

# 2017 Summer Enrollment

## Former Elected Officials, Former Legislative Employees and Former Board Members

The State of Texas offers a valuable benefits package to help protect your health and secure your future. You have the chance to make changes to your benefits during Summer Enrollment.

Even if you don't think you want to make any changes, be sure to read this booklet and learn more about your options and any changes for Plan Year 2018. You are responsible for understanding how your benefits work and how your decisions may affect what you pay for health care and other benefits.



### What can you do during Summer Enrollment?

- Switch your health insurance coverage. You can switch between HealthSelect<sup>SM</sup> of Texas and Consumer Directed HealthSelect<sup>SM</sup>. If you live in a county served by an HMO, you also have the option of switching between a HealthSelect plan and an HMO. For information about your health insurance options, see pages 3-5. A chart comparing coverage is on pages 7-8.
- Add or remove dependents from your coverage. If you have not already, you will need to verify that each dependent you add to your medical insurance is eligible for coverage. If you don't verify each dependent, he or she will be removed from all coverage (Medical, Dental, Vision and/or Dependent Life). For more information, see page 6.
- Add or drop vision and dental coverage for yourself and your dependents. For information about vision and dental options, see pages 9-11.
- Apply for, increase, decrease or drop Optional Term Life Insurance. Evidence of Insurability (EOI) is required to enroll in or increase coverage, see page 12.
- Apply for or drop a dependent term life insurance plan for your dependents. You will need to provide EOI for each new dependent, see page 12.
- Enroll in, increase or drop Voluntary Accidental Death & Dismemberment (AD&D) coverage. EOI is not required, see page 12.
- If you're enrolling in health insurance for yourself or a dependent, certify tobacco use or non-use. This certification is required when you enroll in health insurance through ERS, and it's legally binding. If you have already certified tobacco-use status, you do not need to re-certify unless the status has changed for you or your dependents. You can change your status at any time during the plan year. For more information, including alternatives to the tobacco user premium, see page 5.



**2017 Summer Enrollment**  
dates: June 26-July 28, 2017



Please make your benefit changes during your two-week

phase, which is listed on your Personal Benefits Enrollment Statement.



Summer Enrollment is the only time of

year you can make benefit changes unless you have a qualifying life event, like the birth of a child, marriage or divorce. For more information, visit [www.ers.state.tx.us/Employees/Life-Events/](http://www.ers.state.tx.us/Employees/Life-Events/).



Review your Personal Benefits Enrollment Statement (PBES) for your coverage and rates starting September 1. ERS sends you a one-time notice with your new monthly payment amount in August. You won't receive monthly bills. You can find the Plan Year 2018 rate sheet at [www.ers.state.tx.us/Insurance/Rates/Plan-Year-2018-Rates/](http://www.ers.state.tx.us/Insurance/Rates/Plan-Year-2018-Rates/).

# What's new!

- Beginning September 1, 2017, Scott & White Health Plan will no longer be available as a health plan option if you live or work in the following counties: Coke, Coleman, Concho, Crocket, Irion, Kimble, Mason, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton and Tom Green. If you live or work in one of these counties and are currently enrolled in Scott & White Health Plan, you will automatically be enrolled in HealthSelect of Texas unless you enroll in Consumer Directed HealthSelect during Summer Enrollment. You should have received a letter to notify you of this change.
- Beginning September 1, 2017, if you are in HealthSelect of Texas or HealthSelect Out-of-State, you will no longer have a copayment if you consult a network virtual visits doctor online. Learn more about convenient, money-saving virtual visits at [www.bcbstx.com/hs](http://www.bcbstx.com/hs) under Value Added Benefits.

On September 1, 2017, Blue Cross and Blue Shield of Texas (BCBSTX) will become the new plan administrator for HealthSelect of Texas and Consumer Directed HealthSelect. Most benefits and requirements for HealthSelect of Texas and Consumer Directed HealthSelect will not change. If you are enrolled in an HMO, HealthSelect Medicare Advantage or KelseyCare Medicare Advantage you will not be affected.

- The HealthSelect provider network includes more than 50,000 health professionals, hospitals and other facilities throughout Texas. Most doctors and other providers who are in the current HealthSelect network will still be in the network as of September 1, 2017. However, some will not. To find out which providers have signed on to be in the HealthSelect network as of September 1, 2017 go to Find a Provider at [www.bcbstx.com/hs](http://www.bcbstx.com/hs) and click on Find a doctor or hospital.
- Then click on the box that applies to your health plan. You can also speak with a BCBSTX Personal Health Assistant by calling (800) 252-8039. To nominate a provider to be added to the HealthSelect network, go to [www.bcbstx.com/hs](http://www.bcbstx.com/hs) and click on Publications and Forms.

- If your current primary care physician (PCP) will still be in the HealthSelect network, you do not need to take any action.
- If you are enrolled in Consumer Directed HealthSelect or HealthSelect Out-of-State you do not need to designate a PCP.
- If you are enrolled in HealthSelect of Texas and do not designate a PCP who is in the HealthSelect network, you could pay more – possibly much more – for your health care. Call a BCBSTX Personal Health Assistant at (800) 252-8039 to designate your PCP or for help finding one.
- BCBSTX will mail new medical ID cards to all HealthSelect of Texas and Consumer Directed HealthSelect participants in late August. You should continue to use your current health plan ID card until August 31, 2017.

For information or answers to general questions about HealthSelect benefits, network providers, referrals and prior authorizations, or other plan details, go to [www.bcbstx.com/hs](http://www.bcbstx.com/hs) or call a BCBSTX Personal Health Assistant at (800) 252-8039, Monday – Friday, 7 a.m. - 7 p.m. CT or Saturday 7 a.m. - 3 p.m. CT.

## No benefit changes?

If you do not want to make any changes to your benefits, you do not need to take any action. Your benefit elections will not change.

## Need to make benefits changes?

You can make or request changes to your benefits in one of these ways:

Go to [www.ers.state.tx.us](http://www.ers.state.tx.us) and sign in to your online account. After you log in, be sure to confirm that your contact information is correct. Verify the Social Security number and date of birth for each of your dependents. Click on Benefits Enrollment to begin making your Summer Enrollment changes.

Call ERS toll-free at (866) 399-6908. Please be sure to call during your two-week enrollment phase, which is listed on your Personal Benefits Enrollment Statement.

You can drop your insurance coverage during Summer Enrollment or at any time. If you drop your coverage under the GBP, you cannot re-enroll later.

You don't have to have health insurance to enroll in dental and vision plans.

## Automate your payments

Set up automatic withdrawal from your bank account by completing the Automatic Withdrawal Cancellation of Insurance Premiums located on the ERS website at [www.ers.state.tx.us/Employees/Forms](http://www.ers.state.tx.us/Employees/Forms).

