



Tobacco Use: *You must certify—whether you use tobacco or not*

Texas state law authorizes higher health care premiums for people who use tobacco. The Texas Group Benefits Program (GBP) offers prescription drugs to help tobacco users quit using tobacco.

During your annual enrollment period, you must certify your status as a tobacco user or non-user, as well as the status of any dependents enrolled in a state health plan – even if you don't use tobacco and your covered dependents don't use tobacco.

If you do not certify yourself and your dependents by August 31, 2013, you and your dependents ages 18 years and older will be charged a monthly tobacco user premium of \$30 each, up to \$90 per household per month. Dependents under age 18 will be charged the premium only if they are certified as tobacco users; they will not be charged if they fail to certify.

What is considered a tobacco product?

Cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, or any other product that contains tobacco. Electronic or e-cigarettes that do not contain tobacco and are designed expressly for smoking cessation are not considered tobacco products. Nicotine replacement products, such as gum and patches, are not considered tobacco products. To certify that you do not use tobacco, you must not have used a tobacco product more than five times in the previous three months.

How do I certify?

Sign in to your account at www.ers.state.tx.us and complete the following steps. If you have not signed in before you may need to register your account.

1. Sign in to your ERS account.
2. Under My Insurance Information, click on Tobacco User Certification.
3. On the Tobacco User Certification page, check “Yes” or “No” to accurately indicate your status as a tobacco user or non-user and do the same for all your dependents.
4. Check the box that indicates you understand and agree to the conditions of tobacco certification.
5. Click Save.

You can also call ERS toll-free at (866) 399-6908 to certify. If you use or any of your dependents enrolled in a state health plan uses tobacco, you will have to pay the higher premium.

Who will pay an additional \$30 premium each month (up to \$90 per household)?

	Certified as Tobacco User	Certified as Non-User	Failed to Certify
Member	Pays	Doesn't Pay	Pays
Covered Adult Dependent (18 Years and Over)	Pays	Doesn't Pay	Pays
Covered Child Dependent (Under 18 Years)	Pays	Doesn't Pay	Doesn't Pay

How much will tobacco users or people who fail to certify pay?

The monthly tobacco user premium is \$30 per tobacco user of any age or \$30 per adult (age 18 and older) who fails to certify. You will pay \$30, \$60, or \$90 more each month in additional health insurance premiums, depending on how many tobacco users or people who fail to certify you cover. The maximum additional premium each family could pay is \$90 a month. The charge for a child is the same regardless of how many children in the household use tobacco.

For example:

- *In the Smith family, the member and her husband don't use tobacco. Their 19-year-old daughter and their 17-year-old son do. Mrs. Smith certified herself and her husband as non-tobacco users, and certified both children as tobacco users. The family pays a monthly tobacco user premium of \$30.*
- *In the Ramirez family, the member uses tobacco, but his wife and children do not. Mr. Ramirez certified himself as a tobacco user and certified the rest of his family as non-tobacco users. The Ramirez family pays a monthly tobacco user premium of \$30.*
- *No one in the Dawson family uses tobacco. Mrs. Dawson did not complete the tobacco certifications for herself and her three children, who are ages 21, 18, and 14. The Dawson family pays a monthly tobacco user premium of \$60.*

How do I get help if I want to quit using tobacco?

Your GBP health plan offers tobacco cessation resources, including counseling. Contact your health plan for more information. You can also see if your employer offers a worksite wellness program.

What if I quit, or someone I cover quits?

If you or your covered dependents have not used tobacco products more than five times in the previous three months, you can change the certifications to non-tobacco users. Once you update the certifications, the monthly tobacco user premiums will end on the first day of the next month.

Do our GBP health plans cover prescription drugs that can help me quit using tobacco?

Yes. Certain prescription tobacco cessation drugs —Zyban; its generic, bupropion; and Chantix—are usually covered. Contact your doctor to see if they are right for you.

