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Retirees not eligible for Medicare **Summer enrollment begins soon**

The annual benefits enrollment period for retirees in the Texas Employees Group Benefits Program (GBP) who are not eligible for Medicare begins June 22. The assigned two-week enrollment phase for retirees and their covered dependents is **July 13–July 24**.

Benefits enrollment for Medicare-eligible retirees is in the fall. If you are not yet enrolled in Medicare, but a covered dependent is, their enrollment period is during Summer Enrollment.

No changes? No problem

If you do not need to change your benefits, **you do not need to do anything**. Your current coverage will carry forward to the new plan year, which begins September 1.

What's new for Plan Year 2021

There are no major changes in health plan offerings or administrators for Plan Year 2021. View your Summer Enrollment packet (to be mailed in late June) to review benefits options.

Starting September 1, ERS' tobacco use policy will include electronic cigarettes and vaping products. GBP participants who use these products (including vaping products without nicotine) must certify as tobacco users. (See "ERS tobacco policy updated for e-cigarettes" on page 4.)

Make changes to your benefits July 13-24

Review your options

Review benefit options in your Summer Enrollment guide. Your Personal Benefits Enrollment Statement (PBES) has your current elections and tobacco-use status. You can also view the guide, premium rate sheets and other Summer Enrollment resources online at <https://ers.texas.gov/SE>.



Update your elections online 24/7

If you need to change your benefit elections, you can do so 24/7 through ERS OnLine (click the brown "My Account Login" button on the ERS homepage) anytime during your enrollment phase. If you don't have an ERS OnLine account or yours is no longer active, consider creating an account. Even in retirement, your ERS OnLine account is an important tool for exchanging information with ERS.

If you don't have internet access or need assistance updating your benefits, contact ERS toll-free at (866) 399-6908 (TTY: 711).

Join a Summer Enrollment webinar

Learn about your Plan Year 2021 options and get answers to your questions at one of several webinars in June and July. See a schedule at www.ers.texas.gov/Event-Calendars.



Message from the Executive Director

Facing challenges together

There is no doubt about it, our world has changed since the last issue of *Your ERS Connection*. It's hard to believe that not that long ago, words like COVID-19 and social distancing were not part of our vocabulary. As I write this, circumstances affecting our lives and routines are changing rapidly, and there is no way of knowing what our "new normal" will look like when you read this.

The one constant during these unpredictable days has been the willingness of ERS' employees and plan administrators to serve and support you and each other. I could fill this newsletter with examples of how each have gone above and beyond during a unique and scary time. Here are a few:

- ERS employees worked quickly to engage our Texas Employees Group Benefits Program (GBP) health plan administrators to provide you with resources and support, and to communicate these new benefits. Among other things, they ensured that our health plan participants would not pay out of pocket for in-network visits related to COVID-19, and provided free virtual and telemedicine visits to help people stay home when they needed to see a doctor. They made sure members could get early refills of prescriptions if needed, and offered free phone support for those feeling anxious.
- ERS managed to provide uninterrupted member service, on-time payments—including those ever-important annuity checks—and updates on coverage while working from home to comply with city and state emergency orders.
- The Investments Division continued their work to lessen the impact of the economic downturn on the ERS Retirement Trust Fund. Because of their efforts to diversify investments over the last several years, the Fund has fared better than the market as a whole and is in a good position to capitalize as the markets build up again. I encourage you to read, or re-read, the article in the March issue of *Your ERS Connection*. You can also read what Pensions & Investments magazine had to say about our investment strategy at <https://www.pionline.com/pension-funds/timely-derisking-helps-texas-employees-weather-tough-quarter>.
- In April, ERS Health Promotion Administrator Lacy Wolff led a webinar with tips on maintaining your health and spirit while staying at home. More than 600 people (a record) participated, with many telling us it was the kind of information they needed. (See a schedule of wellness webinars at <https://ers.texas.gov/Event-Calendar/Wellness-Events>.)

In the midst of all of this, I got a letter from a retiree who expressed gratitude for the state health insurance benefits that had helped her and her husband weather financial and health challenges over the years. It was a reminder that hard times don't last forever, and we can always find things to be grateful for.