# HealthSelect of Texas and Consumer Directed HealthSelect

No matter where you live, you can choose between HealthSelect of Texas and Consumer Directed HealthSelect medical plans for you and your eligible dependents. With both plans, you have access to a provider network of more than 50,000 providers in Texas. Both plans include a comprehensive prescription drug program administered by OptumRx.

On September 1, 2017, Blue Cross and Blue Shield of Texas will become the medical plan administrator for both plans. ERS sets the benefits and pays the claims, while BCBSTX manages the provider network, processes claims and provides customer service.

Health care can be expensive, but ERS works to keep costs as low as possible. You can help lower your costs by making sure your providers are in the HealthSelect network when you use your medical coverage.

Keep in mind that, even if a hospital is in the HealthSelect network, doctors and other providers who practice at that hospital may not be. Be sure to find out if all your providers are in the HealthSelect network before your treatment or procedure. To find out if a doctor, hospital or other provider is in the HealthSelect network, go to Find a Provider at [www.bcbstx.com/hs](http://www.bcbstx.com/hs) and click on Find a doctor or hospital.

If a provider is not in the HealthSelect network, notify your PCP and ask if a network provider is available.

## HealthSelect<sup>of Texas</sup>

HealthSelect of Texas is a point-of-service health insurance plan.

- You do not have to meet a deductible amount before the plan begins to pay if your provider is in the HealthSelect network.

2018 Deductible	Individual Coverage	Family Coverage
In-network	\$0	\$0
Out-of-network	\$500	\$1,500

- You are responsible for copayments for doctor and hospital visits and other medical services, such as outpatient surgery and high-tech radiology.

- To save money with the plan, you need to designate a primary care physician (PCP).
- If you live in Texas, you need a referral from your PCP to an in-network specialist or facility to receive in-network benefits. If you do not get a referral from your PCP, you could pay more for your treatment, even if the provider is in the HealthSelect network.

You do not need a referral for:

- eye exams (both routine and diagnostic),
- OB/GYN visits,
- mental health counseling,
- chiropractic visits,
- occupational therapy, speech therapy and physical therapy and
- virtual visits, urgent care centers and convenience care clinics.

## It pays to stay in the network!

All health plans managed by ERS are network-based, which means you'll pay less – sometimes a lot less – if you see a provider in the network.

Here's an example of the difference in what you might pay for an in-network and out-of-network doctor visit for non-preventive care if you're in HealthSelect of Texas. This is an example and not a true estimate of costs you would pay by going out-of-network if you have not met your deductible. For more information see the Health Plan Comparison Chart on pages 8-9.

HealthSelect <sup>of Texas</sup>	In-Network PCP	Out-of-Network Provider You must first meet a \$500/person or \$1,500/family deductible before the plan begins to pay.
<b>Amount billed by doctor</b>	\$150	\$160
<b>Allowable amount</b> For out-of-network service, the allowable amount – not the billed charge – is the amount applied toward your deductible, and the amount used to calculate what the plan will pay after you've met the deductible (example: 60% of allowable amount for a PCP visit).	\$100	\$65
<b>HealthSelect of Texas pays</b>	\$75	\$0
<b>Member owes</b>	<b>\$25 copay</b>	<b>\$160</b> Because you have not met your out-of-network deductible, you owe the full amount billed by the doctor. Only \$65 of this amount will be applied to your deductible, because the plan does not cover the difference between the amount billed and the allowable amount.

Consumer Directed HealthSelect is a high-deductible health plan paired with a tax-free health savings account (HSA). The high deductible means you could have higher out-of-pocket costs before your health plan begins to pay for coverage. It's available to Texas Employees Group Benefits Program (GBP) participants who are not enrolled in Medicare.

- You do not need to designate a PCP or get a referral to see a specialist, but you generally will pay less for care – sometimes much less – if you see a provider who is in the HealthSelect network.
- The monthly premium is lower than HealthSelect of Texas. But you pay the full cost of doctor visits, prescriptions, hospital stays and any other non-preventive health service or product until you have reached the annual deductible. (See deductible amounts below.)
- After you have met the deductible, you pay coinsurance (20% in-network, 40% out-of-network) for medical services and prescriptions rather than a copayment.
- Deductibles are based on the calendar year and reset January 1 of each year.

2018 Deductible (includes prescriptions)	Individual Coverage	Family Coverage
<b>In-network</b>	\$2,100	\$4,200
<b>Out-of-network</b>	\$4,200	\$8,400

## Health savings account (HSA)

An HSA is like a tax-free nest egg for health care expenses. You can use money in your HSA to pay for eligible out-of-pocket health expenses.

- You can use your HSA funds for qualified medical expenses for yourself, your spouse and eligible dependents. The IRS defines qualified medical expenses. Visit [www.hsacenter.com/what-is-an-hsa/qualified-medical-expenses/](http://www.hsacenter.com/what-is-an-hsa/qualified-medical-expenses/) for more information.
- You can make post-tax contributions to your HSA. You can also deposit post-tax contributions to your HSA and can claim them as deductions when filing your income tax returns. The IRS sets the maximum amount each year. The annual maximum contribution limit for 2018 is \$3,450 for individuals and \$6,900 for families.
- All the money in your HSA carries over from one year to the next – there is no use-it-or-lose-it rule, and you can keep the funds if you change health plans or leave state employment.

### HSA contributions and maximums\* for 2018

Description	Individual Account	Family Account**
Annual maximum contribution January 1, 2018 - December 31, 2018	\$3,450	\$6,900

\*HSA contributions and limits may change from year to year, or based on eligibility requirements and the participant's age. Maximums are set by the IRS and include both pre-tax and post-tax contributions to an HSA.

\*\*Includes the member plus any number of dependents enrolled in Consumer Directed HealthSelect.



