



Planning Your Retirement

Regular State Employees

Groups 1, 2 and 3 (employees starting before Sept. 1, 2022)

Ready...Set...Retire!

Congratulations on achieving this important milestone. As you prepare to submit your retirement application, refer to this to-do list and the ERS resources listed on page 2.

Retirement planning checklist

- Create an ERS OnLine account if you don't have one.
- Read this and other ERS information about retirement. If you haven't already, consider attending a Ready, Set, Retire! presentation. Register at ers.texas.gov/event-calendars.
- Get a retirement estimate using the ERS OnLine retirement estimator (see page 2) or by calling ERS.
- Review your recent Statement of Retirement Benefits for accuracy. (ERS sends this statement to you each year during the month after your birthday. It's also available in your ERS OnLine account.)
- Determine whether you have service credit from another employer in the Proportionate Retirement Program (PRP). If so, contact those agencies for your service credit information.
- Consider whether you will purchase service credit, and contact ERS for information about costs and payment options.
- Contact ERS to apply for retirement. You must call ERS no earlier than 90 days before your planned retirement date. (You cannot do this through ERS OnLine.)
- Contact your human resources department.** ERS does not notify your employer that you will be retiring.



The information in this guide applies only to State of Texas agency employees who started work before Sept. 1, 2022, and are not certified peace officers (CPOs) or custodial officers (COs). For retirement information for employees who start work on or after Sept. 1, 2022, visit <https://www.ers.texas.gov/news/answers-to-questions-about-the-upcoming-cash-balance-retirement-benefit-for-employees-hired-after-fy>. CPOs and COs, elected state officials and state judges can view <https://ers.texas.gov/contact-ers/additional-resources/guides-and-handouts/retirement/planning-your-retirement-for-cpos-cos.pdf>.

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Helpful resources

Take advantage of these resources as you plan:

- ERS website (ers.texas.gov). View webpages about these topics and more:
 - Retirement for Active Employees (<https://ers.texas.gov/active-employees/retirement>)
 - Proportionate Retirement Program (<https://ers.texas.gov/active-employees/retirement/service-credit-for-state-of-texas-retirement/proportionate-retirement-program-prp>)
 - Purchasing Service Credit (ers.texas.gov/active-employees/retirement/service-credit-for-state-of-texas-retirement)
- ERS presentations and webinars. View a schedule and register at ers.texas.gov/event-calendars.
- Your ERS OnLine account. Create an account at ers.texas.gov/my-account-login. Log in for these tasks and more:
 - view and print your annual member statements,
 - find out when you're first eligible to retire,
 - create State of Texas retirement annuity estimates (see note below),
 - learn about retirement payment options and
 - see how beneficiary choices can affect the amount of your monthly retirement payment.
- ERS retirement counselors—Meet with a counselor by phone, online or, when available, in person at ERS' office.

Note: The ERS OnLine retirement estimator (ers.texas.gov/Contact-ERS/Additional-Resources/Create-a-Retirement-Estimate) does not incorporate information from a Qualified Domestic Relations Order (QDRO), unpurchased service credit or service credit from Teacher Retirement System of Texas (TRS) or another Proportionate Retirement Program (PRP) system. For this information, contact ERS for an estimate of your retirement payment amount and eligibility date.

