



The Texas Employees Group Benefits Program (GBP) provides valuable benefits for you and your family. As a State of Texas employee, Summer Enrollment is your only chance to review or make changes to your benefits without a qualifying life event (QLE) during the plan year.

Any changes you make will take effect Sept. 1 for Plan Year 2027 (Sept. 1, 2026 – Aug. 31, 2027).

Review your Personal Benefits Enrollment Statement (PBES) (included in your packet), or log in to your ERS OnLine account at [ers.texas.gov](https://ers.texas.gov) to see what benefits you're enrolled in. If you're happy with your current benefits and want to keep the same coverage, you don't have to do anything.

## The road to benefits

Be sure to make changes during your **two-week enrollment phase** listed on your Personal Benefits Enrollment Statement.

### Online

The fastest way to update your benefits is through your ERS OnLine account.

1. Log in to your account at [ers.texas.gov/my-account-login](https://ers.texas.gov/my-account-login).
2. Complete the two-factor authentication process.
3. In the "Benefits Enrollment" section, choose the "Edit" box in front of each benefit option you want to change.
4. Select "Submit" to save your changes.

### At your agency or institution

Your human resources department or benefits coordinator can help you enroll and will take any completed forms.

HHS Enterprise employees who are unable to access their ERS OnLine account may call the Employee Service Center to make benefits changes: **(888) 894-4747 (TTY: (866) 839-2747)**, 7 a.m. – 7 p.m. CT, Monday – Friday.

### At a Summer Enrollment fair

Attend a Summer Enrollment fair near you to speak directly with an ERS benefits counselor. See the list of fairs on page 17.

### Call ERS

Call the ERS Summer Enrollment hotline toll-free at **(866) 399-6908 (TTY: 711)**, 7:30 a.m. - 7 p.m. CT, Monday – Friday.

### Once you've submitted your changes

ERS will send a confirmation of your changes to the email listed in ERS OnLine; if we don't have your email address, we will send a letter by U.S. mail. If you don't get a confirmation email or letter with your changes, you did not complete the process correctly. Try again or call ERS.

*All benefits available through the GBP could change without notice. The Texas Legislature decides the level of funding for GBP benefits and has no continuing obligation to provide those benefits beyond each fiscal year.*

## Premium changes

To maintain current levels of coverage and help ensure long-term sustainability of the plans, premiums are increasing in the following plans. See the “Premium Increases in Plan Year 2027” insert for more information and the premium rate sheet at <https://ers.texas.gov/py27-rates-sheet> for monthly costs starting Sept. 1.

- HealthSelect of Texas® and Consumer Directed HealthSelect<sup>SM</sup>—8% increase for those who pay premiums.
- State of Texas Dental Choice Plan<sup>SM</sup> preferred provider organization (PPO)—12.5% increase to enhance the provider network.
- State of Texas Vision<sup>SM</sup>—7.5% increase primarily due to inflation and greater use of plan benefits.

Premiums in the dental health maintenance organization (DHMO) will decrease by 2%.

## New dental insurance administrator

Humana Dental is the new third-party administrator for the State of Texas Dental Choice Plan<sup>SM</sup> PPO and the DHMO starting Sept. 1. If you and any eligible family members want to stay in your current dental plan, you don’t need to re-enroll. ERS will transfer your enrollment automatically. Starting Aug. 3, DHMO participants need to designate a primary care dentist (PCD) in the HumanaDental DHMO network—even if you’re currently in the DHMO and your PCD is in the HumanaDental DHMO network. See the “Humana is the new administrator for: State of Texas Dental Choice Plan PPO and Dental Health Maintenance Organization (DHMO) Plan” insert for more information about the change to HumanaDental. The insert also includes a comparison of coverage in the two dental plans.

## TexFlex<sup>SM</sup> flexible spending accounts (FSAs)

Maximum annual contributions are increasing in all plans effective Sept. 1, allowing participants to save even more in income taxes. See page 12 for more information.

- Dependent care FSAs: \$7,500 maximum
- Health care and limited-purpose FSAs: \$3,400 maximum
  - The annual carryover for Plan Year 2027 health care and limited-purpose FSA funds will increase to \$680.

## Health insurance out-of-pocket maximums

HealthSelect of Texas and Consumer Directed HealthSelect total annual in-network out-of-pocket maximums will increase on Jan. 1 to align with the IRS maximums. See the new amounts on page 7.



### Stay on the map!

Update your email in ERS OnLine before Summer Enrollment goes digital next year.

ERS plans to digitize Summer Enrollment starting in 2027. That means we’ll no longer send this guide and many other Summer Enrollment resources to your mailbox. Instead, you’ll get them by email.

To make sure you don’t miss anything, take a few minutes to verify or update your email address in ERS OnLine. We recommend using a personal email (instead of work), so you can always stay connected.

Scan the QR code to log in and update your email address.

Help enshore your dependents get the coverage they need.

## Certifying and verifying newly added dependents

Your spouse and other eligible dependents can get health insurance and other coverage for an additional premium. However, you must be enrolled in a plan before you can enroll your dependents. You can add them during your Summer Enrollment phase.

To learn which dependents are eligible for ERS benefits, visit [ers.texas.gov](https://ers.texas.gov) → **Active Employees** → **Eligibility**.

## Certifying children for any insurance coverage

If you are enrolling a dependent child in insurance coverage for the first time, you must certify their eligibility by completing the dependent child certification.

- Log in to your ERS OnLine account and click “Benefits Enrollment” under “My Insurance Information.”

or

- Complete the dependent child certification online for each dependent child or print the form and turn in the completed form(s) to your benefits coordinator or, if you work for HHS, to the HHS Employee Service Center. You can find the form at **Home** → **Active Employees** → **Rates and Forms** → **Find forms**.

**Note:** If you are enrolling a child in health insurance for the first time, you must also complete the dependent eligibility verification process (see below).

## Verifying any dependent for health insurance coverage

If you are enrolling a spouse or dependent child in health insurance **for the first time**, you must verify their eligibility by completing the dependent eligibility verification process. If the dependent was previously verified, you don't need to go through the process again if you are re-enrolling them in health insurance coverage. If you are enrolling a dependent during Summer Enrollment, the dependent must meet dependent eligibility requirements on the date you are adding them for a coverage effective date of September 1.

## Verify in three steps

### STEP 1:



Add your eligible dependents to health coverage (online or with the help of your benefits coordinator) and certify any dependent children. (Certifying eligible dependent children is separate from verifying eligible dependents.)

### STEP 2:



ERS will send your information to **Alight Solutions**. You will get a letter, email or text message (if you opt in to text notifications) from Alight Solutions outlining which documents to submit and the deadline to submit them.

