



KELSEY CARE HEALTH PLAN LEAVING GBP

KelseyCare HMO powered by Community Health Choice will be leaving the GBP effective 09/01/2019. All current participants will be automatically enrolled in the HealthSelect of Texas Plan with Blue Cross and Blue Shield of Texas.

MORE INFORMATION ON PAGE 2.

TEXFLEX HEALTH CONTRIBUTION LIMIT INCREASES

TexFlex health care flexible spending account contributions increase from \$2650 to \$2700 per year, or \$225 per month.

MORE INFORMATION ON PAGE 4.

SUMMER ENROLLMENT JULY 8 - JULY 20

**INFORMATION
ON PAGE 5**

BENEFITS REFRESHER WEBINAR

Recording now available on the HR Benefits web page.

DENTAL PLAN ADMINISTRATOR CHANGE

Beginning 09/01/2019, DeltaCare USA will be the new administrator for the State of Texas Dental Choice Plan. Also, Humana DHMO will be changing to DeltaCare USA DHMO.

MORE INFORMATION ON PAGE 3.

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NO INCREASE IN PREMIUMS FOR PLAN YEAR 2020

Health premiums will remain the same for HealthSelect of Texas and Consumer Directed HealthSelect of Texas plans. Other benefit premiums have decreased.

SEE RATE SHEET

Out-of-Pocket Maximums

Total out-of-pocket maximums for in-network services for HealthSelect medical plan will increase to \$6,750 per individual and \$13,500 per family.

MORE INFORMATION ON PAGE 4.



KELSEY CARE HEALTH PLAN LEAVING GBP

As of September 1, 2019 KelseyCare powered by Community Health Choice, an HMO serving the Houston area, will no longer be part of the Texas Employees Group Benefits Program (GBP). Participants currently enrolled in KelseyCare will be automatically enrolled in HealthSelect of Texas starting September 1, or participants can enroll in Consumer Directed HealthSelectSM plan during Summer Enrollment.

Please note that the HealthSelect plans have different benefits than KelseyCare; to find out more information on the benefits under HealthSelect, visit www.healthselectoftexas.com.

HealthSelect of Texas and Consumer Directed HealthSelect include prescription drug coverage administered by OptumRx, a subsidiary of UnitedHealthcare.

Participants will get two identification cards in August—one for medical benefits and one for prescription drug benefits.

As of right now, if you live in the Houston area and select a Kelsey-Seybold physician as your PCP, you will have open access to all Kelsey-Seybold Clinic providers and locations on the HealthSelect of Texas plan through BlueCross and BlueShield of Texas. That means you will not need to get a referral from your Kelsey-Seybold PCP to see another Kelsey-Seybold provider. If you need medical services that Kelsey-Seybold does not provide, your PCP will refer you to an affiliate provider of Kelsey-Seybold. ***** This is subject to change depending on the contract KelseyCare has with BCBSTX.*****

If you have a Kelsey-Seybold PCP and see any provider who is not associated with Kelsey-Seybold without your PCP's direction, you will receive non-network benefits even if the provider is in the BCBSTX HealthSelect network.

If you have a Kelsey-Seybold PCP and want to see a doctor or other provider in the BCBSTX HealthSelect network who is not affiliated with Kelsey-Seybold, you can change your PCP selection by calling BCBSTX and it will be effective immediately.



DENTAL PLAN ADMINISTRATOR CHANGE

Effective September 1, 2019, Delta Dental will be the new third party administrator for the State of Texas Dental Choice and DHMO plans.

The State of Texas Dental Choice plan benefits will remain the same but will be administered by Delta Dental USA instead of Humana Dental. Information is available on the ERS website and will be in the Summer Enrollment packets mailed to all employees by ERS. You can also view information at www.ersdentalplans.com.

NO DENTAL PLAN ID CARDS

Employees will be able to download a digital card on the Delta Dental app or from their online account. If you do not want to download a digital card dentists should only require you to provide the policy holder's name, date of birth and/or social security number.

