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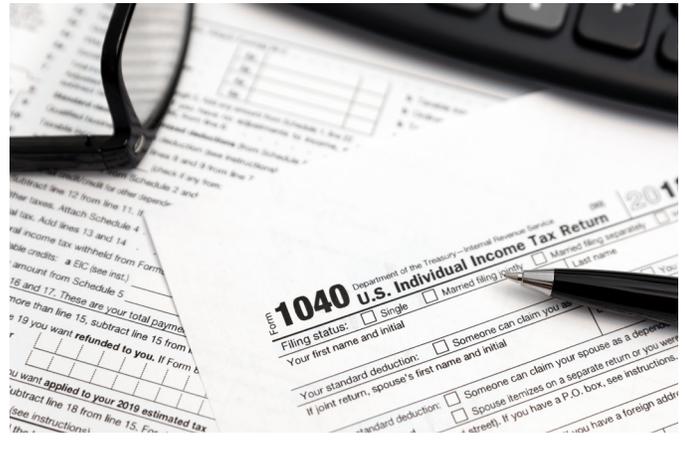
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Form 1099-R: Annuity distributions

If you got any type of annuity payment from ERS in 2019 (or you withdrew your retirement account), you will get a Form 1099-R in the mail showing your total payments for the year and taxes withheld. You can access your form online beginning in mid-January and you should get your mailed copy by early February. If ERS does not have your current address, update your information by **December 31**. You can do this through your ERS OnLine account (see below) or by calling ERS at (877) 275-4377 (TTY: 711).



View your 1099-R online

You can view or print your 2019 Form 1099-R after January 15, 2020. You can also access your 1099-R form from the past three years. To view or print your form:

1. Click the brown **"My Account Login"** button in the upper right corner of the ERS homepage (www.ers.texas.gov).
2. Click **"Proceed to Login"** if you have an ERS OnLine account, or **"Register now"** if you do not have an account. (Registering for an account takes only a few minutes—follow the prompts on the website.)
3. Look for "My Payroll Information" on the Retiree homepage, and click **"1099-R Summary."**
4. Follow the prompts to view or print your form(s).

For more information, go to the ERS FAQs page (www.ers.texas.gov/Contact-ERS/FAQs). Under "Annuitant Information," click "Getting your Form 1099-R."

Newly retired?

If you retired in 2019 and opted for a partial lump-sum payment in addition to your monthly payment, you will get two 1099-R statements.

If you are retired from another system, such as Teacher Retirement System of Texas (TRS), contact that system directly with questions about tax forms.

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An ounce of prevention

Understanding medical screenings for older adults

You're likely aware of the importance of medical screenings as you age, but how do you know which ones are needed and when?

Your physician is the best source for advice about the right screenings for you; however, you don't need to wait for the doctor to begin the conversation.

Continued on page 2

Message from the Executive Director Resolving to support your health

Another new year is around the corner and if you're like many people, on January 1 you'll resolve to adopt a healthier lifestyle. Surveys show that the most common New Year's resolutions have to do with eating healthily or getting more exercise.

Fortunately, your ERS health plan can help. Each offers programs and individualized support to help you improve or maintain healthy habits, or manage chronic health conditions. If you need motivation beyond being healthier and feeling better, participants in HealthSelect plans can take advantage of reward programs that offer gift cards and merchandise for completing certain preventive activities. HealthSelectSM Medicare Advantage and KelseyCare Advantage participants also have access to the popular SilverSneakers program, and all the other ERS health plans offer programs to help keep you healthy and fit.



ERS Executive Director Porter Wilson (left) provided opening remarks at the State Wellness Coordinators Conference hosted earlier this year by Texas Department of State Health Services (DSHS). Joining him are Baker Harrell (center), founder and former CEO of It's Time Texas, and Dr. Stephen Pont, M.D., medical director for the DSHS Office of Science and Population Health.