### STEP 3:



Submit the documents by the deadline. If you fail to do this, your dependents will be considered ineligible and will lose coverage in all plans.

If you have questions, call Alight Solutions toll-free at **(866) 416-4091 (TTY: 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

## Adding dependents previously not verified through the dependent eligibility verification process

If you have dependents who were not verified because you missed the dependent eligibility verification deadline before or did not submit the correct documentation, you can add them during Summer Enrollment; however, you must submit your documentation to prove their eligibility to ERS, not to Alight Solutions. ERS must get complete and accurate documentation verifying that dependents are eligible for coverage by July 24, 2026. Please be sure to provide documentation by the deadline. Find a list of supporting documents at [ers.texas.gov](https://ers.texas.gov) → **Active Employees** → **Eligibility** → **Eligibility Requirements**.

### How would I know if my dependent was not previously verified?

Their name will be greyed out, and you will not be able to add them as a dependent in your ERS OnLine account.

#### Send your documents along with a note stating:

- your name, last four digits of your SSN and phone number,
- the name of each dependent you are adding and
- specific coverage type(s) you want to add them to (e.g. HealthSelect of Texas, State of Texas Dental Choice, etc.)

Mail, fax or email the documentation to ERS. (Do not mail the originals. We cannot return the documents to you.) Emailed or faxed documents must arrive no later than July 24, 2026. If mailing, please allow sufficient time for delivery, as postmark dates are determined by USPS processing and are not guaranteed.

- **Mail:** Employees Retirement System of Texas  
P.O. Box 13207  
Attn: Benefits Support Services  
Austin, TX 78711-3207
- **Fax:** (512) 867-7438
- **Email:** [erscustomer.service@ers.texas.gov](mailto:erscustomer.service@ers.texas.gov)

If ERS approves your dependents' eligibility, their coverage will begin Sept. 1, 2026.

## Taking a Detour

If you can certify that you have other health insurance that is equal to or better than coverage offered through ERS, you can sign up for the Health Insurance Opt-Out Credit.

You must be eligible for the state contribution toward your health insurance premium to qualify for the Opt-Out Credit. The monthly credit is up to \$60 for full-time employees and \$30 for part-time employees. You can apply this credit to your dental, vision and/or Voluntary Accidental Death & Dismemberment (AD&D) insurance premiums. There is no refund for any unused portion of the \$60 or \$30 credit. When you opt out of your health plan, you are also giving up your prescription drug coverage, your Basic Term Life Insurance and AD&D coverage.

The Health Insurance Opt-Out Credit is not available if:

- your only other insurance is Medicare,
- you have health insurance coverage through ERS as a dependent,
- you are not eligible for the state contribution or
- you get a state contribution for health insurance coverage from another group benefit plan.

### Waiving health coverage: What you should know

If you waive your health coverage, you also give up your prescription drug coverage and will no longer have the \$5,000 Basic Term Life and \$5,000 AD&D coverages.

If you waive your GBP health insurance and later lose your other health coverage due to a valid qualifying life event, you may enroll in health insurance offered through ERS if you sign up within 30 days of losing your other health insurance coverage.



*Don't get thrown by health expenses—understand your medical and prescription benefits.*

### Your health insurance options

ERS offers two health insurance options:

- HealthSelect of Texas® (page 6) and
- Consumer Directed HealthSelect<sup>SM</sup> (page 7).

Both plans are administered by Blue Cross and Blue Shield of Texas (BCBSTX) and include **HealthSelect prescription drug** coverage (page 9), administered by Express Scripts, at no additional cost to you.

ERS sets the plan benefits and pays claims. BCBSTX manages the provider network, processes claims and provides customer service.

### Which plan should you choose?

We recommend reviewing each plan to see how it fits you and/or your family's needs. Are cost savings important? How often do you see the doctor? Review each of the plans before you make a decision. View the health plan comparison chart at [ers.texas.gov/py27-health-plan-comparison](http://ers.texas.gov/py27-health-plan-comparison) to compare commonly used medical, mental health and prescription drug benefits.

Join a webinar to learn more about the plans and participate in a Q&A session with BCBSTX representatives. (See webinar schedule on page 16.)

### Health insurance plan features at a glance

	HealthSelect of Texas	Consumer Directed HealthSelect
<b>Key advantages</b>	<ul style="list-style-type: none"> <li>• Lower out-of-pocket costs for in-network care</li> <li>• Copays for certain in-network services, like primary care provider (PCP) office visits</li> <li>• Large statewide network and large nationwide network for those who live or work outside Texas</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-advantaged health savings account (HSA), with monthly contributions from the state</li> <li>• Large statewide and nationwide networks</li> <li>• Referrals not required</li> <li>• Lower monthly premium than HealthSelect of Texas for dependents and part-time employees</li> </ul>
<b>In-network preventive care covered at 100%</b>	Yes	Yes
<b>Prescription drug coverage</b>	Yes	Yes
<b>Might be good for people who...</b>	<ul style="list-style-type: none"> <li>• Want to keep their out-of-pocket costs low</li> <li>• Don't mind getting referrals for specialty care</li> <li>• Are willing to pay higher dependent or part-time employee premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Usually have low (or very high) health expenses</li> <li>• Can afford to pay for medical and pharmacy expenses out-of-pocket until deductible is met</li> <li>• Want the state's tax-free HSA contribution</li> <li>• Don't want to get referrals for specialty care</li> </ul>
<b>Other things to know</b>	<ul style="list-style-type: none"> <li>• Referrals needed for most specialty care</li> <li>• Monthly premiums for dependents and part-time employees are higher than Consumer Directed HealthSelect</li> </ul>	<ul style="list-style-type: none"> <li>• Except for specific preventive services and a few limited items, the plan pays nothing until the deductible is met</li> <li>• Must meet IRS' eligibility guidelines to participate in the HSA</li> </ul>

### Health plan resources

We suggest exploring [healthselectoftexas.com](http://healthselectoftexas.com) to learn about all of the resources available to HealthSelect of Texas and Consumer Directed HealthSelect participants. You may also contact a BCBSTX Personal Health Assistant to answer questions about your plan's coverage and direct you to useful programs and tools. Call **(800) 252-8039 (TTY: 711)** toll-free, Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 7 a.m. – 3 p.m. CT.

HealthSelect of Texas is a point-of-service health insurance plan. With this type of plan, you generally pay less if you choose in-network providers for your medical care. The plan will cover out-of-network care, but you will pay more—sometimes a lot more—than you pay if you choose in-network care. If your providers are in the HealthSelect network and you have a valid referral on file if needed for any in-network specialists you see, you don't have to meet a medical deductible—only pay a copay or 20% coinsurance—and the plan begins to pay right away.