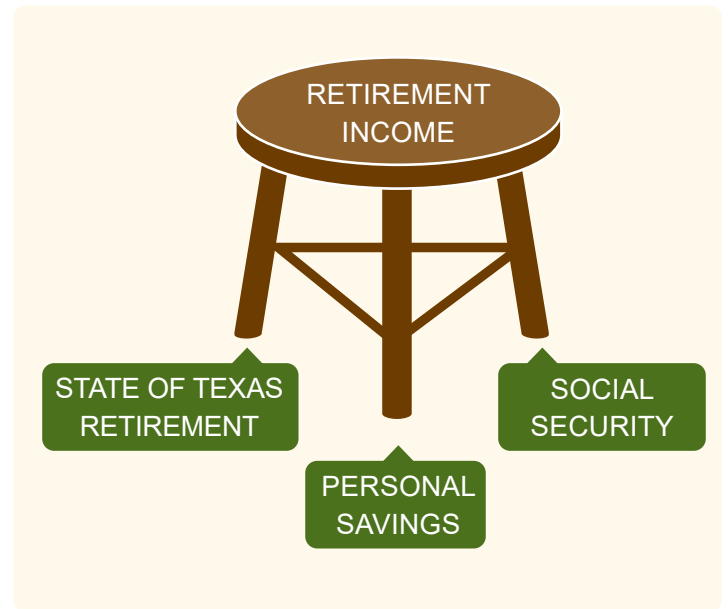
Your ERS Retirement

The biggest question most people have as they plan for retirement is, “Have I saved enough?”

Think of your retirement as a three-legged stool: For a financially secure retirement you will likely need income from at least three sources:

- your monthly retirement payment (annuity) from the State of Texas,
- Social Security Administration (SSA) benefits and
- personal savings.

Think carefully about your sources of income in retirement. Today, the average state retiree gets a monthly retirement payment of about \$1,774. Cost-of-living adjustments (COLAs) and additional retirement payments (sometimes called “13th checks”) are not guaranteed. Your monthly annuity payment alone is unlikely to meet all your financial needs in retirement.



The State of Texas Retirement Plan

As a state employee, you contribute a portion of your salary each month into a State of Texas retirement account. ERS pools your contributions with contributions from the state, your agency, and other state employees and their agencies to invest them over time, increasing their value.

You can check your retirement account balance through your ERS OnLine account. You cannot withdraw this money while you are employed with the state. If you leave state employment, you have two options for your State of Texas retirement account: You may withdraw your retirement plan contributions, plus the accrued interest. Or, you can choose to leave your money with the plan, and then once eligible, apply to get a lifetime monthly retirement payment.

The amount of your monthly annuity payment is based on formulas and eligibility guidelines authorized by the Texas Legislature. Learn more about the State of Texas Retirement program and the ERS Retirement Trust Fund at <https://ers.texas.gov/Active-Employees/Retirement/State-of-Texas-Retirement>.

This guide covers information for state agency employees who started work before Sept. 1, 2022, and should not be the primary source of information for employees who start work on or after Sept. 1, 2022, law enforcement and custodial officers, judges and elected state officials. There are different retirement rules and guides for these groups. For more information on retirement for those groups, visit <https://www.ers.texas.gov/Active-Employees/Retirement/State-of-Texas-Retirement> or contact ERS.

Eligibility to retire

When can you retire?

When am I eligible to retire with an annuity? Will I be eligible for insurance benefits? These questions are likely on your mind as you consider retirement.

There are several ways you can meet retirement eligibility. Keep in mind your annuity could be lower if you retire before a certain age, even if you've reached retirement eligibility.

Your retirement benefits are based on certain factors, starting with your retirement group. Your retirement group is based on the year you joined the state workforce and began contributing to your State of Texas Retirement account.

All ERS retirees are eligible for lifetime annuities, no matter which retirement group they're in, how long they live or how much money is in their retirement account. There are differences between retirement benefits for each retirement group.

The chart on page 5 provides an overview of retirement benefits for different retirement groups. See details about how ERS determines the amount of your annuity payment on page 11.

Leaving state employment before retiring

You can leave state employment and still be eligible for an annuity at retirement if you are vested and leave your retirement account with ERS until you reach full retirement age. **If you leave state employment, withdraw your retirement contributions, and later return to state employment, you will be in a different retirement group.**

Former employees who return to state employment before Sept. 1, 2022, can buy back withdrawn service credit to help them reach retirement eligibility and increase their retirement annuity. However, buying back withdrawn service credit does not return an employee to their previous retirement group. Former employees who return to state employment after Aug. 31, 2022, without an active retirement account at ERS will be enrolled in retirement Group 4, and will not be able to buy withdrawn/refunded service credit. Read more about purchasing service credit on page 9.

