



CHANGES FOR SUMMER ENROLLMENT 2016

- HealthSelect of Texas out of pocket maximum will **increase** as of September 1, 2016.
- Another health insurance option, **Consumer Directed HealthSelect** – which includes a **high deductible health plan** administered by UnitedHealthcare and a **health savings account (HSA)** administered by Optum Bank, a subsidiary of UnitedHealthcare Services, Inc. – is available to employees and retirees who are not eligible for Medicare. Members can enroll during Summer Enrollment and coverage will start on September 1, 2016. No one is required to enroll in the new plan.
- For employees who enroll in Consumer Directed HealthSelect, the new high deductible health plan with an HSA, the **limited flexible spending account (LFSA)**, administered by ADP Inc. is available. It lets them set aside pre-tax money for eligible dental and vision expenses.
- ERS will offer **State of Texas Vision Plan** beginning September 1, 2016. This will be a self-funded insurance plan administered by Superior vision Services Inc. and offered to all employees, retirees and their eligible dependents.
- Employees can enroll in a **commuter spending account (CSA)** administered by ADP, to use pre-tax money for **eligible transit and parking expenses** incurred when commuting to and from work. CSA works on a month-to-month basis. You can enroll in, change your election amount or disenroll at any time of the year.

The state pays 100% of the monthly health premium for full-time employees and 50% for dependents. Part-time employees receive 50% contribution for their health premium and 25% for dependents.

Dependent Eligibility Verification

Employees who add dependents in GBP health coverage, will be asked to provide documentation that those dependents are eligible for coverage. If the participants do not respond or send the required documents, all of their unverified dependents will lose all GBP insurance, including health, dental and dependent term life. Documents dated after the dependent was enrolled will not be accepted, even if the date is before the coverage begin date.

The verification happens on an ongoing basis as employees add new dependents to their coverage. During Summer Enrollment, when an employee makes coverage changes online, he or she will be asked to certify that each dependent child is eligible for GBP coverage—unless the child has already been certified. A employee can't enroll a new dependent child without completing the online certification. After enrolling any new dependent, including a spouse, the employee will be required to provide documentation to Aon Hewitt, such as a marriage license or birth certificate, verifying that each dependent is eligible.