Human Resources presents:

Summer Enrollment Changes to Benefits – FY 2021
June 29th through July 24th
Changes Effective: September 1st, 2020
If you have questions about Summer Enrollment, please contact:

Barbara Hunter, ext. 3978
Lead Senior HR Representative
hunterbg@sfasu.edu

Erik F. Santes, ext. 1098
HR Specialist III (Benefits)
santesef@sfasu.edu
Today’s Topics

• Summer Enrollment Basics
• What’s new this year?
• Know your options
• How to make changes
Summer Enrollment Basics

Employees can make the following changes during Summer Enrollment:

• enroll themselves and/or their eligible dependents in a health plan from waived status;
• change health plans if a different plan is available where they live or work;
• select the Health Insurance Opt-Out Credit, if they have comparable health coverage;
• enroll themselves and/or their eligible dependents in or change to one of the two dental plans offered;
• enroll themselves and/or their eligible dependents in vision insurance;
• enroll themselves and/or their eligible dependents in or change Voluntary Accidental Death & Dismemberment (AD&D) Insurance;
• drop employee and/or dependent coverage;
• apply with EOI for Optional Term Life, Dependent Term Life, short-term disability and/or long-term disability insurance;
• apply to increase Optional Term Life Insurance with EOI;
• drop, enroll in or change TexFlex elections
What’s Changing?

• Some plans will have no changes or decrease slightly

HealthSelect of Texas®
• Administrator is Blue Cross and Blue Shield of Texas (BCBSTX).
• Premiums decrease slightly for dependents and part-time employees. See the PY21 rate sheet.
• Find more information on HealthSelect of Texas.

Consumer Directed HealthSelect™
• Administrator remains BCBSTX
• Premiums decrease slightly for dependents and part-time employees. See the PY21 rate sheet.
• Deductibles and state contributions remain the same. See information below.
• Find more information on Consumer Directed Health Select.
What’s Changing?

Employee Tobacco User Certification

• Tobacco user status will include e-cigarettes and vaping
• Starting September 1, 2020, GBP health plan participants who use electronic cigarettes or vaping products will be considered tobacco users and must certify as such. If your employees or their covered dependents use these products and are currently certified as tobacco non-users, they will need to change the status to tobacco user and begin paying the tobacco user premium effective September

TexFlex HealthCare Account

• Maximum contribution is increasing from $2,700.00 to $2,750.00
What’s Changing?

Mental Health Benefits

• To better serve participants, BCBSTX will begin managing mental health benefits for all HealthSelect plans. Currently, Magellan manages mental health benefits in the HealthSelect plans. This transition will not change participants’ mental health care benefits. Covered services and member costs (any deductibles, copays and coinsurance for mental health services) will remain the same.

Health Insurance

• The GBP health plans (HealthSelect and HMOs) will cover in-network diagnostic mammography at the same benefit level as preventive mammography.
Dental ID Cards Reminder

- In-network dentists should not require ID cards.
  - ID cards will not be mailed to employees or dependents.
- Any participant who wants an ID card may:
  - register for a Delta Dental online account to print an ID card,
  - call Delta Dental to request an ID card or
  - use the Delta Dental Mobile app to download one – app not available for dependents.
Need to make benefits changes?

Choose one of three ways:

1. Via ERS OnLine
   - Visit www.ers.texas.gov,
   - Click “My Account Login” in the upper right corner,
   - Select “Proceed to Login” if you have an ERS Online account, or select “Register now” if you do not have an account.
   After you log in, confirm that your contact information and Social Security number and date of birth for each of your dependents is correct. Click on Benefits Enrollment to begin making your Summer Enrollment changes.

2. Contact your agency’s or higher education institution’s Human Resources office or benefits coordinator.
   - If you are an HHS Enterprise employee, contact the HHS Enterprise Employee Service Center at (888) 894-4747.

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

   If you do not need to make benefits changes, no action is required. Your elections will remain the same.

