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Get ready for 2022

Reminders for the new year

Tax-time prep

Tax season is around the corner. Here is a refresher about tax-time forms related to your retirement and health care benefits.

Annuity distributions

Form 1099-R shows distributions (gross earnings) from your annuity and the taxes that were withheld. You should receive the form in the mail by early February. You can view it through your ERS OnLine account starting January 15. To view or print your form in ERS OnLine, look for "My Payroll Information" on the Retiree homepage, and click "1099-R Summary." You can also access your 1099-R forms from the past three years.

If you did not activate your ERS OnLine account before you retired or within 90 days after, call ERS at (877) 275-4377, TTY: 711 to register or re-activate.

If you'd like ERS to mail you a second copy of your Form 1099-R, call (877) 275-4377 after February 15.

Have you moved this year?

Make sure ERS has your current mailing address by December 31 to ensure your 1099-R form goes to the right place. Do this through your ERS OnLine account or call (877) 275-4377, TTY: 711.



What's on your 1099-R?

- Total distributions from your ERS retirement account for the year
- Taxable portion of your retirement benefit and amount of federal tax withheld
- Non-taxable portion of your retirement benefit, if any

Continued on page 3



Deductibles, coinsurance reset

January 1 marks a new year and fresh start. The same is true for your prescription drug deductibles and any medical deductibles for your Texas Employees Group Benefits Program (GBP) health plans. You'll have to reach the deductible amount before the plan pays its share. Coinsurance and total out-of-pocket maximums also start over.

How do you know what your deductible is?

See deductibles and coinsurance amounts for each GBP plan on the Health Plans Comparison Chart that came in your annual benefits enrollment packet earlier this year. You can also view the chart on the ERS website at <https://ers.texas.gov/Retirees/Rates>.

Continued on page 3

Message from the executive director

Responding when you need us

It's been 18 months since I first wrote about the impact of COVID on our lives and routines. Since then, ERS has provided uninterrupted service to state employees and retirees, first adapting operations to a work-from-home environment, and now transitioning staff and services back to our Austin building as it is safe to do so.

Still, one area of our member service has yet to return to what it was pre-pandemic—namely, our response time when members try to reach us by phone and email.

Most people have had a frustrating customer service situation at some point in their life, and maybe more so recently. If you've felt this while trying to contact ERS, please know that we are doing all we can to address the situation and we value your patience. I may not be able to lessen any dissatisfaction you've felt, but I'd like to share some of the reasons behind the issue. I can also offer suggestions for you that might shorten your wait (or avoid it altogether) if you need our help.

Staffing: Maintaining the staff needed to respond to our large volume of calls and emails has always been a challenge, even before the pandemic. Like many businesses, ERS is dealing with staff shortages. We are actively recruiting and hiring staff, but the workforce pool is stretched, and hiring takes time. Once hired, our benefits counselors must complete weeks of training to develop a broad and deep knowledge about our complex benefit plans.

Phone call/email volume: From April 2020 through September 2021, ERS' Contact Center handled an average of 26,126 calls monthly. This compares to a typical monthly average of about 27,000. Although call volume did not increase, staffing issues have made it difficult to manage. Some calls are for relatively simple matters. But others require benefits counselors to spend time researching a member's individual situation, answering their questions and anticipating any that may come up later. This is what contributes to wait times when you call.

Callers wanting to avoid phone wait times may have opted to email instead, as emails increased by about 50% during the period. The same benefits counselors who answer phones also respond to emails. The phone call volume plus the large increase in emails has added up to considerable work for our already-stretched customer service staff.



Survivor benefits processing: Sadly, we've had a higher-than-usual number of death benefits to process during the past year, and ERS staff has worked overtime to process survivor benefits in a timely manner. This includes processing "Chapter 615" benefits for survivors of law enforcement officers and others killed in the line of duty (see "Supporting fallen heroes," page 4). Those too have increased dramatically because of COVID.

Retirement account processing: Through virtual meetings, ERS counselors continued to provide important guidance and information to those planning to retire or wanting to withdraw their retirement account. These activities also involve processing several member-submitted

documents. With fewer staff, this processing took longer. Fortunately, with ERS staff continuously working overtime, as of this writing, our retirement processing times have returned to pre-COVID levels.

When you need help


You may be able to avoid long waits on the phone by trying these alternatives:

Contact your plan administrator or insurer. Plan administrators, such as UnitedHealthcare® for HealthSelectSM Medicare Advantage or Delta Dental for dental insurance, can address questions about your benefits or a claim. Find their toll-free number on their website (see a list a plan websites at <https://ers.texas.gov/Programs>) or on the back of your plan ID card.

ERS OnLine: Log in to your ERS OnLine account to update your contact information, change your beneficiary information, manage your annuity payments and much more. If you didn't set up an ERS OnLine account before you retired or if you are having difficulty accessing your online account, call (877) 275-4377.

When you need to reach us, call (877) 275-4377 (TTY: 711) for matters relating to your retirement account. Take advantage of the interactive voice response system: Using as few words as possible, describe what you need to do, such as "Update my direct deposit." When it is offered, accept the callback feature and remain available until you hear from us.