This plan keeps your out-of-pocket costs low. It requires designating a primary care provider (PCP) and getting referrals for some specialty care. Your PCP is a valued partner in your health care. They get to know you, your medical history and your lifestyle. If you have a medical issue, your PCP can make it easier and faster to get the care you need.

If you don't get a referral from your PCP, you will pay more for your treatment, even if the specialist is in the HealthSelect network.

However, you don't need a referral from your PCP for:

- routine and diagnostic eye exams;
- dermatologist visits;
- OB-GYN visits;
- mental health services;
- chiropractic visits, occupational therapy, speech therapy and physical therapy;
- Virtual Visits through Doctor on Demand<sup>®</sup> or MDLIVE<sup>®</sup> for medical or mental health care; or
- urgent care centers and convenience care clinics.

## Calendar Year 2027 annual medical deductibles

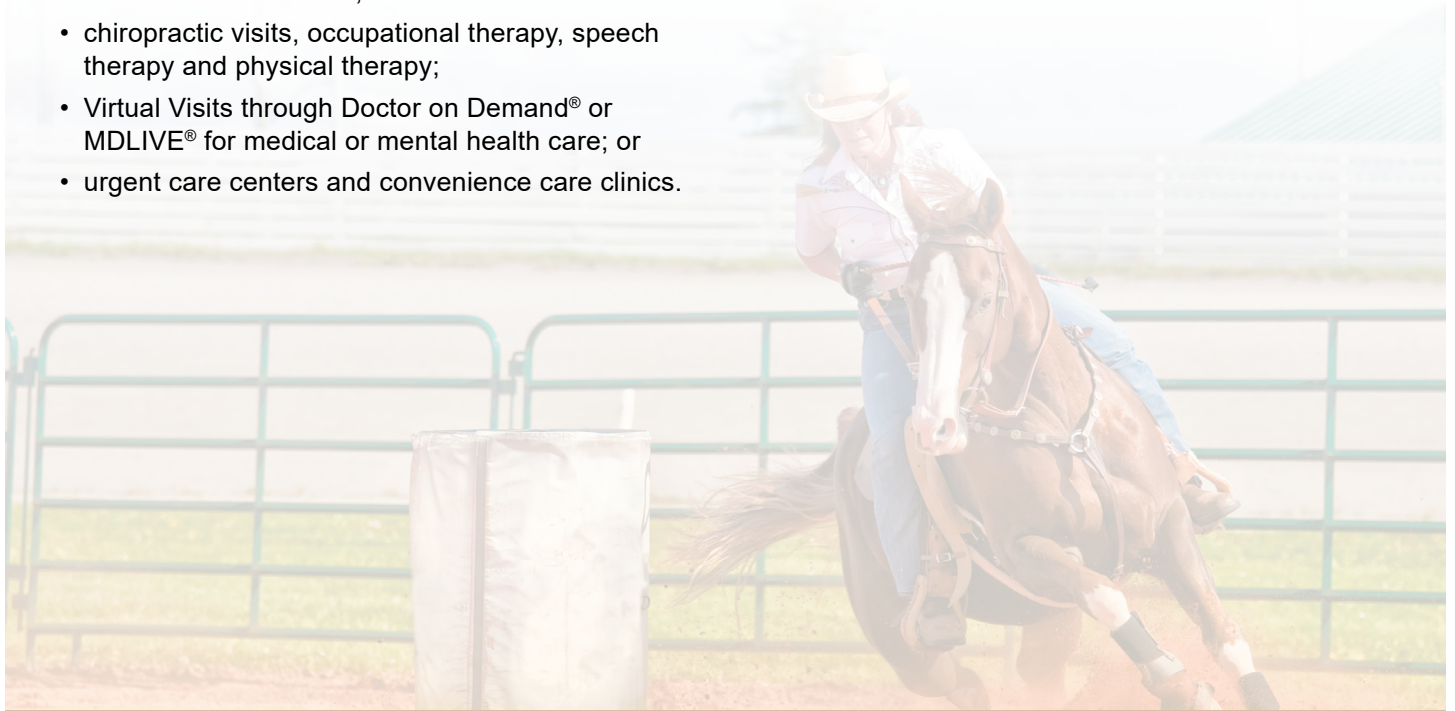
	In-network	Out-of-network
<b>Individual</b>	\$0	\$500
<b>Family</b>	\$0	\$1,500 (\$500 per participant)

## Copays and coinsurance

HealthSelect of Texas participants are responsible for copays and/or coinsurance for doctor and hospital visits, procedures like outpatient surgery and other medical services.



- See details about how the family deductible is applied in the HealthSelect of Texas Master Benefit Plan Document at [HealthSelectofTexas.com](https://www.healthselectoftexas.com) → **Publications and Forms**.
- Learn about avoiding surprise medical bills at [ers.texas.gov](https://ers.texas.gov) → **Active Employees** → **Health Benefits** → **Understanding health costs**.



Consumer Directed HealthSelect is a high-deductible health plan paired with a tax-free health savings account (HSA). The plan covers in-network preventive care services at 100%. You don't have to designate a PCP or get referrals to see specialists.

### How does the high deductible work?

In this plan, you pay all non-preventive health care costs, including prescription drug costs, until you meet the annual deductible, which is based on the calendar year and resets on Jan. 1. A high deductible means you could have higher out-of-pocket costs before your health plan begins to pay anything toward your non-preventive medical services and prescription drugs. After you meet the deductible, you pay coinsurance (20% for in-network, 40% for out-of-network) for medical services and prescriptions.

#### Annual deductibles for Calendar Year 2027 (includes prescription drugs)

	In-network	Out-of-network
<b>Individual</b>	\$2,100	\$4,200
<b>Family</b>	\$4,200	\$8,400



### Health savings account

Consumer Directed HealthSelect offers a health savings account (HSA) with Optum Bank that you can use to pay eligible health care expenses not reimbursed from another source. Funds can be used to pay for qualified medical expenses for yourself, your spouse and eligible dependents, even if they aren't covered under your insurance. You can make pre-tax contributions to your HSA through payroll deductions. You will also get a monthly contribution from the state.

HSAs have three federal tax advantages: Contributions are tax-free; funds used to pay for eligible expenses are not taxed; and earnings on HSA funds can grow tax-free.

All HSA funds carry over each year, and you keep the funds (including state contributions) if you change health plans or leave state employment. You can invest HSA funds once the account has more than \$2,000. Once you turn 65, you can use HSA funds for any reason, but ineligible expenses will be taxed.

The IRS sets the maximum contribution amount each year (see chart below). Maximums include both pre-tax and post-tax contributions to an HSA. All state and paycheck contributions are deposited to accounts by the middle of the month.