   - You can change your benefits at any time during your two-week enrollment phase.
   - If you wish to keep the same coverage, do nothing and your coverage will stay the same.
   - Any benefit changes made during Summer Enrollment will be effective September 1.

Your spouse and other eligible dependents can get health insurance and other coverage for an additional premium. However, you must be enrolled in a plan benefit before you can enroll your dependents. Please visit ers.texas.gov/New-Employee/Insurance-Eligibility to learn more about benefits eligibility.
Making Changes Online at ERS OnLine

- ERS Website: [http://www.ers.state.tx.us/](http://www.ers.state.tx.us/)
- **Sign in** if you already have an existing ERS account. **OR**
- **Register** to create an account.

ERS OnLine Benefits

Sign In

**Username**

Forgot Username?

**Password**

Forgot Password?

SIGN IN

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

REGISTER

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You are about to access a computer network belonging to the Employees Retirement System of Texas (ERS). This network is for authorized users only and usage may be subject to security testing and monitoring. By accessing this network, you are consenting to such monitoring. Unauthorized use or accessing the system for other than its intended purposes is prohibited and subject to prosecution under applicable laws. Users should have no expectation of privacy except as otherwise provided by applicable privacy laws.

ERS OnLine is a secure environment where your personal account data is encrypted when sent to your browser for display; standard graphics and text are not encrypted. Depending on your browser settings, you may see messages about secure and unsecure data when using ERS OnLine. If you wish to change your browser security settings to prevent these messages, you can generally use "Tools/Options" in your browser toolbar. For more details, check the "Help" feature in your browser toolbar.
Once you have logged into ERS...

- Check that your address, email, and phone number are correct and up to date.
Summer Enrollments Changes....

- You will need to click on Benefits Enrollment to make changes to your insurance elections.
Benefits Enrollment

Your coverage can only be changed during Annual Enrollment or if you have a qualifying life event during the year.

To begin your enrollment, click the yellow Select button.

Note: Some events may be temporarily closed until you have completed enrollment for the open event below.

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Event Date</th>
<th>Event Status</th>
<th>Job Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Enrollment</td>
<td>09/01/2017</td>
<td>Open</td>
<td>State of Texas</td>
</tr>
</tbody>
</table>

Once you click Select, it will take a few seconds for your benefits enrollment information to load.
*** Important Message ***

If you do not receive a confirmation (email or mail) for your Annual Enrollment elections within the next 5 business days, log into your ERS Online account to resubmit your elections.

New Plan Year 2018 Options

- On September 1, 2017, Blue Cross and Blue Shield of Texas will become the plan administrator for HealthSelect of Texas and Consumer Directed HealthSelect.
- Members enrolled in HealthSelect of Texas or Consumer Directed HealthSelect will be receiving a new medical card.
- If you are enrolled in prescription drug coverage through HealthSelect of Texas or Consumer Directed HealthSelect, you will receive a new prescription card from OptumRX.
- On September 1, 2017, Scott & White Health Plan will no longer be available for the following counties: Coke, Coleman, Concho, Crockett, Irion, Kimble, Mason, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green.
Benefits Enrollment

Annual Enrollment

Annual Enrollment is an opportunity to change your coverage elections. This year, re-enrollment in TexFlex is automatic unless you make a change during Annual Enrollment.

- If you do not receive a confirmation (email or mail) for your Annual Enrollment elections within the next 5 business days, log into your ERS Online account to resubmit your elections.

⚠️ The 'New' selection shown in the Enrollment Summary below reflects your coverage as of September 1st or after you complete your waiting period.
You must click the Submit button on the Enrollment Summary to complete your elections.

