

# Texas Employees Group Benefits Program and Other ERS Updates

Angelica Harborth

Assistant Director of Benefits Communications

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ERS offers competitive benefits  
to enhance the lives of its members.



- Texas Employees Group Benefits Program (GBP) updates
  - PY26 premium changes
  - Other PY26 changes
  - Buena Vida
  - Other wellness resources
- Other ERS news
  - Summer Enrollment 2025
  - Reporting changes due to CAPPS
- Questions & answers

# GBP Updates



# Premium Changes



## *8% increase in HealthSelect of Texas<sup>®</sup> plans*

- Starting Sept. 1, premiums will increase for those who pay them
  - First significant increase since PY17, despite ongoing enhancements
  - HealthSelect of Texas family coverage increases about \$48 / month, to \$645.52
  - Another 8% increase expected in PY27
- State maintains its contribution commitment:
  - \$2.24 billion in FY26, \$2.47 billion in FY27
- Allows ERS to maintain current level of benefits, despite ongoing health care inflation nationwide

**HealthSelect** of Texas

CONSUMER DIRECTED



**HealthSelect**<sup>SM</sup>

# Communicating Health Premium Increases

## *Helpful information for employees*



- The state and employers will continue to pay 100% of premiums for most full-time employees, so many members won't feel the increase.
- Coverage has improved over the years.
  - More treatments
  - No more medical PAs
  - Larger provider network
  - Added programs like Virtual Visits, Buena Vida, Hinge Health and Hello Heart
  - Among other enhancements
- Due to state and employer contributions, plan participants pay only about one-fourth of the plan's overall costs each year.
- HealthSelect members have been largely protected from health care inflation over the last decade.

| 2015 - 2024   |     |
|---|-----|
| Approximate Increase in Member Premiums   |     |
| Other employer plans – U.S. average   | 45% |
|     | 16% |

ERS is providing this, and more, information in employees' Summer Enrollment packets.

# Premium Changes

## Optional plans



- 8% increase
- Family coverage up \$7.82 / month, to \$105.50
- Maintains benefits; helps with provider retention and recruitment
- No change to DeltaCare USA DHMO



- 10% increase due to inflation
- Family coverage up \$1.45 / month, to \$15.97



### Long-term Disability Insurance

- Decrease of 5¢ per \$100 of monthly pay, to 63¢
- Savings of \$3.12 / month for employee with \$75K annual salary
- No change to short-term disability

Plan Year 2026 Premium Rates:

**[ers.texas.gov/se-rates-py26](https://ers.texas.gov/se-rates-py26)**



# Other Plan Changes



- Higher contribution maximums and carryovers in TexFlex health care and limited-purpose FSAs
  - PY26 contribution max: \$3,300
  - PY26 carryover to PY27: \$660
  - No change to dependent care
- HSA contribution maximums increase
  - \$4,400 individual contribution max
  - \$8,750 family contribution max
- CY26 in-network out-of-pocket maximums in health plans
  - \$8,300 individual
  - \$16,600 family

## TEXFLEX

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HealthSelect<sup>SM</sup>

HealthSelect<sup>SM</sup>  
of Texas

# Buena Vida



*ERS well-being program separate from health plan TPA*

Web- and app-based well-being platform for HealthSelect participants

- Individualized content for physical, emotional and financial health
- Popular programs like Wondr and Real Appeal
- Challenges
- Communities
- Buena Vida Bucks replace Blue Points



**Some resources still available through Blue Access for Members and Well onTarget, including Fitness Program for gym discounts.**

# WebMD's Wellness at Your Side App

Let's get your phone connected

1



Install the FREE Wellness app from one of these stores:



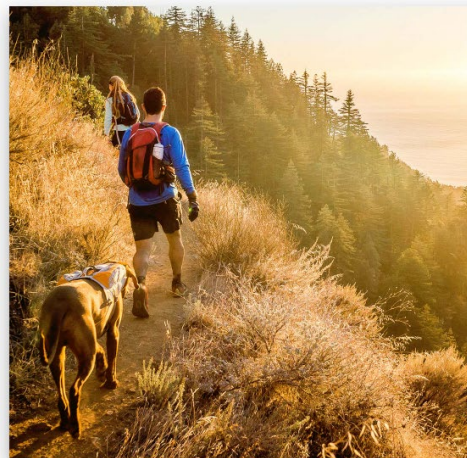
2

Open the app and enter this Connection Code:

**buenavida**



<https://webmdhealth.com/buenavida/>



Welcome

lacywolff

.....

SIGN IN

Forgot username or password?

Language: English

Don't have an account yet?

CREATE ACCOUNT

What is Buena Vida?