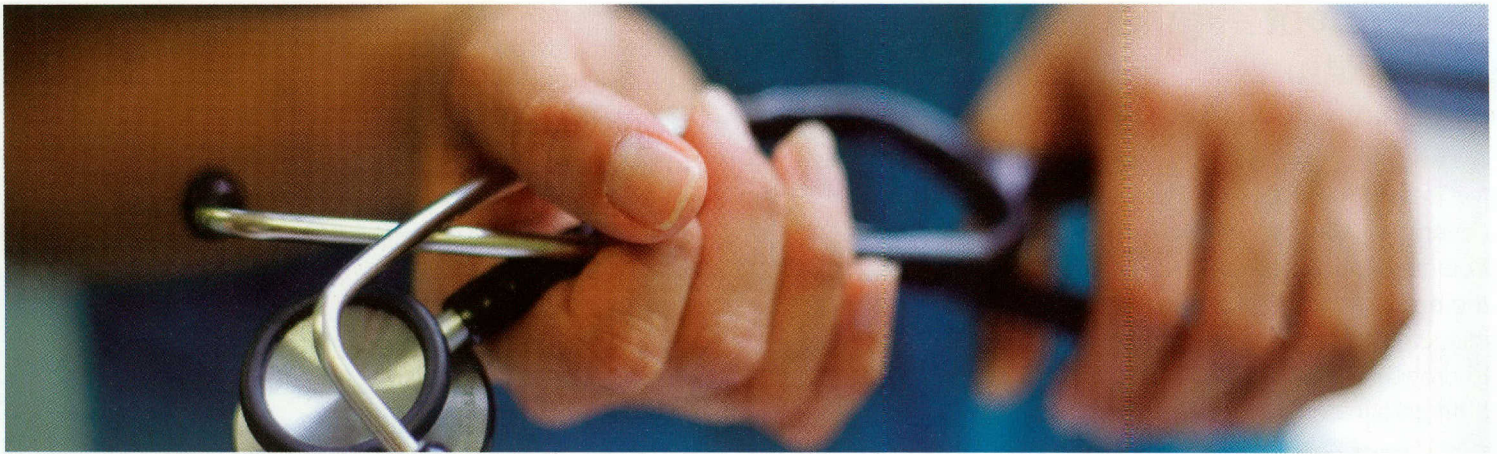
## Thinking about enrolling in Consumer Directed HealthSelect?

The key benefits of Consumer Directed HealthSelect are:

- the ability to save money, in your HSA for health care costs now or far in the future, and
- the monthly premiums are lower than HealthSelect of Texas.

For some people, it could be a great way to save money and lower your taxable income. But you will be responsible for all of your non-preventive health care costs until you meet the annual deductible.

Optum Bank administers the HSA program. If you enroll in Consumer Directed HealthSelect, you need to open an Optum Bank HSA as soon as possible so that funds can be deposited into your account. You will get a debit card from Optum Bank to pay for health expenses. You will have access only to the amount of money that has accumulated in your HSA, and not funds that have been pledged to be deposited in the future. You should review IRS guidelines or consult a tax advisor to make sure you are eligible to participate in an HSA. For more information, visit [www.ers.state.tx.us/Employees/Health/CDHS/HSA/](http://www.ers.state.tx.us/Employees/Health/CDHS/HSA/).



# HMOs



If you live or work in an eligible county, you have the option of enrolling in an HMO. These regional plans have smaller networks than the HealthSelect plans. But they cover the same care and services as HealthSelect and generally have lower dependent premiums.

- You must use providers (such as doctors and hospitals) in the HMO network for your services to be covered, unless the health plan has authorized out-of-network treatment. Only emergency care services are covered outside the network.
- HMOs have their own prescription drug coverage. The annual drug deductible is \$50 per person per plan year, which resets on September 1.

HMO Plan	Service Area	Counties
Community First Health Plans	San Antonio area	Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina and Wilson
KelseyCare powered by Community Health Choice	Houston area	Brazoria, Fort Bend, Galveston, Harris and Montgomery
Scott & White Health Plan	Central Texas	Austin, Bastrop, Bell, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Freestone, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, Madison, McLennan, Milam, Mills, Robertson, San Saba, Somervell, Travis, Walker, Waller, Washington and Williamson

## Out-of-pocket limits



To help protect you from catastrophic health costs, all five health plans have a network out-of-pocket maximum of \$6,650 for individuals and \$13,300 for families. This is the maximum amount you will pay in one year for network copays, coinsurance, prescriptions, deductibles and other qualified health care expenses. Once you reach this maximum, the plan pays 100% of covered health expenses for the rest of the year. Only Consumer Directed HealthSelect has an out-of-network out-of-pocket maximum (individual: \$13,100; family: \$26,200).



All participants enrolled in health insurance plans offered through ERS must certify their status as tobacco users or non-users. If you are a tobacco user, you may qualify for an alternative to the Tobacco User Premium, if it complies with your doctor's recommendations. For more information, see the ERS Tobacco policy on ERS website at [www.ers.state.tx.us/Employees/Health/Tobacco\\_Policy/](http://www.ers.state.tx.us/Employees/Health/Tobacco_Policy/) or contact ERS toll-free at (866) 399-6908.

## Dependent eligibility and verification

When you select your online changes, you'll be asked to certify that each of your dependent children is eligible for Texas Employees Group Benefits Program (GBP) coverage unless you've already certified each dependent. You can't enroll new dependent children until you complete the online certification. If you enroll any new dependents, including a spouse, in health coverage, you'll be required to provide documentation, such as a marriage license or birth certificate, verifying that each dependent is eligible.

To enroll a common law spouse, you must obtain a Declaration of Informal Marriage from the county courthouse with a registration date prior to the date of your spouse's enrollment in the GBP.

Aon Hewitt, a company that is working with ERS to conduct the dependent eligibility verification, will mail a letter that outlines the steps in the verification process, and lists the dependents who need to be verified, the documentation needed and the deadlines for submitting documentation. If you have questions about the dependent eligibility verification, contact Aon Hewitt Dependent Verification Center toll-free at (800) 987-6605.

## Prescription drug coverage

Your health insurance plan includes coverage for prescription drugs. If you are enrolled in HealthSelect of Texas or Consumer Directed HealthSelect, you will receive separate ID cards for medical (Blue Cross and Blue Shield of Texas) and prescription drug (OptumRx) coverage in late August. Please use these separate ID cards beginning September 1, 2017.

Beginning August 1, HealthSelect Prescription Drug Program will have a new phone number. You can find this number on the new prescription ID card that OptumRx will mail you in August.

Prescription drugs are divided into three tiers, with different copays for each tier.

- Tier 1 are usually inexpensive medications, such as generic drugs.
- Tier 2 are usually lower-cost preferred brand-name drugs.
- Tier 3 are non-preferred brand-name drugs with a high cost.