#### HSA contributions and maximums

Contribution	Individual Account	Family Account (you + any number of dependents)
<b>Calendar Year 2026 annual total maximum contribution</b> (Jan. 1 – Dec. 31, 2026)	Up to age 54: \$4,400 Age 55 and older: \$5,400	\$8,750
<b>Calendar Year 2027 annual total maximum contribution</b> (Jan. 1 – Dec. 31, 2027)	Check for the latest information at <a href="https://ers.texas.gov/active-employees/health-benefits/consumer-directed-healthselect/health-savings-accounts">ers.texas.gov/active-employees/health-benefits/consumer-directed-healthselect/health-savings-accounts</a> .	
<b>Fiscal Year 2027 annual state contribution</b> (Sept. 1, 2026 – Aug. 31, 2027)		



## Make the most of your HealthSelect benefits

Your health care coverage is not just about helping you when you're sick. Learn about programs and incentives that HealthSelect of Texas and Consumer Directed HealthSelect offer to keep you well at [healthselectoftexas.com](http://healthselectoftexas.com).



### Out-of-pocket limits on health expenses

To help protect you from extremely high health costs, HealthSelect of Texas and Consumer Directed HealthSelect have set a limit on the amount you or your family will pay in one year for in-network copays, coinsurance and deductibles (as applicable) for covered medical and prescription drug expenses. If you reach this maximum, the plan will pay 100% covered in-network provider and pharmacy expenses for the rest of the calendar year. There are no out-of-pocket maximums for out-of-network care. Out-of-pocket maximums reset every calendar year (Jan. 1).

#### In-network out-of-pocket maximums for the HealthSelect plans (excluding Medicare plans)

<b>Calendar Year 2026</b> (Jan. 1 – Dec.31, 2026)	<b>\$8,300 individual</b> <b>\$16,600 family</b> (GBP member + one or more covered family member)
<b>Calendar Year 2027</b> (Jan. 1 – Dec.31, 2027)	<b>\$8,500 individual</b> <b>\$17,000 family</b> (GBP member + one or more covered family member)



Your health insurance plan includes the HealthSelect<sup>SM</sup> Prescription Drug Program, administered by Express Scripts.

## HealthSelect of Texas

HealthSelect of Texas participants pay a \$50 per person annual deductible before the prescription drug program covers their prescriptions. The deductible is based on a calendar year (Jan. 1 – Dec. 31). Once a participant meets their deductible, their prescription drug copays are based on the tiers below:

- **Tier 1:** Prescriptions are typically lower-cost generic drugs.
- **Tier 2:** Prescriptions are usually lower-cost preferred brand-name drugs.
- **Tier 3:** Prescriptions are non-preferred brand-name drugs with a higher cost.

## Consumer Directed HealthSelect

Participants in Consumer Directed HealthSelect must meet the combined medical/pharmacy deductible before the prescription drug program pays any prescription drug benefits. Once the deductible is met, participants pay 20% of the cost of prescriptions filled at in-network pharmacies or 40% of the cost at out-of-network pharmacies, up to the annual out-of-pocket maximum. The deductible is based on a calendar year (Jan. 1 – Dec. 31).

To price a medication, find an in-network pharmacy and more, go to **HealthSelectRx.com** or call a customer care representative toll-free at **(800) 935-7189 (TTY: 711)**.

## Tobacco-use status

If you or your dependents (including children) use any kind of tobacco products and are enrolled in a health insurance plan, you must certify your status as tobacco users or non-users. Certified tobacco users and participants who aren't certified pay an additional monthly premium.

You can change your status at any time through your ERS OnLine account, or complete and print the certification form at **ers.texas.gov** → **Active Employees** → **Find forms**. Turn in the completed form(s) to your benefits coordinator or, if you work for HHS, to the HHS Employee Service Center.

### Choose to Quit

You may qualify for an alternative to the tobacco-user premium called "Choose to Quit." For more information, view the tobacco policy at **ers.texas.gov** → **Active Employees** → **Health Benefits** → **Read about ERS' tobacco policy**.



# San Antonio Mission Trail

Make it your mission to understand optional benefits.

## Dental insurance

ERS offers two dental plans: the State of Texas Dental Choice Plan (available nationwide) and a dental health maintenance organization (DHMO) (available only in Texas). Starting Sept. 1, both plans will be administered by Humana.



See the insert to learn about the transition to Humana from Delta Dental, the current dental insurance administrator.

If you want to enroll a dependent, you must be enrolled in the same plan; however, you can designate different primary care dentists.

Which plan works best for you? We recommend reviewing each plan to see how it fits your family's needs. How often do you see the dentist? Are you or your dependent planning to see an orthodontist? If you're considering the dental health maintenance organization, is your preferred dentist in the DHMO network for your service area? Review each of the plans before you make a decision.

### Do I need an ID card to see a dentist?

No. Participating Humana dentists shouldn't require them, and Humana will not send you one. Simply provide your member ID number (which Humana will mail you in August), along with your name and birth date. Learn more on the insert that came in this packet.

	 <b>State of Texas Dental Choice Plan<sup>SM</sup> PPO</b> This is a preferred provider organization (PPO) dental insurance plan.	 <b>HumanaDental DHMO</b> This is a dental health maintenance organization (DHMO) insurance plan.
	<b>Nationwide</b>	<b>Only in Texas</b>
<b>Where can I use this plan?</b>	You can see any dentist in the U.S., but you generally pay less if you stay in the plan's network. For information about coverage available outside of the U.S., please see the master Benefit Plan Document at <a href="http://www.ERSdentalplans.com">www.ERSdentalplans.com</a> .	Coverage applies only to dentists in the Texas service area. Before you enroll, make sure there is a HumanaDental DHMO network dentist in your area.
<b>Is a primary care dentist (PCD) required?</b>	<b>No</b> , but you pay less if you use an in-network dentist.	<b>Yes</b> . Make sure there is a PCD in your area before enrolling in this plan. You and your enrolled dependents can choose different PCDs.
<b>Deductible</b>	<b>Yes</b> . The amount differs for in-network and out-of-network dentists.	<b>No</b>
<b>Copays/coinsurance</b>		<b>Yes</b> , depending on the service.



For more details about each plan's coverage, see the dental plans comparison chart on the insert that came in your packet.

Find contact resources throughout the transition on page 18.

# State of Texas Vision



If you wear contacts or glasses, you can save money with State of Texas Vision<sup>SM</sup>. EyeMed Vision Care, LLC is the administrator of State of Texas Vision. Plan participants have access to EyeMed's INSIGHT network, which includes independent, national and regional retailers and online providers.

State of Texas Vision covers one comprehensive eye exam at any time during the plan year (Sept. 1 – Aug. 31); an annual \$200 retail allowance to use toward either eyeglass frames or contact lenses, discounts for Lasik and possible discounts on other products from in-network providers. Any dependent you enroll in this plan will receive each of these benefits.