As we've coped with unprecedented challenges, I'm grateful for and proud of our ERS employees, along with our plan administrators, who were creative and dedicated in continuing to provide service. I also want to thank the thousands of state employees and retirees like you who served and continue to serve all Texans, in good times and bad. Stay in touch, stay informed and above all, stay healthy.


Porter Wilson

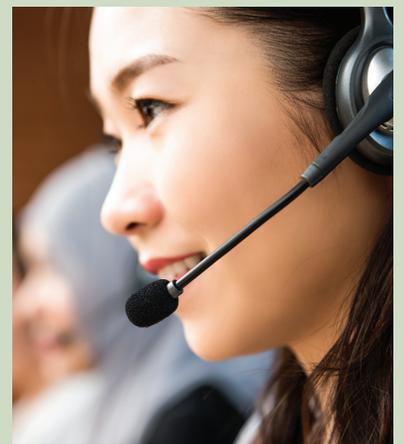
Here to help ERS Contact Center fields questions, lends support

If you've ever phoned ERS—and thousands of retirees do each year—you've spoken to a Benefits Counselor in the ERS Contact Center.

The Contact Center is ERS' front line in supporting State of Texas employees, retirees and their dependents and survivors. They answer questions, resolve issues, update records and help members navigate all stages of their career and retirement.

Each week, the Contact Center fields an average of 8,500 calls. Requests range from updating beneficiaries, to coordinating members' Medicare and state health insurance benefits, to processing retirements.

In addition to handling phone calls, Benefits Counselors respond to member emails and provide individualized counseling through in-person visits. In Fiscal Year 2019, they handled more than 17,500 emails and facilitated 5,000 member visits.



Continued on page 3

Every Contact Center Benefits Counselor must have a broad and deep knowledge of the seven health plans and three retirement plans ERS administers. They also must be up-to-date on any developments impacting those programs, such as the recent coronavirus pandemic.

To build this expertise, counselors complete more than 300 hours of initial training to learn ERS' programs and participate in additional training yearly.

ERS Contact Center counselors engaged with members through 445,500 phone calls, emails and one-on-one visits in Fiscal Year 2019.

Because of the large volume of calls to the Contact Center, along with the time counselors spend talking to individual members, callers may encounter long wait times. The Contact Center is constantly exploring ways to make this experience better for members.

Other ways to connect with ERS

You can avoid waiting on hold to speak to a Benefits Counselor by emailing ERS at <https://www.ers.texas.gov/Contact-ERS>. For even faster results, you may be able to handle your request through ERS OnLine (<https://www.ers.texas.gov/my-account-login>).

Staying in Motion!

More than a badge

Retiree tells tales of West Texas law enforcement career



When Carl Williams reminisces about his career as a Texas Highway Patrolman and Sheriff in 1950s and 1960s West Texas, it doesn't take long to understand

that he is talking about a different time. Not necessarily an easier time—he experienced his share of shootouts, drug busts and illicit border crossings—but an era when a sense of community always seemed to prevail.

“We built respect in communities,” he says. “We didn't worry about anyone getting hurt by someone on purpose. Everybody took care of everybody else.”

Williams, who turns 86 in August, didn't plan a career in law enforcement when he graduated from Sul Ross State College, but circumstances seemed to push him in that direction. His father worked as a River Guard (predecessor of the Border Patrol) and as a customs officer in the border regions of Presidio and Fabens where Williams grew up. As a young teen, Williams was intrigued by the police radio chatter he heard when highway patrol officers dropped by the movie theater where he worked. Another job at a photography studio meant taking an occasional crime scene photo for the El Paso County sheriff.

While working as a teacher and coach after college, Williams got a summer job as a relief deputy for the El Paso County Sheriff's Office and his career took a new path. He joined the Texas Highway Patrol in 1957, covering an extraordinary 1,500 miles of paved roads. Two memorable encounters involved basketball star Wilt Chamberlain and Mary Coe “Ma” Daniels, whose exploits on the frontier made her a local celebrity.

From 1965 to 1970 he served two terms as sheriff of Brewster County where he gained a reputation for a firm, yet compassionate manner that community members still remember today.

In 1970, Williams became part of the original staff of what is now the Texas Commission on Law Enforcement (TCOLE). He not only enjoyed being part of something new, he says, but also the chance to help shape a new generation of officers.