	HealthSelect of Texas	Consumer Directed HealthSelect	HMOs
<b>Deductible</b>	\$50 for each covered individual (January 1 - December 31)	\$2,100 per individual and \$4,200 per family (in combined medical and pharmacy expenses) using in-network pharmacies (January 1 - December 31)	\$50 for each covered individual (September 1 - August 31)
<b>Copays: In-network</b>	Up to a 30-day supply of <b>Non-maintenance medications:</b> Tier 1: \$10, Tier 2: \$35, Tier 3: \$60 <b>Maintenance medications*:</b> Tier 1: \$10, Tier 2: \$45, Tier 3: \$75	20% coinsurance after the annual deductible is met	Up to a 30-day supply of <b>Non-maintenance medications:</b> Tier 1: \$10, Tier 2: \$35, Tier 3: \$60 <b>Maintenance medications*:</b> Tier 1: \$10, Tier 2: \$45, Tier 3: \$75
<b>Copays: Out-of-network</b>	Copay plus 40% coinsurance for all three tiers	40% coinsurance after the annual out-of-network deductible is met	Does not apply
<b>Extended Days' Supply (EDS)**</b>	<b>90-day supply:</b> Tier 1: \$30, Tier 2: \$105, Tier 3: \$180	20% coinsurance after the annual deductible is met.	Does not apply
<b>Mail order</b>	Yes	Yes	Yes
<b>Brand-name drug payment</b>	If a generic drug is available and you choose the brand-name drug, you will pay the Tier 1 copay or coinsurance, as applicable, plus the difference in cost to the plan between the brand-name drug and the generic drug.		

\*A retail maintenance fee is an additional charge for filling a 30-day supply or less of maintenance medications, which are prescriptions you take regularly.

\*\*An Extended Days' Supply (EDS) means a pharmacy can dispense up to a 90-day supply of maintenance prescription drugs at one time.



To find out which pharmacies you can use under each plan, visit the plan website.

# HEALTH PLANS COMPARISON CHART

## Effective September 1, 2017

Benefits	HealthSelect <sup>SM</sup> of Texas <sup>1</sup>				Consumer Directed HealthSelect <sup>SM 1</sup>		HMOs	
	In-Area		HealthSelect <sup>SM</sup> of Texas Out-of-State <sup>2</sup>		Network	Non-Network	Community First, Scott & White	KelseyCare powered by Community Health Choice
	Network	Non-Network	Network	Non-Network				
<b>Calendar year deductible</b>	None	\$500 per person \$1,500 per family	None	\$500 per person \$1,500 per family	\$2,100 per person \$4,200 per family	\$4,200 per person \$8,400 per family	None	None
<b>Out-of-pocket coinsurance maximum<sup>4</sup></b>	\$2,000 per person per calendar year	\$7,000 per person per calendar year	\$2,000 per person per calendar year	\$7,000 per person per calendar year	None	None	\$2,000 per person <sup>3</sup>	\$2,000 per person <sup>3</sup>
<b>Total out-of-pocket maximum<sup>10</sup></b> (including deductibles, coinsurance and copays) <sup>11</sup>	**\$6,550 per person \$13,100 per family	None	**\$6,550 per person \$13,100 per family	None	**\$6,550 per person \$13,100 per family	**\$13,100 per person \$26,200 per family	\$6,550 per person \$13,100 per family <sup>3</sup>	\$6,550 per person \$13,100 per family <sup>3</sup>
<b>Primary care physician required</b>	Yes	No	No	No	No	No	Community First - yes Scott & White - no	No
<b>Primary care physicians' office visits</b>	\$25	40%	\$25	40%	20%	40%	\$25	\$15
<b>Mental health care</b>								
<b>a. Outpatient physician or mental health provider office visits</b>	\$25 copay	40% coinsurance after you meet the annual Non-Network Deductible	30% coinsurance	40% coinsurance after you meet the annual Non-Network Deductible	20% coinsurance	40% coinsurance	\$25	\$25
<b>b. Hospital Mental health inpatient stay</b> (copay is \$150 per day, up to a maximum of \$750 per admission and a maximum of \$2,250 per calendar year.)	20% coinsurance after copay	40% coinsurance after copay and you meet the annual Non-Network Deductible	30% coinsurance	40% coinsurance after copay and you meet the annual Non-Network Deductible	20% coinsurance	40% coinsurance	20% coinsurance (plus \$150 a day copay per admission)	20% coinsurance (plus \$150 a day copay per admission)
<b>c. Outpatient facility care</b> (partial hospitalization/ day treatment and extensive outpatient treatment)	20% coinsurance	40% coinsurance after you meet the annual Non-Network Deductible	30% coinsurance	40% coinsurance after you meet the annual Non-Network Deductible	20% coinsurance	40% coinsurance	\$25 copay (prior authorization required)	\$25 copay
<b>Physicals*</b>	No charge	40%	No charge	40%	No charge	40%	No charge	No charge
<b>Specialty physicians' office visits</b>	\$40	40%	\$40	40%	20%	40%	\$40	\$25
<b>Routine eye exam, one per year per participant*</b>	\$40	40%	\$40	40%	20%	40%	\$40 <sup>3,6</sup>	\$25 <sup>3</sup>
<b>Routine preventive care*</b>	No charge	40%	No charge	40%	No charge	40%	No charge	No charge
<b>Diagnostic x-rays, lab tests, and mammography</b>	20%	40%	20%	40%	20%	40%	20%	No charge* (physician office)
<b>Office surgery and diagnostic procedures</b>	20%	40%	20%	40%	20%	40%	20%	\$15 PCP or \$25 Specialist
<b>High-tech radiology</b> (CT scan, MRI, and nuclear medicine) <sup>7,8,12</sup>	\$100 copay plus 20%	\$100 copay plus 40%	\$100 copay plus 20%	\$100 copay plus 40%	20%	40%	\$100 copay plus 20% coinsurance	\$150 copay per scan type per day (Outpatient testing only)
<b>Urgent care clinic</b>	\$50 copay plus 20%	\$50 copay plus 40%	\$50 copay plus 20%	\$50 copay plus 40%	20%	40%	\$50 copay plus 20%	\$50 copay plus 20%