See <https://member.eyemedvisioncare.com/stateoftexasvision/en-us/ersbenefits> for details of coverage with both in-network and out-of-network providers. If you have questions, visit [stateoftexasvision.com](http://stateoftexasvision.com) or call toll-free (844) 949-2170 (TTY: 711).

## Does State of Texas Vision cover eye conditions like glaucoma or cataracts?

No. Only your HealthSelect health plan covers eye conditions, eye injuries and diseases. Your health plan also covers an annual eye exam but doesn't cover glasses or contacts like State of Texas Vision.



# TexFlex flexible spending accounts

## TEXFLEX<sup>SM</sup>

A TexFlex flexible spending account (FSA) can help you save money on income taxes by setting aside pre-tax dollars for your out-of-pocket health costs and/or daycare expenses. Plus, it can be a useful and convenient financial tool to budget for those items!

Contributions to FSAs are deducted directly from your monthly salary before you pay income taxes, making saving easy. Before enrolling in a TexFlex FSA, visit [www.TexFlexERS.com](http://www.TexFlexERS.com) to review the list of eligible expenses and use the contribution worksheet to estimate how much you might need to set aside for the upcoming plan year.

It's important to note that FSAs are regulated by the IRS and have use-it-or-lose-it provisions, so make sure to monitor your account and pay attention to deadlines.

Once enrolled, your TexFlex contribution is automatically deducted monthly from your paycheck and deposited into your FSA account.

If you enroll in a TexFlex health care or limited purpose FSA, you will receive a debit card in the mail that you can use to pay for eligible out-of-pocket expenses. There is no cost to use the debit card, but be sure to save your receipts in case you must provide proof that you used it for eligible expenses. The debit card cannot be used for dependent care expenses.

# TexFlex flexible spending accounts continued

## FSA in Plan Year 2027

	Health care FSA	Limited-purpose FSA (Consumer Directed HealthSelect participants only)	Dependent care FSA
<b>Eligible expenses</b> See complete list at <a href="http://TexFlexERS.com">TexFlexERS.com</a>	<ul style="list-style-type: none"> <li>Copays, coinsurance and other out-of-pocket medically necessary charges not covered by insurance or reimbursed by another source</li> <li>Prescription drug deductible and copays</li> <li>Over-the-counter medicine</li> </ul>	<ul style="list-style-type: none"> <li>Vision and dental expenses not covered by insurance or reimbursed by another source</li> </ul>	<ul style="list-style-type: none"> <li>Day care, after-school care and summer day camp for dependent children under age 13</li> <li>Adult day care programs for qualifying individuals</li> </ul>
<b>Maximum contribution</b>	\$3,400	\$3,400	\$7,500 per household*
<b>Funds availability</b>	Full election available Sept. 1	Full election available Sept. 1	Funds available monthly as contributions are made
<b>Debit card (no fee)</b>	Yes	Yes	No
<b>Carryover of funds or grace period</b>	Up to \$680 in carryover is allowed from Plan Year 2027 (ending Aug. 31, 2027) to Plan Year 2028 (starting Sept. 1, 2027). Unspent Plan Year 2027 funds above \$680 will be forfeited.		There is a 2 ½-month grace period from Sept. 1 through Nov. 15, 2027. Any Plan Year 2027 funds not spent by Nov. 15, 2027, will be forfeited.
<b>Runout period</b>	Submit claims for eligible expenses you paid between Sept. 1, 2026, and Aug. 31, 2027, by Dec. 31, 2027.		Submit claims for eligible expenses you paid between Sept. 1, 2026, and Nov. 15, 2027, by Dec. 31, 2027.

NOTE: If you are a highly compensated employee, based on IRS definitions making at least \$160,000 in the preceding year, the maximum amount you could contribute to a TexFlex dependent care FSA in Plan Year 2027 is \$1,250.

### Already enrolled?

Double-check your annual elections to your health care or limited-purpose and/or dependent care FSAs. If you make no changes during Summer Enrollment, your contribution amount will not change in Plan Year 2027. Annual maximum contribution amounts have changed since last year (see chart above).

### Save your receipts just in case

Inspira Financial, the TexFlex plan administrator, may ask you to submit proof that you used your TexFlex debit card to pay for eligible expenses, so save your receipts. Find other helpful tips for using your TexFlex debit card on the TexFlex Program Resources page at [TexFlexERS.com](http://TexFlexERS.com).





Texas Income Protection Plan<sup>SM</sup> (TIPP) offers short-term and long-term disability coverage that protects your income by paying a percentage of your paycheck if you become disabled and can't work due to a medical illness, injury or pregnancy. TIPP is an optional benefit and is only available to active employees who enroll in one or both plans. This benefit is not available to retirees or any dependent.

## Using your sick leave

You must use all of your sick leave (including extended sick leave, sick leave pool and donated sick leave) or complete a waiting period (14 consecutive days for short-term, 180 consecutive days for long-term), whichever is longer, before disability benefits will be paid. Therefore, this option could especially benefit someone with limited sick leave. If your sick leave is more than the waiting period, benefits are not payable until all sick leave is used. You are not required to use your vacation or other annual leave. If you have questions about leave policies, including Family and Medical Leave Act and paid parental leave (for state agency employees), please contact your human resources staff at your organization.

## Important notes

- Pre-existing conditions are subject to certain exclusions.
- If you did not enroll in TIPP coverage within 30 days of your start date (not including your start date), you must provide evidence of insurability (EOI) to apply for TIPP coverage. (Read page 14.)
- If you drop your TIPP coverage, you won't be able to re-apply until a future Summer Enrollment or due to a qualifying life event. In both cases, you will have to provide evidence of insurability, and coverage is not guaranteed.

Coverage Detail	Short-term disability coverage	Long-term disability coverage
<b>Monthly amount the participant will receive</b>	<b>66% of your monthly salary</b> Up to \$6,600 each month if your monthly salary is more than \$10,000	<b>60% of your monthly salary</b> Up to \$6,000 each month if your monthly salary is more than \$10,000
<b>Length of benefits</b>	Up to five and a half months (a maximum of 166 days) after the completion of your waiting period.	Until you are able to return to work or until you reach your Maximum Benefit Period (based on the age you become disabled) or based on the condition causing your disability.
<b>Timeframe until the participant's benefits start</b>	You complete a waiting period of 14 consecutive days and at the same time use all sick leave.	You complete a waiting period of 180 consecutive days and at the same time use all sick leave.
<b>Integration of benefits</b>	TIPP benefits are reduced if you get other disability payments. The minimum benefit is 10% of your monthly salary.	
<b>Claims</b>	File your disability claims as soon as possible <b>but</b> within a year from the first day of your disability. You have two options to file your claims: <ul style="list-style-type: none"> <li>• Use the online self-service option at <a href="http://www.texasincomeprotectionplan.com">www.texasincomeprotectionplan.com</a> or</li> <li>• Call TIPP Customer Care at <b>(855) 604-6230 (TTY - 711)</b>, Monday – Friday, 7 a.m. – 7 p.m. CT.</li> </ul>	

# Optional life insurance and AD&D insurance

If you're an active employee enrolled in one of ERS' health plans, your health coverage through ERS includes \$5,000 of Basic Term Life Insurance and \$5,000 of Accidental Death & Dismemberment (AD&D) coverage at no cost to you. If you want additional coverage, you can apply for Optional Term Life Insurance, which comes with AD&D. You also can enroll in Voluntary AD&D for yourself or yourself and your eligible dependents.

