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Have no fear, Summer Enrollment is here!
The 2019 Summer Enrollment phase for retirees not enrolled in Medicare will run from Monday, July 15 to Friday, July 26. You can make benefit changes during this time. Remember, if you want to make benefits changes for your dependents, you must do so during the same enrollment period as yours.

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

Summer Enrollment Guide
Be on the lookout for your Summer Enrollment guide in the mail with helpful information about your benefits options and recent changes.

Can’t remember what benefits you have? No worries, you’ll get your Personal Benefits Enrollment Statement (PBES) the first week of July.

No changes? No problem
If you would like to keep your same benefits you do not need to do anything. But, if you want to make changes to your benefits, you will need to do so during Summer Enrollment.

Plan Year 2020 changes (starting September 1, 2019):
• The administration of the State of Texas Dental Choice Plan™ preferred provider organization (PPO) will change to Delta Dental. DeltaCare USA, an affiliate of Delta Dental, will become the new dental health maintenance organization (DHMO) carrier.
• KelseyCare powered by Community Health Choice will no longer be offered through the Texas Employees Group Benefits Program. You can find more information on the ERS website and in Summer Enrollment materials. KelseyCare Advantage Medicare HMO will still be available to Medicare-enrolled retirees and dependents living in the service area.

Visit the Summer Enrollment page for the Summer Enrollment fair and webinar schedule.

Age Well Live Well
Article provided by Texas Health and Human Services
Being engaged and connected to your community benefits everyone, but it can be a challenge for people who might have limited transportation options, are living alone or have a physical disability. People who aren’t socially engaged are often isolated and lonely, which can lead to poor emotional health, high blood pressure, depression and a decline in physical health. Loneliness is a growing issue that affects 19% of Americans ages 62–91. Studies show that older adults who are isolated and have depression have higher mortality rates than people who are more satisfied with their lives.

The good news is that community involvement can help reduce many of the effects of isolation and loneliness. The Texas Health and Human Service’s Age Well Live Well campaign provides resources, tips, tools and expertise to help Texans be healthy, connected and informed. Take an isolation self-assessment and then explore different opportunities for getting engaged. Not everyone is the same and not every engagement option should be either. Volunteerism, lifelong learning or recreation opportunities are just some of the options that can help you connect with your community. Visit AgeWellLiveWell.org to get started.

Go to the ERS homepage at ers.texas.gov and click the "Retirees" tab, then click "Retiree News" on the bottom-left.
Executive Director’s Corner
Porter Wilson

Living in the so-called “Information Age” can be a mixed blessing. It’s wonderful to have easy and even instant access to whatever news, fact or opinion you want. On the downside, it can be overwhelming and often confusing. For government agencies like ERS, it can mean greater transparency and more timely information about programs and decisions that affect your life.

We know our members expect accurate, timely and understandable information about their benefits. We provide that information in a variety of ways, because we also know different members have different needs and preferences.

- We send this newsletter to you every quarter by U.S. mail, email and the ERS website.
- Our website is available 24/7 and includes detailed information about ERS’ benefits programs, as well as our operations and investments. The site even includes links to helpful videos and access to your personalized account information.
- We like to meet face to face with our members when we can, and we offer benefits education seminars throughout the year. If you can’t attend a seminar in person, try joining a webinar or watching a recorded presentation on our website.
- Another way to see us in person is to go to an enrollment fair or biannual Staying Connected event. Staying Connected has gotten so popular we’re adding a fifth event this year! These events are a great way to hear the latest from ERS and connect with former coworkers. Find more information about Summer Enrollment fairs and Staying Connected events in this newsletter, and look for more details in your mailbox and on our website.
- Members and the public are welcome to attend our Board of Trustees meetings. We live stream each meeting so people can follow the Board’s decisions in real time on their computers or smartphones. Don’t need to follow the action live? Visit our Board webpage for links to recordings, presentation slides and transcripts of each meeting.
- ERS has a Facebook page where we post news, educational information and the occasional funny meme. We also respond to members’ questions and comments.
- Finally, our customer service contact center is always available during business hours.