“If they had anything to do with law enforcement, we were trying to advance them.” He was an investigator and instructor until he retired in 1989. Today he and his wife of 64 years, Alice, live in Midland.

Throughout his career, Williams often combined a passion for photography with his work. He taught arson photography and crime scene photography around the state. After retiring from TCOLE, he operated his own photography studio until 1996. He still teaches an occasional course in photography techniques.

“There's no sense slowing down if you don't have to,” he says.

After quadruple bypass surgery in 2001, Williams started writing some of his stories for his two children and four grandchildren. Last year he published “More than a Badge: Rough Country, the Law & Me,” a 500-plus-page memoir that is part family photo album, part historical record of Texas law enforcement, and a lot of tales of mischief and misdeeds.

“It's kind of a legacy to them,” he says. Writing the book has led him to reflect on some tight scrapes, high-speed runs and instances where he knows divine intervention was on his side.

“I have been blessed and fortunate to do a lot of things,” he says. “It's been a good adventure.”

ERS tobacco policy updated for e-cigarettes

Starting September 1, all participants in Texas Employees Group Benefits Program (GBP) health plans who use electronic cigarettes and vaping products must certify as tobacco users and pay the tobacco user premium.

The ERS Board of Trustees voted in March to update ERS' Tobacco Policy to include e-cigarettes and vaping products. The revised policy defines tobacco products as any type of tobacco, including but not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip and all e-cigarettes or vaping products. Vaping products that do not contain tobacco or nicotine also are considered tobacco products.

Health plan participants who use e-cigarettes and vaping products must certify as tobacco users.

The new definition aligns with the Texas Health and Safety Code, as well as policies by the federal Food and Drug Administration (FDA) and Centers for Disease Control and Prevention (CDC).

A tobacco user is a person who has used any tobacco product (as defined in the ERS policy) five or more times in the past three consecutive months.

Health plan participants (retirees and dependents) who are not enrolled in Medicare and need to certify as a tobacco user because of the change should do so during their Summer Enrollment phase. (See phase dates at <https://ers.texas.gov/SE>.) Retirees who are eligible for Medicare and participate in Fall Enrollment should change their status, if necessary, anytime between August 1 and August 31.

How to certify

To certify tobacco use or change certification status, log in to your ERS OnLine account (<https://ers.texas.gov/my-account-login>) and click the Tobacco User Certification link. You can also certify online (search "Certify Tobacco Use" on the ERS website), or by calling ERS toll-free at (877) 275-4377. **Failure to appropriately certify tobacco use can result in a fraud investigation, financial penalties and termination from the GBP health plans.**



Resources to kick the tobacco habit

All GBP health plans cover some type of tobacco cessation products or resources. Find out what's available to you by contacting your health plan or visiting its website (see <https://ers.texas.gov/Programs>). ERS also offers Choose to Quit, a program in which participants and their health care provider develop an individualized plan to limit or end their use of tobacco products.

For more information about ERS' tobacco policy, tobacco user premium and Choose to Quit program, go to <https://ers.texas.gov/Contact-ERS/Additional-Resources/FAQs/Tobacco-Policy>.

Upcoming annuity payment dates

June 30

July 31

August 31

ERS deposits or mails your annuity payment on the last business day of the month. Direct deposit is a faster, more secure way to get 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.

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



Celebrating 25 years of Your ERS Connection

This year marks our 25th year of bringing you news about your State of Texas

retirement benefits through *Your ERS Connection*. Over the years, we've expanded the number of pages and added an online version. In fact, when you sign up to get *Your ERS Connection* via email, you'll get the news about a week before the printed version hits the mail. Subscribe to ERS emails at <https://ers.texas.gov/subscribe>. View previous issues of Your ERS Connection at <https://ers.texas.gov/Retirees/Retiree-Newsletter>.

State of Texas Vision offers new options for using benefits online

Glasses.com and 1-800 Contacts join provider network

State of Texas Vision participants:

Did you know you can order glasses or contacts online and apply your vision benefits in one convenient step?



The plan's provider network now includes **Glasses.com** and **1-800 Contacts**, as well as **ContactsDirect.com**. Participants can order eyeglasses or contacts and apply their vision benefits to their purchase instead of submitting a claim later for reimbursement.