Benefits	HealthSelect <sup>SM</sup> of Texas <sup>1</sup>				Consumer Directed HealthSelect <sup>SM1</sup>		HMOs	
	In-Area		HealthSelect <sup>SM</sup> of Texas Out-of-State <sup>2</sup>		Network	Non-Network	Community First, Scott & White	KelseyCare powered by Community Health Choice
	Network	Non-Network	Network	Non-Network				
<b>Urgent care clinic</b>	\$50 copay plus 20%	\$50 copay plus 40%	\$50 copay plus 20%	\$50 copay plus 40%	20%	40%	\$50 copay plus 20%	\$50 copay plus 20%
<b>Maternity Care doctor charges only*<sup>3</sup>; inpatient hospital copays will apply</b>	No charge for routine prenatal appointments \$25 or \$40 for first post-natal visit <sup>4</sup>	40%	No charge for routine prenatal appointments \$25 or \$40 for first post-natal visit <sup>4</sup>	40%	No charge for routine prenatal appointments 20% for first post-natal visit	40%	No charge for routine prenatal appointments \$25 or \$40 for first post-natal visit <sup>4</sup>	No charge
<b>Chiropractic Care</b>								
<b>a. Coinsurance</b>	20%; \$40 copay plus 20% with office visit	40%	20%; \$40 copay plus 20% with office visit	40%	20%	40%	CFHP: 20%; \$40 copay SWHP: 20%; \$40 copay plus 20% with office visit	\$25 copay
<b>b. Maximum benefit per visit</b>	\$75	\$75	\$75	\$75	\$75	\$75	CFHP-\$75/ SWHP - None	-
<b>c. Maximum visits Each participant Per calendar year</b>	30	30	30	30	30	30	CFHP-30; SWHP-35 (maximum manipulative therapy visits)	30
<b>Inpatient hospital (semi-private room and day's board, and intensive care unit)<sup>12</sup></b>	\$150/day copay plus 20% (\$750 copay max-up to 5 days per hospital stay, \$2,250 copay max per calendar year per person)	\$150/day copay plus 40% (\$750 copay max-up to 5 days per hospital stay, \$2,250 copay max per calendar year per person)	\$150/day copay plus 20% (\$750 copay max-up to 5 days per hospital stay, \$2,250 copay max per calendar year per person)	\$150/day copay plus 40% (\$750 copay max-up to 5 days per hospital stay, \$2,250 copay max per calendar year per person)	20%	40%	\$150/day copay plus 20% (\$750 copay max-up to 5 days per hospital stay, \$2,250 copay max per plan year per person <sup>3</sup> )	\$150/day copay plus 20% (\$750 copay max-up to 5 days per hospital stay, \$2,250 copay max per plan year per person)
<b>Emergency care</b>	\$150 plus 20% (if admitted copay will apply to hospital copay)	\$150 plus 20% (if admitted copay will apply to hospital copay)	\$150 plus 20% (if admitted copay will apply to hospital copay)	\$150 plus 20% (if admitted copay will apply to hospital copay)	20%	20%	\$150 plus 20% (if admitted copay will apply to hospital copay)	\$150 copay plus 20% (if admitted copay will apply to hospital copay)
<b>Outpatient surgery other than in physician's office</b>	\$100 copay plus 20%	\$100 copay plus 40%	\$100 copay plus 20%	\$100 copay plus 40%	20%	40%	\$100 copay plus 20%	\$150 copay plus 20%
<b>Bariatric surgery<sup>8, 9A, 11</sup></b>	a. Deductible \$5,000 b. Coinsurance 20% c. Lifetime max \$13,000	Not covered	a. Deductible \$5,000 b. Coinsurance 20% c. Lifetime max \$13,000	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Hearing aids</b>	Plan pays up to \$1,000 per ear every three years (no deductible).				Plan pays up to \$1,000 per ear every three years (after deductible is met).		Plan pays up to \$1,000 per ear every three years (no deductible).	
<b>Durable medical equipment<sup>12</sup></b>	20%	40%	20%	40%	20%	40%	20%	20%
<b>Ambulance services (non-emergency)<sup>12</sup></b>	20%	20%	20%	20%	20%	20%	20%	20%

<sup>1</sup> Benefits are paid on allowable amounts; using providers who contract with Blue Cross Blue and Shield of Texas will protect you from liability for amounts over the allowable amount. <sup>2</sup> HealthSelect Out-of-State applies to employees and retirees under age 65 and their eligible dependents who live or work outside of Texas. You cannot enroll in Out-of-State coverage unless your work or home address is outside of Texas. <sup>3</sup> Applies to plan year, September 1 - August 31. <sup>4</sup> Does not include copays. <sup>5</sup> Copay depends on whether treatment is given by PCP or specialist. <sup>6</sup> For treatment charges, one visit per plan year. <sup>7</sup> Outpatient testing only. Does not apply to inpatient services. <sup>8</sup> Active employees only; see health plan for additional requirements/limitations. <sup>9A</sup> The deductible and coinsurance paid for bariatric surgery does not apply to the total out-of-pocket maximum. <sup>9</sup> No copay if high-tech radiology is performed during ER visit or inpatient admission. <sup>10</sup> Out-of-pocket maximums are not mutually exclusive from other out-of-pocket limits. This means that a participant's total network out-of-pocket maximum could contain a combination of coinsurance and/or copayments. (For example, a participant could pay up to \$6,550 in copayments alone if there was no coinsurance paid throughout the year. If a participant met the \$2,000 coinsurance out-of-pocket maximum, he/she would pay \$4,550 in copayments, totaling \$6,550 in overall out-of-pocket expense.) <sup>11</sup> Includes medical and prescription drug copays, coinsurance and deductibles. Excludes non-network and bariatric services. <sup>12</sup> Preauthorization required. Mental Health Benefits follow those of medical and surgical benefits listed in this chart. This comparison chart offers a general overview of benefits and their associated out-of-pocket expenses under HealthSelect plans and the HMOs. Contact the plan's customer service department for specific questions. \*Under the Affordable Care Act, certain preventive and women's health services are paid at 100% (at no cost to the participant) dependent upon physician billing and diagnosis. In some cases, the participant will still be responsible for payment on some services. \*\*Effective calendar year





Your health insurance plan covers some vision and eye health services, including an annual eye exam and treatment for diseases of the eye. But it does not cover the cost of eyeglasses or contact lenses.

You and your eligible dependents can enroll in State of Texas Vision for an additional monthly premium. For a set copay

amount, State of Texas Vision offers an eye exam, contact lens fitting, and other options (such as single vision lenses or ultraviolet coating). State of Texas Vision offers an allowance on the cost of eyeglasses or contact lenses as well as discounts for LASIK. For a complete list of plan benefits and a list of providers, visit [www.stateoftexasvision.com](http://www.stateoftexasvision.com).

### Vision coverage comparison chart

	State of Texas Vision	HealthSelect of Texas	Consumer Directed HealthSelect	Community First HMO	KelseyCare powered by Community HMO	Scott & White HMO
<b>Routine eye exam</b>	\$25 copay	\$40 copay <sup>1</sup>	20% coinsurance <sup>2</sup>	\$40 copay <sup>3</sup>	\$15 PCP/ \$25 Specialist	\$40 copay
<b>Frames</b>	\$150 retail allowance	Not covered	Not covered	\$125 retail allowance <sup>4</sup>	Not covered	Not covered
<b>Standard contact lens fitting</b>	\$25 copay	Not covered	Not covered	\$125 allowance	Not covered	Not covered
<b>Specialty contact lens fitting</b>	\$35 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Single-vision lenses</b>	\$10 copay	Not covered	Not covered	100% covered	Not covered	Not covered
<b>Bifocal Lenses</b>	\$15 copay	Not covered	Not covered	100% covered	Not covered	Not covered
<b>Trifocal lenses</b>	\$20 copay	Not covered	Not covered	100% covered	Not covered	Not covered
<b>Progressives</b>	\$70 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Polycarbonate</b>	\$50 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Scratch coat</b> (factory, single sided)	\$10 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Ultraviolet coating</b>	\$10 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Tint</b>	\$10 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Standard anti-reflective coating</b>	\$40 copay	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Contact lenses<sup>5</sup></b> (conventional or disposable)	\$150 allowance	Not covered	Not covered	\$125 Allowance	Not covered	Not covered

All benefits listed are available annually, unless indicated, using network providers.