We offer all these options because we want you to stay informed about your benefits so you can use them to live a healthy, financially secure life.

The varied ways we keep you informed are especially important during the legislative session, when many of you want to know what decisions lawmakers might be making about your benefits. I’m writing this column in April, but by the time you read it, the 86th Texas Legislature will be history. There’s a little more information in this newsletter about our legislative activities over the past several months, and we’ll send details about any new benefits legislation that could affect you. If you want to know more in the meantime, I encourage you to visit our legislative webpage.

Have a great summer, and we hope to see you at an enrollment fair or Staying Connected event!

Sincerely,

Porter Wilson

ERS annuity payments

- June 28, 2019 • July 31, 2019
- August 30, 2019 • September 30, 2019

Generally, ERS sends direct-deposit annuities on the last business day of the month. And we mail paper checks on the last business day of the month.

Retirees from another system, such as TRS, TCDRS or TMRS, need to contact that 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.

Note: Members can update their direct deposit by logging into ERS OnLine.

Visit to Manage Your Annuity Payments page, change tax withholding and personal information, and more.
Don’t sideline your workout this summer, take it inside

Too hot outside to work out?
Don’t let the dog days of summer make you bench your workout. If you are looking to get fit and join a gym, the Texas Employees Group Benefits Program (GBP) might have a fitness program for you.

For retirees enrolled in Medicare Advantage plans:
• **HealthSelect℠ Medicare Advantage**, a preferred provider organization (MA PPO) plan offers you the fun and energizing SilverSneakers fitness program—free of charge! SilverSneakers is a fitness program for adults 65 and older that provides access to participating gyms and fitness centers in their network. Visit the HealthSelect MA PPO Extra Benefits page at to learn more about this fitness program.
• **KelseyCare Advantage** does not offer fitness programs, but they do offer various wellness programs. Visit KelseyCare Advantage page to learn more.

For retirees not enrolled in Medicare Advantage plans:
• **HealthSelect of Texas and Consumer Directed HealthSelect plans** offer the Fitness Program. The Fitness Program gives you unlimited access to a nationwide network of participating fitness centers. The cost is $25 per month, with a one-time $25 enrollment fee. No contract is required. Earn Blue Points℠ for joining the Fitness Program and for fitness center visits. To join, call toll-free at (888) 762-BLUE (2583), Monday–Friday, 8 a.m. - 9 p.m. CT. Learn more on the Fitness Program page or call a BCBSTX Personal Health Assistant toll-free at (800) 252-8039, Monday–Friday, 7 a.m. - 7 p.m. and Saturday 7 a.m. - 3 p.m. CT.

HMO fitness programs
• **Community First Health Plan** offers free Zumba classes for members and their families. Community First has partnered with YMCA to provide access to several health and wellness programs such as:
  • Y Living,
  • Healthy Weight & Your Child,
  • Health Matters and
  • Livestrong at the Y.

Log into your Community First account at to find exercise, nutrition and weight management resources. Be sure to complete a health assessment and check out the online Health Library.
• **Scott and White Health Plan (SWHP)** offers discounts on gyms, and coaches for weight loss and nutrition. Visit the SWHP Wellness Value Added Service webpage for information on wellness and value-added services.
• **KelseyCare powered by Community Health Choice** does not offer fitness programs but they do offer care management programs. Visit the KelseyCare Wellness Services page to learn more. Participants can access these resources through August 31, 2019.

Discount Purchase Program
The Discount Purchase Program offers a variety of fitness discounts, from discounts on gym memberships and trainers to apparel and equipment. The Discount Purchase Program has special deals and services for GBP participants. As a state agency or institution retiree, you are automatically eligible to participate. No enrollment necessary! Visit the Discount Purchase Program to learn more.