If you leave state employment before retiring, you aren't eligible for health insurance and other benefits offered through the Texas Employees Group Benefits Program (GBP) until you retire. If you are not retiring directly from state employment, you won't be able to apply unused sick and annual leave toward your years of service to increase your annuity amount. You also will have a 60-day health insurance waiting period following your retirement date. See more on page 15.



For information about your retirement eligibility, including an interactive tool to view your retirement options, go to <https://ers.texas.gov/Active-Employees/Retirement/Retirement-Eligibility>.

Terms to know

Rule of 80

If your age plus your years of eligible service credit equal 80, you can retire under the "Rule of 80." If you are vested in the State of Texas Retirement and meet the Rule of 80, you are eligible to retire with a monthly annuity and, under current rules, insurance benefits—regardless of which retirement group you are in.

There are other ways to become eligible for retirement and retiree insurance benefits, besides the Rule of 80. See the next page for more information.

See more terms in the glossary on page 28.

Eligibility by employee group

Important note about health insurance: Health and other insurance benefits for employees and retirees are subject to change based on available state funding. The Texas Legislature determines the level of funding for such benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

Group 1: Employees hired before Sept. 1, 2009

Minimum age for GBP benefits: 60 years or with Rule of 80

Minimum retirement age and years of service	Lifetime Annuity	Health Insurance
Age 60 or above with at least five years (but fewer than 10 years) of eligible service credit	Yes	No
Age 60 or above with at least 10 years of eligible service credit, but not meeting Rule of 80	Yes	Yes. Eligible for optional benefits; eligible for health insurance at age 65
Any age , with 10 years of eligible service credit and meeting Rule of 80	Yes	Yes

Group 2: Employees who started Sept. 1, 2009, through Aug. 31, 2013

Minimum age for GBP benefits: 65 years or with the Rule of 80

Minimum retirement age and years of service	Lifetime Annuity	Health Insurance
Age 65 or above with at least 10 years of eligible service credit, but not meeting Rule of 80	Yes	Yes
Any age , with at least 10 years of eligible service credit and meeting Rule of 80	Yes. Payment is reduced 5% for each year you retire before age 60 , up to a 25% maximum reduction.	Yes

Group 3: Employees who started September 1, 2013, through August 31, 2022

Minimum age for GBP benefits: 65 years or with Rule of 80

Minimum retirement age and years of service	Lifetime Annuity	Health Insurance
Age 65 or above with at least 10 years of eligible service credit, but not meeting Rule of 80	Yes	Yes
Any age , with at least 10 years of eligible service credit and meeting Rule of 80	Yes. Payment is reduced 5% for each year you retire before age 62 , with no maximum reduction.	Yes

Understanding your benefits



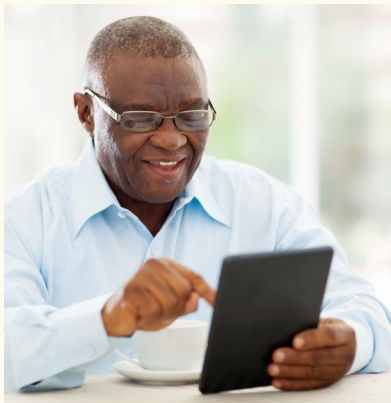
Meeting the Rule of 80

Elva is 58 years old and a Group 1 employee. She has 22 years of service credit, including two months of annual leave and four months of sick leave. She can retire at any time because she meets the Rule of 80. Her unused sick and annual leave will count toward her retirement eligibility and will be used to calculate her monthly retirement payment. Her insurance benefits will continue in retirement without interruption.



Retiring before minimum retirement age – Group 2

Juanita is 58 years old and a Group 2 employee with 22 years of service credit. Because she meets the Rule of 80, she can retire; however, her monthly retirement payment will be reduced 10% if she retires now (5% for each year before age 60, up to a 25% reduction). Her unused annual and sick leave will be applied when calculating her retirement payment, but it cannot be applied toward her retirement eligibility. Her insurance benefits will continue in retirement without interruption.



