

GBP and Deferred Compensation Enrollment Information

The information below provides an overview of enrollment information year-over-year for the various Texas Employees Group Benefits Program (GBP) and Deferred Compensation plans offered to State of Texas agencies and higher education institution employees, retirees, and their eligible dependents. More information on these specific plans can be found in Agenda item #15.

GBP MEDICAL PLAN ENROLLMENT:

HealthSelect® of Texas Plan Enrollment Fiscal Years 2018 – 2021

HealthSelect of Texas *	FY18	FY19	FY20	FY21	Change from FY20
Members	253,578	251,968	256,453	258,062	0.63%
Dependents	179,437	177,624	179,173	179,827	0.37%
TOTAL	433,015	429,592	435,626	437,889	0.52%

* Medical coverage only

Consumer Directed HealthSelectSM Plan Enrollment Fiscal Years 2018 – 2021

Consumer Directed HealthSelect*	FY18	FY19	FY20	FY21	Change from FY20
Members	736	1,176	1,609	2,116	31.51%
Dependents	574	916	1,315	1,730	31.56%
TOTAL	1,310	2,092	2,924	3,846	31.53%

* Medical coverage only

As of August 31, 2020, Optum Bank has established 2,303 health savings accounts (“HSAs”) for Consumer Directed HealthSelect participants.

GBP HMO Plans Plan Enrollment Fiscal Years 2018 – 2021

Community First Health Plan	FY18	FY19	FY20	FY21	Change from FY20
Members	2,373	2,225	2,071	1,882	-9.13%
Dependents	2,154	2,025	1,835	1,652	-9.97%
TOTAL	4,527	4,250	3,906	3,534	-9.52%

Scott & White Health Plan	FY18	FY19	FY20	FY21	Change from FY20
Members	10,821	10,169	9,835	9,407	-4.35%
Dependents	6,634	6,062	5,743	5,379	-6.34%
TOTAL	17,455	16,231	15,578	14,786	-5.08%

HealthSelectSM Medicare Advantage Plan (MA PPO)
Plan Enrollment
Calendar Years 2018 – August 2020

HealthSelect MA PPO*	January 2018	January 2019	January 2020	August 2020**	Change from CY19 to CY20
Members	58,521	63,052	66,762	68,492	5.88%
Dependents	15,504	16,747	17,634	17,875	5.30%
TOTAL	74,025	79,799	84,396	86,367	5.76%

* Medical coverage only

** Interim calendar year reporting

KelseyCare Advantage Medicare (MA HMO)
Plan Enrollment
Calendar Years 2018 – August 2020

KelseyCare Advantage MA HMO*	January 2018	January 2019	January 2020	August 2020**	Change from CY19 to CY20
Members	1,206	1,303	1,378	1,419	5.76%
Dependents	256	273	287	295	5.13%
TOTAL	1,462	1,576	1,665	1,714	5.65%

* Medical coverage only

** Interim calendar year reporting

GBP PRESCRIPTION DRUG PROGRAM ENROLLMENT:

HealthSelectSM Prescription Drug Program
Plan Enrollment
Fiscal Years 2018 – 2021

HealthSelect PDP	FY18	FY19	FY20	FY21	Change from FY20
Members	235,678	234,132	239,112	240,987	0.78%
Dependents	175,887	174,165	175,828	176,511	0.39%
TOTAL	411,565	408,297	414,940	417,498	0.62%

HealthSelectSM Medicare Rx
Plan Enrollment
Calendar Years 2018 – August 2020

HealthSelect Medicare Rx	January 2018	January 2019	January 2020	August 2020**	Change from CY19 to CY20
Members	77,580	81,896	85,223	87,182	4.06%
Dependents	19,214	20,415	21,180	21,516	3.75%
TOTAL	96,794	102,311	106,403	108,698	4.00%

* Interim calendar year reporting

GBP ADD-ON (VOLUNTARY) PLAN ENROLLMENT:

GBP Dental Insurance Plans
Plan Enrollment
Fiscal Years 2018 - 2021

Dental Plans	FY18	FY19	FY20	FY21	Change from FY20
State of Texas Dental Choice PlanSM	316,715	330,570	346,181	360,121	4.03%
DHMO	119,991	115,773	111,649	107,239	-3.95%
TOTAL	436,706	446,343	457,830	467,360	2.08%

State of Texas VisionSM Plan
Plan Enrollment
Fiscal Years 2018 – 2021

State of Texas Vision	FY18	FY19	FY20	FY21	Change from FY20
Members	92,780	117,374	137,207	151,287	10.26%
Dependents	76,020	93,046	107,226	117,779	9.84%
TOTAL	168,800	210,420	244,433	269,066	10.08%

GBP Life/AD&D Insurance Plans
Plan Enrollment and Value of Benefits
As of August 31, 2020

Coverage	Plan Description	Funding	No. of Members	Cumulative Value of Benefits (\$)
Life Insurance	Basic Life	Fully Insured	336,808	\$1,381,845,000
	Optional Life & AD&D	Fully Insured	216,963	\$21,903,298,398
	Voluntary AD&D	Fully Insured	127,964	\$17,856,745,500
	Dependent Life & AD&D	Fully Insured	104,098	\$442,567,500

Texas Income Protection PlanSM (TIPP)
Plan Enrollment and Covered Payroll
As of August 31, 2020

