

Can my dependents continue their coverage without me?

You do not have to continue insurance in order for your dependents to continue their insurance, as long as they were covered the last day of your employment.

How much does coverage under COBRA cost?

Please see the COBRA rate sheet on the back of this page.

Can I add dependents to my insurance?

You can add eligible dependents that you gain due to a qualifying life event (QLE), such as birth or marriage or during Annual Enrollment. You must inform ERS within 31 days of the QLE to add the eligible dependent that you gained.

How long can a disabled individual remain on COBRA?

If you or any of your dependents are certified as disabled under Title II or XVI of the Social Security Act before or during the first 60 days of COBRA, you may continue insurance for up to an extra 11 months. Send ERS a copy of your Social Security Administration Notice of Award letter, including the date the disability began, during your first 18 months of coverage.

What if I return to work for an employer that offers Texas Employees Group Benefits Program (GBP) insurance?

You must pay the full COBRA rate for the month when you return to work.

If you do not pay the full COBRA rate for the month when you return to work, your coverage will be cancelled and you and your dependents will begin coverage after a 60 day waiting period.

Who should I notify of an address change?

Notify ERS of changes in your address and the addresses of your dependents.

Who do I pay for coverage under COBRA?

Make your check or money order payable to GBP. Please send your first payment with your form. No bills or reminder notices will be sent. Payments are due on the first of each month.

Will I get new insurance cards?

You will not get new insurance cards if you continue insurance, so please keep your cards.

Your dependents will get new insurance cards if they continue insurance without you. The insurance plan will send their cards in approximately 15 days from the date we receive your completed forms and payment.

Can I continue insurance after COBRA ends?

Yes. You can apply for a conversion policy through your health and dental plan within 30 days after your insurance under COBRA ends.

Are there other coverage options besides COBRA coverage?

Yes. There may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage (such as a spouse's plan) through what is called a "special enrollment period".

What is the Health Insurance Marketplace?

The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You could be eligible for a new kind of tax credit that lowers your monthly premiums and cost-sharing reductions right away. You can find out if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). To access the Marketplace visit www.HealthCare.gov.

When can I enroll in Marketplace coverage?

You have 60 days from the time you lose your job-based coverage (a "special enrollment" event) to enroll in the Marketplace. Otherwise, you can enroll during the "open enrollment" period. To learn more, visit www.HealthCare.gov.

Can I switch between coverage under COBRA and the Marketplace?

You can switch to a Marketplace plan once you have exhausted your coverage under COBRA, or if your coverage under COBRA ends due to a special event. If you terminate your coverage under COBRA early without a qualifying special event, you'll have to wait to enroll in a Marketplace plan during their next open enrollment period, and could end up without any health coverage. You cannot switch from a Marketplace plan to coverage under COBRA under any circumstances.

COBRA RATES FOR PLAN YEAR 2015

SEPTEMBER 1, 2014 THROUGH AUGUST 31, 2015

(rates include 2% administrative fee)

Please use the chart below to determine your monthly premium for continuation coverage under COBRA. See the following examples to assist you in determining your enrollment level and rate:

- If only one child is continuing coverage, then the child is the COBRA applicant.
Pay the You (COBRA Applicant) Only rate.
- If multiple children are continuing coverage, the youngest child is the COBRA applicant.
Pay the You & Child(ren) rate.
- If only the spouse is continuing coverage, the spouse is the COBRA applicant.
Pay the You (COBRA Applicant) Only rate.
- If the spouse and child(ren) are continuing coverage, the spouse is the COBRA applicant.
Pay the You & Child(ren) rate.

COBRA Rates for Plan Year 2015

September 1, 2014 through August 31, 2015 (rates include 2% administrative fee)

Health Premium Cost				
Plan Name/City	You Only	You & Spouse	You & Child(ren)	You & Family
HeathSelect SM of Texas	\$ 546.15	\$ 1,174.22	\$ 966.67	\$ 1,594.74
Community First Health Plans - San Antonio	478.95	1,029.75	847.74	1,398.54
Scott & White Health Plan - Georgetown, Bryan-College Station, Burnet, Hamilton, Huntsville, Lampasas, Llano, Temple, Waco	550.27	1,183.08	973.98	1,606.79
Dental Premium Cost				
HumanaDental DHMO	\$ 10.16	\$ 20.33	\$ 24.39	\$ 34.56
State of TX Dental Choice SM	24.05	48.10	57.73	81.78
Dental Discount Plan	2.30	4.58	5.51	7.80

HumanaDental administers the State of Texas Dental Choice PlanSM (PPO).

Additional Tobacco User Premium

	You Only	Spouse Only	Child* (if member and spouse do not use tobacco)	You & Spouse	You & Child	Spouse & Child	You & Spouse & Child
Monthly Fee	\$30	\$30	\$30	\$60	\$60	\$60	\$90

*Note: The charge for a child is the same regardless of how many children in the household use tobacco.

IMPORTANT NOTICE:

The Employees Retirement System of Texas has created a Summary of Benefits and Coverage (SBC) for each health plan offered under the Texas Employees Group Benefits Program, excluding Medicare Advantage plans. Each SBC provides an overview of the benefits and services the health plan covers and what you can expect to pay for such services. You can access and print the SBCs at the following web address: www.ers.state.tx.us/Insurance/SBC/. Paper copies of the SBCs are also available to you, free of charge, upon request.

If you have any questions or would like to request a paper copy of an SBC, please contact the appropriate health plan at the toll-free phone number listed below.

Para obtener asistencia en Español, llame al:

HealthSelect of Texas: (866) 336-9371, TTY: 711

Community First Health Plans: (877) 698-7032, TTY: (800) 390-1175

Scott & White Health Plan: (800) 321-7947, TTY: (800) 735-2989