Retiring before minimum retirement age – Group 3

George is 56 years old. He is a Group 3 employee with 24 years of service credit. Because he meets the Rule of 80, he can retire; however, if he retires now, his monthly retirement payment will be reduced by 30% (5% for each year before age 62, with no cap). His unused sick and annual leave will not be applied toward retirement eligibility. His unused sick leave will be applied when calculating his monthly retirement payment, but his unused annual leave will only be applied if he chooses not to receive a lump-sum payment from his agency for his unused annual leave hours. His insurance benefits will continue in retirement without interruption.



Retiring without meeting the Rule of 80

Cynthia is 65 years old and a Group 3 employee. She has 12 years of service credit. Although she does not meet the Rule of 80, she is eligible for an annuity and insurance benefits. Her unused sick leave will be applied when calculating her retirement payment, but it cannot be applied toward her retirement eligibility. Her unused annual leave cannot be applied toward her retirement eligibility and will only be used for her retirement payment if she chooses not to receive a lump-sum payment from her agency. If she is retiring directly from state employment, her insurance benefits will continue in retirement without interruption. If she is not retiring directly from state employment, she will have a 60-day waiting period before her health insurance begins. See more on pages 7 and 15.

Service Credit

Earned service credit

You earn service credit for the time you work for a State of Texas agency and contribute to the ERS Retirement Trust Fund. Your service credit is one of the factors ERS uses to determine when you are eligible for retirement benefits and, as an employee in retirement Group 1, 2 or 3, how much your annuity will be.

You earn a month of service credit for every month you work (and contribute to your retirement account). If you work one day during a month, you will receive service credit for that month. Twelve months of service credit equals one year of service.

You cannot earn more than one month of service credit at a time—if you work at two different state jobs within the same month, you will earn service credit for only one month.

Other types of earned service credit

Unused leave

If you retire directly from state employment, you may be able to apply unused sick and annual leave to your retirement eligibility and/or your annuity payment calculation, depending on which retirement group you are in.

If you leave employment before retiring, you won't be able to apply unused sick and annual leave toward your retirement eligibility or to increase your annuity amount. Talk to your agency about what happens to those balances once you leave employment.

Group 3 employees who retire directly from state service and do not choose to apply unused annual leave toward increasing their annuity payment receive a lump-sum payment for unused annual leave; there is no payment for unused sick leave.

Applying unused leave to service credit

Retirement group	Apply unused leave to retirement eligibility?	Apply unused leave to increase amount of annuity?	Receive unused leave as lump-sum payout? (Managed by your agency)
Group 1	Sick leave: Yes Annual leave: Yes	Sick leave: Yes Annual leave: Yes	Sick leave: No Annual leave: Yes
Group 2	Sick leave: No Annual leave: No	Sick leave: Yes Annual leave: Yes	Sick leave: No Annual leave: Yes
Group 3	Sick leave: No Annual leave: No	Sick leave: Yes Annual leave: Yes, if you do not choose to get lump-sum payout.	Sick leave: No Annual leave: Yes, if you do not choose to apply it to increasing your monthly annuity payment.

Terms to know

Withdrawn/refunded service

When you leave state employment and withdraw your ERS retirement account money, it becomes refunded, or “withdrawn,” service credit. You can buy back the refunded service credit; it cannot be counted as service credit until you buy it back. You can do so if you have service credit with ERS or a PRP System. See more terms in the glossary on page 28.

Converting unused leave to service credit

For your first 160 hours of unused leave, you earn one month of service credit. Additional fractions over 160 hours are counted as full months of service credit. You will earn one additional month for hours beyond these 160-month increments. For example, 160 hours is equal to 1 month of service credit.

Note: Your agency, not ERS, keeps track of your annual and sick leave. Please contact your agency's human resources department if you have questions about the amount of unused leave applied to your retirement eligibility and/or annuity calculation.