<sup>1</sup> This is for network providers only in the HealthSelect of Texas In-Area plan. Benefits differ for non-network providers and the out-of-area plan. See your health plan materials for details.

<sup>2</sup> After the deductible is met, you will pay 20% coinsurance for network providers only (40% coinsurance for non-network providers).

<sup>3</sup> Members can go to any Community First network doctor for their eye exam.

<sup>4</sup> Cost savings when using OptiCare vision providers. Frame discounts are not available if the frame manufacturer prohibits the discount.

<sup>5</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit.

All costs and allowances are retail; you are responsible for any charges in excess of the retail allowances.

**Note:** Besides the eye exam, the additional offerings through the health plans are value added benefits. ERS does not guarantee the length of time that a specific value added product will be offered.

# Dental Plans



**Helpful tip:** Find a list of providers for State of Texas Dental Choice<sup>SM</sup> or the HumanaDental DHMO at <https://our.humana.com/ers/> or by calling HumanaDental at (877) 377-0987, TTY: 711.

## State of Texas Dental Choice

This is a preferred provider organization (PPO) dental insurance plan.

- You can see any provider, but you will pay less if you see one who is in the HumanaDental PPO.
- Benefits are available in the United States and Canada, and Mexico if you live in the United States.



## HumanaDental Dental Health Maintenance Organization

This is a dental health maintenance organization (DHMO) dental insurance plan.

- Coverage applies only to dentists in the Texas service area. Before you enroll, make sure there is a DHMO network dentist in your area.
- You must select a primary care dentist (PCD) from a list of approved providers. You and your enrolled dependents can choose different primary care dentists.
- Services from participating specialty dentists cost 25% less than the dentist's usual charge.



## State of Texas Dental Discount Plan<sup>SM</sup>

This is not a dental insurance plan.

- You receive discounted prices – 20% to 60% off – on usual charges for dental treatment and services at participating providers.
- There are no claim forms, copays, deductibles, annual maximums or limits on use.



### Dental discount plan features

Plan Features	Dental Discount Plan	Dental Insurance
Claim forms and paperwork	–	✓
Copays	–	✓
Deductibles	–	✓
Annual maximums	–	✓
Limits on use	–	✓
Savings on cosmetic services	✓	–

## Dental insurance plans comparison chart

	HumanaDental DHMO <sup>1</sup>	State of Texas Dental Choice Plan <sup>SM</sup> Preferred Provider Organization (PPO) Administered by HumanaDental Insurance Company	
Dentists	You must select a primary care dentist (PCD). <b>NOTE:</b> Not all participating dentists accept new patients. Dentists are not required to stay on the plan for the entire year.	In-network/ participating dentist	Out-of-network/ non-participating dentist <sup>2</sup>
Deductibles	None	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
Copays/ coinsurance	Primary dentist - Copays vary according to service and are listed in the "Schedule of Dental Benefits" booklet. Specialty dentistry - You pay 75% of the dentist's usual and customary fee. DHMO pays nothing.	Preventive and Diagnostic Services - You pay nothing. Basic Services - You pay 10% coinsurance after meeting the Basic Services deductible. Major Services - You pay 50% coinsurance after meeting the Major Services deductible. You will not be charged for anything over the allowed amount. After you reach the Maximum Calendar Year Benefit, you pay 60% until January 1. <sup>3</sup>	Preventive and Diagnostic Services - You pay 10% coinsurance after meeting the Preventive and Diagnostic deductible. Basic Services - You pay 30% coinsurance after meeting the Basic Services deductible. Major Services - You pay 60% coinsurance after meeting the Major Services deductible. <b>You may be required to pay the difference between the allowed amount and billed charges.</b> After you reach the Maximum Calendar Year Benefit, you pay 60% until January 1. <sup>3</sup>
Maximum calendar year benefit	Unlimited	\$1,500 per covered individual (includes orthodontic extractions)	\$1,500 per covered individual (includes orthodontic extractions)
Maximum lifetime benefit	Unlimited	\$1,500 per covered individual for orthodontic services	\$1,500 per covered individual for orthodontic services
Average cost of cleaning / oral exams	Vary according to service and are listed in the "Schedule of Dental Benefits" booklet Up to two cleaning/oral exams per calendar year allowed	You pay nothing. Up to two cleaning/oral exams per calendar year allowed	10% of the allowed amount after deductible is met Up to two cleaning/oral exams per calendar year allowed
Orthodontic coverage	Orthodontic services performed by a general dentist listed in the directory with an "0" treatment code – child - \$1,800, adult - \$2,100 Orthodontic services performed by specialist – You pay 75% of his/her usual fee. DHMO pays nothing.	Orthodontic services are only available to dependents age 19 or younger. You pay 50% of the allowed amount.	Orthodontic services are only available to dependents age 19 or younger. You pay 50% of the allowed amount. You may be required to pay the difference between the allowed amount and billed charges.

**NOTE:** The comparison chart is a summary of the benefits offered by the two dental insurance plans. See plan booklet for actual coverage and limitations. Prior to starting treatment, discuss with your dentist the treatment plan and all charges.

<sup>1</sup> This comparison chart reflects participant responsibility for services received from participating primary care dentists only. Services from participating specialty dentists are 25% less than the dentist's usual charge.

<sup>2</sup> In the State of Texas Dental Choice Plan PPO, deductibles and annual maximums are per calendar year. Non-participating dentists can bill you for charges above the amount covered by your HumanaDental plan. To ensure you do not receive additional charges, visit a participating PPO network dentist.

<sup>3</sup> Services received after the maximum calendar year benefit is reached will be paid at 40% coinsurance by the plan.



# LIFE INSURANCE



SECURIAN®

## Life insurance – security for your family

This year, Optional Term Life Insurance, Dependent Term Life Insurance and Accidental Death & Dismemberment rates stay the same.

### Optional Term Life Insurance

- During Summer Enrollment, you may be able to apply for extra Optional Term Life Insurance.
- Check out our online rate calculator or your Personal Benefits Enrollment Statement for details on your monthly premiums.
- Don't forget that you can update your ERS beneficiaries any time of the year, not just during Summer Enrollment.