HealthSelectSM of Texas copays for tobacco cessation drugs:

Drug	30-day Rx	61- to 90-day Rx	Additional cost
Bupropion (generic Zyban)	\$15	\$45	None
Zyban	\$35	\$105	Difference between Zyban and generic (bupropion)
Chantix	\$35	\$105	None

NOTE: The plan's annual deductible of \$50 will apply to these claims at mail and retail.
Drug costs may depend on where a prescription is filled.

What if my doctor says I can't quit?

If you or a covered dependent have an uncontrolled health factor, such as nicotine addiction, you should submit a physician affidavit. You can submit physician affidavits anytime—the higher premiums will be waived at the start of the next month after the physician affidavit is approved. New employees have 90 days to submit an affidavit.

What if I start using tobacco again after certifying as a non-tobacco user?

Change your certification status immediately or you risk a penalty, fraud investigation, or termination from the GBP health plans.

What if I know someone who certified as a non-tobacco user actually uses tobacco?

If you have witnessed someone insured through the GBP, including a dependent, using a tobacco product five or more times within the past three consecutive months, please report this information to ERS at www.ers.state.tx.us/Customer_Support/Report_Tobacco_Fraud/.

For more information, visit www.ers.state.tx.us/Wellness/Tobacco_FAQs/



The 83rd Legislative Session Brings Changes to ERS Benefits

This legislative session brought some changes to the benefits programs that ERS manages. The intent of the changes in Senate Bill 1459 and applicable changes in Senate Bill 1 are to preserve these valuable benefits for more than half a million State of Texas employees, retirees, and dependents. The most noted change is to the retirement annuity benefit for new employees. Other changes include a tiered insurance contribution for retirees based on years of service, a tobacco

certification requirement for everyone enrolled in health insurance, and a change in the health coverage waiting period for new employees.

Please review the charts below for information on the retirement and insurance changes. For more information you can also visit the ERS legislative webpage at www.ers.state.tx.us/About_ERS/Legislative and the Texas Legislature Online at www.capitol.state.tx.us.

Insurance Changes

What changed?	How did it change?	Who is affected?	When is it effective?
Insurance state contribution for retirees changes	<p>The insurance state contribution for retirees changes based on years of service. This change rewards long-term employees by providing them with a higher contribution toward health insurance premiums in retirement.</p> <p>As a full-time¹ employee, if you have at least:</p> <ul style="list-style-type: none"> • 10 years of service, you receive a 50% employee and 25% dependent contribution. • 15 years of service, you receive a 75% employee and 37.5% dependent contribution. • 20 years or more of service, you receive a 100% employee and 50% dependent contribution. <p>If you have less than 10 years of service, you are not eligible for insurance at retirement.</p>	<p>GBP members with less than five years² of GBP participation on 8/31/2014</p>	<p>9/1/2014</p>
Tobacco certification required	<p>You must certify tobacco use or non-use. Starting September 1, 2013, you will be charged an extra \$30 for each person age 18 and over who is enrolled in your GBP health plan (up to a maximum of \$90 per month), unless you certify them as a non-tobacco user.</p>	<p>All GBP members and dependents</p>	<p>9/1/2013</p>
Definition of a "full-time" employee changes	<p>The definition of a full-time employee for benefit purposes is changing. As of 9/1/2013, a full-time employee is an individual designated by his or her employer as working 30 hours or more per week. If you work 30 hours or more per week in a benefits-eligible position, you will receive the full state contribution for your health insurance premium.</p>	<p>Employees</p>	<p>9/1/2013</p>
Health coverage waiting period decreases	<p>As a new employee, your health coverage begin date is the first of the month following your 60th day of employment, not to exceed 90 days.</p>	<p>New employees hired on 9/1/2014 and after</p>	<p>9/1/2014</p>

¹Part-time employees receive half the contribution of a full-time employee.

²You must have 10 years of GBP participation to be eligible for insurance at retirement.

State agencies will contribute 0.5% of payroll from their agency appropriation to the retirement program and GBP employers will contribute 1.0% of payroll from their employer budget to the GBP insurance fund in fiscal years 2014 and 2015.