Get moving!
Exercise is important at any age, but it is crucial for older adults. Regular exercise can help prevent weight gain, and loss of flexibility and muscle. It can also improve your mental sharpness, balance and cardiovascular health. The most important thing is to get moving. Here are some tips to get you started:
• **Exercise daily**: Try to add more regular exercise into your daily life by walking the dog, exercising while watching TV, doing some lawn or house work, or taking the stairs. About 30 minutes a day should do the trick.
• **Be sure to stretch before and after exercising**: Stretching your muscles slowly lowers the risk of muscle pain and cramps. It also helps you become more flexible!
• **Cool down**: Gradually reducing the intensity of your activity gives the blood a chance to re-circulate throughout your body and reduces your risk of dizziness and fainting.

Whether you enjoy working out indoors or outdoors, there is a workout for everyone.
New administrator for Dental PPO, new DHMO for Plan Year 2020
Delta Dental takes over from HumanaDental on September 1, 2019

Delta Dental will become the third-party administrator (TPA) of the State of Texas Dental Choice PlanSM preferred provider organization (PPO). DeltaCare USA, an affiliate of Delta Dental, will become the new dental health maintenance organization (DHMO) carrier on September 1, 2019. These dental plans are available to Texas agency and higher education employees, retirees and their eligible dependents. HumanaDental has been the TPA for the PPO and insurer for the DHMO since 2009.

The State of Texas Dental Choice PPO is a self-funded plan, meaning that ERS sets the plan design and pays for the plan’s share of eligible dental care expenses. The TPA manages the provider network and processes the claims. ERS uses TPAs for its benefits plans to help keep administrative costs low.

ERS chose Delta Dental to manage the PPO and to offer the DeltaCare DHMO based on their large provider networks and estimated costs that were lower than those of other companies that bid on the contract.

ERS and Delta Dental will have much more information during Summer Enrollment. Our goal is to make the change as smooth as possible for members and their families. Retirees not enrolled in Medicare—and their dependents—will have the chance to make changes to their dental coverage during their Summer Enrollment phase.

Medicare-enrolled retirees’ dental plans
Medicare-enrolled retirees can make their changes during Fall Enrollment. In the meantime, those currently enrolled in the State of Texas Dental Choice Plan will stay in the plan. Those enrolled in the HumanaDental DHMO will automatically be enrolled in the DeltaCare USA DHMO through December 31, 2019. Delta Dental will send information and new dental ID cards this summer.

Board of Trustees election update
By the time many of you read this, voting in the 2019 ERS Board of Trustees election will have closed and, we hope, you will have cast a ballot for your favorite candidate. If you’re reading this before June 14, are eligible to vote and haven’t voted yet, you still have a chance to mail your ballot or vote electronically. Please note that mailed ballots must be postmarked by June 14. The following members of the ERS retirement program are eligible to vote, including:

- retirees who get a monthly annuity payment from ERS,
- active state agency employees and
- previous state agency employees who still have money in the Fund.

The election will fill Trustee Doug Danzeiser’s seat, one of three Board positions elected by ERS members and retirees. His term expires on August 31, 2019.

The candidates for this election, in ballot order, are:
- Brian Richard Barth, Texas Department of Transportation
- Cora Bennett, Texas Juvenile Justice Department

ERS will certify the election results on July 11. Starting July 12, you can find information about the new trustee on the ERS Trustees Election and Appointments webpage. We’ll also have information in the September edition of Your ERS Connection.

Staying Connected fairs
ERS retirees are invited to join us for the 2019 Staying Connected retiree fairs.

Our theme this year is “Fitness and You,” featuring speakers who can help you make the most of your benefits. We will provide updates on ERS programs. Check the Staying Connected page at for updates, including upcoming fair dates, locations and the agenda.

Note: Staying Connected fairs are not enrollment events. You will not be able to make coverage changes at the Staying Connected event.
Is that really you, ERS?
Avoid fraud and protect yourself from scams
The Employees Retirement System of Texas (ERS) has gotten a few reports from members who were called or visited by someone claiming to be with the State of Texas or ERS, wanting to discuss their retirement accounts.

The real ERS would like to remind you of the ways we usually contact members, and how to protect yourself against scams.

ERS has only one office, at 200 E. 18th St. in Austin. We do not have “satellite” offices in other cities. Sometimes we may call you if we need to discuss your benefits. If we do call, it is usually in response to something you’ve contacted us about, so you would be expecting a call. But this is not always the case.

