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You can drop your health insurance during Summer Enrollment or at any time. If you drop COBRA under the GBP, you cannot reenroll later. You don't have to have health insurance to enroll in dental coverage. You are not eligible to participate in the **ERS Group Benefits** Program (GBP) if you are married. If you are married. you must notify ERS immediately. You can only add a newly eligible newborn or adopted child within 31 days of the child's birth or adoption.

Former COBRA Unmarried Child

What's new this year?

- Health care costs continue to increase throughout the United States and in Texas.
 As a result, health insurance premiums will increase on September 1, 2015. See your Personal Benefits Enrollment Statement (PBES) for more information.
- Good news! HumanaDental DHMO insurance premiums will decrease on September 1, 2015. See your PBES for more information.
- The total network out-of-pocket maximum is \$6,450 per individual.
- The mental health office visit copay is reduced to \$25.
- Another option for Houston-area members! Starting September 1, 2015,
 KelseyCare powered by Community Health Choice (KelseyCare powered by CHC) will be available to eligible participants in the Houston area.

HealthSelectSM of Texas

- Medical and pharmacy deductibles, coinsurance and copays are included in the total network out-of-pocket maximum beginning January 1, 2016.
- · You won't need a referral to see an ophthalmologist or optometrist.
- Your \$50 prescription drug deductibles are now based on a calendar year, which is from January 1 to December 31. As a result, deductibles for Plan Year 2015 will reset January 1, 2016, not September 1, 2015.
- Participants don't need to call a separate number to speak with a nurse—just call the main HealthSelect number, (866) 336-9371 (TTY 711) and simply say "speak with a nurse", anytime, day or night. The existing number will work for some time, but you should update it in your phone or on emergency lists as soon as possible. HealthSelect participants will receive a new ID card in the mail with the updated phone number listed.

Not sure which health or dental plan might be right for you?

Compare your health and dental options online at www.ers.state.tx.us/SE. See your PBES for rates.



PLAN YEAR 2016

Summer Enrollment – your chance to make coverage changes

Your two-week Annual Enrollment phase will last from July 17 – 31. Check your Personal Benefits Enrollment Statement (PBES) for your coverage, options and the rates starting September 1. If you don't make a change, you will pay the premium on your statement each month starting September 1. ERS sends you a one-time notice with your monthly payment amount in August. You won't receive monthly bills.

Automate your payments

Set up automatic withdrawal from your bank account if you haven't already, by completing the "Automatic Withdrawal/ Cancellation of Insurance Premiums" located on the ERS website at www.ers.state.tx.us/ Employees/Forms.

ERS ONLINE ACCOUNT

Take a few minutes to review your contact information; make benefits changes online

Go to www.ers.state.tx.us and sign in to your online account. You'll need to register for an account, if you have not done so already.

Please also review and confirm your contact information is listed correctly in your ERS online account. If you need to update information, you can update it online or call ERS.

Tobacco-use status

You're also required to certify whether or not you or your covered dependents use tobacco. This online certification is legally binding. If you have already certified yourself, you don't have to recertify unless your tobacco-use status has changed.

How can I make changes if I don't have internet access?

First, be sure to review your PBES that has information about your current coverage and provides you with additional coverage options that may be available. You can make coverage changes by filling out the form on the back of this guide, or by calling ERS between July 17 and July 31 toll-free at (866) 399-6908.

HEALTH INSURANCE

Your health insurance options

During Summer Enrollment, you can enroll in or switch medical coverage to HealthSelect or, if you live or work in an eligible area, to an HMO.

If you enroll in a new health plan other than Scott & White Health Plan or KelseyCare powered by Community Health Choice, don't forget to select a primary care physician (PCP). Once you've enrolled, your health plan will mail a new ID card to you. Don't use your new card until September 1. If you don't get your ID card by September 1, contact your health plan.

HEALTH BENEFIT CHANGES – EFFECTIVE PLAN YEAR 2016

HealthSelect of Texas

Total network out-of-pocket maximum changes

- For PY16, the total network out-of-pocket maximum is \$6,450 per individual. This is for both in-area and out-of-area plans.
- There is an individual limit of \$6,450 per individual, which means that you will not owe more than \$6,450 for out-of-pocket expenses. Once you reach \$6,450 in total network out-of-pocket expenses for the year, services are paid at 100%.
- Starting January 1, 2016, the total network out-of-pocket maximum will include medical and pharmacy deductibles, coinsurance and copays. It does not include premiums.

