Fall Enrollment is around the corner

If you are a retiree enrolled in Medicare, you can make changes to health and optional benefits for yourself and your dependents during Fall Enrollment. The 2018 Fall Enrollment dates are from Monday, October 29 to Friday, November 16. Changes made during Fall Enrollment are effective January 1, 2019.

Summer Enrollment, for retirees not enrolled in Medicare and their dependents, ended in July.

Watch for your packet in the mail

In mid-October, ERS will mail a Fall Enrollment packet to retirees enrolled in Medicare. It will include:

- a Personal Benefits Enrollment Statement (PBES) that lists current benefits and
- the Fall Enrollment Guide, which explains benefits options, lists schedules for enrollment fairs and webinars, and provides contact information.

Note: Medicare eligible retirees can switch between a Medicare Advantage plan and the non-Medicare Advantage plan they were previously enrolled in or drop coverage at any time during the year. However, retirees can only enroll in or apply for additional coverage and make changes to optional benefits – like dental, vision and life insurance – during their enrollment period or within 31 days of a qualifying life event (QLE).

Plan Year 2019 changes:

- There are changes to the State of Texas Dental Choice Plan. The preferred provider organization (PPO) plan now includes coverage for adult orthodontics, certain tooth replacements, and a higher annual maximum benefit.
- The State of Texas Vision plan’s annual eye exam copay is now $15, down from $25. Also, you no longer have to wait 12 months to get your annual eye exam or receive your allowance towards eyeglasses or contact lenses.

The Fall Enrollment Guide provides more information about these changes for 2019.

For additional information, visit the ERS Fall Enrollment page at www.ers.texas.gov/FE or attend a Fall Enrollment fair.

Add a new toothbrush to your cleaning list

HumanaDental offers tips for helping your toothbrush help you.

Mops, dusters and sponges are just a few things that come to mind when you think about cleaning. But have you thought about a new toothbrush to freshen up your oral hygiene routine?

Brushing your teeth reduces the plaque that causes gum disease and tooth decay, and a worn toothbrush won’t do a good job of cleaning. The American Dental Association recommends changing your toothbrush every three months – sooner if bristles look worn, or you’ve had a cold, sore throat or flu. You may need to replace children’s toothbrushes more often.

The Centers for Disease Control and Prevention offer the following tips for caring for your toothbrush:

- Don’t share toothbrushes, which may increase the risk of infection.
- Thoroughly rinse your toothbrush with tap water after brushing to remove toothpaste and debris, allow it to air-dry, and store it in an upright position.
- Make sure toothbrushes kept in the same holder don’t touch each other. Clean the holder often.
- Avoid routinely covering toothbrushes or storing them in closed containers, which promotes bacterial growth.
- Disinfecting toothbrushes isn’t necessary.

House-cleaning tip: Give your old toothbrush a second life by using it to clean hard-to-reach spaces such as grout and to brush away build-up around faucets.

Visit https://our.humana.com/ers/health for more information about dental health.

Visit https://ers.texas.gov/PDFs/Dental/Dental-Comparison-Chart-Plan-Year-2018.pdf to see information about dental plans available through ERS.
Introducing Lacy Wolff, ERS’ new health promotion administrator

In this issue, Porter Wilson is turning his column over to Lacy Wolff, the new health promotion administrator for the Texas Employees Group Benefits Program (GBP), who joined ERS in June. Porter’s column will return in the winter issue.

Wellness is an important part of retirement

ERS created my position of health promotion administrator to expand access to wellness resources for ERS members in all phases of life. I’m excited about the opportunity to help you maintain or improve your health so you can enjoy the retirement years you worked so hard to reach.

My goal is to make sure you have access to evidence-based wellness resources available through your health insurance and other benefits available to ERS retirees.

One of my first jobs will be to organize a statewide Wellness Working Group made up of:
• retirees,
• state agency employees,
• higher education institution employees and
• subject matter experts in health promotion and data analytics.