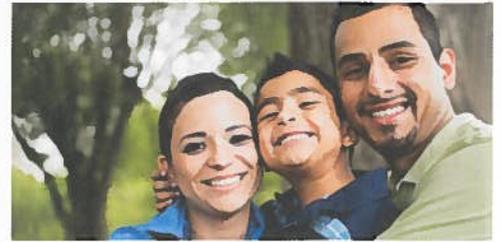
Retirement Changes

What changed?	How did it change?	Who is affected?	When is it effective?
Retirement annuity benefit	<p>As of September 1, 2013, new employees without an existing ERS retirement account from previous state employment will have different retirement eligibility rules. You will still be required to meet the Rule of 80 (service credit and age must equal 80) to be eligible to retire, but you will need to be a certain age to receive full retirement benefits. Retirement age for members of the regular service retirement is 62. Retirement age for members of the Law Enforcement and Custodial Officers Supplemental Retirement Fund (LECOSRF) is 57. If you meet the rule of 80 prior to the retirement age, you will see a 5% reduction in your annuity amount for each year you retire prior to your retirement age. In addition, you cannot use any of your leave to count toward retirement eligibility. Other changes are regarding the amount of the annuity:</p> <ul style="list-style-type: none"> • Your highest 60 months of salary are used to calculate your annuity. • You can use your unpaid sick leave to help increase your annuity. • You will have a choice to receive a lump sum payment of your unused vacation leave or request that it count towards your annuity calculation. If you choose to receive a lump sum payment of your unused vacation leave, you cannot use it to help increase your annuity. Vacation accrual that is not paid in lump sum will count towards your annuity amount. 	New employees hired 9/1/2013 and after	9/1/2013
Interest earned on non-refunded service decreases	You will earn 5% interest on your account through 12/31/2013. Beginning 1/1/2014 and going forward, you will earn 2% interest.	Everyone who withdraws their account balance after 1/1/2014	1/1/2014
Employer retirement contribution increases	<p>The State continues its 6.5% contribution to the ERS retirement fund from ERS retirement appropriations, and adds an additional 0.5% from agency appropriations. An additional 1% from unexpended 2013 ERS appropriations may be added to the FY 2014 ERS retirement appropriation for a total state contribution of 8%.</p> <p>The State increases its contribution to the ERS retirement fund by 1% to 7.5% from ERS retirement appropriations, and an additional 0.5% from agency appropriations for a total state contribution of 8%.</p>	Employers	9/1/2013 9/1/2014
Employee retirement contribution increases	<p>Your retirement contribution will increase by 0.1% to 6.6%.</p> <p>Your retirement contribution will increase by 0.3% to 6.9%.</p>	Employees	9/1/2013 9/1/2014

Senate Bill 366 requires the TexaSaver program to allow conversion of balances from other qualified plans, such as a 401(k), into a TexaSaver Roth account.



ANNUAL ENROLLMENT



TEXAS INCOME PROTECTION PLAN

Could you afford to pay your bills if you were injured or too sick to work? If not, consider applying for short-term or long-term disability coverage. It pays you a portion of your salary while you are out.

New name for disability plans



Look for the Texas Income Protection PlanSM logo – that's where you can find information about replacing part of your salary when you can't work.

TIPP benefits

TIPP includes your current short-term and long-term disability insurance options. Short-term disability insurance coverage provides a maximum benefit of 66% of an enrolled employee's monthly salary up to a maximum of \$10,000 or \$6,600, whichever is less, for a period of no longer than five months. Long-term disability insurance coverage provides a maximum benefit of 60% of an enrolled employee's monthly salary up to a maximum of \$10,000 or \$6,000, whichever is less, for a period ranging from 12 months to full Social Security retirement age, depending on the employee's age at the time of disability.

Disability EOI process is changing

During Annual Enrollment, consider applying for coverage through proof of good health, also called evidence of insurability (EOI), by signing into your online account with ERS at www.ers.state.tx.us and following the prompts. Minnesota Life handles the EOI process for disability benefits. Minnesota Life will

contact you on the outcome of your EOI application or request more information as necessary. After your first 31 days of employment, all disability benefit enrollments require EOI approval.