<table>
<thead>
<tr>
<th>Benefit Information</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Enrollment Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="enrollment.png" alt="Edit" /></td>
</tr>
<tr>
<td>Current: HealthSelect In-Area: You+Spouse</td>
</tr>
<tr>
<td><img src="enrollment.png" alt="Edit" /></td>
</tr>
<tr>
<td><img src="enrollment.png" alt="Edit" /></td>
</tr>
<tr>
<td>Current: Waive</td>
</tr>
</tbody>
</table>
Adding or Dropping Dependent

Enroll Your Dependents

Your current dependent's personal information is listed below. Click Show History to view all dependent personal information. If you want to add a dependent that is not shown, click on the Add/Review Dependents button. The screen that displays will allow you to add a new dependent or update information about dependents. You are required to provide documentation proving your new dependent’s eligibility.

- Add/Review Dependents

You may enroll any of the following individuals for coverage under this plan by checking the Enroll box next to the dependent's name. You will be required to provide documentation proving their eligibility if you have not previously done so.

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Enroll</th>
<th>Certification</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Spouse</td>
<td>☑</td>
<td></td>
</tr>
</tbody>
</table>
Your current contribution is $2,544.00. You will continue with this contribution if you do not change your election. You are now able to carry over $25 or more (up to $500.00) of your TexFlex health care account funds from one Plan Year into the next Plan Year. The carryover replaces the grace period. For more information on TexFlex health care, visit www.ers.state.tx.us/Employees/Health/TexFlex_Health_Care/.

Select an Option

- Waive
- TexFlex health care 12 months
- TexFlex health care 9 months (Only available to those paid less than 12 months in a year.)

This plan requires that you specify an annual contribution amount.

Annual Contribution: 2544.00

Note: If you are enrolling in TexFlex this year, you will receive a TexFlex debit card automatically with no additional charge.
Your current contribution is $2,544.00. You will continue with this contribution if you do not change your election. You are now able to carry over $25 or more (up to $500.00) of your TexFlex health care account funds from one Plan Year into the next Plan Year. The carryover replaces the grace period. For more information on TexFlex health care, visit www.ers.state.tx.us/Employees/Health/TexFlex_Health_Care/.

Select an Option

- Waive
- TexFlex health care 12 months
- TexFlex health care 9 months (Only available to those paid less than 12 months in a year.)

This plan requires that you specify an annual contribution amount.

Annual Contribution: 2600.00

Note: If you are enrolling in TexFlex this year, you will receive a TexFlex debit card automatically with no additional charge.

Click Store to Continue

Click Cancel to ignore all entries made on this page and return to the Enrollment Summary.
Benefits Enrollment
TexFlex Health Care

The 'New' selection shown below reflects the September 1st coverage.

Your Choice
You have chosen to enroll in a TexFlex health care 12 months account with an annual contribution of $2,592.00.

Your Contributions
Your approximate monthly contribution will be $216.00.

Notes
Once submitted, this election will take effect on September 1.
Deductions for this election will start with the pay period beginning on September 1.

I understand my TexFlex health care election is irrevocable for the Plan Year, unless I have a qualifying life event. I certify that I have read and agree to all of the conditions and participation rules for this program.

Click OK to store your elections.

Click Edit to go back and change your elections.
<table>
<thead>
<tr>
<th>Edit</th>
<th>TexFlex Health Care</th>
<th>Before Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>TexFlex health care 12 months: $2,544.00 (TexFlex card - Yes)</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>TexFlex health care 12 months: $2,592.00 (TexFlex card - Yes)</td>
<td>216.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Edit</th>
<th>TexFlex Dependent Care</th>
<th>Before Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Waive</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>Waive</td>
<td>0.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Edit</th>
<th>TexFlex Limited FSA</th>
<th>Before Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Waive</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>Waive</td>
<td>0.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>State Pays</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,637.71</td>
<td>978.22</td>
<td>659.49</td>
</tr>
</tbody>
</table>

Click **Submit** to store your Annual Enrollment elections.