NOTE: Former Board Members cannot apply to increase Optional Term Life Insurance. At age 70, term life coverage benefits automatically reduce.

### Dependent Term Life Insurance

- You pay only \$1.38 a month to receive Dependent Term Life Insurance for your eligible dependents. For a list of eligible dependents, please visit [www.ers.state.tx.us](http://www.ers.state.tx.us).
- Coverage includes \$5,000 Dependent Term Life Insurance per person, which is paid to you upon the death of your covered dependents. A \$5,000 AD&D benefit is also included with the \$5,000 Dependent Term Life coverage.

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

Provides additional protection for you and your family in the event of accidental death or certain accidental injuries.

- Purchased in increments of \$5,000, with benefits between \$10,000 and \$200,000. This is in addition to the \$5,000 AD&D benefits provided with Basic and Optional Term Life insurance for active employees.
- Two levels of coverage: you only, or you and family.

### EOI is required when you apply:

- for Optional Term Life Insurance,
- to add dependents to Dependent Term Life Insurance,
- to increase Optional Term Life coverage to Elections 2, 3 or 4.

If EOI is approved before September 1, coverage begins on September 1. If it is approved after September 1, coverage begins the first of the month after ERS receives notification of the approval. In the EOI process, you provide information on the condition of your health or your dependent's health. You don't need to apply for EOI for coverage you already have. You can apply online or by mail. Apply early to ensure you get coverage – the deadline to start the EOI process is August 12. Find detailed instructions on the EOI process at [www.ers.state.tx.us/Customer\\_Support/FAQ/Insurance](http://www.ers.state.tx.us/Customer_Support/FAQ/Insurance). If Minnesota Life does not receive the Life EOI application within 30 days, your life insurance coverage will remain at your current level and will not change. You can reapply for coverage during your next enrollment opportunity.

# Contact Information

## HEALTH INSURANCE

### HealthSelect<sup>SM</sup> of Texas Consumer Directed HealthSelect<sup>SM</sup>

*Administered by UnitedHealthcare through August 31, 2017*

Group number – 744260

Toll-free: (866) 336-9371, TDD: 711

myNurseLine: (866) 336-9371

<http://healthselectoftexas.welcometouhc.com/hs-of-texas.html>

*Administered by Blue Cross and Blue Shield of Texas  
beginning September 1, 2017*

Group number – 238000

Toll-free: (800) 252-8039

[www.bcbstx.com/hs](http://www.bcbstx.com/hs)

(Until August 31, 2017)

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

(Beginning September 1, 2017)

### Consumer Directed HealthSelect<sup>SM</sup> Health savings account (HSA)

*Administered by Optum Bank*

Toll-free: (800) 791-9361, TDD: 711

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

### HealthSelect Prescription Drug Program

(pharmacy benefits for HealthSelect of Texas  
and Consumer Directed HealthSelect)

*Administered by OptumRx (Until August 31, 2017)*

Toll-free: (866) 336-9371, TDD: 711

[www.OptumRx.com/ERS](http://www.OptumRx.com/ERS)

### Community First Health Plans

*An affiliate of the University Health System*

Group number – 0010180000

Toll-free: (877) 698-7032, TDD: (210) 358-6080

Local: (210) 358-6262

NurseLink: (210) 358-6262

[members.cfhp.com](http://members.cfhp.com)

### KelseyCare powered by Community Health Choice

Group number – 15000

Toll-free: (844) 515-4877, TDD: 711

NurseLine: (713) 442-0000

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

### Scott & White Health Plan

Group number – 000058

Toll-free: (800) 321-7947, TDD: (800) 735-2989

VitalCare Nurse Advice: (877) 505-7947

[ers.swhp.org](http://ers.swhp.org)

## OPTIONAL BENEFITS

### State of Texas Vision

*Administered by Superior Vision Services, Inc.*

Toll-free: (877) 396-4128

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

### State of Texas Dental Choice<sup>SM</sup>

*Administered by HumanaDental*

*Insurance Company*

Group number – 536957

Toll-free: (877) 377-0987, TDD: 711

[humana.com/ers](http://humana.com/ers)

### HumanaDental DHMO

*Insured by DentiCare, Inc.,*

*dba CompBenefits, a member*

*of the HumanaDental family*

*of companies*

Group number – 538226

Toll-free: (877) 377-0987, TDD: 711

[humana.com/ers](http://humana.com/ers)

### State of Texas Dental Discount Plan<sup>SM</sup>

*Administered by Careington*

*International Corporation*

Toll-free: (844) 377-3368, TDD: 711

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

### Life and Accidental Death & Dismemberment Insurance

*Insured by Securian*

Toll-free: (877) 494-1716, TDD: 711

[www.lifebenefits.com/plandesign/ers](http://www.lifebenefits.com/plandesign/ers)

# Summer Enrollment Event Schedule

ERS and its plan administrators travel around the state, hosting events to help you make informed decisions about your benefits. You may attend any fair or presentation, not just those at your agency or institution. You can also join one of our webinars. All events are free and open to all employees.

Summer Enrollment fairs start at 10 a.m. and end at 1 p.m., with presentations starting at 10:30 a.m., unless otherwise noted.

To sign up for a webinar, go to the events calendar on the ERS website at [www.ers.state.tx.us](http://www.ers.state.tx.us) and click on the webinar you want to attend.

## Webinars

**June 21**  
2 p.m.

**June 23**  
11 a.m.

**June 30**  
11 a.m.

**June 30**  
2 p.m.

**July 3**  
2 p.m.

**July 5**  
11 a.m.

**July 10**  
11 a.m.

**July 12**  
2 p.m.

**July 19**  
2 p.m.

**July 20**  
11 a.m.

**July 24**  
2 p.m.

## Enrollment Fairs

**June 20**  
**Employees Retirement System**  
200 E. 18th St.  
Austin, 78701

**June 21**  
**Health and Human Services Commission**  
Room K101  
4601 S. 1st St.  
Abilene, 79605

**June 22**  
**Texas Department of Transportation**  
Lubbock District Training Center  
Mesquite Room  
135 Slaton Rd.  
Lubbock, 79404

**June 22**  
**Texas Department of Transportation**  
Auditorium  
7600 Washington Ave.  
Houston, TX 77007

**June 23**  
**Texas Tech University Health Science Center**  
School of Pharmacy Building - Foyer  
1300 S. Coulter St.  
Amarillo, 79106

**June 26**  
**Texas Department of Public Safety**  
Building A – Cafeteria  
5805 N. Lamar Blvd.  
Austin, 78752

**June 27**  
**University of Houston Victoria**  
University North Building –  
Multi-purpose Room  
3007 N Ben Wilson St.  
Victoria, 77901

