New Hire Highlights

After your initial 30 day or 60 day new hire enrollment period, additional elections cannot be changed or cancelled until open enrollment (month of July) unless there is a qualifying life event (QLE): marriage, birth, adoption, divorce, or an eligible dependent gains or losses coverage.

- Problems? Call 713/743-3988 (HR Service Center)
- Verify your benefits in ERS NOT P.A.S.S!!!

Medical Insurance (60 days to elect)

- We have two options for our medical insurance a POS (Point of Service) and HMO
- HealthSelect United Healthcare – Network or Non-Network coverage POS (Point of Service) includes medical, vision and prescription drug coverage
- Kelsey Care powered by Community Health Choice HMO (Network only) includes medical and prescription drug coverage
- All full-time benefits eligible employees are automatically enrolled in the HealthSelect Plan United Healthcare
- Part-time benefits eligible employees must elect coverage within their first 60 days of employment
- Your medical card will not be mailed to you by ERS until after the coverage begins (ERS 877/275-4377).

Dental Insurance (30 days to elect)

- We have three options for dental coverage, DHMO, PPO, and the Dental Discount Plan
- Dental coverage MUST be elected by all employees if desired (it is NOT automatic)
- PPO – you may use a dentist inside or outside of the preferred network of dentists
- DHMO – you must use in-network dentists only
- Discount Plan – 6,000 participating dentist offices in Texas

Optional Life Insurance (30 days to elect)

- If elected within 1st 30 days, no evidence of insurability (EOI) is required for 1 or 2 times your salary
- If not elected within 1st 30 days, you will have to wait until open enrollment (July) and will be required to complete EOI.
- You may elect one, two, three, or four times your salary

Accidental Death & Dismemberment (AD&D) (30 days to elect)

- Available from $10,000 to $200,000 AD&D insurance  (costs range from .20/month to $4.00/month)
- After 30 days, elections and cancellations are available only during open enrollment (August)
Dependent Term Life (30 days to elect)

- Provides a $5,000 term life insurance policy for your eligible dependents
- Cost is $1.38/month regardless of the number of dependents

Disability Coverage (30 days to elect)

- Monthly premium calculated online in ERS based upon your monthly salary.
- Short –Term Disability
  - Pays 66% of your monthly salary up to $6,600
  - Available after 30 day wait period
  - Coverage for up to 5 months
- Long-Term Disability
  - Pays 60% of your monthly salary up to $6,000
  - Available after 180 day wait period
  - Coverage until age 69

TexFlex Flexible Spending Accounts (30 days to elect)

- Pledge from September – August
- Two different accounts
  - Health Care Account ($180 minimum and $2,550 maximum)
    - Can carry over up to $500
    - Can increase or decrease contributions with certain QLE
  - Dependent Care Account ($180 minimum and $5,000 maximum)
  - Cannot transfer money from one account to the other
    - Can increase or decrease contributions with certain QLE

Optional Benefits

- See Optional Benefits Handout for:
  - Aflac’s Accident, Cancer, Critical Illness and Hospital Protection Plans (832)390-2536 (Terrence Cornell)
  - Trustmark’s (MetLife) Universal Life Long Term Care Plan (713)963-4114 (Christopher Moore)