AMPLifying your health and wellness

Of course, a healthy lifestyle can improve your quality of life and help you enjoy a fulfilling retirement. In the long term, wellness programs also could help manage health care costs for all of us by lowering employees' and retirees' risk of chronic illness and supporting those with existing conditions. It is ERS' mission to offer competitive benefits to enhance your life. Encouraging our members to participate in wellness and disease management programs is a big part of that mission. You can support this effort by AMPing up your health care priorities for the coming year:

Assess – Take the online health assessment offered by your plan. In addition to providing valuable information for you, the assessments help health plan administrators provide the best programs and benefits for their participants. (ERS never sees anyone's individual information from the assessments.) Contact your health plan or visit its website for details on how to take an online assessment.

Manage – Manage chronic health conditions. Your health plan has resources and caring professionals to help with a range of conditions, such as heart disease, diabetes and obesity.

Prevent – See your primary care provider yearly for a checkup and to schedule any recommended preventive screenings. Early detection can save your life.

If you haven't already, I hope you will learn more about the wellness and preventive care programs in your health plan. A good place to start is the Wellness Resources for Retirees webpage (<https://www.ers.texas.gov/Wellness-Resources-en/Wellness-Retirees>).

Here's to a healthy 2020!


Porter Wilson



An ounce of prevention, continued from page 1

The following resources and websites can help you understand various preventive services:

- View Adult Wellness Guidelines from Blue Cross and Blue Shield of Texas, the third-party administrator for HealthSelect of Texas[®] and Consumer Directed HealthSelectSM (<https://healthselect.bcbstx.com/pdf/publications-and-forms/adult-wellness-guidelines-flier.pdf>). Learn about recommended screenings and immunizations, including specific recommendations for men and women. Plan participants can speak to a BCBSTX Personal Health Assistant about covered preventive care services by calling (800) 252-8039, Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday 7 a.m. – 3 p.m. CT.
- Humana, the insurer for the HealthSelectSM Medicare Advantage PPO plan, provides information about recommended screenings for men and women in “Health Check: Top 10 Screenings” (<https://www.humana.com/health-and-well-being/top-health-screenings>). Plan participants can track their screenings through their MyHealth account.
- Scott and White Health Plan lists recommended preventive care services at <https://swhp.org/en-us/preventive-care>.
- The U.S. Preventive Services Task Force (USPSTF) publishes a list of recommended preventive services (go to <https://www.uspreventiveservicestaskforce.org/> and search “Published Recommendations”). Select options in the right-side column to view recommendations specifically for seniors, or search by gender or categories, such as cancer or cardiovascular disorders.
- Better Health While Aging (betterhealthwhileaging.net) offers articles for aging adults and their caregivers. The site's “26 Recommended Preventive Health Services for Older Adults” series examines the USPSTF recommendations along with Medicare's coverage of preventive services.



Tax time readiness: Important dates

- **December 31, 2019:** Last day to update your address, if necessary, to ensure your 1099-R form goes to the right place. Update your address through your ERS OnLine account or call (877) 275-4377 (TTY: 711).
- **January 15, 2020:** The 2019 Form 1099-R will be available online. You can also view forms from the three previous years.
- **By January 31, 2020:** ERS will mail the Form 1099-R to those who got annuity payments or withdrew their retirement account in 2019.
- **February 15, 2020:** First day to ask ERS to mail another 1099-R form to you (call (877) 275-4377 (TTY: 711)). You can also log in to your ERS OnLine account and print your 1099-R.



What if I think the amount on my Form 1099-R is wrong?

ERS must report your gross earnings to the IRS. The gross amount is the amount before subtracting deductions, such as taxes, insurance premiums and garnishments. The net amount paid to you during the year is not reported on the form, only the gross amount. If you still think your 1099-R is wrong, contact ERS at (877) 275-4377 (TTY: 711).

Form 1095-B		Health Coverage	
Department of the Treasury Internal Revenue Service		▶ Do not attach to your tax return. K ▶ Go to www.irs.gov/Form1095B for instructions	
Part I Responsible Individual			
1 Name of responsible individual—First name, middle name, last name			
4 Street address (including apartment no.)			
5 City or town			

Form 1095-B: Proof of medical coverage

Form 1095-B shows that you and/or your dependents had the minimum essential coverage required by the Affordable Care Act. Retirees who have medical coverage through the Texas Employees Group Benefits Program (GBP) should get their 1095-B form by the end of February from their health plan administrator. (Covered dependents do not get a separate 1095-B; you may provide them a copy for their records.)