Stay tuned—there's more to come!

Aon Hewitt will administer TIPP benefits beginning September 1, 2013. Look for Aon Hewitt to provide more information on the TIPP benefits:

- Learn more at an ERS Annual Enrollment fair, held from July 2 to August 9.
- Visit www.texasincomeprotectionplan.com for TIPP materials. The TIPP website will include additional plan year information in September.
- TIPP Customer Care at Aon Hewitt will begin taking participant calls on September 3, 2013, and will be available Monday through Friday, from 7 a.m. to 7 p.m. CT.



TEXFLEX

A better way to budget for health care or day care expenses

TexFlex is a Flexible Spending Account program administered by PayFlex that lets you contribute money from each paycheck to pay for planned out-of-pocket health care and day care expenses tax-free. TexFlex helps you budget and pay less income tax. You can usually save about 22% in taxes, based on a 15% income tax bracket. If you're in a higher tax bracket, you'll save even more. You can also pay with a convenient, optional TexFlex debit card. Keep in mind that, according to IRS rules, you must spend all the money in your Plan Year 2014 TexFlex account by November 15, 2014 - or you'll lose what you don't spend.

You can choose a health care account or day care account, or both. You don't have to be enrolled in the Texas Employees Group Benefits Program (GBP) health coverage to enroll in TexFlex. There is an annual administrative fee of \$12 per account. You also pay a \$15 dollar annual fee if you want the TexFlex debit card.

HEALTH CARE ACCOUNT

The new maximum annual contribution to a health care account is now \$2,496 (for 12 months) or \$2,493 (for nine months). See the monthly contributions below. You can spend your entire health care account balance beginning September 1, 2013.

TexFlex health care account contributions			
12-month employee		9-month employee	
Minimum	Maximum	Minimum	Maximum
\$15 per month	\$208 per month	\$20 per month	\$276 per month
Choose 9 months if you are paid 9, 10, or 11 months out of the year.			

You can use the health care account to pay for:

- medical expenses not covered by insurance,
- copayments,
- dental expenses not covered by insurance,
- glasses and contacts
- some over-the-counter items,
- and more!

If your contribution last year was \$2,497 or more, this year your contribution will be lowered to \$2,496 (for 12 months) or \$2,493 (for nine months) automatically.

DAY CARE ACCOUNT

The maximum annual contribution for a day care account remains at \$4,996 (for 12 months) or \$4,992 (for nine months). See the monthly contributions below.

TexFlex day care account contributions			
12-month employee		9-month employee	
Minimum	Maximum	Minimum	Maximum
\$15 per month	\$416 per month	\$20 per month	\$555 per month
Choose 9 months if you are paid 9, 10, or 11 months out of the year.			

You can use the day care account to pay for:

- day care expenses for your children under 13, including before and after school care and summer camp, and
- adult day care for qualifying individuals.

PayFlex Support

Customer Service: (866) 353-9839 (Toll-free)
 • Monday – Friday, 7 a.m. – 7 p.m. CT
 • Saturday, 9 a.m. – 2 p.m. CT

Call PayFlex about: • Specific account questions
 • Claim reimbursement status • Your TexFlex debit card

www.texas.payflex.com

Claims Fax: (866) 286-6897 (Toll-free)

Mail: PayFlex Systems USA, Inc.
 P.O. Box 3039
 Omaha, NE 68103-3039

ERS Support

Customer Service Center: (866) 399-6908 (Toll-free)
 • Monday – Friday, 7:30 a.m. – 5:30 p.m. CT

Call ERS for:

- General TexFlex program information
- Changing your contribution amount due to a qualifying life event
- Confirming enrollment information
- Electing a TexFlex debit card if you don't have one already
- Updating your address or personal information

www.ers.state.tx.us/Employees/Programs/TexFlex





FOR ACTIVE EMPLOYEES

PLAN YEAR 2014—YOUR OPPORTUNITY TO MAKE COVERAGE CHANGES

Health coverage

- There will be no changes to copays, coinsurance, or deductibles for Plan Year 2014.
- The State will continue to pay all of your health insurance premium and 50% of the premium for your eligible dependents if you are a full-time employee.
- On September 1, 2013, federal law will mandate that employees working 30 hours or more a week will be considered full-time for health insurance purposes.
- Monthly health insurance premium contribution rates will increase in Plan Year 2014, so you will pay more if you cover a spouse or children. Part-time employees will also pay more.
- If you are enrolled in any of the Texas Employees Group Benefits Program (GBP) health insurance plans, you must certify (if you haven't already done so) by **August 31** that you do or do not use tobacco. Certification is required for you and your covered dependents, whether or not you and your dependents use tobacco. Tobacco users pay more for health insurance. For more information, see the tobacco insert in this mailing.
- During the enrollment period shown on your **Personal Benefits Enrollment Statement**, you and

your eligible dependents can enroll in an HMO or in HealthSelectSM of Texas with no evidence of insurability (EOI) required, even if you're not currently enrolled in health insurance.

- During your enrollment period, you and your eligible dependents can change health plans—without EOI. Participating HMOs for Plan Year 2014 are Community First Health Plans for the San Antonio area and Scott & White Health Plan for the Central Texas area. HealthSelect is available throughout Texas.

- If you change to HealthSelect or Community First, you must call the health plan provider to select a primary care physician (PCP). You and your dependents can have different PCPs.
- If you change to Scott & White, you don't need to select a PCP.
- With Community First, you don't need a referral from your PCP to see a specialist.

Optional coverage

- Choose from two dental plans. You and your dependents must be in the same plan. The State of Texas Dental Choice PlanSM will have no rate increase, while the HumanaDental DHMO will increase about 7%.
- You can apply for Optional Term

Life Insurance and Dependent Term Life Insurance, which will see no increase in rates. Enrollment requires EOI. See page 3 for more information.

- Increase or decrease your Voluntary Accidental Death and Dismemberment (AD&D) coverage election or enroll in AD&D—EOI isn't required. Rates won't change in Plan Year 2014.

- Apply to enroll in short-term and long-term disability insurance, which will be administered starting September 1, 2013 by the Texas Income Protection Plan, administered by Aon Hewitt. See the enclosed flier for more information. There will be no change in the monthly cost for long-term disability coverage. Short-term disability will have an increase of 4 cents per \$100 of monthly covered salary.

TexFlex

- (health and day care accounts)
- Pay for medical, dental, and day care expenses with tax-free money. Budget for planned expenses and save money.
 - The maximum annual contribution to a health care account will change on September 1, 2013, from \$4,996 to \$2,496 (for 12 months) or \$2,493 (for nine months). See more information on the enclosed flier.

The enclosed **Personal Benefits Enrollment Statement** shows the two-week period you can make changes, along with your current insurance coverage and cost for you and your family as of **September 1, 2013**. Your coverage will continue unless you make a change during Annual Enrollment. Please note that the TexFlex health

care account maximum annual contribution will change. Changes you make that do not require evidence of insurability (EOI), also known as proof of good health, will be effective September 1. Changes you make that do require EOI will be effective September 1 if you are approved before that date.

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Go to www.ers.state.tx.us and click **Sign In** at the top left corner. You may need to register your account. You can select your own username and password and a security question to help you remember your password. Once you are logged in to the secure site, click **Benefits Enrollment** under **My Insurance Information**.

- When you enter the secure system, you'll see your insurance enrollment and personal contact information. Check and update your address, phone number, email address, and eligibility basis that displays your current county under **My Personal Information**.

Required certifications

- When you make benefit changes, you will be asked to certify that each of your dependent children is eligible for GBP coverage, if you have not already done so. You cannot enroll dependent children until you complete the certification.
- The system will also ask you to certify **whether or not** you or your dependents use tobacco. See the tobacco insert in this mailing.
- ERS will send you a confirmation of any enrollment changes you make.

