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Medicare-enrolled retirees

Fall Enrollment begins October 28

The ERS benefits enrollment period for Medicare-enrolled retirees is Monday, October 28 through Friday, November 15. You may make changes to health, dental, vision and life insurance coverage for yourself and your eligible dependents during this period. All changes are effective January 1, 2020.



What's new for Plan Year 2020

- Delta Dental is the new third-party administrator for the State of Texas Dental Choice PlanSM preferred provider organization (PPO). DeltaCare[®] USA is the dental health maintenance organization (DHMO) carrier. If you currently are enrolled in the dental PPO or DHMO plan, your coverage transitioned to the new carrier on September 1. Learn more and view a list of network dentists at www.ERSdentalplans.com.
- The State of Texas Dental Discount PlanSM administered by Careington International is no longer offered through the Texas Employees Group Benefits Program (GBP). Two dental discount plans as well as discounts for individual dental services are available through the Discount Purchase Program (<https://www.beneplace.com/discountprogramERS>).
- KelseyCare powered by Community Health Choice is no longer part of the GBP; however, KelseyCare Advantage Medicare HMO remains available to Medicare-enrolled retirees and their dependents living in KelseyCare's service area of Houston and the surrounding counties.

Watch for your enrollment guide in the mail

ERS will mail your Fall Enrollment packet in October. The packet includes your Personal Benefits Enrollment Statement showing your current coverage and Plan Year 2020 premium rates, and an enrollment guide detailing benefit options, dates of enrollment fairs and webinars, and contact information. View the guide online at <https://ers.texas.gov/Medicare-Retiree-enrollment-guide.pdf>.

Annual benefits enrollment for retirees and survivors who are not yet eligible for Medicare ended in July. Any retiree or survivor may make changes to their benefits within 31 days of a qualifying life event (QLE). Retirees can switch between a Medicare Advantage plan and their previous non-Medicare Advantage plan or drop coverage at any time without a QLE.

For questions about enrollment, call ERS toll-free at (866) 399-6908 (TTY:711).



Brian Barth elected to ERS Board

As a 30-year employee with the Texas Department of Transportation (TxDOT), Brian Barth says he has walked the path of a State of Texas employee. He also knows it won't be long before he is walking the path of a retiree. Like most, he says he is counting on his retirement annuity to help provide the income he needs to live — and have some fun — when his career with the state is done.

A desire to make sure those benefits are available for himself and his fellow state employees led Barth to seek the ERS Board of Trustees seat vacated by Doug Danzeiser.

Trustee Brian Barth says his priority is to support the long-term viability of the ERS Retirement Trust Fund.

Continued on page 3



Message from the Executive Director

2019 Texas Legislature brings positive momentum

The 86th Texas Legislature came and went this year with lawmakers making few changes to the health and retirement benefits of State of Texas employees and retirees. That doesn't mean the session won't have a positive impact on ERS and its members.

Thanks to effective cost management, ERS did not have to ask the legislature to increase funding for the health insurance plans offered through our group benefits programs. We are pleased to be able to offer the same high-quality benefits for Plan Year 2020. No laws were passed that will negatively affect members and, in certain programs, out-of-pocket costs for members may be reduced. In the HealthSelect of Texas plans and non-Medicare HMOs, premiums are not increasing. Due to the federal government's reinstatement of the Health Insurance Provider fee, premiums for the Medicare Advantage plans will go up on January 1. Only those who pay for dependent coverage or who don't get the state's 100% premium payment will see the increase.

With funding for our health insurance plans in good shape, we were able to focus our attention on retirement benefits. ERS retirement plans will be funded at the existing employee and employer contribution rates. These rates are too low to fully fund the plan. State law prevents us from increasing benefits until the Fund is sound, and I know many of you will be disappointed. I am encouraged by the discussions we had with lawmakers and their engagement with the issue. It's clear they value the work you did in your state careers and they want your future to remain secure.

Even though another session has ended, our conversations with lawmakers will not. We will continue working with state leaders on strategies that support the long-range health of the Fund. It's important to note that, even if legislators increase funding or make other changes to improve the health of the Trust Fund, it's very unlikely retirees will see an increase any time soon.

Board member election

This month we welcome Trustee Brian Barth of the Texas Department of Transportation to the ERS Board. Barth was elected to fill the seat of outgoing Trustee Doug Danzeiser, whose term expired August 31, 2019. We value the vision and commitment of both of these leaders and we thank them for their service to the Board. You can read more about about the election at <https://www.ers.texas.gov/About-ERS/ERS-Board-of-Trustees/Trustees-Election-and-Appointments>. I also want to thank those who voted — it's important that your voice is heard.