Medicare-enrolled retirees: If you are age 65 and older and were covered by Medicare Part A for all 12 months of 2019, you will not get a Form 1095-B. When you complete your federal tax return, simply check the box indicating you had qualifying coverage all year. The Centers for Medicare & Medicaid Services will report your coverage to the IRS.

You will get the form if you enrolled in Medicare Part A for the first time in 2019, you had Medicare Part A for part of the year or you are under age 65 with Medicare Part A.



Missing your 1095-B form?

If you don't get a Form 1095-B by early March, contact your health plan administrator using the contact information on the back of your health insurance ID card. You can also find contact information by clicking the provider links under the benefits programs section on the ERS homepage (www.ers.texas.gov).



New year, new deductible

Deductibles and coinsurance for many plans reset January 1

As the new year approaches, don't forget that most prescription drug deductibles and, if applicable, medical deductibles restart January 1. Coinsurance and total out-of-pocket maximums also start over with the new year.

For 2020, the out-of-pocket maximums for in-network expenses for the HealthSelect of Texas® plans and the health

maintenance organizations (HMOs) are increasing slightly to \$6,750 per individual (up from \$6,650) and \$13,500 per family (from \$13,300).

See annual deductible and coinsurance amounts on either the Health Plan Comparison Chart or the Medicare Health Plan Comparison Chart (for Medicare-enrolled retirees). Find these charts on the ERS website: <https://www.ers.texas.gov/Summer-Enrollment/Health-Plans-Comparison-Chart-Sept-1-2019> (retirees not eligible for Medicare) and <https://www.ers.texas.gov/Retirees/Rates-for-retirees> (Medicare-enrolled retirees).

Making a difference

For 96-year-old Lula Marie Sullivan, staying active has no age limit

These days, the secret to a long life is not really a secret: While good genes are important, staying active and engaged are known antidotes to aging. At 96 years old, Lula Marie Sullivan is living proof of that.

“I think the main thing that has kept me going is keeping my mind busy,” she says, “and not just sitting around getting old.”



It's been 35 years since Sullivan retired from the Marshall office of the Texas Highway Department (now the Texas Department of Transportation), where she was a senior engineering technician—the highest level she could achieve without an engineering degree. She remembers her 40 years with the agency fondly.

“I loved every minute of my time I worked for the Highway Department,” she says. Like many women of her generation, Sullivan learned bookkeeping and administrative skills at a two-year college. Her manager at the Highway Department took note of the self-described “math fiend” and began giving her drafting assignments. She was one of the first two women in her district office assigned engineering roles.

In the mid-1980s, when computers started to replace more of her tasks, Sullivan, then 60, decided to retire. In the following years she remained active in her church and traveled as she pursued genealogy, tracing her and her husband's ancestors to the 1700s.

After three strokes in a little more than a year, Sullivan has had to cut back on some of her activities, but she still enjoys

tending the flowers in the Henderson townhouse complex where she lives. She doesn't own a computer or smartphone, but does plenty of communicating through handwritten letters (her typewriter is beyond repair, she explains) in the kind of script that's becoming a lost art.

While Sullivan and her late husband never had children, she has been a loving presence to newborns and children in her community, some of whom she has outlived. In recent years, this has included giving them books by East Texas-based children's author Sharon Thayer, and particularly Thayer's book, *If You Tell Me, I Can Fly!*, a story about empowerment and encouragement told through simple metaphors in nature.

“
That's her mission—to be a positive influence to children. At 96, she's still making a difference in the world.
”

In the spring, Thayer plans to release a supplement to *If You Tell Me, I Can Fly!* that will feature ordinary “heroes” who succeeded against the odds and the unlikely heroes who influenced them. She plans to include Sullivan as a special supporting hero for spreading the message to children from the day they are born that they can do anything.

“That's her mission—to be a positive influence to children,” Thayer says. “At 96, she's still making a difference in the world.”

Sullivan worries that she may come across as bragging when she talks about the blessings of a long life. She wants others to know she's just grateful.

