Need to make changes to your benefits?

Summer Enrollment is almost here

If you are not enrolled in Medicare, your Summer Enrollment phase will be between Monday, July 16 and Friday, July 27. You will have the opportunity to make benefit changes for yourself and/or your dependents. You may have already gotten a Summer Enrollment packet from ERS in the mail. It includes a statement of your current benefits and a guide to your benefit options.

Like your current benefits?

If you do not want to make any benefit changes, you don’t need to do anything. Even if you don’t think you will make benefit changes, it’s a good idea to read the Summer Enrollment guide to find out more about your benefit options.

Plan Year 2019 changes (starting September 1, 2018):

- There are changes to the State of Texas Dental Choice PlanSM preferred provider organization (PPO) plan, including coverage for adult orthodontics and a higher annual maximum, among others. See your Summer Enrollment guide to learn about all the changes in the plan.
- Get even more for your money with State of Texas Vision. The copay for annual eye exams will be just $15, down from $25 currently.
- The health insurance and prescription drug Opt-Out Credit now can be applied toward State of Texas Vision insurance, in addition to dental insurance.

Note: If you are enrolled in Medicare, your enrollment period will take place in the fall.

Benefit changes for your dependents need to be made during the same enrollment period as you.

For more information and a list of Summer Enrollment fairs and webinars, visit the ERS Summer Enrollment page at www.ers.texas.gov/se or call (866) 399-6908 toll-free (TTY: (800) 735-2989 toll-free).

Staying in Motion!

Staying fully active—physically, mentally and socially—is important to living a healthy and fulfilling life. You might remember Newton’s First Law of Motion: A body in motion stays in motion. It’s never too late to make a difference in your life or the lives of others. Many groups, non-profit organizations and universities offer opportunities for community involvement or continued learning.

Volunteer opportunity

Texas Department of Family and Protective Services

(Archive provided by Department of Family and Protective Services.)

Join the Department of Family and Protective Services Volunteer Team.

Do you want to help foster youth, families or adults who are elderly or have disabilities in a meaningful way?

Now, Department of Family and Protective Services (DFPS) volunteers can work directly with children, families, the elderly or adults with disabilities in the following ways:

- Help parents and vulnerable adults with transportation needs,
- Sit with children who are in the hospital,
- Deliver medications to home-bound adults and
- Provide companionship to people who are elderly or have disabilities.

If you are interested in actively helping others in your community and gaining valuable experience and service hours, join our volunteer team today.

Please visit www.volunteerdfps.org to learn more, or contact us at volunteer@dfps.state.tx.us or (512) 438-4891 to start volunteering.
New Group Benefits Advisory Committee to advise ERS Board

Most retirees from State of Texas agencies and institutions are fortunate to have health insurance and other benefits in retirement. ERS proudly administers these benefits, and we continually work to make sure they are useful to retirees and employees.

As part of our efforts, ERS recently held the first meeting of the new Group Benefits Advisory Committee (GBAC). The 11-member committee is made up of stakeholders and experts who were appointed to advise the ERS Board of Trustees about insurance and related benefits.

ERS created the committee in response to a recommendation from the Sunset Advisory Commission during its 2017 review of our operations.

All 11 members attended the first committee meeting on March 26, 2018. They will meet twice a year and offer their findings and recommendations in an annual report to the ERS Board of Trustees. The next meeting is scheduled for October 3, 2018.

You can offer your input or suggestions about group benefits to the committee by sending an email to GBACadmin@ers.texas.gov. For questions or issues related to your coverage or claims, you should continue to contact your plan administrator or ERS.

We are always looking for ways to make your excellent insurance benefits even better, while maintaining a cost effective plan. I am grateful to members of this committee for supporting our efforts.

Sincerely,

Porter Wilson

Introducing your Group Benefits Advisory Committee (GBAC)

The ERS Board of Trustees chose Committee members based on their connections to the Texas Employees Group Benefits Program (GBP) and/or their experience with health insurance and related benefits. To represent a cross-section of ERS members and industry experts, ERS chose committee members from different backgrounds.

Representing retirees:
- James Dobbins
- Gary White

Representing large state agencies:
- Charlene Mares, Department of Criminal Justice
- Harsh Zadoo, Department of Transportation

Representing mid-sized state agencies:
- Megan LaVoie, Office of Court Administration
- Gene Snelson II, Animal Health Commission

Representing small state agencies:
- Dawn Heitman, State Soil and Water Conservation Board

Representing four-year public institutions of higher education:
- Janet Bezner, PT, DPT, PhD, Texas State University

Representing two-year public institutions of higher education:
- Missy Kittner, McLennan Community College

Representing health-related institutions:
- Cynthia Jumper, MD, Texas Tech University Health Sciences Center

Insurance or benefit design consultant/professional:
- Tom Lussier, The Lussier Group

ERS annuity payments

- June 29, 2018
- July 31, 2018
- August 31, 2018
- September 28, 2018

Generally, direct-deposit annuities are sent on the last business day of the month and 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 more quickly and safely 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.

Did your annuity payment change? New federal tax tables went into effect with your January payment. For information about changes in the amount of your monthly payment, go to: www.ers.texas.gov/FAQs/Federal-Tax-Withholding-Retirement-Payments.
Reminder: Be on the lookout for your new Medicare card

If you are enrolled in Medicare, be on the lookout for your new Medicare card in the mail. In April 2018, the Centers for Medicare & Medicaid Services (CMS) started mailing replacement Medicare cards to all Medicare beneficiaries.