**June 28**  
**Houston Community College**  
Multi-purpose Room  
5601 West Loop S.  
Houston, 77081

**June 28**  
**Texas Parks and Wildlife**  
Headquarters - Lobby  
4200 Smith School Rd.  
Austin, 78744

**June 29**  
**Lone Star College**  
Community Building – Flag Room I & II  
5000 Research Forest Dr.  
The Woodlands, 77381

**June 30**  
**Texas Department of Criminal Justice**  
Texas Prison Museum  
491 State Hwy 75 N.  
Huntsville, 77320

**July 5**  
**1:30 – 4:30 p.m.,**  
**presentation at 2 p.m.**

**Texas Department  
of Transportation**  
Training Center – Building E  
4502 Knickerbocker Rd.  
San Angelo, 76904

**July 6**  
**Midland College**  
Marie Hall Building – Atrium  
3600 N. Garfield St.  
Midland, 79705

**July 7**  
**Texas Department  
of Transportation**  
Building RS-200 –  
Auditorium 1A.1  
200 E. Riverside Dr.  
Austin, 78704

**July 7**  
**El Paso Community College**  
Administrative Service Center  
Building A  
Auditorium Room 130  
9050 Viscount Blvd.  
El Paso, 79925

**July 10**  
**Texas State Technical College**  
Murray Watson Recreation Center  
3801 Campus Dr.  
Waco, 76705

**July 11**  
**Tarrant County College**  
South Energy Technology Center  
(SETC Building)  
2537 Joe B. Rushing Rd.  
Fort Worth, 76119

**July 11**  
**Texas Higher Education  
Coordinating Board**  
Room 1.100  
1200 E. Anderson Lane  
Austin, 78752

**July 12**  
**Texas Department  
of Transportation**  
Dal Trans Building –  
Yielding/Oliver Rooms  
4625 U.S. 80 Frontage Rd.  
Mesquite, 75150

**July 13**  
**Texas Department  
of Transportation**  
District Training Center –  
Room WFS2  
1601 Southwest Pkwy  
Wichita Falls, 76302

**July 13**  
**Austin Community College**  
Highland Business Center –  
Lobby  
5930 Middle Fiskville Rd.  
Austin, 78752

**July 14**  
**Texas Commission on  
Environmental Quality**  
Building A  
12100 Park 35 Circle  
Austin, 78753

**July 14**  
**Texas Woman's University**  
Multipurpose Classroom  
Laboratory Building  
304 Administration Dr.  
Denton, 76201

**July 17**  
**Alamo Community College**  
McAllister Fine Arts Center –  
Auditorium  
1300 San Pedro Ave.  
San Antonio, 78212

**July 17**  
**Texas Department  
of Transportation**  
Building RS-200 –  
Auditorium 1A.1  
200 E. Riverside Dr.  
Austin, 78704

**July 18**  
**Texas State University**  
JC Kellam Administration Building –  
Room 1100  
601 University Dr.  
San Marcos, TX 78666

**July 18**  
**Texas Department  
of Transportation**  
Room 2  
4615 NW Loop 410  
San Antonio, 78229

**July 19**  
**Texas Department  
of Transportation**  
Building 2  
1701 South Padre Island Dr.  
Corpus Christi, 78416

**July 20**  
**South Texas College**  
Building H – Student Lounge  
3201 Pecan Blvd.  
McAllen, 78501

**July 21**  
**Texas State Technical College**  
Service Support Center –  
Conference Room  
1902 N. Loop 499  
Harlingen, 78550

**July 24**  
**Texas Department  
of Insurance**  
Metro Center Building –  
Tippy Foster Room  
Suite 100  
7551 Metro Center Dr.  
Austin, 78744

**July 25**  
**Employees Retirement System**  
200 E. 18th St.  
Austin, 78701

**July 26**  
**Texas Education Agency**  
William B. Travis Building  
1701 Congress Ave.  
Austin, 78701



EMPLOYEES RETIREMENT SYSTEM OF TEXAS

DIRECT PAY FEO/FLE/FBM SUMMER ENROLLMENT FORM

You may either enter your changes using your online account at www.ers.state.tx.us or send this completed form to: Employees Retirement System of Texas, P.O. Box 13207, Austin, Texas 78711-3207, (866) 399-6908 Toll-free

If you do not need to make any changes, it is not necessary to complete this form or contact ERS.

Information provided to the Employees Retirement System of Texas (ERS) is maintained for managing your benefits.

If you have questions about your information, or believe that information provided to ERS may be incorrect, please notify ERS.

SECTION A: MEMBER DATA (To be completed by participant.)

Form with fields for Member Type, Participant Name, Social Security Number, Phone Number, Mailing Address, Email Address, City, State, ZIP Code, and Eligibility County.

SECTION B: BENEFITS OPTIONS (Mark boxes to indicate the coverage changes you want to start September 1, 2017.)

Form with sections for Health Coverage, Optional Benefits, Dental, Vision, Accidental Death & Dismemberment, and Life Insurance options.

Tobacco-user Certification: If you are enrolled or enrolling in a Texas Employees Group Benefits Program (GBP) health plan, have you used any type of tobacco product five or more times in the last three months? This includes but is not limited to cigarettes, pipes, cigars, cigarillos, snuff or chewing tobacco products.

\*To add or increase this coverage will require evidence of insurability (EOI). Initiate the EOI process by signing into your online account at www.ers.state.tx.us, or contact ERS. Former Elected Officials and Former Legislative Employees may apply for up to Election 4. Former Board Members may continue a maximum of Election 2 and cannot add or increase coverage.

Please Note: Carefully consider any decision to waive your life insurance. You may never be able to elect life insurance again for you or your eligible dependents, depending on you or your dependents health conditions.

SECTION C: DEPENDENT PERSONAL DATA (and coverage choices.)

Dependent Tobacco-user Certification: If your dependents are enrolled in a GBP health plan, you must certify below if your dependent used any type of tobacco product five or more times in the last three months. This includes but is not limited to cigarettes, pipes, cigars, cigarillos, snuff or chewing tobacco products.

Table with columns: Dependent Relationship, Dependent's Name, Gender, Date of Birth, Dependent SSN, Health, Dental, Vision, Dep. Life, Tobacco User.

\*Relationship Code: Sp - Spouse D or S - Natural or adopted daughter or son O - Other than natural or adopted child. Includes stepchild, foster child, or ward child. If you are adding a child, you must complete a Dependent Child Certification form (ERS GI 1.081) available at www.ers.state.tx.us or by calling ERS. For dependents newly enrolled in health coverage, you may be required to provide documentation to Aon Hewitt to verify your dependents' eligibility.