ERS
Employees Retirement System of Texas

YOUR ERS
CONNECTION
DISCUSSING RETIREE BENEFITS AND OTHER NEWS

Summer 2016 • Volume 21 • Number 2

STATE OF TEXAS VISION

Announcing State of Texas Vision

In response to your overwhelming interest, ERS announces a new vision plan beginning September 1, 2016, called State of Texas Vision.

On May 17, the ERS Board of Trustees approved Superior Vision Services, Inc. to administer State of Texas Vision.

Retirees not eligible for Medicare can enroll themselves and their eligible dependents in State of Texas Vision during Summer Enrollment. (Please see the article to the right.) Rates for State of Texas Vision are available now on the ERS website and will be sent with Summer Enrollment materials in late June. Medicare-eligible retirees can enroll in the plan if they have a valid qualifying life event (QLE) or during Fall Enrollment.

ERS will be offering more information about the new plan during the upcoming Summer and Fall Enrollment periods, to help you decide if this vision plan is a good option for you and your family.

Summer Enrollment for retirees who are not eligible for Medicare, July 11-23

During this time, you will be able to make changes to medical, dental and life insurance coverage for yourself and your covered dependents. You also can enroll in the new State of Texas Vision plan. Medicare-eligible retirees and survivors will be able to make these changes during Fall Enrollment later in 2016.

For more information, visit the ERS Summer Enrollment page at **www.ers.state.tx.us/se/** or call toll-free at (866) 399-6908; TDD users: toll-free at (800) 735-2989.

Note: Dependents are in the same enrollment periods as the retirees or survivors through whom they have coverage.

New programs and plan year changes

Beginning September 1, 2016:

- Most health insurance premiums will increase as a result of rising healthcare costs. You can see the Plan Year 2017 rates now on the ERS website. They'll also be sent with Summer Enrollment materials.
- Consumer Directed HealthSelect℠, a new health plan option, will be available to retirees who are not eligible for Medicare. The new health offering is an alternative to HealthSelect℠ of Texas and the regional health maintenance organizations (HMOs). It is a high-deductible health plan paired with a health savings account (HSA). More information is available on the ERS website and will be provided in your Summer Enrollment packet.
- The new State of Texas Vision plan will be available. (Please see the article to the left.)
- Rates for the State of Texas Dental Choice Plan℠ will increase to maintain plan benefits. Rates for the other two dental options will not change.
- Because of the new vision benefit, discounts for eyewear and contacts will no longer be offered through the Discount Purchase Program℠.

Beginning January 1, 2017:

- Annual out-of-pocket maximums will increase from $6,450 to $6,550 per individual and $12,900 to $13,100 per family for both in-area and out-of-area health plans. (This does not apply to HealthSelect℠ Medicare Advantage.) The in-network out-of-pocket maximum is the same in all the health plans.

EXECUTIVE DIRECTOR'S CORNER

Porter Wilson

As I travel throughout Texas and meet retired state employees, I am so impressed with the number of retirees who serve as volunteers at state agencies. For some, this is a way of continuing on a path they traveled during their careers as state employees. For others, it is a way to learn something new or contribute to our state in a different way. These retirees continue to serve Texas and are helping enrich life for other Texans.

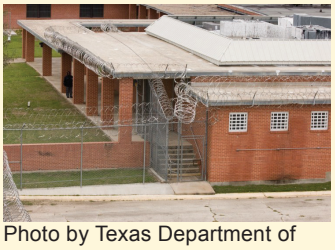

Photo by Texas Department of Criminal Justice

Almost every Friday evening, Jo Ann Norman returns to one of four units at Gatesville Women's Prison to hold prayer services for inmates. During her career as a state employee, Ms. Norman worked as a guard at the prison. Now, she is proud to be able to continue to support the women who are incarcerated at Gatesville.