Staying connected

I enjoyed visiting with several of you at the recent Staying Connected retiree fairs around the state. If you live in the Houston area, I hope you will join us for the final fair Tuesday, September 24. See details here: <https://www.ers.texas.gov/Event-Calendars/Staying-Connected-Fairs>.

If you couldn't make it to a fair, don't forget to connect with us online or through social media. Remember — stay in touch and stay informed!


Porter Wilson



Dental discount plans offered through Discount Purchase Program

The State of Texas Dental Discount PlanSM administered by Careington International Corporation is no longer offered through the Texas Employees Group Benefits Program (GBP), as of September 1, 2019.

State agency and higher education institution retirees are eligible to participate in one of two dental insurance plans (a dental PPO or dental HMO). They also can take advantage of discounted dental services offered through the Discount Purchase Program. The Discount Purchase Program currently offers two dental discount plans and discounts for individual services, such as teeth aligning systems. Retirees can sign up for the discount plans at any time — for themselves and their eligible family members — and do not have to commit to a full year of coverage. Visit www.beneplace.com/discountprogramERS to see the dental discount plans offered through the Discount Purchase Program.

Medicare-enrolled retirees who want to switch to a GBP dental insurance plan can do so during Fall Enrollment, with coverage starting January 1, 2020. Those who want dental insurance to start before then can call ERS toll-free at (877) 275-4377 (TTY: 711) by September 30, 2019. (Non-Medicare retirees had the opportunity to switch to a GBP dental insurance plan during Summer Enrollment.)

View details about ERS' dental insurance options at www.ERSdentalplans.com. Read more about participating in a dental discount plan at <https://ers.texas.gov/Contact-ERS/Additional-Resources/FAQs/State-of-Texas-Dental-Discount-Plan-Transition>.

ERS members and retirees voted in the trustee election earlier this year and Barth was certified as the winner in July. His six-year term began September 1.

Barth says the decisions he will face as a trustee are not unlike those he has made directing multi-billion dollar transportation projects for some of the state's largest cities. Both impact the lives of thousands of Texans.

He does not underestimate the challenge of finding the balance between providing high-quality yet reasonably priced health benefits. He knows some decisions are about more than cost, such as when an employee with a young child must switch to a new health plan provider network that doesn't include their pediatrician. Barth says he will work to make sure potential advantages outweigh drawbacks.

"I'm sure it's not easy, but that goal will guide my decision-making on the board," he says. "It's not a complicated goal. It's going to be complicated to achieve it." When it comes to retirement annuities, he says he often is asked his views on providing a "13th check" or cost-of-living adjustment.

"My answer is, 'I want to make sure you continue to get 12 checks,'" Barth says. That applies to the nearly 110,000 retirees currently receiving benefits, as well as state employees just starting their careers and potential hires seeking competitive and secure benefit programs.

See trustee election results at <https://www.ers.texas.gov/About-ERS/ERS-Board-of-Trustees/Trustees-Election-and-Appointments>.

Other challenges for the Board include ever-increasing health care costs and the uncertainty of the world's financial markets, Barth says. Successfully navigating those challenges will be critical to support longer retirements.

"I'm by no means a financial markets expert, but I'm in a position to analyze what the experts are telling us to make good conservative decisions," he says.

A lifelong Texan who grew up in El Paso, Barth currently commutes from his home in Flower Mound each week to his job as director of project planning and development with TxDOT in Austin. Outside of work, a preferred mode of transportation is hiking with his wife Brenda, a fifth-grade teacher. The two also enjoy learning about wines, and like to combine the two hobbies on wine country excursions in Texas and California. He and Brenda have a daughter who is a senior at the University of Texas at Austin.

Barth plans to retire in Texas, and knows he will be directly impacted by the decisions he makes.

"I don't take this responsibility lightly," he says. "I consider it a privilege to serve."



It's time for a flu shot

Up to 20% of the U.S. population gets the flu each year, according to the Centers for Disease Control and Prevention (CDC). Adults aged 65 and older are among the most susceptible to the disease and its

complications. The CDC recommends getting a vaccine before flu season starts to give flu-fighting antibodies a chance to work.

Where to get your shot

Flu vaccines are covered at 100% at in-network pharmacies that offer flu shots. View a list of network pharmacies for your plan by visiting the websites below.