	Optional Term Life Insurance	Voluntary AD&D Insurance
<b>Coverage</b>	You may choose from one, two, three or four times your annual salary, up to \$400,000 in coverage. (Coverage amounts start to reduce for individuals 70 and older.) Optional Term Life comes with AD&D coverage at no additional cost to you.	Provides protection for you and your family in the event of certain accidental injuries or accidental death. You can choose insurance from \$10,000 up to \$200,000 in increments of \$5,000. (Coverage amounts change for individuals over 70)
<b>Premiums</b>	Based on your election, your salary and your age on Sept. 1, 2026.	Based on your age and whether you are applying for you or you and your family.
<b>When can I make changes?</b>	During Summer Enrollment or with a qualifying life event (QLE).	
<b>Does it require EOI?</b> (See below.)	Yes	No

## Dependent Term Life Insurance

You also have the option of covering eligible dependents in Dependent Term Life Insurance for an additional monthly premium. You can apply through EOI to enroll your eligible dependents in Dependent Term Life Insurance with AD&D insurance. The benefit includes \$5,000 upon the death of a dependent or \$5,000 AD&D in the event of certain accidental injuries for each covered dependent. Your monthly premium covers all your eligible dependents listed on your policy.

## Evidence of insurability

**Evidence of insurability (EOI) is an application process in which you provide information about your health or the health of your dependents.**

### When is it required?

You must complete the EOI process if you've been employed for more than 30 days (not including your start date) and are:

- enrolling in Optional Term Life Insurance;
- adding a dependent to Dependent Term Life Insurance or
- enrolling in the Texas Income Protection Plan<sup>SM</sup> (TIPP).

Following your enrollment request, start the EOI process:

1. Log in to your ERS OnLine account or call ERS.
2. Once processed, the EOI underwriter will send you information.
3. Complete and submit your application within 30 days.

The EOI underwriter may request additional information before making a decision. Your coverage may also be denied based on the information provided on your application. If your coverage is denied, you can apply again during the next Summer Enrollment or within 31 days of a qualifying life event.

### When does my coverage begin?

If you initiate EOI during Summer Enrollment and are approved, your coverage will begin on:

- Sept. 1, 2026, or
- the first day of month following EOI approval if the approval is dated on or after Sept. 1.

### Questions?

For questions about the EOI process for life insurance, contact Securian toll-free at **(877) 494-1716**, Monday – Friday, 8 a.m. – 6 p.m. CT. For questions about the EOI process for disability insurance, contact TIPP toll-free at **(855) 604-6230**, Monday – Friday, 7 a.m. – 7 p.m. CT.

# Space City tour

Take a moon shot for stellar retirement savings.



**TEXA\$AVER**<sup>SM</sup>  
401(k) / 457 Program

While you can open and make changes to a Texa\$aver 401(k) or 457 account anytime, Summer Enrollment is a great time to think about your personal retirement savings and enroll in a Texa\$aver account or make changes to your contribution amounts.

Your State of Texas Retirement annuity and Social Security benefits are only part of a financially secure retirement. With Texa\$aver, you can boost your retirement savings through a tax-advantaged account that offers investment flexibility and lower-than-average fees. Learn more at **Texasaver.com**.

Texa\$aver's Retirement Plan Advisors are available to answer individual account questions and help you with your retirement planning goals. They're based throughout the state to meet with you in person at no cost! Visit the Texa\$aver website at **Texasaver.com** → **Plan resources** → **Retirement Plan Advisors Map** to schedule a meeting, or contact a representative toll-free at **(800) 634-5091**, Monday – Friday, 7 a.m.– 6 p.m. CT.



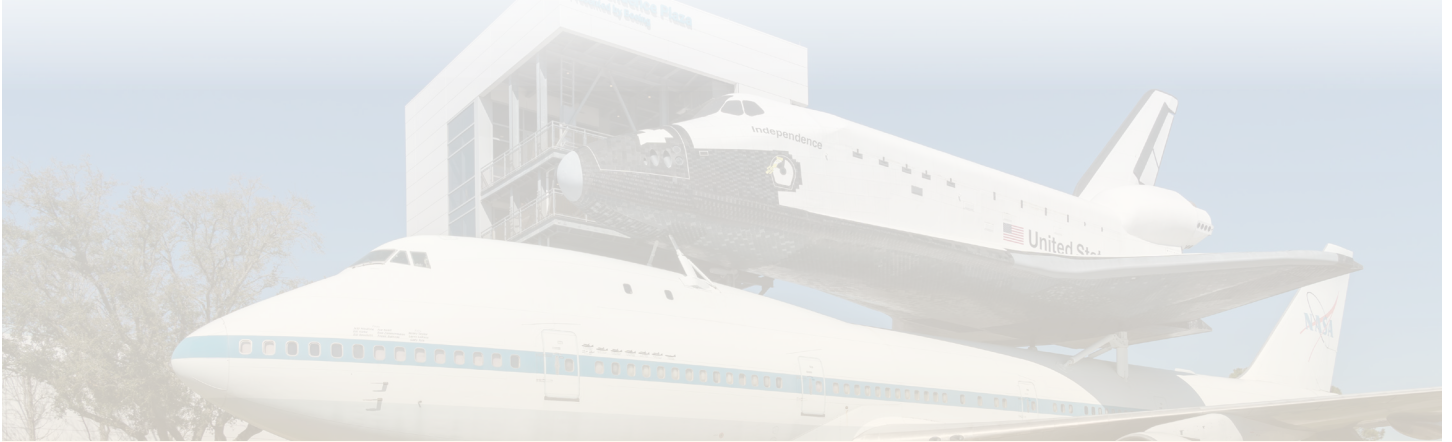
## Financial Knowledge webinars can help chart a clear route to financial wellness

*Navigate your finances from the Panhandle to the Gulf*

You already rely on ERS for pension guidance and Texa\$aver 401(k) / 457 Program resources, including access to Retirement Plan Advisors. Now, ERS is adding another valuable tool to your overall wellness toolkit: expert-led financial education webinars powered by Financial Knowledge.