Mental health benefits

 The copay for a mental health office visit is reduced from \$40 to \$25.

Other benefit enhancements

 Referrals will no longer be required to see ophthalmologists and optometrists.

HEALTH MAINTENANCE ORGANIZATIONS (HMOS)

HMO service areas

If you live or work in a covered HMO service area, you may choose to enroll in that plan.

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
enderstelle granden i de grande		Austin, Bastrop, Bell, Bosque, Brazos, Burleson, Burnet, Coke, Coleman, Concho, Coryell, Crockett, Falls, Freestone, Grimes, Hamilton, Hill, Irion, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Runnels, San Saba, Schleicher, Somervell, Sterling, Sutton, Tom Green, Travis, Walker, Waller, Washington and Williamson

KelseyCare powered by Community Health Choice

Starting September 1, 2015, KelseyCare powered by Community Health Choice (KelseyCare powered by CHC) will be available to eligible participants in the Houston area.

During Summer Enrollment, you can visit the KelseyCare powered by CHC website for more information, including:

- · covered services,
- · list of providers near you,
- · what drugs are covered,
- · appointment scheduling and
- · after-hours nurse hotline.

PRESCRIPTION DRUGS

Your prescription drug benefit

If you are in an HMO, see the chart below for information on prescription drug coverage.

If you are in the HealthSelectSM of Texas Prescription Drug Program, you can get maintenance medications with no extra fee if you go to a retail pharmacy in the Extended Days Supply (EDS) network.

- Through the EDS network, HealthSelect members can buy 31- to 90-day supplies of maintenance drugs at certain retail pharmacies and pay no retail maintenance fees.
- This option is available at pharmacies that have agreed to match the health plan's mail service cost. Participating pharmacies include Brookshire, CVS, HEB, Kroger, Safeway stores (including Tom Thumb and Randalls), Sears/Kmart, Walmart and a number of independent pharmacies. See a full list of participating EDS network pharmacies at www.caremark.com/ers, or call Caremark toll-free at (888) 886-8490.

If a generic is available and you choose to buy the brandname drug, you will pay the generic copay plus the cost difference between the brand-name and generic drugs. NOTE: If you are in the HealthSelect of Texas
Prescription Drug Program and go to a pharmacy that
is not in the network, you will be reimbursed 60% of
the lesser of the amount you pay for the prescription,
minus your copay OR the average wholesale price of
the drug, plus a dispensing fee, minus your copay. Your
deductible will be subtracted if not yet met.

Your prescription drug deductible

- You have a \$50 deductible for prescription drugs.
- The HealthSelect \$50 prescription drug deductible is now based on a calendar year, which is from January 1 to December 31. Beginning January 1, 2016, this change aligns total network out-of-pocket maximum amounts for both medical and prescription benefits.
- For Plan Year 2015, the \$50 prescription deductible that began on September 1, 2014, will now carry participants through December 31, 2015.
- For Plan Year 2016, the \$50 prescription deductible is from January 1, 2016 to December 31, 2016.

Prescription drug benefits

Deductible	Each participant must pay a \$50 annual deductible before copays apply (for the calendar year, January 1 to December 31).	HMO deductibles are for the plan year, September 1 to August 31.		
Participating pharmacies	Copays for up to a 30-day supply of non-maintenance medications are \$10 for Tier 1 drugs, \$35 for Tier 2 drugs, and \$60 for Tier 3 drugs. For up to a 30-day supply of maintenance medication, you will be charged a retail maintenance copay of \$10 for Tier 1 drugs, \$45 for Tier 2 drugs, and \$75 for Tier 3 drugs.			
Non-participating pharmacies	For up to a 30-day supply, you will be reimbursed 60% of the lesser of the amount you pay for the prescription, minus your copay OR the average wholesale price of the drug, plus a dispensing fee, minus your copay. The deductible will be subtracted if not met.	HMOs may not provide benefits at non-participating pharmacies.		
Extended Days Supply (EDS) network	If you order prescription drugs through an EDS network pharmacy, you pay the following copays for a 90-day supply: \$30 for Tier 1 drugs, \$105 for Tier 2 drugs, and \$180 for Tier 3 drugs.	Does not apply to HMOs.		
Mail order	If you order prescription drugs through the mail service program offered by your health plan, you pay the following copays for a 90-day supply: \$30 for Tier 1 drugs, \$105 for Tier 2 drugs, and \$180 for Tier 3 drugs.			