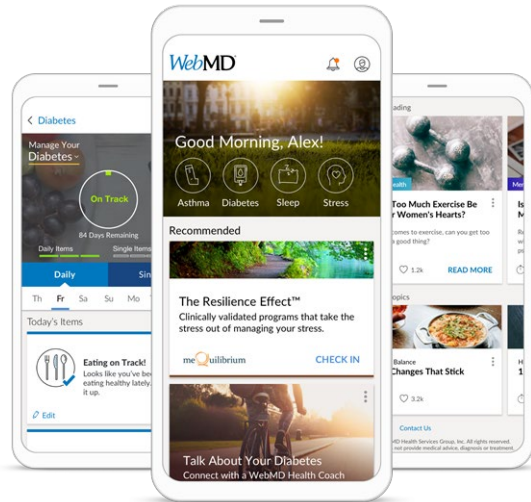
Buena Vida is a partnership between Employees Retirement System of Texas and WebMD to help you bring out your best. Based on your personal needs and interests, it will help you set goals, track your progress, keep you motivated, and provide valuable information along the way. Simply register to get started with our programs and services.

# Earning Buena Vida Bucks!

Three examples of the many ways to earn



## Download the App



**\$25 Bucks**

## Take the Health Assessment



**\$25 Bucks**

## Complete Your Annual Exam



**\$50 Bucks**

# Spending Buena Vida Bucks!

*Popular catalog items, among many others*



**Amazon Fire TV Stick with Alexa Voice Remote**  
by Amazon  
58 Points



**Gourmet 4qt Electric Air Fryer**  
by Elite Gourmet  
69 Points



**Talking Ear & Forehead Infrared 1-Sensor Ear Thermometer**  
by Veridian Healthcare  
41 Points



**Beats Flex Wireless Earphones**  
by Beats  
88 Points



**Stretch Strap - FabStretch® Dynamic**  
by Fabrication Enterprises  
20 Points



**US Weekly - 52 Issues - 1 Year**  
by Magazines  
5 Points



**Top 6 Collection Essential Oils**  
by Pure Essential Oil Works  
29 Points



**Oakley Frogskins Sunglasses**  
by Oakley  
92 Points



**30 Oz. Stanley Drinkware IceFlow FL**  
by Stanley  
42 Points



**Nike® Sphere Performance Cap - Black**  
by Nike  
18 Points

# HR Wellness Resources from ERS

*For benefits and wellness coordinators*



[ers.texas.gov/Wellness-Resources-en/Wellness-Coordination](https://ers.texas.gov/Wellness-Resources-en/Wellness-Coordination)

- Monthly toolkits
- Videos and tutorials
- Idea exchange meetings
- Health plan contacts

## Subscribe to wellness information

- Text “TXERS Wellness” to 468-311
- or
- Scan the QR code



Home > Wellness Resources

**Wellness Resources**

Being in good health is important to everyone. A healthy lifestyle can improve your quality of life and increase your longevity. The Texas Employees Group Benefits Program offers a full menu of proven programs to help you on the road to wellness.

[Active Employees](#)  
Discover the many wellness options available to you and your eligible family members!

[Retirees](#)  
Learn how your health plan can help you enjoy your retirement with the many wellness options available to you.

[Wellness Coordinators](#)  
Support your agency with data, tools, resources, and turn-key wellness programs here.

[Find My Wellness Coordinator](#)   [Webinar Archives](#)   [Wellness Event Calendar](#)

# Other ERS News



# Summer Enrollment 2025

*For Plan Year 2026*



- Most community colleges in **Phase 2** (June 30 – July 11) or **Phase 3** (July 7 – 18)
  - Phase list on ERS website and in BCCG
  - Employees can find their phase on their PBES
- 21 in-person fairs and 9 webinars
- Resources for you in the BCCG under the Summer Enrollment tab
- Resources for you and employees at [ers.texas.gov/active-employees/summer-enrollment-2026](https://ers.texas.gov/active-employees/summer-enrollment-2026)



Encourage your employees to make any changes during your phase and to take advantage of 24/7 self-service tools!

# ERS Transition to CAPPS Financials



## *Changes to benefits billing for employers*

- ERS plans to move to the Centralized Accounting and Payroll/Personnel System for financials in fall 2025.
- Employers should expect changes to the following processes:
  - Insurance billing and payment reports
  - Insurance account reconciliations
- ERS does **not** expect the following processes to change:
  - Payments
  - Benefits enrollment or administration
- ERS will provide more information closer to the transition.

# Year-round Support from ERS



**BCASSIST@ers.texas.gov**

**(888) 782-0015**

**BIT@ers.texas.gov**

Files, requests for access, issues with ERS OnLine

Questions?