Finally, bear with us. Delays are an increasing part of our everyday life. We remain committed to addressing these issues to provide the help you need in a timely manner. In the meantime, I encourage you to continue to stay informed through communications from your plan administrators, this newsletter and the ERS website.

Stay well,

Porter Wilson



Get ready for 2022

Reminders for the new year

Tax-time prep, continued from page 1



Newly retired?

If you retired in 2021 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.

Possible annual federal tax withholding table changes

Changes to the federal tax laws can affect your annuity payment. Federal tax withholding tables can change every calendar year, depending on action by Congress and/or the IRS. ERS is required to implement the IRS' changes to the tax withholding tables as soon as possible after the IRS releases the new withholding tables. A tax advisor can help you decide whether you should make changes to your tax withholding.

Proof of medical coverage

Form 1095-B is your proof of medical coverage; however, you do not need to submit this form to the IRS and you don't need it to file your return. Your health plan (or the Centers for Medicare & Medicaid Services (CMS) if you're enrolled in Medicare) will report this information to the IRS for you.

If you participated in a Texas Employees Group Benefits Program (GBP) health plan and were not enrolled in Medicare in 2021, your health plan provider will make a Form 1095-B available to you. Blue Cross and Blue Shield of Texas (BCBSTX) will mail a paper copy of the form to HealthSelectSM plan participants, who can also access it through their Blue Access for MembersSM account.

If you had coverage from more than one GBP plan—for example, you were in an HMO January through August, and switched to HealthSelect of Texas[®] in September—you will have a Form 1095-B for each plan. Scott and White Care Plans participants can log in to their member portal or contact the plan to request a copy. Community First Health Plans will mail a copy of the form to you, or you may contact the plan to request one.

Covered dependents do not get a separate Form 1095-B; you may provide them a copy for their records.

If you are 65 or older and were covered by Medicare Part A for the entire calendar year, you will not get a Form 1095-B. CMS reports your coverage to the IRS. You will get the form if you enrolled in Medicare Part A for the first time, you had Medicare Part A for part of the year or you are under age 65 with Medicare Part A. If you need a copy of the Form 1095-B from Medicare, call 1-800-MEDICARE.

For more information

For more information about the Form 1099-R or federal tax withholding on annuity payments, go to the ERS FAQs page (www.ers.texas.gov/Contact-ERS/FAQs). Find the Annuitant Information FAQs under "Retirement." View FAQs about Form 1095-B under "Insurance" (Federal regulations (Affordable Care Act)).

Medical deductibles, coinsurance reset, continued from page 1

Except for Consumer Directed HealthSelectSM, (which has one deductible covering medical services and prescription drugs), each GBP prescription drug plan has a \$50 annual deductible. See medical plan deductibles below.

Plan	In-network	Out-of-network
HealthSelect of Texas[®] and HealthSelectSM Out-of-State	None	\$500 per individual \$1,500 per family
Consumer Directed HealthSelect High-deductible plan	\$2,100 per individual \$4,200 per family	\$4,200 per individual \$8,400 per family
HealthSelectSM Medicare Advantage Plan preferred provider organization	None	None
HealthSelectSM Secondary (Medicare-eligible participants)	\$200 per individual \$600 per family	\$200 per individual \$600 per family



The Texas Ranger Hall of Fame and Museum in Waco

Supporting fallen heroes

For more than three decades, ERS has administered the state's death benefit program for eligible survivors of law enforcement officers, firefighters and others throughout the state killed in the line of duty. These "Chapter 615" benefits differ from survivor benefits for state employees. They are not part of any ERS retirement program, are available to first responders who aren't state employees and are fully funded by the state. (ERS administers the program on behalf of the state. We do not pay any of the benefits.) They also require multiple processing steps and reviews to determine whether a death qualifies as line-of-duty and whether survivors are eligible for the benefits.

Compared to Fiscal Year 2019, the number of fallen officers and other first responders increased 200% in Fiscal Year 2020 and 300% in Fiscal Year 2021. This state-appropriated benefit is critically important to their surviving family members.

Understanding behavioral health

Behavioral health refers to a number of mental health issues that may affect your overall well-being. These include stress, anxiety, depression and other common mood disorders, as well as substance-use disorders, eating disorders or psychotic disorders.

Your emotional state may impact your physical health. If you're struggling, seeking treatment may help you feel better so you can live a healthier life.

Your
behavioral
health is
important
for your
overall
health.



Asking for help is a sign of strength

Your ERS health plan can help you care for your behavioral health. To get started, you only need a telephone.

If you're enrolled in a HealthSelectSM plan administered by Blue Cross and Blue Shield of Texas (BCBSTX), call a BCBSTX Personal Health Assistant toll-free at (800) 252-8039 (TTY:711) with your mental health questions.

If you're enrolled in HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO), call UnitedHealthcare[®]'s Behavioral Health Services at the number on the back of your member ID card 24 hours a day, 7 days a week. A trained specialist will help you identify your problem and find the right resources to address it. If you have a computer or device with a webcam (and a strong internet connection), you can have a live video chat with a behavioral health specialist—any time, day or night. You will first need to set up an account at www.uhcvirtualvisits.com and then schedule an appointment. Contact the Customer Service number on the back of your member ID card for help.