A certified financial planner® will lead each session, offering practical, easy-to-understand guidance to help you move confidently along the road to your financial goals. These interactive webinars are engaging, real-life focused and designed to leave you with strategies and tools you can use right away. And they're available at no cost to you!

Registration opens in September. To join the interest list and be notified when registration begins, scan the QR code or sign up at <https://fkn.financialknowledge.net/sign-up1?company=ERS>.



Your benefits knowledge will bloom at Summer Enrollment fairs and webinars!



ERS and plan administrators will be at Summer Enrollment fairs and will host webinars to help you make informed decisions about your benefits. You may attend any of the webinars and fairs listed below, even if you don't work at the agency or institution where it's taking place.

## Webinars

Summer Enrollment webinars will provide brief overviews of all GBP plans and any changes in the upcoming plan year. Webinars about specific plans will feature an overview of the plan, followed by Q&A with the plan administrator. (Plan representatives can answer general questions. If you have a specific question about your account or a claim, contact the plan's customer service number.)

Register for a webinar at [ers.texas.gov/Event-Calendar](https://ers.texas.gov/Event-Calendar). Once you register, you will get the login information via email.

Topic	Presenter(s)	Dates and times	
		All webinar times are Central Time.	
Summer Enrollment overview	ERS	June 18 at 11 a.m.	July 17 at 3 p.m.
HealthSelect of Texas <sup>®</sup>	Blue Cross and Blue Shield of Texas	June 26 at 10 a.m.	July 6 at 3 p.m.
Consumer Directed HealthSelect <sup>SM</sup>	Blue Cross and Blue Shield of Texas, Optum Bank (health savings account)	June 29 at 10 a.m.	July 13 at 3 p.m.
HealthSelect <sup>SM</sup> Prescription Drug Program	Express Scripts	June 26 at 3 p.m.	July 6 at 10 a.m.
Dental Insurance	Humana Dental	June 22 at 3 p.m.	July 6 at 1 p.m.
		July 10 at 10 a.m.	July 13 at 10 a.m.
		July 16 at 3 p.m.	
State of Texas Vision <sup>SM</sup>	EyeMed	June 29 at 3 p.m.	July 16 at 10 a.m.
Term Life and AD&D Insurance	Securian Financial	July 2 at 3 p.m.	
Texas Income Protection Plan <sup>SM</sup>	Alight, Inc.	July 2 at 10 a.m.	
TexFlex <sup>SM</sup>	Inspira Financial	June 22 at 10 a.m.	July 10 at 3 p.m.
		July 13 at 1 p.m.	

## Fairs

All fairs are from 10:30 a.m. to 1 p.m., local time. The ERS presentation starts at 11 a.m. If you're an active employee, your agency or institution may be hosting a private fair that's not listed below. Contact your human resources department for information. **(See the schedule on page 17.)**



**June 16****El Paso Community College**

Administrative Services Center  
 (Building A)  
 Parking lots for building A and B  
 9050 Viscount Blvd.  
 El Paso, Texas 79925

**June 17****Austin Community College**

Parking garage off Clayton Lane  
 6101 Highland Campus Drive  
 Building 2000 – Room 1550  
 Austin, TX 78752

**June 22****Texas Department of Criminal Justice**

Texas Prison Museum  
 Museum parking lot  
 (except for front row)  
 491 Highway 75 N  
 Huntsville, Texas 77320

**June 23****Employees Retirement System of Texas**

1836 San Jacinto Blvd., 9th Floor  
 Austin, TX 78701  
 Park in the garage for 1836 San Jacinto, just east of the ERS building. Enter at the NE corner of 18th St. and San Jacinto Blvd. ERS will validate parking.

**Lone Star College**

Community Building -  
 Star Ballroom  
 Open parking  
 5000 Research Forest Drive  
 The Woodlands, TX 77381

**June 24****St. Phillip's College**

Sutton Learning Center -  
 Room 313  
 Parking lots P1, P4, P12  
 1801 Martin Luther King Dr.  
 San Antonio, TX 78203

**Texas Southern University**

TSU Science Building  
 3009 Eagle St.  
 Houston, TX 77004  
 West parking garage  
 (4558 Ennis, Houston, TX 77004)

**June 25****Texas Department of Transportation**

Auditorium and Rooms 105 and 106  
 Park in visitors and non-reserved spaces  
 7600 Washington Ave.  
 Houston, TX 77007

**June 30****Texas Department of Transportation**

DalTrans Oliver-Yielding Room  
 Open parking  
 4625 US-80  
 Mesquite, TX 75150

**July 1****Texas Woman's University**

Hubbard Hall  
 Open parking  
 304 Administration Drive  
 Denton, TX 76204

**Texas Department of Transportation**

Building 7  
 Parking: First, check in with security for a badge and access to parking lot (back-in parking only)  
 7901 N IH 35  
 Austin, TX 78753

**July 2****Dallas College – Richland Campus**

Red River Hall  
 Parking lots W, X, Y and Z  
 12800 Abrams Road  
 Dallas, TX 75243

**July 7****Midland College**

Allison Fine Arts Building  
 Open parking  
 3600 N Garfield St.  
 Midland, TX 79705

**Galveston College**

Abe and Annie Seibel Wing  
 (SW 101A and SW 101B)  
 Parking: Moody East and West  
 Lots, Ave Q Lot  
 4015 Avenue Q  
 Galveston, Texas 77550

**July 8****Railroad Commission of Texas**

State of Texas Services Center  
 Parking lots north, west and east  
 622 South Oakes St.  
 San Angelo, TX 76903

**Lee College**

Building 1 for fair and  
 Building 9 for presentation  
 Parking lots 1 – 4 along Lee Drive  
 200 Lee Drive  
 Baytown, TX 77520

**July 9****Houston Community College - West Loop Campus**

Auditorium  
 Open parking  
 5601 W Loop S  
 Houston, TX 77081

**July 14****Texas State Technical College**

Col. James T. Connally  
 Aerospace Center  
 Park in front of building or  
 across the street  
 605 Operations Road  
 Waco, TX 76705

**July 15****Texas Department of Criminal Justice**

Gatesville Civic Center  
 Open parking  
 301 Veterans Memorial Loop Dr.  
 Gatesville, TX 76528

**Employees Retirement System of Texas**

1836 San Jacinto Blvd., 9th Floor  
 Austin, TX 78701  
 Park in the garage for 1836 San Jacinto, just east of the ERS building. Enter at the NE corner of 18th St. and San Jacinto Blvd. ERS will validate parking.

