

The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light to dark, creating a modern and dynamic visual effect.

2024-2025 Summer Enrollment

Highlights

- ▶ All ERS rates and insurance carriers will remain the same for the upcoming Fiscal Year
- ▶ All insurance changes will be made on the ERS website: ers.texas.gov
- ▶ Texas Income Protection Plan (TIPP) Short Term Disability waiting period reduced to 14 days
- ▶ Changes to medical out-of-pocket maximums
- ▶ FSA/HSA maximums, carryover increasing

Summer Enrollment

- ▶ **Monday, July 1st – Friday, July 12th**
- ▶ Personal Benefits Enrollment Statement (PBES) will be received in the mail from ERS (mailing began 6/21).
- ▶ After changes are made, email confirmations will be sent to the email address on file with ERS.
- ▶ If you do not receive an email confirmation, your elections were not processed. Please try again.

ERS Webinars

www.ers.texas.gov/event-calendars

Full Events Calendar

PLEASE NOTE: In rare cases, ERS has to cancel or change events due to weather or other issues beyond our control. When possible, we will provide notice of cancellations or changes on the ERS website. If you're planning to attend an event, we encourage you to check our [Events webpage](#) the morning of the event for any updates.



Announcements Presentations Webinars Wellness Annual Enrollment AE Webinars Fairs Board Mix-in: All, None

THURSDAY, JUNE 20, 2024

Event	Details	Time	Location
State of Texas Vision SM Q&A Session	Do you have a question about your State of Texas Vision SM plan? In this Q&A session, EyeMed will prov...	10am	Your Computer
Texas Income Protection Plan SM Q&A Session	Do you have a question about your Texas Income Protection Plan SM ? In this Q&A session, the Texas Inco...	3pm	Your computer

FRIDAY, JUNE 21, 2024

Event	Details	Time	Location
Consumer Directed HealthSelect SM Q&A Session	Do you have a question about your Consumer Directed HealthSelect SM plan? In this Q&A session, Consume...	10am	Your computer
TexFlex SM Q&A Session	Do you have a question about your TexFlex SM plan? In this Q&A session, TexFlex administrators Inspira...	3pm	Your computer

MONDAY, JUNE 24, 2024

Event	Details	Time	Location
Delta Dental Q&A Session	Do you have a question about your dental plan? In this Q&A session, Delta Dental will provide a shor...	10am	Your computer

FRIDAY, JUNE 28, 2024

Event	Details	Time	Location
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Eligible Dependent Verification Process

- ▶ Spouse
- ▶ Natural, adopted, and step-children (under 26)
- ▶ Ineligible dependents may include:
 - Ex-spouses
 - Children over age 26
 - Grandchildren or parents

Subject to a dependent verification audit by Alight Solutions.

Failure to verify will cause their removal from all coverage.

alight.

Medical Insurance and Rx Options

- ▶ HealthSelect of Texas
 - PCP and referrals required
 - \$0 Deductible
- ▶ Consumer-Directed HealthSelect
 - No PCP/Referrals
 - \$2,100 Deductible
- ▶ Separate Rx card: Express Scripts

	HealthSelect of Texas	Consumer Directed HealthSelect
Employee Only	\$0.00	\$0.00
Employee & Child(ren)	\$239.70	\$215.72
Employee & Spouse	\$358.00	\$322.20
Employee & Family	\$597.70	\$537.92

Monthly premiums for full-time employees are covered at no charge to employees.

Out of Pocket Maximums

- ▶ Effective 1/1/2025 - HealthSelect of Texas and Consumer Directed HealthSelect annual in-network out-of-pocket maximums
 - \$8,050 Individual (up from \$7,500)
 - \$16,100 Family (up from \$15,000)

Dental Insurance

No dental plan ID cards.

- Collin College will continue to pay for the **Employee** only portion of the dental premiums.

State of Texas Dental Choice:

- PPO & Premier Networks

DeltaCare DHMO:

- Must have a primary care dentist

	State of Texas Dental Choice	DeltaCare DHMO
Employee Only	\$0.00	\$0.00
Employee & Child(ren)	\$40.22	\$13.43
Employee & Spouse	\$28.73	\$9.59
Employee & Family	\$68.95	\$23.00

Vision Insurance

- ▶ **EyeMed** is the third-party administrator for the State of Texas Vision.