DURING ANNUAL ENROLLMENT, YOU CAN:

Health insurance

- Enroll in or change your health coverage or who's covered.
- Choose the Opt-Out Credit if you have other comparable medical coverage, such as TRICARE.

Dental

- Enroll in a dental plan or switch plans.

TexFlex

- Enroll in a TexFlex account to help budget for your health or day care expenses.

- Decide if you need to change your contribution level. As of September 1, 2013, changes to federal law will lower the health care maximum annual contribution from \$4,996 to \$2,496 (for 12 months) or to \$2,493 (for nine months).

- If you already have a TexFlex account, you will be automatically re-enrolled if you don't make a change. Your TexFlex debit card will also remain effective, if you use one.
- If your contribution last year was \$2,497 or more, unless you make changes, this year your contribution will automatically be set at \$2,496. You must use the funds by November 15, 2013. See the enclosed flier for more information.

Other insurance

- Apply for Short- and Long-term Disability Insurance, Optional Term Life Insurance, or Dependent Term Life Insurance (EOI required).

Voluntary AD&D

- Enroll in or increase your Voluntary Accidental Death & Dismemberment (AD&D) Insurance.

Drop coverage

- Drop yourself and/or a dependent from coverage.

From July 8 to August 9, you cannot use your online account to enter changes related to a qualifying life event (QLE), such as marriage or having a child. Call your benefits coordinator if you have a QLE during this time. Your coverage may start earlier than September 1.

ID cards

- **If you enroll in a new health plan, you will receive a new ID card.** Don't use your new card until September 1. If you don't receive your ID card by September 1, call your health plan. See page 4 for phone numbers.

BENEFIT TIPS

Do you have other comparable health insurance?

If you opt-out of your current health coverage because you have other comparable medical coverage, including TRICARE, you may be eligible for up to a \$60 credit to help you pay for your monthly cost of dental and/or Voluntary Accidental Death & Dismemberment (AD&D) coverage. Please note: Medicare does not qualify.

Tobacco certification

If you haven't certified **whether or not** you and any covered dependents use tobacco, you must do so by **August 31** by going to your online account at www.ers.state.tx.us or by calling ERS toll-free at (866) 399-6908. NOTE: Even if you and your dependents don't use tobacco, you still must certify your status as non-tobacco users. **See the tobacco insert in this mailing.**

Be the first to know

Sign up for the ERS digital subscription service and we'll send benefit news straight to you. Go to www.ers.state.tx.us, look for the green envelopes under **Subscriptions**, and sign up for the topics that interest you. After you sign up, you'll receive an email inviting you to confirm your subscription. You can also like us on Facebook and watch us on YouTube.

TexFlex health care account

- Use the money you contribute before taxes to pay for doctor copays, dentist visits, prescription drugs, eyeglasses, contact lenses, and more.
- Your entire plan year health care contribution is available to spend September 1, 2013.
- Use your account to pay for certain over-the-counter items, such as reading glasses, first-aid supplies, and contact lenses.

TexFlex day care account

- Use your tax-free money to pay for your child's day care or after-school care (for a child under age 13*) or for day care for an adult family member.
- Get reimbursed up to the amount available in your account each month.
- The IRS will allow contributions up to \$5,000 for the day care account in Plan Year 2014.

**A child turning 13 is now considered a qualifying life event (QLE), which means you can change your TexFlex contribution if your child turns 13 during the plan year.*

Low account fees

The account fee and debit card fee won't increase in Plan Year 2014. The fee for a TexFlex account is \$12 per year. If you want a TexFlex debit card, the annual fee is \$15.

Use the TexFlex Savings Calculators at www.ers.state.tx.us/Employees/Programs/TexFlex to estimate how much you can save.

You will have until December 31, 2014, to file claims for reimbursement.

Some optional coverage requires proof of good health.