**July 17****Texas Department of Criminal Justice**

Conference room  
 Open parking; do not park in reserved spaces  
 4616 W Howard Lane, Suite 200  
 Austin, TX 78728



**Note:** Occasionally, due to weather or other issues beyond our control, ERS may cancel or change an event. When possible, we'll provide notice of a cancellation or change on the ERS website. Be sure to check [ers.texas.gov](http://ers.texas.gov) the morning of the event for any updates.

Need a little help on the way to Plan Year 2027? Just call or click.

### Health

Plan	Administrator	Phone number	Website
<b>HealthSelect of Texas<sup>®</sup></b> <b>HealthSelect<sup>SM</sup> Out-of-State</b> <b>Consumer Directed</b> <b>HealthSelect<sup>SM</sup></b>	Blue Cross and Blue Shield of Texas Group number – 238000	Toll-free: (800) 252-8039 (TTY: 711) Nurseline: (800) 581-0368	<b>healthselectoftexas.com</b>
<b>HealthSelect<sup>SM</sup> Prescription Drug Program</b>	Express Scripts	Toll-free: (800) 935-7189 (TTY: 711)	<b>HealthSelectRx.com</b>
<b>Consumer Directed HealthSelect health savings account (HSA)</b>	Optum Bank	Toll-free: (800) 791-9361 (TTY: 711)	<b>optumbank.com</b>

### Dental

For questions about current coverage and claims through Aug. 31, 2026, contact Delta Dental.

<b>State of Texas Dental Choice Plan<sup>SM</sup></b>	Delta Dental Group Number – 20010	Toll-free: (888) 818-7925 (TTY: 711)	<b>ERSdentalplans.com</b>
<b>DeltaCare<sup>®</sup> USA DHMO</b>	Delta Dental Group Number – 79140		

Starting June 1, Humana is available to answer questions about coverage that starts Sept. 1, 2026, and help members find in-network providers.

<b>State of Texas Dental Choice Plan<sup>SM</sup></b>	Humana Dental Group Number – 424504	Toll-free: (855) 756-6580 (TTY: 711)	June 1 - Aug. 31: <b>your.humana.com/ERS</b>
<b>HumanaDental DHMO</b>	Humana Dental Group Number – 424546		Starting Sept. 1: <b>ERSdentalplans.com</b>

### Vision

<b>State of Texas Vision<sup>SM</sup></b>	EyeMed Vision Care, LLC Group Number - 1050072	Toll-free: (844) 949-2170 (TTY: 711)	<b>StateofTexasVision.com</b>
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### Life and Accidental Death & Dismemberment insurance

<b>Basic Term Life Insurance</b> <b>Optional Term Life Insurance</b> <b>Dependent Term Life Insurance</b> <b>Voluntary AD&amp;D Insurance</b>	Securian Financial Group, Inc.	Toll-free: (877) 494-1716 (TTY: 711)	<b>ERSLifeADDbenefits.com</b>
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### Short-term and long-term disability insurance

<b>Texas Income Protection Plan<sup>SM</sup> (TIPP)</b>	Alight, Inc. Evidence of Insurability underwritten by Brown & Brown	Plan administrator - Toll-free: (855) 604-6230 (TTY: 711) EOI underwriting questions - <b>Applications@eoisupport.com</b>	<b>texasincomeprotectionplan.com</b>
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### Other programs

<b>TexFlex<sup>SM</sup> flexible spending account (FSA) program</b>	Inspira Financial	Toll-free: (866) 353-9839 (TTY: 711)	<b>TexFlexERS.com</b>
<b>Texasaver<sup>SM</sup> 401(k) / 457 Program</b>	Empower	Toll-free: (800) 634-5091 (TTY: (877) 606-4790)	<b>texasaver.com</b>
<b>Discount Purchase Program</b>	Beneplace	Toll-free: (800) 683-2886 (TTY: 711) Austin area: (512) 346-3300	<b>DiscountProgramTXERS.com</b>



The Employees Retirement System of Texas (ERS) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex. ERS provides people with disabilities reasonable modifications and free communication aids to allow for effective communication with us such as written information in other formats (large print, audio, accessible electronic formats, other formats). ERS also provides free language assistance services to people whose first language is not English such as qualified interpreters, and written information in other languages.

If you need these services, call: **1-877-275-4377, TTY: 711.**

If you believe that ERS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Attn: Section 1557 Coordinator  
 Employees Retirement System of Texas  
 P.O. Box 13207, Austin, Texas 78711.  
 Phone: **1-877-275-4377; TTY: 711**  
 Fax: 512-867-3480.  
 Email: [1557coordinator@ers.texas.gov](mailto:1557coordinator@ers.texas.gov)

For more information visit: <https://www.ers.texas.gov>

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

Centralized Case Management Operations Phone: 800-368-1019  
 U.S. Department of Health and Human Services TTY/TDD: 800-537-7697  
 200 Independence Avenue, SW  
 Room 509F, HHH Building  
 Washington, D.C. 20201

Complaint Forms: [hhs.gov/civil-rights/filing-a-complaint/index.html](https://www.hhs.gov/civil-rights/filing-a-complaint/index.html)

Complaint Portal: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>

Email: [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)

Please visit <https://www.hhs.gov/civil-rights/filing-a-complaint/index.html> for details.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
Việt Vietnamese	LUU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.
中文 Chinese	注意: 如果您说中文, 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服務。以无障碍格式提供信息。致电855-710-6984 (文本电话: 711) 或咨询您的服务提供者。
한국어 Korean	주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مجانية لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجاناً. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.
اردو Urdu	توجہ دین: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا ایئر فراہم کنندہ سے بات کریں۔
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyon tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए नि:शुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएं भी नि:शुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

فارسی Persian	توجه: اگر فارسی صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با شماره 855-710-6984 (تلفن‌رای: 711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓપ્ટિમાઇઝેશન સહાય અને એક્સિસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
Русский Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
日本語 Japanese	注: 日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル(誰もが利用できる)な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。855-710-6984 (TTY: 711)までお電話ください。または、ご利用の事業者にご相談ください。
ລາວ Laotian	ຄຳຂວາງ: ຖ້າທ່ານເວົ້າພາສາລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງມື ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໃຫ້ຫາບໍ່ 855-710-6984 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.
Diné Navajo	SHOOH: Diné bee yánílt'i'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiiik'eh ná hóóí. Bee ahil hane' go bee nida'anishi t'áá ákodaat'éhigil dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadil'yaá bich'i'í' ahoót'i'igil éé t'áá jiiik'eh hóóí. Kohji'í' 855-710-6984 (TTY: 711) hodíílnih doodago nika'aná'wo'í bich'i'í' hanidziilhih.