IT PAYS TO STAY IN NETWORK

The *State of Texas Dental Choice Plan* has two networks: the PPO network and the Premier network. You will pay less if you see a dentist in the PPO network; you will pay a little more if you see one in the Premier network. (You will pay coinsurance in each network. The difference is that Delta Dental has negotiated lower rates for PPO network dentists, so you will pay coinsurance on the lower cost.) And, remember, in the State of Texas Dental Choice Plan, you can still see an out-of-network dentist. You will just pay a higher percentage of the costs.

SELECT A PRIMARY CARE DENTIST (PCD)

If you enroll in the *DeltaCare USA DHMO*, you must use an in-network provider to get any benefits. You should make sure there's an in-network dentist near you before enrolling in the DHMO. DeltaCare USA also requires that every participant designate an in-network primary care dentist (PCD).

NOMINATE YOUR DENTIST

If your dentist isn't part of the State of Texas Dental Choice Plan networks or the DeltaCare USA network, you can nominate them. Once Delta Dental receives your request, they will invite the dentist to join the network.

NO ACTION REQUIRED

Employees do not need to do anything for this change during summer enrollment, unless you would like to change from one plan to the other.

PREMIUM DECREASE

Monthly premiums—decrease for Dental Choice Plan and remain the same for DeltaCare USA DHMO.

DeltaDental USA

1-888-818-7925

Monday—Friday

8:00a—7:00p



TEXFLEX CONTRIBUTIONS

TexFlex, administered by WageWorks, Inc. is a flexible spending account(FSA) that lets you set aside money from your paycheck, pre-tax, to use for eligible out-of-pocket expenses.

TEXFLEX HEALTH CARE ACCOUNT

- ⇒ Allows you to use the pre-tax funds for eligible health care expenses.
- ⇒ INCREASE to \$2,700 annually (\$225 per month).
- ⇒ Minimum remains the same at \$180 annually (\$15 per month).
- ⇒ Use funds between September 1, 2019—August 31, 2020.
- ⇒ \$25—\$500 carryover of unused funds into next fiscal year.

TEXFLEX DEPENDENT CARE ACCOUNT

- ⇒ Allows you to use the pre-tax funds for daycare and summer camp expenses for children 13 years of age or younger.
- ⇒ Minimum and maximum contributions remain the same at \$180 annually and \$5,000 annually(\$416 per month).
- ⇒ Use funds from September 1, 2019—November 15, 2019
- ⇒ No carryover of funds from previous year.

OUT-OF-POCKET MAXIMUMS

OUT-OF-POCKET MAXIMUMS INCREASE

Beginning January 1, 2020, the total in-network out-of-pocket maximums for HealthSelect of Texas and Consumer Directed HealthSelect plans will increase from \$6,650 to \$6,750 for individuals and from \$13,300 to \$13,500 for families. The out-of-pocket maximums reset on a calendar year basis.



SUMMER ENROLLMENT INFORMATION

- ⇒ Make sure to setup your ERS online Username and Password **BEFORE** summer enrollment begins to save you time.
- ⇒ Social security numbers and DOB for any new dependents you will be adding are **REQUIRED!**
- ⇒ Do **NOT** drop 2x Optional Life insurance or Long Term Disability
 - These benefits are paid by the College and you will not be able to reenroll until next summer enrollment and will have to show proof of good health.

DEPENDENTS PREVIOUSLY DROPPED DUE TO DEPENDENT AUDIT

- ⇒ If you have a dependent that was previously dropped because you did not complete the required dependent audit, you will need to contact ERS directly to verify their eligibility before ERS online will allow you to add them to coverage.
- ⇒ If you are adding a brand new dependent, you will be required within 30—45 days to complete a dependent verification. Alight Solutions will contact you with the necessary information to verify eligibility for your dependents. If you fail to complete the verification by the deadline, your dependents will be dropped and you will not be able to add them until next summer enrollment or within 30 days of a qualifying life event.

LAB SESSIONS FOR ENROLLMENT ASSISTANCE AND QUESTIONS

DISTRICT OFFICE	SOUTH CAMPUS	NORTH CAMPUS	CENTRAL CAMPUS
Monday, July 15 Admin West A2.203 1pm—5 pm	Tuesday, July 9 S12.210 Tuesday, July 16 S1.116A 8 am—5 pm	Wednesday, July 10 Wednesday, July 17 N2.121 ILC 8 am—5 pm	Thursday, July 11 Thursday, July 18 C1.146 8 am—5 pm