When will I receive my card?
The new cards will be mailed in phases, based on geographic location and other factors. Visit www.Medicare.gov/NewCard to get information about the phases and to sign up for emails about the status of your card.

Note: Because cards are being mailed in phases, your card may not arrive at the same time as your friend’s or neighbor’s.

What’s changing?
CMS is changing your current Health Insurance Claim Number (HICN) because it includes your Social Security number (SSN). Instead of the HICN, your new Medicare card will have an ID number called a Medicare Beneficiary Identifier (MBI).

Note: Your Medicare benefits will not change because of the new MBI.

Why the change?
Your MBI won’t include your SSN, which will help prevent fraud and identity theft.

What do I do with my old card?
When you get your new Medicare card, you should safely dispose of your old card by cutting it up or shredding it. You can start using your new card as soon as you get it.

What do I need to do?
It’s important to make sure your mailing address is up to date with CMS. If your address has changed, contact the Social Security Administration by visiting www.ssa.gov/myaccount or call (800) 772-1213 (TTY: (800) 325-0778) between 7 a.m. and 7 p.m. Monday through Friday to update it.

If you have previously given ERS your or your dependent’s Medicare information or if you are already enrolled in HealthSelectSM Medicare Advantage, HealthSelect Medicare Rx or Kelseyicare Advantage, you do not need to call ERS to give us your new Medicare information.

Visit the CMS website at www.cms.gov to learn more about your new Medicare card.

Attention grandparents! Prepaid college tuition is a great gift for grandchildren
(Article provided by the Texas Tuition Promise Fund®)

Grandchildren are special, a living testament to their grandparents. And what better way to enhance that legacy than to help send them to college. The State of Texas offers grandparents an easy way to do that through the Texas Tuition Promise Fund® at www.tuitionpromise.org/ administered by the Comptroller’s office.

The Plan allows families to lock in the cost of future tuition and school-wide required fees at Texas public colleges and universities based on current tuition prices. Tuition units purchased through the Plan may be used for all or part of these costs.

The Plan offers several advantages including:

• accepted at all Texas public colleges and universities;
• can be used at Texas private and out-of-state colleges and universities and career schools where tuition and fees are not locked in, but the “Transfer Value” can be applied towards the costs of tuition and required fees. Transfer Value is the lesser of (1) the costs the unit would cover at a public in-state college or (2) the price you paid for the unit, plus or minus the Plan’s net investment earnings or losses on that amount;
• flexible payment options to fit any budget;
• withdrawals are tax free when used for tuition and school-wide required fees and;
• establish an account by paying $25 administrative fee and purchasing at least one tuition unit of any type.

Enrollment begins each September 1 and ends February 28 (February 29 in leap years). Enrollment is extended through July 31 for newborns and infants younger than 12 months.

Visit TuitionPromise.org, for more information or call (800) 445-GRAD (4723), Option #5.

Purchasers should carefully consider the risks, administrative fees, service and other charges and expenses associated with the contracts, including Plan termination and decreased transfer or refund value. The Plan Description and Master Agreement contains this and other information about the Plan and may be obtained by visiting the website or calling the 800 number above. Purchasers should read these documents carefully before purchasing a contract. Participation in the Texas Tuition Promise Fund does not guarantee admission to or graduation from any college or university. Comments or complaints may be forwarded to the Prepaid Higher Education Tuition Program, Office of the Comptroller of Public Accounts, P.O. Box 13407, Austin, Texas 78711-3407. You can also call (512) 936-2064.
Get social with ERS

Did you know that social media is another great way to learn about ERS benefits? Be “in the know” about important dates, benefits and deadlines, plus get fun facts and tips to help you maximize the value of your ERS benefits when you follow us on Facebook at www.facebook.com/ersoftexas/

Note: We love your comments, but please be careful about posting your personal information. For answers to specific questions about your personal coverage or claims contact ERS Customer Service at www.ers.texas.gov/Contact-ERS.

Discount Purchase ProgramSM

This season, you can save on everything from your next vacation to flowers with your Discount Purchase Program. Show someone you care with a fresh floral arrangement. Enjoy 25% off every flower order from Teleflora. Find the perfect gift for the photographer in your life with exclusive pricing on a wide range of Canon products, including new and refurbished cameras. Planning a summer trip to visit the family? Save up to 20% with Wyndham! From upscale hotels and all-inclusive resorts to something more cost-effective, Wyndham has the right hotel for you!

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

Statutes and rules

Rules, statutes and other regulations relating to ERS are posted on our Statutes and Rules webpage at www.ers.texas.gov/About-ERS/ERS-Organization/Statutes-and-Rules. Proposed and adopted changes to ERS rules are published throughout the year in the Texas Register at www.sos.texas.gov/texreg/index.shtml. Please note that ERS or its program administrators will notify you in other ways about proposed or adopted rules that could have a significant impact on you or your covered dependents.

ERS members and retirees, and the general public are invited to comment on proposed rule changes. Search the Texas Register for Intent to Review ERS Rules, Proposed Amendments to Rules and Adoption of Rule Amendments.

Upcoming events

• Retirees not enrolled in Medicare: See your Summer Enrollment guide for a list of Summer Enrollment fairs and webinars.
• ERS Board of Trustees meeting
  • Austin - Employees Retirement System of Texas, Wednesday, August 29, 8 a.m. CT – Live streamed via the ERS website.

Visit www.ers.texas.gov/Event-Calendars to register for a Medicare Preparation seminar and to view other upcoming ERS events. We’d love to see you!