

Annual Enrollment Changes

Step 1: Go to www.ers.state.tx.us and Click MyAccount Login button.

Step 2: Sign in using your Username and Password

ERS ERS OnLine Benefits

Sign In

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

User ID and Password are required.

SIGN IN

Not Registered?

Registering provides access to your personal account information. It also allows you to manage your benefits administered by ERS.

To register:

- Click register below
- Follow the step-by-step instructions to create a username and password

REGISTER

- If you have not registered your account you'll click Register Now.

Step 3: Click the Benefits Enrollment link located under the My Insurance Information section.

ERS

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Menu

- [Change My Password](#)
- [My System Profile](#)
- [My Dictionary](#)

Member Home Page

My Personal Information

- [Name](#)
- [Addresses and Eligibility Basis](#)
- [Email Address and Password](#)
- [Phone Numbers](#)

My Beneficiaries

- [Beneficiary Summary](#)

My Retirement Information

- [Account Balance Summary](#)
- [Retirement Estimate](#)
- [Statement of Retirement Benefits](#)

My Insurance Information

- [Family Status Change](#)
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- [Election Update](#)
- [Benefits Enrollment](#)**
- [Benefits Summary](#)
- [Tobacco User Certification](#)
- [Annual Out-Of-Pocket Premiums](#)

Health Savings Account

- [Health Savings Account](#)

Commuter Spending Account

- [Commuter Spending Account](#)

Power of Attorney Information

- [Power of Attorney](#)

Step 4: Click Select to begin your enrollment changes.

Benefits Enrollment

Your coverage can only be changed during Annual Enrollment or if you have a qualifying life event during the year.

To begin your enrollment, click the yellow **Select** button.

Note: Some events may be temporarily closed until you have completed enrollment for the open event below.

Open Benefit Events

Event Description	Event Date	Event Status	Job Title
Annual Enrollment	09/01/2020	Open	State of Texas

Once you click Select, it will take a few seconds for your benefits enrollment information to load.

Step 5: Review the new tobacco policy message and click ok.

Step 6: Click edit next to each benefit that you want to change.

[Benefit Information](#)

Enrollment Summary

Edit Medical	State Pays	Before Tax	After Tax
Current: HealthSelect In-Area:You Only			
New: HealthSelect In-Area:You Only	622.60	0.00	
Edit Health Savings Account		Before Tax	
Current: Waive			
New: Waive			
Edit Tobacco User Certification		Before Tax	After Tax
Current: Certified as Non-Tobacco User			
New: Certified as Non-Tobacco User			0.00
Edit Dental		Before Tax	After Tax
Current: Waive			
New: Waive			0.00
Edit Vision		Before Tax	After Tax
Current: Waive			

- If you are electing Life Insurance, Dependent Life Insurance, Short-Term, or Long-Term Disability you will be prompted to initiate an evidence of insurability (EOI) request at the top of the page (refer to page 5 for more information).


Step 7: You will need to certify if you use Tobacco Products, including e-cigarettes or vaping products.

- **IMPORTANT NOTICE**: If you do not certify that you **don't** use tobacco ERS will assume you **do** and charge you accordingly.

Step 8: Once your enrollment changes are completed, you will need to click "Submit" at the bottom of the page.

Step 9: When you are finished with making ALL changes to your enrollment elections click submit again upon reviewing your changes to finalize your enrollment.

Benefits Enrollment
Submit Confirmation



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Thank you for using your online account to enter your Annual Enrollment elections.

The elections you have made will become effective on September 1st.

You will receive a confirmation statement each time you make a change to your benefit elections during Annual Enrollment.


To return to the Benefits Home Page, click **OK**.
To log out, click **Sign Out** or simply close your browser.

OK

How to Initiate Evidence of Insurability (EOI) Application

If you are electing or increasing coverage for Optional Life Insurance, Dependent Life Insurance, Short-Term, or Long-Term Disability you will be prompted to initiate an EOI request.

Example: Employee wants to elect 4X optional life coverage.

 Your current coverage is: Waive.

Select an Option

Here are your available options with the rate per \$1,000 of coverage amount.

Select one of the following plans:

	Coverage Level	Your Monthly Cost	Tax Class
<input type="radio"/>	Waive		
<input type="radio"/>	Optional Life 1X	2.55	Before-Tax
<input type="radio"/>	Optional Life 2X	5.10	Before-Tax
<input type="radio"/>	Optional Life 3X	7.65	Before-Tax
<input checked="" type="radio"/>	Optional Life 4X	10.20	Before-Tax

Notes

Store Click Store to Continue

Step 1: Read through the pop-up screen and click ok.

benweb.ers.texas.gov says

EOI is required to increase or elect optional life (24000,33) Evidence of insurability (EOI) is required to add or increase Optional Life. Click the "Initiate EOI Online Request" link at the top of this page, across from your name to request instructions be sent to you by mail or email.

OK

Step 2: Next, click on “Initiate EOI Online Request”



Step3: Choose between having the EOI emailed or mailed to you with the information ERS has on file. You will need to select the coverage level that you’re are requesting. Select “Save” once complete.

- If you need to review or update your address or email address, please navigate to your ERS account homepage and review “My Personal Information”.

A screenshot of a web interface titled 'Evidence of Insurability Request'. There is a redacted area (black box) at the top. Below it is a section titled 'Optional Life' with a light green header. Under this section, it says 'Current Coverage: Waive' and 'Elected Coverage:'. There are four radio button options: 'Optional Life 1X', 'Optional Life 2X', 'Optional Life 3X', and 'Optional Life 4X'. The 'Optional Life 4X' option is selected. Below this is another section titled 'Select your method of communication from the EOI Underwriter' with a light green header and a redacted area (black box) below it. At the bottom of the page, there is a note: 'Note: It may take up to 14 days to receive your instructions from the EOI Underwriter. You may receive multiple applications if you applied for multiple benefits requiring EOI. Once you receive the instructions, if you have questions about the EOI process, please contact that EOI Underwriter.' Below the note are two buttons: 'Cancel' and 'Save'. The 'Save' button is highlighted with a red rectangular box. To the right of the 'Save' button is the text 'Click Save to continue'.

Step 4: Once saved, you can finish completing any further election changes you need.