



Fall Enrollment 2015 for Medicare-eligible retirees in November

November 2-20, you will be able to make changes to insurance plans for yourself and your covered dependents, including health, dental and life insurance. Fall Enrollment is the only time you can add a dental plan or make benefits changes for dependents without a qualifying life event (QLE).

Remember: A dependent is in the same enrollment period as the retiree or survivor who covers him or her. Annual enrollment for retirees and survivors who are not eligible for Medicare ended in July.

Medicare-eligible retirees: Look for your Fall Enrollment packet in the mail

You'll receive your Fall Enrollment packet a week or two before Fall Enrollment begins in early November. The packet includes your Personal Benefits Enrollment Statement (PBES) which lists your current benefits, what options are available to you, and Plan Year 2016 rates. Any changes you make in the Fall Enrollment period are effective January 1, 2016.

Plan Year 2016 Changes

- Great news! HealthSelectSM of Texas Medicare Advantage, KelseyCare Medicare Advantage and HumanaDental DHMO rates are going down for Plan Year 2016 (PY16), which starts September 1, 2015.
- Health insurance premiums for HealthSelectSM of Texas, Scott & White Health Plan and Community First Health Plans will increase for PY16.
- Another option for Houston-area members for PY16! KelseyCare powered by Community Health Choice is available to eligible participants in the Houston area.
- Look for benefits rates and updates in your Fall Enrollment packet that will be mailed in October.



Keep in touch between quarterly newsletters

Click on the green envelope at the bottom of the ERS homepage and select "Subscribe to News for Retired State Employees."



Monthly Annuity Payment Dates

- **September 30, 2015**
- **October 30, 2015**
- **November 30, 2015**
- **December 31, 2015**

Check changes: If you receive a monthly payment from ERS, and you are not eligible for Medicare, benefits changes and Summer Enrollment changes for PY16 will be reflected in the payment you receive at the end of September.

Remember, if you are Medicare-eligible, benefits changes and Fall Enrollment changes for PY16 will be reflected in the payment you receive at the end of January.

Get your money faster and safer: As a rule of thumb, direct-deposit annuities are deposited into your account on the last business day of each month.

Paper checks are mailed on the second-to-last business day of the month.

[www.ers.state.tx.us/
Customer_Support/Online/
Manage_Your_Annuity_
Payments](http://www.ers.state.tx.us/Customer_Support/Online/Manage_Your_Annuity_Payments)



EXECUTIVE DIRECTOR'S CORNER

Porter Wilson

The last several months have been very busy for us at ERS. It has been especially busy for me since I assumed the role of ERS Executive Director in June. We wish Ann Bishop well in her retirement, after more than 11 years as Executive Director and a total of 31 years of state service. I am looking forward to continuing to fulfill the mission of ERS and doing a good job for you.

I've had the pleasure of meeting some of you already and hope to meet many more of you. We had a milestone session this year in the 84th Texas Legislature. Increased contributions to the ERS Retirement Trust Fund from both the state and current employees will have a very positive effect on the Fund. In fact, instead of the Fund being on a path towards depletion, it is now on a path where it will have all the money needed to pay your and all members' benefits. When a fund can pay all of its debts within a 31-year period, it is considered to be sound, according to state law. On September 1, 2015, the state's contribution went up 2% and employee contributions went up 2.6%. Since their retirement contributions were increased, the Legislature also granted a 2.5% pay increase to everyone who is contributing to the ERS Fund. The 2.5% pay increase did not extend to retiree annuity checks since it was intended to offset the increased costs current employees will be paying into the Fund. Current employees will now be contributing 9.5% of their salary to the Fund.

"Wellness in Retirement" is the theme for our Staying Connected retiree fairs this fall. We had a fair in Austin on September 2 and in Dallas on September 14.

Medicare-eligible retirees happy with HealthSelect Medicare Advantage

More than 500 HealthSelect Medicare Advantage retirees completed surveys at the end of last year, and they were overwhelmingly pleased with the health plan:

-  About **95%** of respondents were satisfied with the plan overall; likely to recommend it to someone else.
-  **92%** of respondents were satisfied with the ease of finding a provider in the network.
-  About **98%** of respondents were satisfied with the accuracy and timeliness of claims processing.

We will be in Houston on September 28. We have some great speakers lined up, and information on all of our health and wellness offerings. If you're in the area, I encourage you to join us. It's a great time to learn from experts, meet other retirees and maybe connect with former coworkers. And I'd love the chance to meet you. You can find more information on page 4 of this newsletter, on postcards mailed to Houston retirees, and on our online events calendar at www.ers.state.tx.us/Customer_Support/Calendar/Events_Calendars.

With Summer Enrollment complete, and more than 40 events held in June and July, we're moving on to Fall Enrollment events for Medicare-eligible retirees. If you're in Medicare, I hope you'll also come out to one of the Fall Enrollment fairs around the state during October and November. Check the enrollment guide you'll get in the mail in mid- to late October for a full schedule of enrollment fairs.

We'll also be offering Medicare Preparation seminars for people who are nearing age 65 and will soon be enrolling in Medicare. If you or your covered dependents are 63 or 64 years old, the seminars help you understand the basics of Medicare and how it works with your State of Texas health insurance. Check the Events page on ERS' website to find out when there might be a seminar near you.

Why does ERS host and attend so many events across Texas? We want to make sure that you understand your benefits and know how to use them to live a healthier, happier and more productive life.

I know your benefits are important to you. Thank you for taking the time to read *Your ERS Connection* and stay up to date on ERS news. I hope to have the opportunity to meet you in the future. Thank you for your service to the State of Texas and I look forward to serving you in my new role.

