**When to enroll and/or make changes?**

<table>
<thead>
<tr>
<th><strong>Benefit</strong></th>
<th><strong>Benefit Details</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enroll:</strong></td>
<td>By attending a Human Resources Orientation Session</td>
</tr>
<tr>
<td><strong>Make changes:</strong></td>
<td></td>
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<tr>
<td>1)</td>
<td>Within 30 days of hire date (If part-time, within 60 days to change health insurance)</td>
</tr>
<tr>
<td>2)</td>
<td>Qualifying Life Event – within 30 days of the event,</td>
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<tr>
<td>3)</td>
<td>Annual Enrollment – July of each year with a September 1st effective date</td>
</tr>
</tbody>
</table>

**Health Insurance**

- Full-time employees (FTE .75 or greater) and part-time employees (FTE .50 or greater) with an appointment of at least 4.5 months are eligible for insurance benefits provided by the Employees Retirement System of Texas (ERS). More detailed information regarding insurance benefits can be found on the Employees Retirement System of Texas (ERS) website at [www.ers.state.tx.us](http://www.ers.state.tx.us).
- Full-time new hires and rehires can elect to begin Health Insurance along with State paid basic life coverage on their hire date. Part-time new hires and rehires who have not continued Texas Employees Group Benefits Program (GBP) coverage through COBRA or not currently covered as a GBP dependent will have a **60-day waiting period** before they are eligible for comprehensive health and prescription drug benefits, along with State paid basic life.
- Employees enroll based on the county where they live or work to determine eligibility for HealthSelect or if applicable a Health Maintenance Organization (HMO). The State pays 100% of health coverage costs for full-time employees and 50% of health coverage costs for part-time employees.

**Tobacco Certification**

- Members are required to certify their tobacco user status as well as that of any eligible dependents enrolled in a GBP health plan. If members do not certify their tobacco user status, they will be charged the additional tobacco premium of $30 up to $90 per month. More information is available at: [http://www.ers.state.tx.us/Employees/Health/Tobacco_Policy/](http://www.ers.state.tx.us/Employees/Health/Tobacco_Policy/).

**Eligible Dependents**

- Eligible spouse must be recognized by Texas law. Eligible dependent children can be in GBP health insurance up to age 26, and children can be married; however, only unmarried dependent children up to age 26 to be enrolled in dental insurance and/or Dependent Term Life Insurance.

**Pharmacy Plan (Prescription Drug Program)**

- Prescription drugs are categorized as Tier 1 (generic drugs), Tier 2 (preferred brand name drugs) or Tier 3 (non-preferred brand name drugs). Co-payment for each tier is shown in the chart below. Medications on the health plan’s long-term (maintenance) medication list will cost less when purchased through the mail order program. If you participate in the Mail Order Program you will receive up to a 90-day supply of prescription drugs. Medications on the health plan’s long-term (maintenance) medication list will cost less when purchased through the mail order program. More information at: [http://www.ers.state.tx.us/Employees/Health/Prescription_Drugs/](http://www.ers.state.tx.us/Employees/Health/Prescription_Drugs/).

**Health Insurance Opt-out Credit**

- If you can certify that you have comparable health insurance coverage, you may choose the Health Insurance Opt-Out Credit. Employees cannot use the Opt-Out Credit for health insurance provided by the GBP. You will receive a monthly credit of up to $60 (full-time) or $30 (part-time) to apply toward the premium for dental benefits and/or voluntary AD&D coverage. Note: Due to federal legislation, Medicare members cannot receive the Opt-Out Credit.