Agencies large and small throughout the State of Texas welcome volunteers. You can participate in special events, work regularly at an agency, or even be a "virtual volunteer" from home. A few state agencies that invite you to volunteer are listed in the right column. If you want to get involved, check with a state agency near you.

Ralph Waldo Emerson said, "It is one of the most beautiful compensations of life that no man can sincerely try to help another without helping himself."

To those of you who commit your time to volunteering: Thank you.

Porter Wilson

Photo provided by TPWD

State agencies want you to volunteer:

Texas Department of Family and Protective Services

Texas Parks and Wildlife Department

Texas Department of Aging and Disability Services

Texas Juvenile Justice Department

Texas State Library and Archives Commission

Minnesota Life and Securian Financial Group – new brand, same benefits

Minnesota Life – the administrator of Basic, Optional and Dependent Life Insurance for the Texas Employees Group Benefits Program (GBP) – has adopted the brand name of its parent company, Securian Financial Group, Inc. Throughout 2016, you will see a change to the Securian name and logo on the website and in letters, email and other materials related to your life insurance.

There are no changes to your life insurance coverage amount or premium rates as a result of this branding change.

This is not a change to the company. You will still see the Minnesota Life name in some cases. That's because Minnesota Life Insurance Company remains the underwriter of the GBP life insurance program. Securian is the financial services company that owns Minnesota Life.

Medicare-eligible retirees: Get ready for Fall Enrollment!

During the Medicare fall enrollment period, Employees Retirement System of Texas (ERS) retirees who are eligible for Medicare often receive mail and phone calls about changing their Medicare plan.

Many retirees ask: What is the difference between HealthSelect℠ Medicare Advantage (MA), which is administered by Humana, and other policies in the Medicare marketplace?

There are three main features that distinguish HealthSelect MA from other plans available to Medicare participants:

1. HealthSelect MA is a customized plan that ERS developed with the needs of our retirees in mind.
2. For eligible retirees, the full monthly premium for HealthSelect MA is paid by the State of Texas, with half of the premium paid for eligible family members. This is also the case with other plans offered through ERS.
3. HealthSelect MA participants are automatically enrolled in HealthSelect℠ Medicare Rx coverage through Medicare Part D. (HealthSelect℠ Secondary and KelseyCare Advantage HMO participants also are automatically enrolled in HealthSelect Medicare Rx.) And, for eligible members, the state pays the Part D premium.

Note: Medicare eligible retirees can make changes to their benefits within 30 days of a qualifying life event (QLE).

Humana is the current administrator of HealthSelect MA. It might be confusing, because Humana also offers other policies in the Medicare marketplace. These policies may have different coverages and costs than HealthSelect MA.

ERS
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Most information you receive from ERS during Fall Enrollment will include the ERS logo. If you are happy with the coverage you get from ERS, you do not need to respond to solicitations you may receive from other providers. But we encourage you to always read any mail you get from ERS.

Monthly annuity payment dates

- **June 30, 2016**
- **July 29, 2016**
- **August 31, 2016**
- **September 30, 2016**

Direct-deposit annuities are deposited in your account on the last business day of each month. Paper checks are mailed on the second-to-last day of the month.

ERS selects new prescription plan administrator

Beginning January 1, 2017, UnitedHealthcare will administer prescription drugs services for participants of HealthSelect of Texas, HealthSelect Medicare Advantage, KelseyCare Advantage HMO and the new Consumer Directed HealthSelect plan. UnitedHealthcare offered significant costs savings, while maintaining the same level of benefits, compared to the other pharmacy benefit managers that submitted bids for the contract.

It's important to note that the formularies for the plans – what specific drugs are covered at what costs – could change under the new administrator.

This fall, ERS will provide more information on the transition of your existing prescription benefits to UnitedHealthcare. Prescription drug administration for the health maintenance organizations (HMOs) pharmacy benefits managers will stay the same.

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Choose Electronic Version of *Your ERS Connection* to:

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On the ERS homepage click the “Retirees” tab.
Then click “Retiree News” on the left.