HealthSelectSM Prescription Drug Program network pharmacies
(for participants in the HealthSelect of Texas and Consumer Directed HealthSelectSM plans): www.HealthSelectRx.com

HealthSelectSM Medicare Rx Plan network pharmacies
(for participants in the HealthSelectSM Medicare Advantage PPO and KelseyCare Advantage Medicare HMO plans):
<https://www.uhcretiree.com/ers/home.html>

Community First Health Plans:
<https://members.cfhp.com/root/category/pharmacy/>

Scott and White Health Plan:
<https://www.bswhealth.com/specialties/pharmacy/pages/default.aspx>



Seventy percent of families avoid discussing aging until a health care crisis.

Texas Talks

Annual campaign helps ease discussions about aging

Contributed by Texas Health and Human Services

Studies show most families avoid discussing aging until a health care crisis, when talking with loved ones about their wishes, needs, expectations and finances can be difficult.

The annual Texas Talks campaign by Texas Health and Human Services encourages adults to talk about and prepare for aging. In November and December, Texas Talks will highlight topics such as dementia, home health care and other topics in approachable and concrete terms to promote positive, productive conversations.

To learn more, go to <https://hhs.texas.gov/about-hhs/community-engagement/age-well-live-well/texas-talks>.

The Great American Smokeout marks 44 years of encouraging people to quit tobacco, starting with day one.



One step at a time: Kicking the tobacco habit

By Lacy Wolff, ERS Health Promotion Administrator

We all know that tobacco is harmful for our health. The U.S. Surgeon General warns us on every tobacco product package. When it comes to quitting, however, there is no magic solution. It takes hard work and determination to successfully change any behavior.

If you or a loved one is interested in quitting a tobacco habit, these suggestions can help with the transition.

- **Find your why.** Ask yourself, “Why do I want to quit?” Is it health? Money? To set a good example for children or grandchildren? Remember your “why” when you have the strong desire to use tobacco.
- **Know that cravings come and go.** Find a distraction to help you through the craving. Take a walk, practice a breathing technique, talk to a friend or listen to motivational music.
- **Have a plan to deal with triggers.** If you smoke or dip while driving, expect to have strong sensations when you get into your car. Have a plan in place to manage the cravings.
- **Visualize.** See yourself as a non-user of tobacco. Refer to yourself as a non-smoker or tobacco-free rather than someone who is trying to quit.
- **Tell your friends.** Ask friends and family for support. Have a plan to deal with any mood changes you experience.
- **Take it one day at a time.** Remember that the first three days are the most challenging. It gets a little easier every day.

More help to become tobacco-free

Take advantage of the tobacco cessation programs and resources offered by your health plan:

HealthSelect of Texas® and Consumer Directed HealthSelectSM
<https://healthselect.bcbstx.com/content/health-and-wellness-incentives/tobacco-cessation>

HealthSelectSM Medicare Advantage
<https://our.humana.com> (search tobacco cessation)

Scott and White Health Plan
<https://ers.swhp.org/wellness-value-added-service>

KelseyCare Advantage Medicare HMO: Contact your physician to develop an individualized plan.

Community First Health Plans
<https://members.cfhp.com/>

View ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification to learn about state-mandated certification requirements for tobacco use and more resources to help you quit.

News from the 86th Legislature Legislation benefits ERS members



Like most state agencies and institutions, ERS tracks hundreds of bills during each legislative session. We also spend a lot of time providing information to legislators and their staff about the value of the benefits we

manage—both to ERS members and to the Texas economy.

During the most recent session, there were no changes to ERS retirement funding or benefits. Only a few of the bills that passed have a direct impact on ERS’ insurance programs, and all of them will be beneficial to our members.

In particular, lawmakers passed new regulations that:

- allow ERS to explore offering individual long-term care insurance,
- prohibit health care providers from balance billing health insurance participants in medical emergencies and certain other situations, and
- change coverage for diagnostic mammograms in certain situations.

The last two laws are detailed and complicated. We are working to understand their full impact to health plan participants. We will provide more information closer to their effective dates.

In the meantime, visit <https://www.ers.texas.gov/About-ERS/ERS-Organization/Legislative-Activity-Related-to-ERS> to learn more about ERS’ activities during the 2019 session and the new laws that affect your benefits.

Texa\$aver fees reduced

Lower administrative fees mean more retirement savings

Participants in the Texa\$averSM 401(k) / 457 Program are paying almost 40% less for the monthly administrative fee on their accounts. The reduced monthly administrative fee was applied to accounts starting in early July.