Glasses.com offers a large selection of prescription glasses and sunglasses. You can try frames using an online "virtual mirror" or at home for up to 30 days with free shipping and returns. After purchase you can go to any LensCrafters store for free adjustments. 1-800 Contacts and ContactsDirect.com carry contact lenses from all major manufacturers.

All three vendors can answer questions by phone or online chat. 1-800 Contacts also offers a mobile app for uploading prescriptions, placing orders and setting reminders.

1800contacts® GLASSES.COM

Use your benefits before they expire

State of Texas Vision participants and their covered dependents can apply an allowance to either eyeglass frames or contacts. (The allowance does not cover eyeglass lenses; lenses from network providers are covered after a copay.)

You have until August 31 to use your Plan Year 2020 benefits. If you are a Medicare-eligible participant and you do not elect to continue your State of Texas Vision coverage at Fall Enrollment, you have until December 31 to use your PY21 benefits. All participants enrolled in State of Texas Vision can use their Plan Year 2021 benefits between September 1 and August 31, 2021.

For details and a complete list of plan providers, visit the State of Texas Vision website (www.stateoftexasvision.com).

Time to try telehealth?

Limiting exposure through virtual visits and telemedicine

The recent focus on physical distancing and the need for people—particularly older adults—to limit their potential exposure to illness has placed new attention on virtual doctor visits and telemedicine. If you've never tried connecting with a health care provider remotely, consider becoming familiar with the process so that you can be comfortable giving it a try if you need to.

Learn how to connect to a doctor online before you need to.

In virtual visits, you can see a licensed doctor through a service offered by your health plan. Doctor on Demand and MDLIVE are

two services offered by some Texas Employees Group Benefits Program (GBP) health plans. Go to your plan's website (see below) and follow the links for virtual visits. There, you'll find information about connecting with one of the service's contracted providers.

Telemedicine is a general term that typically refers to video visits using a smartphone or computer. These are initiated by your provider as an alternative to an office visit.

Visit your plan's website to learn about virtual and telemedicine visits and see the broad range of general and mental health issues that can be addressed from the comfort and safety of your home:

- **HealthSelect of Texas®**, HealthSelectSM Secondary, HealthSelectSM Out-of-State and Consumer Directed HealthSelectSM (administered by Blue Cross and Blue Shield of Texas): <https://healthselect.bcbstx.com/content/medical-benefits/virtual-visits>
- **HealthSelectSM Medicare Advantage Plan** preferred provider organization (administered by Humana): <https://our.humana.com/ers-medicare/>
- **Scott and White Health Plan**: <https://ers.swhp.org>. See links for virtual care.
- **KelseyCare Advantage Medicare** health maintenance organization: <https://ers.kelseycareadvantage.com>. For information about telemedicine visits, log into your online account or call (713) 442-2ERS (2377) or toll-free (877) 853-9075 (TTY: (866) 302-9336).

YOUR ERS CONNECTION

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Check out the Discount Purchase Program's Save@Home category of deals for offers on products and services to help while you're spending more time at home. Find them at www.beneplace.com/discountprogramERS.

New insurer for HealthSelect Medicare Advantage starting 2021

On May 20, the ERS Board of Trustees awarded the contract for the HealthSelectSM Medicare Advantage Plan preferred provider organization to UnitedHealthcare Inc. (Sierra Health), effective January 1, 2021.

Medical and pharmacy benefits will not change as a result of this transition. ERS will continue to decide what benefits are included in the plan. Monthly plan premiums (for enrolled dependents, or if the state doesn't pay 100% of your premium) will be lower starting January 2021.

Through December 31, you should continue to use your current health plan ID card and call Humana if you need help. In the coming months and during Fall Enrollment, ERS, UnitedHealthcare and Humana will share details about the change and any steps you need to take. Learn more about the transition at <https://ers.texas.gov/What-s-Happening-Now/HSMA-transition-to-UHC>. Check back often for updates.



Upcoming webinars

Don't forget to check the ERS Events calendar (www.ers.texas.gov/Event-Calendars) regularly for a list of free learning opportunities you can enjoy anywhere you have access to a computer. See a list of upcoming Summer Enrollment webinars or check out wellness presentations designed to help you stay physically, emotionally and financially fit.