**Dental Insurance**

- You and your dependents can enroll in only one of the dental plans. Choose from the following:
  1) The State of Texas Dental Choice Plan (administered by HumanaDental Insurance Company), coverage is available anywhere in the United States. If you see a participating dentist your benefits are greater than if you see a non-participating dentist.  
  2) HumanaDental DHMO coverage is available only in Texas. You must select and use a primary care dentist (PCD) from the list of approved providers in Texas. More information about these two plans is available at: [www.HumanaDental.com/ers](http://www.HumanaDental.com/ers)  
  3) The State of Texas Dental Discount Plan administered by Careington International Corporation is not insurance, it is a dental program that discounts dental services at the provider’s office. More information is available at: [http://www.careington.com/ers](http://www.careington.com/ers)
Optional Life Insurance
Employees may purchase additional optional term life insurance one, two, three or four times their annual salary. Elections three and four will require approval through evidence of insurability (EOI). After the first 30 days of employment, all elections require approval through EOI.

Voluntary Accidental Death and Dismemberment (AD&D)
AD&D provides additional financial protection in the event of certain accidental injuries or accidental death to employees and their families.
Employees may purchase voluntary AD&D coverage up to $200,000 in multiples of $5,000 with minimum purchase of $10,000. Employees may purchase AD&D coverage for eligible dependents. Employee coverage is for the amount of the principal sum ($10,000 to $200,000) and benefits are payable to your designated beneficiary only if you die as a result of an accidental death. If you have Member and Family coverage, eligible dependents are entitled to a percentage of the employee’s coverage amount and payment for the accidental death of your dependents will be as follows: Death of Spouse: 50% of the employee's amount; Death of Child: If there is a spouse eligible for this insurance, 5% of the employee's amount for each child. If there is no spouse eligible for this insurance, 10% of the employee's amount for each child.

Dependent Life
Dependent Term Life insurance provides $5,000 life insurance coverage for each covered family member and requires you to pay a monthly premium.

Texas Income Protection Program (TIPP)
Short-term and Long-term Disability will be known collectively as the Texas Income Protection Program (TIPP). The third party administrator for TIPP is Aon Hewitt. Short-term and/or long-term disability provides the employee with a portion of his/her income if disabled and unable to work. More information is available at: www.texasincomeprotectionplan.com.
After the first 30 days of employment, all elections require approval through EOI.
**Short-term:** Provides up to 66% of your insured monthly salary for up to 5 months after 30 days or lapse of sick leave whichever is greater. Benefits from other sources, such as workers’ compensation and disability retirement, reduce short-term disability insurance benefits.
**Long-term:** Provides up to 60% of your insured monthly salary after 180 days or lapse of sick leave whichever is greater. Benefits from other sources, such as workers’ compensation and disability retirement, reduce long-term disability insurance benefits.
Note: Employee cost for short-term and long-term disability is based on monthly salary as of September 1 or date of employment, if later.

TexFlex Flexible Spending Accounts
TexFlex lets you pay for planned out-of-pocket health care and dependent care expenses tax-free. You do not have to be enrolled in GBP health coverage to use this benefit.
TexFlex funds may be used for eligible health and dependent care expenses incurred during the plan year (September 1 through August 31) and carry over up to $500 in your health care account to the next plan year. You must submit all reimbursement claims for the previous Plan Year by December 31 of each year. TexFlex elections will automatically renew each September unless election is revised during Annual Enrollment. The administrative fee is waived (free) for Plan Year 2015. If you choose to use the TexFlex debit card to pay for eligible expenses, the debit card fee is $15 each year.
**Health Care:** Minimum $15/mo; Maximum $208/mo ($2,500/yr).
**Day Care:** Minimum $15/mo; Maximum $416/mo ($208/mo, if married & file separate returns)
More information is available at www.ers.state.tx.us

ERS Online
You may check the coverage you elected through ERS Online at www.ers.state.tx.us 7 days after you have been hired to verify the coverage you chose and to elect beneficiaries for life insurance.
Note: You will also need to name beneficiaries with TRS or ORP (if eligible).

Questions
Please contact: Human Resources at 936-294-1072
College of Humanities and Social Sciences Building (CHSS), Suite 410
Huntsville, Texas 77341

Every effort has been made to ensure the accuracy of the contents of this document. However, in the event of any discrepancy between this publication and the official documents, contracts, statutes, and administrative rules governing the programs administered by the Employees Retirement System of Texas, those documents, contracts, statutes, and administrative rules will prevail.