

WELCOME NEW EMPLOYEE YOU QUALIFY FOR A FULL BENEFITS PACKAGE



Congratulations on your new job. You qualify for benefits through the Texas Employees Group Benefits Program (GBP).

The Employees Retirement System of Texas (ERS) manages the GBP for the State of Texas. The program offers you a full benefits package in addition to your salary.

For more information about your benefits, look for the ***New Employee Benefits Guide (non-state agency)*** under *Welcome New Employees* (click *More about ERS Benefits*) on the ERS website, www.ers.state.tx.us.

Full-time employees who are benefits-eligible are automatically enrolled in health insurance, which includes \$5,000 of Basic Term Life Insurance and \$5,000 of Accidental Death & Dismemberment (AD&D) coverage. Your benefits start after you complete the waiting period unless you transfer as an employee in the GBP to another GBP entity, with no break in coverage. The state pays the full cost of the health premium for eligible full-time employees and half of the cost for their eligible dependents (your eligible spouse or child—see the ***New Employee Benefits Guide*** for a complete list of eligible dependents).

If you are a part-time employee, you will not be enrolled automatically. If you decide to enroll, the state pays half the cost of the health premium for eligible part-time employees and 25% for their eligible dependents.

You must complete tobacco-user certification for you and your eligible dependents. Tobacco users will be

Health and other benefits for employees and retirees are subject to change based on available state funding. The Texas Legislature determines the level of funding for such benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

charged an additional premium of \$30 each month (up to \$90 per household each month). You can find the definition of a tobacco user, a list of tobacco products and other helpful information on the ERS website at www.ers.state.tx.us/Employees/Health/Tobacco_Policy. An additional premium will be charged for you and/or your eligible dependents if you do not certify tobacco use.

Enrollment in other benefits is not automatic for new employees or rehires; you must enroll in and pay for these benefits. If you want to add them, you will need to sign up during your first 31 days of employment. If you sign up for life and disability insurance during your first 31 days, you won't have to provide evidence of insurability (EOI). You can sign up now for:

- vision benefits,
- dental benefits,
- TexFlex, which reduces your taxes on money you spend on health, vision, dental and/or dependent care,
- short-term, and long-term disability insurance provided through the Texas Income Protection Plan (TIPP) and
- Optional Term Life Insurance, Dependent Term Life Insurance and/or Voluntary AD&D for you and your dependents.

Save on your commute to work

The Commuter Spending Account (CSA) is a benefit that lets you save money on your work commute by making monthly contributions pre-tax to pay for eligible parking and transit expenses. Log in to your ERS OnLine account to enroll in CSA. For more information on the program, go to www.TexFlexERS.com.

Using your online account

You can learn more about your benefits, enroll yourself and your eligible dependents, and make other changes by signing in to your online account.



Go to www.ers.state.tx.us and click on Access My Account at the top right hand corner to log in.

Sign up for our digital subscription service

The digital subscription service is the best way to find out what's going on with your benefits. Look for the envelope in the footer at www.ers.state.tx.us. Sign up for topics to have email updates sent to you. After you sign up, you'll receive an email inviting you to confirm your subscription.

Open a Texa\$aver Account

Start saving for the future in the Texa\$aver Program*, a deferred compensation program that lets you invest a portion of your income in a retirement savings plan. Employees of four-year higher education institutions can open a Texa\$aver 457 account. Community college employees can open a 457 account if your college offers it (check with your benefits coordinator). You can enroll in Texa\$aver or change the amount of money you put in your account at any time during the year. To enroll or for more information, go to www.texasaver.com or call toll-free at (800) 634-5091.

Designate your beneficiaries

Let ERS know who should receive benefits in the event of your death. This person is called your beneficiary. If you die, ERS must be able to identify and contact your beneficiaries.

Sign in to your ERS OnLine account or call ERS to designate your beneficiaries. When you enroll and designate your beneficiaries, have their dates of birth, mailing addresses and Social Security numbers ready. ERS will then send you a form listing your beneficiaries. You must sign the form, have a witness sign it and return it to ERS to complete the process. If you are a rehired employee, verify that your beneficiary designations are still correct.

If you have a Texa\$aver account, you also should select beneficiaries, should you die before withdrawing all your funds. To select your beneficiary:

- Print out the beneficiary form at www.texasaver.com.
- Complete and mail it to the address on the form.

**Texa\$aver is not available to employees of the Community Supervision & Corrections Department (CSCD), Windham School District, the Texas County and District Retirement System (TCDRS) and the Texas Municipal Retirement System (TMRS) or to individuals who receive their retirement benefits through those systems.*

Save with the Discount Purchase Program

GBP members and their eligible dependents can use the Discount Purchase Program to get discounts on many products and services, from computers to theme park passes. There's no sign-up fee, registration or cost to you to participate. Visit www.beneplace.com/discountprogramers/ today to start saving.

ERS Customer Service representatives are available 7:30 a.m. - 5:30 p.m. CT, Monday - Friday, toll-free at (877) 275-4377.

Visit the ERS website at www.ers.state.tx.us.

Your employer also has a benefits coordinator who can help you with benefits questions.

IMPORTANT NOTICE

ERS has created a Summary of Benefits and Coverage (SBC) for each health plan offered under the GBP, 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. You can access and print the SBCs at the following web address:

www.ers.state.tx.us/Insurance/SBC/. Upon request, paper copies of the SBCs are also available to you free of charge.

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

Consumer Directed HealthSelect: (866) 336-9371, TTY: 711

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

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

KelseyCare powered by Community Health Choice: (844) 515-4877 or local (713) 295-6792, TTY: 711