Upcoming annuity payment dates



December 31

January 31

February 28

ERS deposits or mails your annuity payment on the last business day of the month.

Go to Manage Your Annuity Payments (<https://ers.texas.gov/contact-ers/additional-resources/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.



HealthSelect MA PPO participants

HouseCalls revives decades-old tradition

You may think physician house calls are part of a bygone era, but if you're enrolled in HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO), a health care provider on your doorstep is no longer a thing of the past.



With UnitedHealthcare[®] HouseCalls, you can have a yearly in-home preventive care visit from a health care practitioner at no additional cost to you. The optional benefit is intended to support—not replace—your regular health care routine and annual check-ups with your primary care provider, and it is not recommended if you are sick or needing urgent care.

Preventive care in the privacy of your home

A HouseCalls visit includes a 45- to 60-minute exam by a health care practitioner. They review your health history and current medications, perform health screenings, help identify health risks, answer your health questions and create a custom care plan. They share details about the visit with your regular doctor and help connect you with additional care as needed.

How to schedule your HouseCall

Learn more about the program at www.uhhousecalls.com/content/house-calls/en/UHHouseCalls.html. Schedule a HouseCall by calling UnitedHealthcare toll-free at 1-866-447-7868, TTY 711, Monday – Friday, 7 a.m.– 7:30 p.m. CT. UnitedHealthcare will send you an appointment reminder with tips to help you prepare for your visit. Please note that HouseCalls may not be available in all areas.

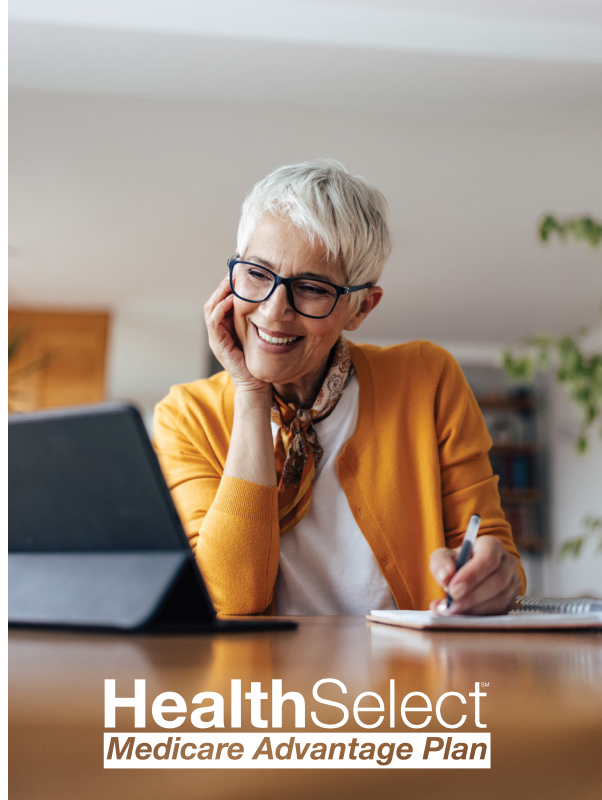
Get to know your HealthSelect MA PPO benefits

New and existing HealthSelect MA PPO participants can learn about the plan and its array of benefits at phone-in information sessions offered in December and throughout the spring.

UnitedHealthcare[®], the plan's administrator, is hosting two sessions each month. The first session will be an introduction to the plan, while the second will discuss the plan's extra benefits and programs. Both sessions will include time for Q&A.

Session dates will be posted on the ERS Events Page (<https://webpub.ers.texas.gov/event-calendars>). All sessions are 10 – 11 a.m. CT, and will have the same toll-free number and access code.

See a list of HealthSelect MA PPO additional benefits at retiree.uhc.com/ers-ma/coverage-and-benefits/additional-benefits-and-programs.



HealthSelect
Medicare Advantage Plan

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Savings for the season

Don't forget about the Discount Purchase Program when you're shopping for holiday gifts. Here are a few featured deals for December:

-  Save 15% on gifts and treats from Godiva chocolates.
-  Shop for tech from Lenovo and save up to 60%, plus get free shipping on online orders.
-  Enjoy live performances in your living room: Save on tickets to virtual events and experiences (find them in the "Travel & Tickets" category).

Visit www.beneplace.com/discountprogramERS for these and other offers.

HealthSelect MA PPO, Medicare Rx sites get a new look

If you've recently visited the websites for HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO) or HealthSelectSM Medicare Rx, you've probably noticed they've had a makeover. UnitedHealthcare[®], the plans' administrator, has refreshed the sites to give them the same look and feel as the plans' member portal and other communications.

The information on each site hasn't changed—you can still find details about your coverage, lists of network providers and pharmacies and more. The mobile-friendly, easy-to-navigate sites allow quick and convenient access to information about benefits and your online account.

If you haven't yet done so, make sure you register for your online account at retiree.uhc.com/ers-ma or retiree.uhc.com/ers. (If you're enrolled in both plans, you'll use the same username and password.)

