



## CHANGES FOR SUMMER ENROLLMENT 2018

- HealthSelect<sup>SM</sup> of Texas and Consumer Directed HealthSelect<sup>SM</sup> will increase less than 0.5%.
- Health maintenance organizations (HMOs) will increase an average of about 5%.
- State of Texas Dental Choice<sup>SM</sup> preferred provider organization (PPO) will increase about 4.5%.
- The State of Texas Vision<sup>SM</sup> plan rates will decrease by 10%.
- The annual in-network out-of-pocket maximum for all health plans will increase from \$6,550 to \$6,650 for individuals and from \$13,100 to \$13,300 for families.
- Consumer Directed HealthSelect's annual out-of-network out-of-pocket maximum will be eliminated effective January 1, 2019. The other plans do not have annual out-of-pocket maximums for out-of-network services.

Because the state pays 100% of health insurance premiums for eligible full-time employees, the changes to the health plan rates will affect part-time employees and employees who cover eligible family members.

### In the State of Texas Dental Choice PPO:

- the individual annual plan limit will increase from \$1,500 to \$2,000 for Basic and Major Restorative Services;
- the individual lifetime plan limit for orthodontic services will increase from \$1,500 to \$2,000;
- adults are added in the orthodontic benefits;
- there will not be an exclusion for replacing a missing tooth; and
- the calendar year maximum benefit for Basic and Major services for out-of-network service after the annual benefit maximum is reached will be eliminated. (The extended benefit for in-network services remains.)

### In the State of Texas Vision plan:

- the participant copay for an annual eye exam will decrease from \$25 to \$15 and
- participants will be able to get their annual eye exam once each plan year, without waiting a full 12 months after their previous eye exam.

### In the TexFlex<sup>SM</sup> plan:

- the administrative fee holiday will continue in PY19, and participants will not be charged \$1 per month per account;
- the IRS has increased the flexible spending account contribution limits for TexFlex health care and limited flexible spending accounts from \$2,600 to \$2,650.