The 'New' selection shown in this Enrollment Summary reflects the September 1st coverage or the coverage you will have after your waiting period, and confirms your online elections.
Benefits Enrollment
Optional Life

Your current coverage is: Optional Life 2X: 2 * Salary. Your current coverage is:

Select an Option
Here are your available options with the rate per $1,000 of coverage amount.
Select one of the following plans:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Your Monthly Cost</th>
<th>Tax Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional Life 1X</td>
<td>48.36</td>
<td>Before-Tax</td>
</tr>
<tr>
<td>Optional Life 2X</td>
<td>96.72</td>
<td>Before-Tax</td>
</tr>
<tr>
<td>Optional Life 3X</td>
<td>145.08</td>
<td>Before-Tax</td>
</tr>
<tr>
<td>Optional Life 4X</td>
<td>193.44</td>
<td>Before-Tax</td>
</tr>
</tbody>
</table>

Notes

Store
Click Store to Continue

Cancel
Click Cancel to ignore all entries made on this page and return to the Enrollment Summary.
EOI is required to increase or elect optional life (24000,33)

Evidence of insurability (EOI) is required to add or increase Optional Life. Click the "Initiate EOI Online Request" link at the top of this page, across from your name to request instructions be sent to you by mail or email.
Evidence of Insurability Request

EmplID:

Name:

Optional Life

Current Coverage: Optional Life 2X
Elected Coverage:

☐ Optional Life 3X
☐ Optional Life 4X

Select your method of communication with Securian

☐ Email
☐ Mail

Note: It may take up to 14 days to receive your instructions from Securian.

Click Cancel to return to the previous screen
Click Save to continue
<table>
<thead>
<tr>
<th>Edit</th>
<th>Optional Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current:</td>
<td>OL2: 2 * Salary</td>
</tr>
<tr>
<td>New:</td>
<td>EOI Process Initiated</td>
</tr>
<tr>
<td>Plan</td>
<td>Current</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>TexFlex Health Care</td>
<td>TexFlex health care 12 months: $2,544.00 (TexFlex card - Yes)</td>
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Click **Submit** to store your Annual Enrollment elections.

The 'New' selection shown in this Enrollment Summary reflects the September 1st coverage or the coverage you will have after your waiting period, and confirms your online elections.
Once you have submitted your change(s) online with ERS you need to print and maintain:

- A copy of the changes that were made.

- You will receive an email confirmation from ERS.
  - Review the email for accuracy.
  - Keep the email as backup documentation.
Aon Hewitt Dependent Verification

• Validation of legal dependents added to:
  – Health, Dental, Vision, Dependent life

• You will receive a request to provide documentation on your dependent(s) by email and/or hard copy in the mail to your current address listed at ERS (update your mailing address and email at ERS).
  – YOU MUST SEND ALL DOCUMENTATION WITHIN THE ALLOTTED TIMEFRAME LISTED IN THE LETTER/EMAIL. Failure to provide this information within the timeframe your dependent(s) will be removed from ALL coverages.

• DO NOT SEND ORIGINAL DOCUMENTS. SEND COPIES ONLY.

• We recommend you FAX or EMAIL the forms to ERS, so you have a receipt of sending the document(s).

• Verify with Aon Hewitt that they received the documents.
• **Qualifying Life Event** changes **cannot** be made online during summer enrollment.

- You must come to the HR Department for these changes starting June 22\(^{nd}\) through July 24\(^{th}\).

- **Qualifying Life Events:**
  - Marriage
  - Divorce
  - Birth of a Child
  - Job Status Change
Questions?
HR Benefits Staff is here for you!

Any questions that you have just call, email or if you want to just stop by to discuss any options that you may have with your insurances.

www.sfasu.edu/hr

SFA HR Contact Information:
- Barbara Hunter, ext. 3978
- Erik Santes, ext. 1098

ERS Contact Information:
- ERS Online: www.ers.state.tx.us
- ERS Enrollment Hotline: 866-399-6908
- ERS Main Line: 877-275-4377