in increments of $5,000
• Minimum coverage $10,000 / Maximum coverage available is $200,000

Example:
- EE only for $200,000: $4.00/mo
- EE + Family for $200,000: $8.00/mo
Evidence Of Insurability (EOI)

• When selecting optional benefits, you may get pop up: “Initiate Evidence of Insurability Process”
• Click on “by mail” or “online”
• Member pays costs for any required documentation

Dependent Eligibility Audit

• Watch your mail and email for a letter about dependents
• Upload or mail in requested documents to prove eligibility
• Missed deadlines = dropped coverage
## Flexible spending accounts comparison chart

<table>
<thead>
<tr>
<th>Flexible Spending Account</th>
<th>Health care FSA (not available to Consumer Directed HealthSelect members)</th>
<th>Limited FSA (for Consumer Directed HealthSelect members only)</th>
<th>Dependent care FSA</th>
<th>Commuter spending account*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Expenses (For a complete list, see the plan website.)</td>
<td>• Copays, coinsurance and other medically necessary charges • Prescription drug deductible</td>
<td>Vision and dental expenses not covered by insurance</td>
<td>• Day care, after-school care and summer day camp for dependent children under age 13 • Adult custodial care programs for qualifying individuals</td>
<td>Eligible parking and transit expenses</td>
</tr>
<tr>
<td>Maximum contribution</td>
<td>$2,700 per participant, per fiscal year</td>
<td>$2,700 per participant, per fiscal year</td>
<td>$5,000 per household, per fiscal year</td>
<td>• $25 per month for parking • $25 per month for transit</td>
</tr>
<tr>
<td>Funds availability</td>
<td>Full election available Sept. 1</td>
<td>Full election available Sept. 1</td>
<td>Funds available monthly as contributions are made</td>
<td>Funds available as contributions are made</td>
</tr>
<tr>
<td>Debit Card (no fee)</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Carryover of funds or grace period</td>
<td>Carryover up to $500 after Aug. 31</td>
<td>Carryover up to $500 after Aug. 31</td>
<td>Grace period (extra time to incur expenses under FY19 account) from Sept. 1, 2019 to Nov. 15, 2019.</td>
<td></td>
</tr>
</tbody>
</table>

*Participants who contribute money to the TexFlex CSA can make changes to their monthly election amount or disenroll at any time during the plan year.*
Do I have to take ERS insurance?

Health Insurance Opt-Out Eligibility

- Full-time employees:
  - earn up to a $60 credit toward dental and/or Voluntary AD&D premium,
  - must be eligible for the state contribution toward your GBP health insurance—100% for full-time employees and
  - you must be able to certify comparable health insurance coverage (e.g., through another employer health plan). Excludes Medicare.

- Part-time employees:
  - earn up to a $30 credit toward dental and/or Voluntary AD&D premium,
  - must be eligible for the state contribution toward your GBP health insurance—50% for part-time employees and
  - must be able to certify comparable health insurance coverage (e.g., through another employer health plan).
  Excludes Medicare.

Waiving Health Insurance

Keep in mind that your drug benefits are part of your health benefit. If you opt-out of your health plan, you are also giving up your prescription coverage. By waiving coverage, you no longer have the Basic Term Life coverage.
How Do I Make My Elections?

http://ers.texas.gov/
How Do I Make My Elections?

http://ers.texas.gov/

My Account Login

Not Registered?
Registering provides access to your personal account information. It also allows you to manage your benefits administered by ERS.

Register Now

Proceed to Login

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
- Enroll or Change TexaSaver Contributions
- Insurance Eligibility
- Request a Power of Attorney
- Update Your Beneficiaries
- Update Your Contact Information
How Do I Make My Elections?

http://ers.texas.gov/

ERS OnLine Benefits

Sign In

Username

Forgot Username?

Password

Forgot Password?

REGISTER

Not Registered?

Registering provides access to your personal account information. It also allows you to manage your benefits administered by ERS.

To register:

- Click register below
- Follow the step-by-step instructions to create a username and password
How Do I Make My Elections?

http://ers.texas.gov/

User Account Registration

Verify Contact Information

Please complete all required information below. The information you enter here will only be used to compare the information in our records and will not be saved.

*First Name: 
*Last Name: 
*Address Line 1: 
Address Line 2: 
*City: 
*State: 
*ZIP Code: 
Telephone: 
Email Address: 

Select Next when finished or Back for the previous step.

Cancel
How Do I Make My Elections?

http://ers.texas.gov/
## Very important deadlines!