Network pharmacies and covered drugs are listed on each health plan's website.

DENTAL PLANS

GBP dental plans

- · Don't have dental? You can enroll in any one of the three dental plans during Summer Enrollment.
- You can also switch your dental plan during Summer Enrollment.

Three dental options

State of Texas Dental Choice PlanSM

This is a preferred provider organization (PPO) dental insurance plan administered by HumanaDental. Use the State of Texas Dental Choice Plan anywhere in the United States or Canada. You can also use this plan in Mexico as long as you live in the United States. You can see any dentist or get a higher benefit by using a network provider.

HumanaDental DHMO

This is a dental health maintenance organization (DHMO) insurance plan administered by HumanaDental. If you live or work in the Texas service area, you can use the HumanaDental DHMO. You'll need to select a primary care dentist (PCD) from a list of approved providers.

You can find a list of providers for the Dental Choice Plan or HumanDental DHMO at HumanaDental.com/ers, or you can also call HumanaDental.

State of Texas Dental Discount PlanSM. administered by Careington International Corporation

This plan provides you with discounted prices on the usual charges for dental treatment and services at participating providers. It's different from a dental insurance plan. You can search for providers at careington.com/ers, or you can also call Careington.

Not sure which dental plan might be right for you?

The following charts provide information about the Dental Discount Plan and dental insurance plans. See your PBES for dental rates.

DENTAL PLAN FEATURES

Plan Features	Dental Discount Plan	Dental Insurance	
Claim forms and paperwork	×	1	
Copays	Х	1	
Deductibles	×	1	
Annual maximums	X	1	
Limits on use	X	1	
Savings on cosmetic services	1	X	

STATE OF TEXAS DENTAL DISCOUNT PLAN SAMPLE SAVINGS

Procedure Description	Regular Cost*	Your Cost**	Your Savings	
Adult Cleaning	\$93	\$31	67%	
Child Cleaning	\$64	\$23	64%	
Routine Checkup	\$50	\$15	70%	
Four Bitewing X-Rays	\$63	\$22	65%	

^{*}Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2012 FairHealth Report in Houston, Dallas and San Antonio.

^{**}These fees represent the average of the assigned Careington Care 500 Series fees in Houston, Dallas and San Antonio. Percentages may vary by region. Prices subject to change.



PROGRAM CONTACTS

Health Insurance

HealthSelectSM of Texas Administered by UnitedHealthcare Group number – 744260 Toll-free: (866) 336-9371, TTY: 711 myNurseLine: (866) 336-9371

healthselectoftexas.welcometouhc.com

HealthSelectSM of Texas
Prescription Drug Program
(pharmacy benefits for HealthSelect of Texas)

Administered by Caremark
Group number – RX1292
Toll-free: (888) 886-8490, TDD: (800) 231-4403

www.caremark.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

KelseyCare powered by Community Health Choice Toll-free: (844) 515-4877, TTY: 711 Local: (713) 295-6792

Scott & White Health Plan Group number – 000058 Toll-free: (800) 321-7947 TTD: (800) 735-2989 VitalCare Nurse Advice: (877) 505-7947

ers.swhp.org

Optional Benefits

Dental Plans

State of Texas Dental ChoiceSM
Administered by HumanaDental Insurance Company
Group number – 536957
Toll-free: (877) 377-0987, TTY: 711
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, TTY: 711
humana.com/ers

State of Texas Dental Discount PlanSM
Administered by Careington International Corporation
Toll-free: (844) 377-3368, TTY: 711
www.txdentaldiscount.com

Come see us around the state See a list of Summer Enrollment fairs

at www.ers.state.tx.us/SE.

REQUIRED LEGAL NOTICES

NOTICE OF COMPREHENSIVE COVERAGE FOR BREAST RECONSTRUCTION

In accordance with the Women's Health and Cancer Rights Act of 1998, your health plan covers:

- · Reconstruction of a breast on which a mastectomy has been performed;
- · Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications at all stages of mastectomy, including lymphedemas.

