Making changes

There are two ways that employees can make Changes to benefits information: their online Accounts (ERS OnLine) and the Summer Enrollment form, available at your Human Resources Department.

Employees access their online accounts by:
- going to the ERS website at www.ers.state.tx.us and
- clicking ‘Access my account’ on the top right corner of any ERS webpage.

ERS OnLine

Once an employee signs into their online account, they see the Member Home Page. There are two primary sections employees will access during Summer Enrollment:
- My Personal Information and
- My Insurance Information.

ERS OnLine – Personal information

The Eligibility Basis should be corrected before the employee’s Summer Enrollment period so the member can view the right options available.

Employees can make the following Personal Information changes:

- To correct name, click Name.
- To correct mailing address or the Eligibility Basis where they live or work, click Addresses and Eligibility Basis. A correct Eligibility Basis in ERS OnLine during Summer Enrollment is important for the right health coverage options to display in ERS OnLine.
- To correct/add their email address and customize their online account password, click Email Address and Password.
- To correct/add their phone numbers, click Phone Numbers. Employees can list more than one type of phone number such as business, cell and home.
ERS OnLine – Benefits information

During Summer Enrollment, the employee cannot enter benefit changes with a Family Status Change, Post Hire Change or Election Update Action.

To make Summer Enrollment benefit changes, the employee clicks Benefits Enrollment in the My Insurance Information section, shown here.

ERS OnLine – Benefits information

This is the Benefits Enrollment introductory page. From here, the member enrollment pages look exactly like your benefits coordinator enrollment pages.

The Event Date on the Summer Enrollment row indicates when benefit changes begin for benefits that don’t require EOI.

ERS OnLine – Benefits information

Evidence of insurability (EOI)

Employees receive a pop-up message if they enter a benefit change that requires EOI, including:

- Optional Term Life Insurance
- Dependent Term Life Insurance
- Short-term Disability Insurance
- Long-term Disability Insurance

More information about the EOI process for Summer Enrollment will be available in the Benefits Coordinators’ Guide to Summer Enrollment.
ERS OnLine – Benefits information

To make benefit changes, the employee clicks Edit next to the benefit type he or she wants to change. Please note that these sample ERS OnLine pages may not show current premium rates.

Members who certify tobacco use through the Summer Enrollment event will see that certification is effective September 1, 2017.

Employees can add dependents to coverage during Summer Enrollment. To add a dependent, the employee clicks Edit next to Medical, Dental or Vision.

ERS OnLine - Benefits information

This is the Enroll Your Dependents section of the Medical page where the employee makes enrollment changes, including adding a dependent.

To view additional dependents already entered in the system, click the Show History button.

If the dependent record is already in the system, the employee clicks the Enroll box to enroll the dependent. Otherwise, he or she clicks the Add/Review Dependents button to add the dependent record to the system.

ERS OnLine - Benefits information

This is the Dependent/Beneficiary Personal Information page, used to begin the process of adding a dependent to coverage if there is no record of the dependent in the system. The employee must:

1. Complete the information on this page in order to create the dependent’s record in ERS OnLine.
2. Enter a Social Security number for a dependent age 12 months and older.
3. Click Save at the bottom of the page.
ERS OnLine – Dependent Social Security Number (SSN)

The Social Security Number (SSN) field must be filled in for dependents 12 months and older. If the field is blank, the dependent’s record will not be saved.

ERS needs the dependent’s SSN for claim payments, including death benefit payments and to report medical enrollment information to the IRS for 1095 B purposes.

Additionally, some dependent records do not contain an SSN because the employee added the child as a newborn, before he or she reached twelve month of age. If the employee has not added the SSN of a dependent who is 12 months or older, ERS OnLine will request the child’s SSN before it allows the employee to make any changes, even if the changes the employee wants to make are not related to the child’s enrollment.

ERS OnLine – Dependent child certification

If your employee wants to add a child to coverage, he or she will need to complete the Dependent Child Certification online form before enrolling the child in coverage. Employees will be asked to provide documentation that those dependents are eligible for coverage. If the participants do not respond, all of their unverified dependents will lose all GBP insurance, including health, dental and Dependent Term Life Insurance.

ERS OnLine – Benefits information

Employees can use the Overview of all Plans option to view the premium rates for the health plans available to them in their Eligibility Basis listed in ERS OnLine.

To use the Overview of All Plans option, click ‘Edit’ next to Medical.
ERS OnLine – Benefits information

This is the Medical page. Next, the employee clicks Overview of all Plans.
The employee will then see comparison chart that lists the available health plans, all available coverage levels and the premium rate for each coverage level.
The comparison chart lets the employee decide based on the premium rates.
Rates shown in this training may not be current.

ERS OnLine – TexFlex

Employees enrolling in TexFlex for the first time or making changes to their current TexFlex enrollment click ‘Edit’ next to the account they want to change. The LFSA Edit option is available only to participants who are enrolled in Consumer Directed HealthSelect.

A TexFlex health care FSA allows employees to set aside pre-tax dollars to spend on health and dental care expenses themselves and their eligible dependents, even if they are not enrolled in GBP health or dental coverage. A TexFlex dependent care FSA allows employees to set aside pre-tax dollars to spend on day care expenses incurred for eligible dependents.

After the employee determines which TexFlex account he or she wants to add or change, he or she selects one of the following options:

- The employee who does not want the account selects the waive option.
- The employee who works or is contracted to work fewer than 12 months out of the year selects the ‘9-months’ option. All other employees select the ‘12-months’ option.
- After the employee selects an enrollment months’ option, he or she enters the annual contribution amount.
ERS OnLine – TexFlex annual contribution

For Plan Year 2018, the IRS has set the health care FSA maximum annual contribution to $2,600. Health care FSA participants can elect from $180 to $2,600 for their annual contribution. It is $5,000 for dependent care FSA.

ERS OnLine rounds down the annual contribution to the next whole dollar monthly amount to ensure the employee does not exceed enrollment limits.

This occurs when the annual amount is divided by the number of enrollment months (9 or 12) and the result is not a whole number.

Although the new health care account maximum is $2,600, the amount that ERS OnLine accepts is:

- $2,592 for employees who work 12 months a year and
- $2,592 for employees who work 9 months a year.

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<th>Original contribution</th>
<th>Number of months</th>
<th>Original monthly contribution</th>
<th>Monthly contribution rounded down</th>
<th>Number of months</th>
<th>Actual annual contribution</th>
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<td>$108</td>
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</table>

Always check the agency daily reports.

ERS OnLine – Benefits information

Important tips

When a change is successfully entered and stored in ERS OnLine, it appears in the New benefit line. For example: The change shown on this page indicates that the employee changed his or her current enrollment from Voluntary AD&D Member Only to Voluntary AD&D You and Family.

On this enrollment page, benefit changes shown in the New benefit line are processed, regardless of whether or not employees click Submit on this enrollment page. If employees store a benefit change just to find out the cost and then decide that they don’t want the change after all, they must reverse the change so that the change does not appear in the New benefit line.