TIPP	Short Term Disability Enrollment			Long Term Disability Enrollment		
	FY20	FY21	% Change	FY20	FY21	% Change
Members	111,700	111,555	-0.13%	85,280	85,003	-0.32%
Covered Payroll	\$479,628,221	\$475,953,980	-0.76%	\$388,286,172	\$384,309,543	-1.02%

TexFlex Program
§ 125 Reimbursement Accounts
Employee Enrollment and Elections
FY20 – FY21 YTD

§ 125 TexFlex FSA	Health Care Reimbursement Plan Enrollment				
	FY18	FY19	FY20	FY21	% Change from FY20
Members	48,635	46,797	45,064	42,565	-5.55%
% of Eligible Members Enrolled	21.43%	20.71%	19.85%	18.72%	-1.13%
Elections¹ (in thousands)	\$62,708 ²	\$60,121 ²	\$58,295 ²	\$54,656 ²	-6.24%
Avg. Annual Member Elections	\$1,289	\$1,285	\$1,294	\$1,284	-0.74%

¹ Elections are pledges into the program and are reported commitments for the applicable fiscal year.

² Annual enrollment elections are annualized based on September payroll data. Excludes Limited Purpose FSA data.

§ 125 TexFlex FSA	Dependent Care Reimbursement Plan Enrollment				
	FY18	FY19	FY20	FY21	% Change from FY20
Members	3,710	3,633	3,554	2,469	-30.53%
% of Eligible Members Enrolled	1.63%	1.53%	1.49%	1.04%	-0.44%
Elections² (in thousands)	\$14,038 ²	\$13,646 ²	\$13,215 ²	\$8,722 ²	-34.00%
Avg. Annual Member Elections	\$3,784	\$3,756	\$3,718	\$3,533	-5.00%

¹ Elections are pledges into the program and are reported commitments for the applicable fiscal year.

² Annual enrollment elections are annualized based on September payroll data.

§132(f) Plan Enrollment and Elections. Since inception in March 2016, the qualified parking and qualified transit accounts available under the TexFlex CSA Program experienced low participation across the eligible population as indicated in the table below.

**TexFlex Program
§ 132(f) Reimbursement Plans
Employee Enrollment and Elections
FY17 – FY20**

§ 132(f) TexFlex CSA	FY17 (September 1, 2016 - August 31, 2017)	FY18 (September 1, 2017 - August 31, 2018)	FY19 (September 1, 2018 - August 31, 2019)	FY20 (September 1, 2019 - August 31, 2020)
Parking	56	52	56	63
Transit	271	242	234	230
Total Enrollees	327	279	275	281

§ 132 TexFlex CSA Program	Qualified Parking Benefit Enrollment					Qualified Transportation Benefit Enrollment				
	Avg. Mo. FY17	Avg. Mo. FY18	Avg. Mo. FY19	Avg. Mo FY20	% Change from FY19	Avg. Mo. FY17	Avg. Mo. FY18	Avg. Mo. FY19	Avg. Mo FY20	% Change from FY19
Members	46	24	23	29	26.09%	255	144	141	133	-5.67%
Elections	\$60.48	\$66.05	\$74.95	\$69.87	-6.78%	\$137.42	\$69.68	\$69.67	\$64.87	-6.89%

**TexaSaver 401(k) Plan
Key Statistics**

	As of 8/31/2019		As of 8/31/2020	
Current assets (in millions)	\$2,478		\$2,876	
Participant balance, average	\$11,242		\$13,411	
Participant balance, median	\$715		\$996	
Monthly Deferral, average	\$119		\$119	
Monthly deferral, median	\$39		\$39	
Total eligible to participate	157,821 ^[1]		161,622 ^[1]	
Participants with a balance	220,430		213,974	
Accounts, active contributions	99,909	45%	103,190	48%
Accounts, non-active contributions	120,521	55%	110,784	52%

^[1] Includes state employees only

**TexaSaver 457 Plan
Key Statistics**

	As of 8/31/2019		As of 8/31/2020	
Current assets (in millions)	\$896		\$1,053	
Participant balance, average	\$26,280		\$31,475	
Participant balance, median	\$3,035		\$4,112	
Monthly Deferral, average	\$278		\$308	
Monthly deferral, median	\$66		\$84	
Total eligible to participate	266,301 ^[1]		271,046 ^[1]	
Participants with a balance	34,102		33,456	
Accounts, active contributions	18,281	54%	17,886	53%
Accounts, non-active contributions	15,821	46%	15,570	47%

^[1] Includes both state and higher education employees

**TexaSaver 401(k)
Auto Enrollment
Key Statistics**

TexaSaver 401(k)	FY16	FY 17	FY 18	FY19	FY20
Eligible new employees auto-enrolled	216,942	241,980	271,825	307,171	338,996
Auto enrolled employees who opted out within 30 days	24,042 11.1%	30,097 12.4%	38,215 14.1%	48,712 15.9%	57,944 17.1%
Auto enrolled employees	192,900	211,883	233,610	258,459	281,052
401(k) auto enrollment retention rate	88.9%	87.6%	85.9%	84.1%	82.9%

General behaviors of the 401(k) auto-enrollee since January 1, 2008:

- 85,508 participants remained enrolled at the default deferral rate of 1%.
- 93,369 participants increased their deferrals above the default deferral rate of 1%.
- 57,295 participants stopped deferrals into the TexaSaver 401(k) plan.