This group will develop projects to improve health and morale of state agency and higher education institution employees and retirees, and will work with the Group Benefits Advisory Committee (GBAC) to better understand the needs of all ERS members.

As the daughter of a Texas Department of Criminal Justice employee and as a former DPS employee, I am fully aware of how much you have contributed to the state and how much your benefits mean to you and your families. Please feel free to contact me at Wellness@ers.texas.gov if you have questions about wellness. (If you have questions about health claims and coverage, please continue to contact your health plan administrator.)

I appreciate your service to the great State of Texas and look forward to supporting your goals for a healthy retirement!

Read my wellness tip in this issue’s Staying in Motion column.

Staying in Motion!

Wellness tip: breathing techniques

Have you ever noticed how you breathe at the end of the day to relax? You may let out a big sigh of relief. We sometimes use the word “phew” to indicate “I made it,” or “I’m so relieved.” This “phew” or long slow exhale:
• helps lower your blood pressure and heart rate,
• improves digestive function and
• prepares the body to recover from the day’s activity.

Learning and practicing a breathing technique is life changing, giving an instant boost to health and immune function.

Here are three simple steps to start using this technique today:
1. Be aware of how you are breathing. Understanding that at any given time, your breath is changing in response to your thoughts and what is going on around you is the first step in changing. First notice how you are breathing.
2. Breathe consciously. Deciding to breathe in a certain way will immediately impact the way you feel and will turn down the intensity of feelings like anxiety, fear, frustration, anger, jealousy, etc.
3. Try a technique. Depending on the outcome you are looking for, there are several techniques you can use. Here are a couple:
   • For relaxation, try the 4-7-8 breath. Inhale for a count of 4, hold for a count of 7, and exhale for a count of 8. Repeat up to 10 rounds. This may be helpful when you are trying to sleep at night, lower blood pressure, or just calm down before or after a stressful event.
   • For performance enhancement, try breathing in for a count of five and out for a count of five. Repeat five to 10 rounds or as needed. This technique creates a balance in your nervous system and will allow the higher level thinking part of your brain to work for you.

Remember: Taking a moment to control your breathing makes a difference in the way you feel in the moment and will immediately reduce blood pressure and heart rate, and help improve your response to stressful events.
Protecting yourself from shingles: Here’s what you need to know about the new vaccine

Article provided by Blue Cross and Blue Shield of Texas (BCBSTX).

Did you know the same virus that causes chickenpox also causes shingles? If you had chickenpox in the past, the virus can reactivate years later and cause shingles. Although shingles isn’t life-threatening, it can be very painful. In some cases, it can cause lasting damage.

You may have heard about the new shingles vaccination. Shingrix, the updated version of the zoster vaccine, is said to be more than 90% effective at preventing shingles and postherpetic neuralgia (PHN) — the most common complication from shingles — when you get both doses of the vaccine.

Because it’s more effective, Shingrix is now the preferred vaccine over Zostavax® (zoster vaccine live), though you still can get Zostavax if:

• you are allergic to Shingrix,
• prefer Zostavax or
• if Shingrix is not available.

Who should get Shingrix?
The Centers for Disease Control and Prevention (CDC) recommends healthy adults 50 years and older get two doses of Shingrix, separated by two to six months. There is no maximum age for receiving the vaccination.

You should get Shingrix even if:

• You’ve had shingles in the past. There is no waiting period after having shingles, but be sure the shingles rash has gone away before getting vaccinated. Shingrix can prevent future occurrences of the disease.

• You’ve received Zostavax. The CDC recommends that you wait eight weeks after receiving Zostavax before getting Shingrix.

• You have not had or think you have not had chickenpox. Whether or not you have had chickenpox in the past, you still should get vaccinated. Nearly every adult over the age of 40 is infected with the virus even if they didn’t have chickenpox.

Where can I get Shingrix?
You can get the vaccine through either your primary care physician (PCP) or an in-network retail pharmacy (using your prescription coverage). Check with your PCP about Shingrix and its availability.

If you go to a participating in-network retail pharmacy you can request the vaccine without a prescription.