Vision Care Services	In-Network Member Cost
Routine Eye Exam	\$15 copay
Contact Lens Fitting (Standard)	\$25 copay
Frames or Contact Lenses	\$200 retail allowance; 20% off amount over \$200
Single Vision Lenses (pair)	\$10 copay
Bifocal Lenses (pair)	\$15 copay
Trifocal Lenses (pair)	\$20 copay

Life Insurance

Basic Life \$5,000

Optional Life – Employee Coverage

- Includes AD&D Provision
- 1 - 4 Times Annual Salary
- Age-rated; Reductions Begin at age 70

Dependent Life

- \$5,000 Coverage per Covered Dependent
- Includes AD&D Provision

Voluntary AD&D – Employee Only or Employee and Family

- Minimum Coverage \$10,000; Maximum \$200,000

You must name beneficiary(ies) through your ERS Online Account.
These are not maintained in Workday or by HR.

Texas Income Protection Plan

Short- & Long-Term Disability Insurance

Short-Term	Long-Term
66% of monthly salary (up to \$10,000)	60% of monthly salary (up to \$10,000)
14-day waiting period and must exhaust all sick leave available.	180-day waiting period and must exhaust all sick leave available.

Premiums and benefits are salary-based.

Flexible Spending Accounts

- ▶ **Health Care FSA** - Annual Max \$3,200 or \$266.66 monthly
 - Use for eligible medical expenses - copays, dental expenses, glasses, contacts, prescriptions, etc.
 - Carry-over up to \$610 through 8/31/24, then increases to \$640 for 2024-2025
- ▶ **Limited-Purpose FSA** - Annual Max \$3,200 or \$266.66 monthly
 - For employees who enroll in Consumer Directed HealthSelect
 - Use for eligible dental and vision expenses only
- ▶ **Dependent Care FSA**- Annual Max \$5,000 or \$416.66 monthly
 - Use for eligible day care expenses for children younger than 13 or adult day care programs

Please keep your receipts or EOBs.

Health Savings Account

(Consumer Directed HealthSelect Enrollees Only)

- ▶ \$45/month from ERS (employee only), \$90/month if any dependent coverage
- ▶ 2024 - \$4,150 Individual; \$8,300 Family
- ▶ 2025 - \$4,300 Individual; \$8,550 Family
- ▶ Employees age 55+ can make a “catch-up” contribution of up to \$1,000 annually, in addition to the annual maximum.
- ▶ Employees eligible for Medicare cannot enroll in the HSA.
- ▶ Approximate 2-month delay in the beginning to your HSA account

Must open HSA with Optum Bank to begin receiving ERS contributions.

Employee Assistance Program

- ▶ Full-time employees are automatically enrolled
- ▶ Free, confidential short-term counseling available to full-time employees & household members
- ▶ 8 visits per service type
- ▶ Available 24/7: Behavioral issues, Substance abuse, Financial assistance, Legal assistance
- ▶ Teen Line
- ▶ Alternative Ride Reimbursement Program
- ▶ Website resources include estate planning information and access to will preparation software

“Collin Invests” Enhanced Retirement Savings Plan 403(b)

- ▶ 403(b) – Enrollment on Corebridge website:
<https://www.corebridgefinancial.com/rs/home>
 - Employer match, up to 4% of base salary (Full-Time only)
 - Must be enrolled in the 403(b) to receive the match
 - 3-year vesting period
 - Part-Time are eligible to contribute, no employer match
- ▶ 457 – Enrollment on Texa\$aver website:
<https://texasaver.empower-retirement.com>
 - ROTH opportunities available through Texa\$aver

How Do I Make Changes?

Go online to make changes to your benefits anytime during your two-week enrollment phase:

1. Go to **ers.texas.gov**.
2. Click **“My Account Login.”**
3. Select **“Proceed to Login”** if you already have a username and password or **“Register now”** if you need to create an account.
4. After you log in, confirm that your contact information under **“My Personal Information”** is correct.
5. Click **“Benefits Enrollment.”**
6. Click the **“edit”** box in front of the benefit election you want to change. You will need to do this for each election you want to change.
7. Click **“Submit”** after each change and then again from the main Benefits Enrollment page to save all your changes.
8. ERS will email you confirmation of your changes, provided you have an email address listed in your ERS account. If you don't have an email address in your ERS account, ERS will send a confirmation to your mailing address. Please save confirmation of your changes. This can help the benefits counselors should you contact ERS with any account issues.



Questions?

Please contact us:



(972) 599 – 3152



benefits@collin.edu



CHEC, 3rd. Floor – HR Office

2024 Summer Enrollment Guide