If you're eligible for Medicare and are interested in enrolling in HealthSelect Medicare Advantage, please keep in mind that as a Medicare participant, you can switch between a Medicare Advantage Plan and your previous health plan any time during the plan year. Just call ERS to make the change.

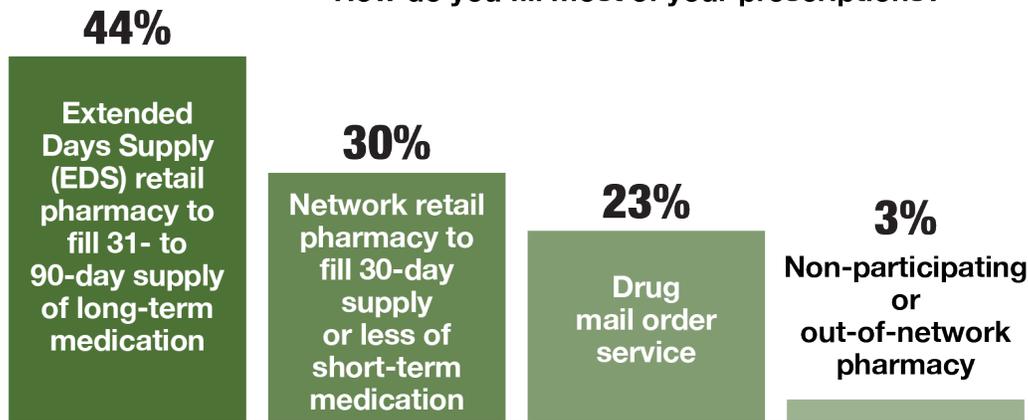
In addition, representatives from Humana, the administrator of HealthSelect Medicare Advantage, will be traveling across Texas during Fall Enrollment to answer questions about the plan. The Fall Enrollment event schedule will be available in October on the ERS website and in your Fall Enrollment packet.

Summer Question of the Quarter results: 899 responses

Thank you to those who participated and provided feedback on our Summer Question of the Quarter.

How you fill a prescription — whether at a participating retail pharmacy, through mail order or at a non-participating pharmacy — is an important factor in determining the amount you may pay for a prescription.

How do you fill most of your prescriptions?



Other cost factors include whether the prescription drug is:

- covered by the plan,
- generic or brand-name, or preferred or non-preferred and
- considered a maintenance or non-maintenance drug.

The next time you visit the doctor, ask a few simple questions that may help cut your prescription drug costs:

Is this medication covered under my prescription drug plan?

When possible, request a medication on your plan's formulary or preferred drug list. Otherwise, you will be responsible for the entire cost of a medication that is not covered under your plan.

Is there a generic alternative available?

If so, ask your doctor if he or she can prescribe a generic medication (if appropriate). If a brand-name drug is filled when a generic is available, you will be responsible for the generic copay plus the cost difference between the generic and the brand-name medication.

Will I need this medication for more than 30, 60 or 90 days?

Medications prescribed for more than 30 days can save you money when filled through the EDS network pharmacies or by mail order.

Each plan provides a formulary or preferred drug list that may change throughout the year. Visit your prescription benefits plan website to find out what medications are covered, or call your pharmacy benefits manager.



Read the electronic version of Your ERS Connection for additional tips and a list of contact information for each prescription drug plan's pharmacy benefits manager.



Fall Question of the Quarter

How do you get your 30 minutes of physical activity or exercise a day?

- | | |
|--|--|
| <input type="checkbox"/> Walking/jogging | <input type="checkbox"/> Gardening/yard work |
| <input type="checkbox"/> Exercise classes/groups | <input type="checkbox"/> Other |
| <input type="checkbox"/> Weight training | <input type="checkbox"/> I do not get 30 minutes of physical activity or exercise a day. |
| <input type="checkbox"/> Swimming | |
| <input type="checkbox"/> Outdoor sports | |

Our Question of the Quarter is an opportunity to hear from you on various topics. Submit your answer on our online feedback form at surveymonkey.com/r/Fall2015Connection.

We'll publish the results in the next issue and provide additional information. While you're online, feel free to share your retirement story or feedback about the retiree newsletter using the same form.



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**My State of Texas
 benefits story:
 Patricia Falbo**



Retiree Patricia Falbo shares her story of how State of Texas benefits have helped in the face of a nearly overwhelming diagnosis.

 *Read more about Patricia Falbo in the electronic version of Your ERS Connection.*

TRICARE supplemental plan available

If you have TRICARE, supplemental coverage is available through Selman & Company. For more information, visit the Beneplace Discount Purchase Program website, www.DiscountProgramERS.com, or call Selman & Company directly at (800) 638-2610 (select Option 1). Please note that ERS does not administer the TRICARE supplemental plan. Please contact Selman & Company with questions.

Retiree discounts

Your Discount Purchase Program offers great deals on the products and services you need. Protect your home and loved ones with MetLife and Veterinary Pet Insurance policies. Check out Premium Seats to find a great deal on the concert experience of a lifetime. Get discounts on Dell computers, laptops and tablets.

Save on these products and more with your Discount Purchase Program at www.DiscountProgramERS.com!

Retiree fair scheduled in Houston

September 28
 10 a.m. – 2:15 p.m.

**Houston Marriott
 South Hobby Airport
 9100 Gulf Freeway
 Houston, Texas 77017**



Please join us in Houston to connect with ERS, program administrators and other ERS retirees. You'll have the chance to meet new ERS Executive Director Porter Wilson and hear from speakers with great information on wellness in retirement.

For more event details and other upcoming events, visit www.ers.state.tx.us/Event-Calendars.