If you want to add or increase certain optional insurance, you must apply for coverage and provide evidence of insurability (EOI), also known as proof of good health. Coverage requiring EOI:

- Optional Term Life Insurance
- Dependent Term Life Insurance
- Disability Insurance (short- and long-term)

*EOI process—You can sign in at www.ers.state.tx.us and elect the coverage you want. That will initiate the EOI process that prompts Minnesota Life to send you instructions for applying. You can select if you'd like to receive the instructions by email or a mailed letter. Regardless of whether you choose to receive an email or letter, instructions will be provided to allow you to have the option of submitting your EOI application online or with a mailed/faxed paper form; you can also call Minnesota Life toll-free at (877) 494-1716.



NOT SURE WHAT YOU NEED TO KNOW?
Watch our "Top 10 Annual Enrollment" video at www.ers.state.tx.us.

FOR BENEFITS INFORMATION

www.ers.state.tx.us has links to all programs.

HealthSelectSM of Texas UnitedHealthcare
(Group number—744260)
(866) 336-9371
TTY: 711
24/7 myNurseLineSM:
(877) 731-8306

Pharmacy benefits for HealthSelect—
Caremark
(Group number—RX1292)
(888) 886-8490
TDD: (800) 231-4403

Community First Health Plans
(an affiliate of the University Health System)
(Group number—0010180000)
(877) 698-7032
Local: (210) 358-6262
TDD : (800) 390-1175
NurseLink: (210) 358-6262

Scott & White Health Plan
(Group number—000058)
(800) 321-7947 (24 hours a day)
TTY: (800) 735-2988
VitalCare Nurse Advice line:
(877) 505-7947

State of Texas Dental Choice PlanSM
Administered by HumanaDental Insurance Company
(Group number—536957)
(877) 377-0987
TDD: 711

HumanaDental DHMO
Insured by DentiCare, Inc. dba CompBenefits, a member of the HumanaDental family of companies
(Group number—538226)
(877) 377-0987
TDD: 711

TexFlex
(866) FLEX-TEX (353-9839)

Disability Insurance, EOI Dearborn NationalTM
(855) 377-5433

Life Insurance, EOI Voluntary AD&D Insurance Minnesota Life
(877) 494-1716
TDD: 711
Email: LifeBenefits@securian.com

Discount Purchase Program
www.DiscountProgramERS.com

We've extended Customer Service hours to better serve you during Annual Enrollment.

Come see us at a fair
See a list of Annual Enrollment fairs and other information at www.ers.state.tx.us.

Annual Enrollment Hotline hours:
Monday-Friday,
7:30 a.m. to 7 p.m. CT
(Annual Enrollment inquiries only: 5:30-7 p.m.)
Toll-free (866) 399-6908

Annual Enrollment Lobby hours:
Monday-Friday,
7:30 a.m. to 5 p.m. CT
200 E. 18th Street
Austin, TX 78701

REQUIRED NOTICE

To all participants and covered dependents in HealthSelect Effective September 1, 1998, HealthSelect began providing more comprehensive coverage for breast reconstruction in connection with a mastectomy. This notice, in accordance with the Women's Health and Cancer Rights Act of 1998, is to advise you that your health plan covers:

- reconstruction of a breast on which the 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.

All participants should notify their covered dependents of this expansion of coverage. Standard copays, coinsurance, and deductibles will apply when appropriate. Please contact HealthSelect toll-free at (866) 336-9371 or the Employees Retirement System of Texas for more information.

NOTICE OF PRIVACY PRACTICES

Pursuant to the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA), ERS is required to notify participants in Texas Employees Group Benefits Program (GBP) health plans (HealthSelect or an HMO) of the availability of its Notice of Privacy Practices. The Notice describes how ERS may use or disclose medical information about you and how you can get access to your own information. It also sets out ERS' legal obligations concerning your health information and your rights to access and control your health information. For a copy of the notice, go to www.ers.state.tx.us/dynamic.aspx?id=273 and click on ERS Notice of Privacy Practices.

To obtain a copy by mail, or if you have questions about the privacy practices described in this Notice, please contact in writing:
Privacy Officer, ERS,
P.O. Box 13207, Austin, Texas 78711-3207.