Note: Call ahead to ask if Shingrix is available. And make sure any provider or pharmacy you visit is in your health plan’s network.

Find a pharmacy:
• HealthSelectSM of Texas and Consumer Directed Health Select (prescription drug plan administered by OptumRx): https://www.optumrx.com/oe_ers/pharmacy-locator
• HealthSelect Medicare Advantage, HealthSelect Secondary and KelseyCare Advantage HMO (prescription drug plan administered by UnitedHealthcare): https://www.uhcretiree.com/ers/drug_coverage_options.html#pharmacy
• Community First Health Plans, KelseyCare powered by Community Health Choice and Scott & White Health Plan: Call your plan or visit its website.

You are covered
For adults ages 50 and older, the shingles vaccine is covered at 100% as a preventive service when you visit an in-network provider. For the claim to be fully covered, the provider (doctor, clinic or pharmacy) needs to code/submit the vaccine claim as preventive.

If you have any questions about covered preventive services or your benefits, call your health plan.

• HealthSelect of Texas members contact Blue Cross and Blue Shield of Texas: (800) 252-8039 toll-free, TTY: 711, Monday – Friday, 7 a.m. – 7 p.m. and Saturday 7 a.m. – 3 p.m. CT
• HealthSelect Medicare Advantage members contact Humana: (855) 377-0001, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m. CT
• KelseyCare powered by Community Health Choice: (713) 295-6792, toll-free (844) 515-4877, TTY: 711, Monday – Friday, 8 a.m. – 5 p.m. CT
• Community First Health Plans: (210) 358-6262 or (877) 698-7032, TTY: (210) 358-6080, Monday – Friday, 8:30 a.m. – 5 p.m. CT
• Scott & White Health Plan: (800) 321-7947, TTY: (800) 735-2989, Monday – Sunday, 7 a.m. – 8 p.m. CT
• KelseyCare Medicare Advantage HMO: (877) 853-9075 local, TTY: (866) 302-9336 Monday – Friday, 8 a.m. – 5 p.m. CT

The bugs are biting
Protect yourself and family members from mosquito-borne illnesses

Few things can annoy you as much as the sound of a buzzing mosquito. These pests are more than bothersome. Some mosquitoes can make you sick. And at least one of these illnesses — the Zika virus — can harm unborn infants as well. Although there have only been a few statewide cases in 2018, the long Texas summers will increase the chances of coming in contact with Zika-spreading mosquitoes.

Fortunately, we can take steps to protect ourselves from mosquito bites. We can even take steps to prevent mosquitos from breeding.

To find out how you can protect yourself, your loved ones and home from those pesky mosquitoes, read the full article online. Go to the ERS homepage at www.ers.texas.gov and click the “Retirees” tab then click “Retiree News” on the bottom-left.
Discount Purchase Program

With offers on electronics, glasses and more, your Discount Purchase Program has something for everyone. AC Lens has style you can afford and quality you can see. Save 15% on contacts and 25% on glasses. Looking to upgrade your PC or laptop? Thanks to Lenovo’s Corporate Employee Purchase Program, you can save on the entire product line. You and your family members are eligible for benefits and savings on a wide range of senior-care services through Brookdale Senior Living. Save 7.5% on Independent Living, Assisted Living and Memory Care and 10% on Private-Duty Home Care.

For additional information on these offers and more, visit http://www.beneplace.com/discountprogramers/.

ERS annuity payments

- September 28, 2018  •  October 31, 2018
- November 30, 2018  •  December 31, 2018

Generally, direct-deposit annuities are sent on the last business day of the month. Paper checks are mailed on the second-to-last business day of the month.

Retirees from another system, such as TRS, TCDRS or TMRS, need to contact that individual system for annuity payment dates.

Get your money faster and safer and help the environment by switching to direct deposit. Contact ERS customer service if you wish to switch from a paper check to direct deposit.

Visit www.ers.texas.gov/Contact-ERS/Additional-Resources/Manage-Your-Annuity-Payments to manage your annuity payments, change tax withholding and personal information, and more.