Standard copays, coinsurance, and deductibles will apply when appropriate. If would like more information, please contact the appropriate health plan at the toll-free phone number listed below.

HealthSelect of Texas: (866) 336-9371, TTY: 711

Community First Health Plans: (877) 698-7032, TTY: (800) 390-1175

KelseyCare powered by Community Health Choice: (844) 515-4877, TTY: 711

Scott & White Health Plan: (800) 321-7947, TTY: (800) 735-2989

THE EMPLOYEES RETIREMENT SYSTEM OF TEXAS SUMMARY NOTICE OF PRIVACY PRACTICES

The Employees Retirement System of Texas ("ERS") administers the Texas Employees Group Benefits Program, including your health plan, pursuant to Texas law. THIS NOTICE DESCRIBES HOW ERS MAY USE OR DISCLOSE MEDICAL INFORMATION ABOUT YOU AND HOW YOU CAN GET ACCESS TO YOUR OWN INFORMATION PURSUANT TO THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 ("HIPAA") PRIVACY RULE. PLEASE REVIEW THIS NOTICE CAREFULLY.

Uses and disclosures of health information: ERS and/or a third-party administrator under contract with ERS may use health information about you on behalf of your health plan to authorize treatment, to pay for treatment, and for other allowable health care purposes. Health care providers submit claims for payment for treatment that may be covered by the group health plan. Part of payment includes ascertaining the medical necessity of the treatment and the details of the treatment or service to determine if the group health plan is obligated to pay. Information may be shared by paper mail, electronic mail, fax, or other methods. By law, ERS may use or disclose identifiable health information about you without your authorization for several reasons, including, subject to certain requirements, for public health purposes, for auditing purposes, for research studies, and for emergencies. ERS provides information when otherwise required by law, such as for law enforcement in specific circumstances. In any other situation, ERS will ask for your written authorization before using or disclosing any identifiable health information about you. If you choose to sign an authorization to disclose information, you can later revoke that authorization to stop any future uses and disclosures. ERS cannot use or disclose your genetic information for underwriting purposes. ERS may change its policies at any time. When ERS makes a significant change in its policies, ERS will change its notice and post the new notice on the ERS website at www.ers.state.tx.us. Former/HIPAA. For more information about our privacy practices, contact the ERS Privacy Officer. ERS originally adopted its Notice of Privacy Practices and HIPAA Privacy Policies and Procedures Document April 14, 2003, and subsequently revised them effective February 17, 2010, and September 23, 2013.

Individual rights: In most cases, you have the right to look at or get a paper or electronic copy of health information about you that ERS uses to make decisions about you. If you request copies, we will charge you the normal copy fees that reflect the actual costs of producing the copies including such items as labor and materials. For all authorized or by law requests made by others, the requestor will be charged for production of medical records per ERS' schedule of charges. You also have the right to receive a list of instances when we have disclosed health information about you for reasons other than treatment, payment, healthcare operations, related administrative purposes, and when you explicitly authorized it. If you believe that information in your record is incorrect or if important information is missing, you have the right to request that ERS correct the existing information or add the missing information. You have the right to request that ERS restrict the use and disclosure of your health information above what is required by law. If ERS accepts your request for restricted use and disclosure then ERS must abide by the request and may only reverse its position after you have been appropriately notified. You have the right to request an alternative means of communications with ERS. You are not required to explain why you want the alternative means of communication.

Complaints: If you are concerned that ERS has violated your privacy rights, or you disagree with a decision ERS has made about access to your records, you may contact the ERS Privacy Officer. You also may send a written complaint to the U.S. Department of Health and Human Services. The ERS Privacy Officer can provide you with the appropriate address upon request.

Our Legal duty: ERS is required by law to protect the privacy of your information, provide this notice about our information practices, follow the information practices that are described in this Notice, and obtain your acknowledgement of receipt of this Notice.

Detailed Notice of Privacy Practices: For further details about your rights and the federal Privacy Rule, refer to the detailed statement of this Notice. You can ask for a written copy of the detailed Notice by contacting the Office of the Privacy Officer or by visiting ERS' web site at **www.ers.state.tx.us**. If you have any questions or complaints, please contact the ERS Privacy Officer by calling toll-free (877) 275-4377 or by writing to ERS Privacy Officer, The Employees Retirement System of Texas, P.O. Box 13207, Austin, TX 78711-3207.