“I consider myself lucky to have as good of a retirement as I have,” she says. “I'm just so thankful that the Lord has provided me with the ability to be active, and helped me keep my mind and my body pretty good.”



Staying Connected

Retirees focus on fitness at Staying Connected fairs

More than 650 retirees across the state joined ERS and benefit plan representatives at the 2019

Staying Connected retiree fairs. If you were unable to make it to a fair, you can view the presentations at <https://www.ers.texas.gov/Event-Calendar/Staying-Connected-Fairs>.

You should see this

Set your sights on healthy eyes



The eyes may be windows to the soul, but they also can provide a glimpse of many serious health issues. If you're enrolled in vision coverage, you'll want to make sure you take full advantage of your benefits. Following are suggestions from Superior Vision, the third-party administrator for State of Texas Vision. Keep in mind that even if you don't have vision insurance, your medical insurance covers an annual eye exam and treatment of many eye conditions.

- Get an eye exam: An eye exam is among the least expensive routine checkups you can have to monitor your overall health. Routine eye exams can detect serious eye diseases such as glaucoma and macular degeneration, as well as signs of high blood pressure, diabetes and more. (See "Eye exams: An inside look at your health" at <https://versanthealth.com/blog/eye-exams-an-inside-look-at-your-health>.)

- Get a backup pair of glasses or contacts. State of Texas Vision includes a \$150 allowance for contacts or eyeglass frames. (The allowance is for frames only; you will pay the cost of lenses.)
- Get prescription sunglasses. The sun's ultraviolet rays can contribute to cataracts and macular degeneration, according to the National Institutes of Health. The State of Texas Vision frame allowance can be applied to prescription sunglasses.

An eye exam can uncover signs of diabetes, heart disease, high blood pressure and more.

Get the most from your vision benefits

Medicare-enrolled retirees: If you enrolled in State of Texas Vision for Plan Year 2019 and you didn't re-enroll during Fall Enrollment, you have until December 31 to use your benefits. If you enrolled during Fall Enrollment, your coverage begins January 1, 2020.

Retirees not enrolled in Medicare: Your vision benefits began September 1; you have until August 31, 2020 to use your Plan Year 2020 benefits.

Note: You can enroll in the vision plan during your annual benefits enrollment period or within 31 days of a qualifying life event (QLE). When using insurance benefits for vision correction or eye care, you can use benefits offered through State of Texas Vision OR you can apply benefits available through your health plan—benefits cannot be combined.

Go to the State of Texas Vision webpage (www.StateofTexasVision.com) for more information and links to a nationwide provider list.

Traveling for the holidays?



Don't forget the essentials (ID cards, too) when you hit the road

Don't let an unexpected health issue dampen your spirit. See reminders about what to pack if holiday celebrations take you away from home at <https://www.ers.texas.gov/Retirees/Your-ERS-Connection-Retiree-News/Traveling-for-the-Holidays-Pack-these-essentials>.

Upcoming annuity ... payment dates ...

December 31

February 28

January 31

March 31

ERS annuity payments 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, call ERS at (877) 275-4377.

Go to Manage Your Annuity Payments (<https://ers.texas.gov/Manage-Your-Annuity-Payments>) for instructions on changing your tax withholding, personal information and more through your ERS OnLine account.

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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-  Save 15% on a full-priced purchase from Kendra Scott.
-  Take advantage of HP's latest technology through the corporate employee discount program.
-  Save up to 40% on electronics and 15% on appliances from Samsung.

View www.beneplace.com/discountprogramERS for these and other deals.

New in Fall 2019: The Discount Purchase Program has a refreshed look, enhanced search functions and other new features to make shopping and saving even easier. Check it out!



Upcoming events

Medicare Preparation seminar

Corpus Christi-area retirees are invited to attend a Medicare Preparation seminar from 11 a.m. to noon on Wednesday, January 15, 2020, at the Texas Department of Transportation Corpus Christi District office (1701 South Padre Island Dr.). ERS will explain how Medicare works with Texas Employees Group Benefit Program (GBP) benefits and answer questions.

Register for this seminar and learn about other upcoming presentations and events at <https://www.ers.texas.gov/Event-Calendar/>.