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Auto Enrolled</th>
<th>30 days from hire date</th>
<th>60 days from hire date</th>
<th>30 days from birth</th>
<th>30 days from event</th>
<th>Can be added any time</th>
<th>Can be added at Open Enroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance for Full Time Employee</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Health Insurance for Part Time Employee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Health Insurance for Dependents</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Health Insurance for New Baby</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Health insurance for Qualifying Life Events</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Tobacco User Certification (avoiding fee)</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Life Insurance (medical plan) for Employee</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Dental Insurance for Employee</td>
<td>✓</td>
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<td></td>
<td></td>
<td></td>
<td>✓</td>
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<tr>
<td>Optional Benefits for Employee</td>
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<td>✓</td>
<td></td>
<td>✓</td>
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<tr>
<td>Optional Benefits for Dependents</td>
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<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Voluntary Supplemental Medical Employee</td>
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<td></td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Voluntary Benefits (other) for Employee</td>
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<td>✓</td>
<td>✓</td>
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<tr>
<td>TexFlex Reimbursement Accounts</td>
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<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Texa$aver 457 / Voluntary 403b</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>TRS Retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
Voluntary Benefits

- Manhattan Life supplemental medical
  - Additional medical insurance
  - Cancer & Critical Illness / Accident / Hospital Indemnity
    www.in-roll.com/Common/Login.aspx

- Legal Shield
  - Protection from / Repair of identity theft
  - Legal services

- ASPCA
  - Insurance for your pets

- MASA
  - Careflight / Medivac insurance

- Liberty Mutual
  - Home/Auto insurance

https://twu.powerbenefits.com/
Alliance Work Partners offers you and your family solution-focused counseling, guidance, training, and resources and referrals, to help you balance work with life to increase health and well being.

Total EAP and Wellness Solutions

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1-800-343-3822 24 hrs/7 days

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• Referrals
• Safe Rides
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• Smoking
• Grief
• Marriage
• Family
• Personal
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www.DiscountProgramERS.com
PROUD TO BE A DESIGNATED TEXAS MOTHER-FRIENDLY WORKSITE

We support every breastfeeding employee and her commitment to her children and her job.

texasmotherfriendly.org

This business is listed by the Department of State Health Services as complying with the provisions of Chapter 165, Texas Health and Safety Code.
$73/semester
$105/semester to sponsor one person
Payroll deduction available

- full service fitness center
- indoor pool
- group exercise classes
- tennis courts
- sand volleyball court
- outdoor basketball court
- climbing wall
- outdoor adventure equipment
- Personal training available (fee)
Defined Benefits Plan

Vesting period of five years

Normal Age Retirement:
- Vested as of 8/31/14 - Rule of 80 or Age 65 + 5 years service
- Vested after 9/1/14 - Rule of 80 and Age 62
  - 5% reduction per year prior to age 62

TRS standard annuity (maximum annual benefit):
- 2.3% x years of service X average of five highest fiscal year salaries:
  - e.g., 25 yrs x 2.3% = .575 x $50,000 = $28,750/yr. ($2395.83/mth)

Contributions:
- Employee: mandatory 7.7% of gross salary into your account
- Employer/State: 7.5% to TRS fund
- Employee and Employer contributions increase w/legislation

Additional benefits:
- Death/Survivor benefits: $10,000 - $80,000
- Disability retirement benefits (based on yrs of service)
- Ability to purchase credit toward retirement (other states, military)
Will you have enough money in retirement?

Consider a stable income for your retirement:
- Your pension (State retirement)
- Social Security
- Personal savings and investments (like a 401(k), 457 or IRA)

- Deductions on a Pre-Tax/ or Post-Tax basis
- Flexible enrollment throughout the year
- Increase/Decreased deduction amounts anytime
- Start/Stop deductions anytime
- Minimum monthly contribution - $20.00

Depending on how long you live, your debt level, health, and lifestyle choices, you may need up to 120% of your current income in retirement. Texa$aver 457 and TWU’s 403b can help you build that stash of cash.

It’s a program that takes money from your monthly paycheck and saves it for your retirement nest egg – before income taxes are taken out or after – your choice!
Workers’ Compensation
Benefits Summary

• 30 day deadline – optional/voluntary
• 60 day deadline – health/tobacco cert
• Evidence of Insurability/Dependent Eligibility
• Watch for cards to arrive before effective date
• HealthSelect – call BlueCross BlueShield when cards arrive to name your PCP
• Be sure to keep current contact info in ERS
Important Contact Info & Websites

- [https://www.trs.texas.gov](https://www.trs.texas.gov)
- [https://www.bcbstx.com/hs](https://www.bcbstx.com/hs) BCBS 800-252-8039
- [https://www.deltadentalins.com/group_sites/ERS/contact.html](https://www.deltadentalins.com/group_sites/ERS/contact.html)
- hharris1@twu.edu 940-898-3542
- acagle@twu.edu 940-898-3552