SUMMARIES OF BENEFITS AND COVERAGE (SBC)

The Employees Retirement System of Texas (ERS) has created a Summary of Benefits and Coverage (SBC) for each health plan offered under the Texas Employees Group Benefits Program, excluding Medicare Advantage plans. Each SBC provides an overview of the benefits and services the health plan covers and what you can expect to pay for such services. Beginning June 29, 2015, you can access and print the SBCs at the following web address: www.ers.state.tx.us/Insurance/SBC. Paper copies of the SBCs are also available to you, free of charge, upon request. If you have any questions or would like to request a paper copy of an SBC, please contact the appropriate health plan at the toll-free phone number listed below. Para obtener asistencia en Español, llame al:

HealthSelect of Texas: (866) 336-9371, TTY: 711

Community First Health Plans: (877) 698-7032, TTY: (800) 390-1175 KelseyCare powered by Community Health Choice: (844) 515-4877, TTY: 711

Scott & White Health Plan: (800) 321-7947, TTY: (800) 735-2989



FORMER COBRA UNMARRIED CHILD 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
Customer Benefits
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.

	Participant	Name: First, MI, Last		Last 4 digits of So	cial Security Number	er/National ID (SSN)
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Mailing Address	□ Chec	ck if new	City	State	ZIP Code	Eligibility Count
PI	Phone Number			Email A	ddress	
□ Home □ Cell ()						
SECTION B: BENEFITS C	PTIONS (M	lark boxes to indicate the	e benefits change	s vou want as of Sept	tember 1, 2015.)	
Health Options	□ Waive	☐ HealthSelect SM of Texas	The state of the s			
Dental Options	(May cont	inue without being enrolled ir	health coverage.)			
	□ Waive	☐ HumanaDental DHMO	☐ State of Texas D	ental Choice Plan ^{sм} □	☐ State of Texas Den	ital Discount Plan ^{sм}
		nrolled in a GBP health plan, es, pipes, cigars, cigarillos, si				ne last three months?
SECTION C: ELIGIBILITY	INFORMAT	TION				
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Are you (former COBRA chil	d) currently n	parried2	Date of marriage:			
Are you (lottile) COBRA Cill	a) currently ii	lamed? Lino Lines	Date of marriage	(mm-dd-yyyy)		
SECTION D: AUTHORIZA						
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Notice about Insurance:	Funding for	health and other insurance ines the level of funding for	e benefits for partici	pants in the GBP is sul	oject to change bas	ed on available stat
chewing tobacco, snuff, di five or more times within the User; or 2) start using Tob in the GBP. Also, failure to entering false information my coverage may be rescound before my coverage is rest to monetary penalties and may be able to participate doctor's recommendations	p or any other past three past three past three pacco Product on notify ERS may disqualified retroactined. Furth such failure in Choose to s. For more in	ny understanding and agree or products that contain to be consecutive months. If I (of the consecutive months. If I (of the constitute fraud. Under if y me from continued covered to notify ERS will constitute to Quit, an alternative to the program of your dependents as a series of the consecutive to the program of your dependents as a series of the product that the consecutive to the program of your dependents as a series of the product that the program of your dependents as a series of the product that the pro	acco, and a "Tobacor any of my covered will be subject to me the penalties of perfage in the GBP. If I srepresentation or find dependents start tobacco-user premam, visit, www.ers.	co User" is a person when dependents): 1) have conetary penalties and nergiry, the above informatintentionally misrepresers and ulent act. In that every the products are yourself or any of your it is right for your state.tx.us/Employees	no has used any Tok used Tobacco Proc nay be terminated fition is true and corr ent material facts of ent, I will receive the s without notifying E our dependents as a health status and co s/Health/Tobacco_	pacco Products ducts as a Tobacco rom participation ect. Providing or r engage in fraud, irty days notice ERS, I will be subject a tobacco user, you complies with your Policy.
	te the Tobac	co User Certification Form				
	Participa	nt's Signature			ate Signed (mm-dd-	-vvv)