If ERS calls you, the caller will identify himself or herself by name and say they’re with the Employees Retirement System of Texas. For security reasons, we’ll ask for your name and may confirm additional demographic information to locate the account and verify your identity, to make sure we don’t share specific information with someone other than you. We will rarely ask for your full Social Security Number over the phone. If you are uncomfortable about giving a caller this information, you are welcome to call us directly and toll-free at (877) 275-4377 (TTY: 711 or (800) 735-2989), 7:30 a.m. - 5:30 p.m. CT, Monday – Friday, so you can be sure you’re speaking with an ERS representative.

If you think you have been a victim of fraud, you can file a report with your local police department. You may also contact your state consumer protection office. Visit USA.gov to learn about various forms of fraud and where to report it.

Focus on retirement funding in 86th Texas Legislature
By Jennifer Chambers,
ERS Director of Governmental Relations
This newsletter will go to print before we know the final outcomes of the 2019 legislative session. For now, we can tell you that we spent the past several months educating lawmakers about the need for more funding for ERS retirement benefits. The legislature has responded by being very engaged in conversations about actuarial soundness and adequate funding. But even if the next budget includes a higher state contribution, it may mean the Trust Fund will not be actuarially sound for many years. That means it will be many years, at least, before ERS could give a cost-of-living adjustment or additional retirement payment (sometimes called a 13th check) to retirees. Texas Law does not allow an increase unless the fund is sound.

The main reason the Trust Fund is not actuarially sound is that it has been underfunded for most of the last 20 years.

After so many years of underfunding, we have been very encouraged by the 86th Texas Legislature’s attention to ERS’ retirement issues.

We are also pleased that the health insurance program has been working well and efficiently. We did not have to ask the legislature for an increase in funding for health insurance, and that means we have been able to focus almost completely on retirement.

Fixing the financial issues in our retirement programs will take time, but we hope the legislature will take a positive step toward better funding.

ERS will share information about any new legislation that could affect your benefits in the coming months. In the meantime, you can see the outcomes of legislation related to ERS on our legislative page. For even more information, visit the Texas Legislature Online website.

Statutes and rules
Changes to ERS rules at May Board meeting
The ERS Board of Trustees adopted changes to ERS rules at the May 22 meeting. Rules, statutes and other regulations relating to ERS are posted on our Statutes and Rules webpage. Proposed and adopted changes to ERS rules are published throughout the year in the Texas Register. ERS members and retirees, and the general public, are invited to comment on proposed rule changes. Read the full article online.

Texa$aver program administrative fee change
As of May 1, accountholders with very low balances pay administrative fees
The ERS Board of Trustees approved changes to the Texa$aver® 401(k) / 457 Program’s tiered fee structure, effective May 1, 2019. Most Texa$aver participants won’t see any changes to the fees they pay. Accountholders with balances of $10.00 or less, who previously didn’t pay any administrative fees, are now assessed a monthly fee. To find out more about the fees, read the full article online.
Discount Purchase Program℠

• Need a rental car? Book your travel through Beneplace and find exclusive deals on rentals from Enterprise, Avis, Alamo, Budget, National, and more.

• Diamondback designs and builds performance bicycles for every rider at every level. Save up to 40% on Bikes from Diamondback now!

• No matter your fitness level or activity preference, Garmin has you covered! Save up to 30% on Garmin wearable devices.

• myAutoloan.com is your premier online auto finance and refinance marketplace. You’ll receive up to four loan offers within two minutes.

• You order, we shop and deliver. Shipt delivers the groceries you love from stores you trust. Save $50 when you sign up for a full year of unlimited groceries.

Visit the Discount Purchase Program℠ at to save on these deals and more!

Events

Medicare Preparation webinars:
Attend a Medicare Preparation webinar to learn about Medicare and how it works with your ERS benefits. You can participate by typing in your questions, or simply observe the online presentation and following Q&A:

• Tuesday, June 11, 2019, 10 a.m. CT
• Tuesday, August 13, 2019, 10 a.m. CT

For more details on these and other upcoming events, visit the ERS events calendar.