“ERS works with the Texa\$aver third-party administrator to keep fees low,” says Diana Kongevick, ERS director of group benefits. “Earlier this year we entered into a new contract with Empower Retirement to continue managing the program, and the reduced fees are a direct result of that new contract. We are delighted to pass the administrative savings on to our members to help them save even more toward a financially secure retirement.”

The monthly administrative fee is shown on the participant’s account statement under “What activity took place this period/ Expenses/Account Admin Fee,” or can be viewed online under the Transaction history link. The administrative fee covers recordkeeping expenses and other program costs for the previous month.

The Texa\$aver program is funded entirely by participants and the program gets no state funds. ERS oversees the program and uses the services of a third-party administrator (TPA), currently Empower Retirement, to help manage the program. The agency uses a competitive bid process to seek qualified TPA services that offer the best value and service for participants, ERS and the State of Texas.

TEXA\$AVER

401(k) / 457 Program

Texa\$aver 401(k) / 457 Program Administrative Fees

Account Balance	NEW Monthly Fee Per Participant, Per Account	Previous Monthly Fee Per Participant, Per Account
\$1,000.00 or less	\$0.71	\$1.18
\$1,000.01 to \$16,000.00	\$2.41	\$3.99
\$16,000.01 to \$32,000.00	\$3.62	\$6.00
\$32,000.01 to \$48,000.00	\$4.93	\$8.17
\$48,000.01 to \$64,000.00	\$6.57	\$10.89
\$64,000.01 or more	\$8.22	\$13.62

Other recent Texa\$aver fee changes

Fees for new Texa\$aver accounts are waived for six months effective May 1, 2019. At the end of the waiver period, participants will pay the monthly fee based on the account balance.

Also beginning in May, low-balance accounts (those with balances of \$10.00 or less), which were previously exempt from fees, were assessed the monthly administrative fee. Charging all Texa\$aver accounts an administrative fee helps ensure program costs are shared equitably. Note: If an account balance reaches \$0.00, the account is closed.

For more information, view [www.ers.texas.gov/Retirees/Retirement/Texa\\$aver-401\(k\)-457-Program](http://www.ers.texas.gov/Retirees/Retirement/Texa$aver-401(k)-457-Program). Contact a Texa\$aver customer service representative at texasaver@empower-retirement.com or by calling (800) 634-5091, Monday through Friday, 7 a.m. to 9 p.m. CT and Saturday, 8 a.m. to 4:30 p.m. CT.



September 30

November 27

ERS annuity payments typically are deposited or mailed on the last business day of the month.

Direct deposit is a faster, more secure way to receive your payments — not to mention better for the environment. To switch to direct deposit, log in to your ERS account online (www.ers.texas.gov) or call ERS at (877) 275-4377.

Go to Manage Your Annuity Payments (<https://ers.texas.gov/Manage-Your-Annuity-Payments>) to change tax withholding, personal information and more.

If you are a retiree from another system, such as TRS, TCDRS or TMRS, contact that system for annuity payment dates.

YOUR ERS CONNECTION

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DISCOUNT

Purchase Program
administered by BENEPLACE

Save money this fall

Don't forget to take advantage of the deals offered through the Discount Purchase Program. Check out a few of the featured discounts:

- Celebrate the 100th season of the NFL with tickets to see your favorite teams. Save \$50 on ticket orders of \$400 or more or 10% on your entire order when you buy from Premium Seats USA.
- Book a resort stay through TripBeat at one of more than 2,400 properties around the world and save up to 40% on the room rate.
- Get an auto insurance quote in two minutes with MetLife Quick Quote. Customers save an average of \$500 when they switch.
- Find help caring for an aging loved one: You and your family are eligible for benefits and savings on comprehensive senior care services through Brookdale Senior Living.

Visit www.beneplace.com/discountprogramERS for these and more deals.

Staying Connected

Upcoming events

Houston-area retirees are invited to join ERS at the final 2019 Staying Connected fair from 10 a.m. to 1 p.m. Tuesday, September 24, at the TxDOT Houston District Office.

ERS Executive Director Porter Wilson will share updates from ERS and the 2019 state legislative session. ERS and benefit plan representatives will present how retirees can get the most from the fitness-related tools and programs in their health plan. (Staying Connected Fairs are not benefits enrollment events. You cannot change your benefit coverage at this event.)

Registration is not required. See details and an agenda at <https://www.ers.texas.gov/Event-Calendars/Staying-Connected-Fairs>.

For more upcoming events, visit ers.texas.gov/Event-Calendars.