Total leave hours (sick and annual leave are figured separately)	Months of service credit	Total leave hours (sick and annual leave are figured separately)	Months of service credit
160	1	961 – 1,120	7
161 – 320	2	1,121 – 1,280	8
321 – 480	3	1,281 – 1,440	9
481 – 640	4	1,441 – 1,600	10
641 – 800	5	1,601 – 1,760	11
801 – 960	6	1,761 – 1,920	12

You can roll over accrued annual leave to your Texa\$aver account. You will handle this through your agency's HR department and/or payroll office during the exit process. HHS Enterprise employees should contact the HHS Employee Service Center.

Service credit from other retirement systems

If you have contributed to another retirement system in the Proportionate Retirement Program (PRP), you may be able to apply that service credit toward your ERS retirement eligibility. If you are a contributing member of a PRP system, you can buy back ERS service credit without being re-employed by the State of Texas. If you are contributing to ERS and would like to purchase withdrawn/refunded service from another PRP system, contact that system to confirm eligibility and other requirements.

You must meet retirement eligibility in each system (not necessarily at the same time) before you can retire. Each system may have its own rules governing service purchases.

Contact ERS to confirm your PRP service credit is eligible to be certified and applied toward your ERS retirement eligibility. PRP service credit is not used to calculate your ERS annuity payment. It does not count toward retiree insurance eligibility unless the service is with a GBP-participating employer or transferred to ERS at retirement.

Teacher Retirement System of Texas (TRS)

When you retire, you can transfer creditable service between ERS and TRS. Each retirement system has different rules about retirement eligibility and creditable service, and you should compare them to determine which option will benefit you the most.

Employees who started work at a state agency on or after Sept.

1, 2001, must have 10 years of eligible service credit with ERS to

transfer ERS service to TRS. Employees who started work at a state agency before Sept. 1, 2001, must have three years of eligible credit with a state agency.

If you do not have the minimum years of service, you can use time from each system to achieve retirement eligibility and receive a monthly annuity. However, retirement account funds are not transferred between systems, and you will receive a separate monthly payment from each system.

PRP retirement systems

- City of Austin Police Retirement System
- City of Austin Employees' Retirement System
- El Paso City Employees' Pension Fund
- El Paso Firemen & Policemen's Pension Fund
- ERS
- Judicial Retirement System of Texas Plan 1
- Judicial Retirement System of Texas Plan 2
- Teacher Retirement System of Texas (TRS)
- Texas County and District Retirement System (TCDRS)
- Texas Municipal Retirement System (TMRS)

Choosing to transfer TRS or ERS service when you retire allows you to retire from one system with one annuity payment. Until you retire, the two accounts are separate.

If you want to retire with ERS, contact ERS before applying for retirement to get a retirement estimate. ERS will contact TRS to verify your TRS service credit and salaries. ERS will add this information to your record and can provide retirement eligibility and annuity estimates based on your TRS service credit upon request.

TRS contributing employees who transfer service to retire with ERS are not eligible to convert TRS annual and sick leave balances to ERS service credit.

If you have already retired under ERS or TRS, you cannot transfer service credit; however, if you are an ERS member who previously retired under TRS, you may be able to use TRS service credit to establish ERS retirement eligibility under the PRP.

Optional Retirement Program (ORP)

If you contributed to the ORP as an employee of a higher education institution, you may apply ORP service credit to meet ERS retirement eligibility, but you cannot use it to increase your annuity payment. ORP participants cannot buy back refunded ERS service without being re-employed by a state agency and contributing to their personal ERS retirement account. Contact ERS to learn about applying ORP service credit toward retiree insurance eligibility. You can download a Verification of Optional Retirement Program Participation form on the ERS website.

Texas Governmental Entity (TGE)

If you have TGE service and you certified that service with ERS on or before Dec. 31, 2005, you can use up to 60 months of the service to meet the ERS Rule of 80. You can only do so if you retire before age 60 and do not retire proportionately. The service credit won't increase your monthly retirement payment but it can help you meet retirement eligibility. If you did not certify your TGE service on or before Dec. 31, 2005, it cannot be applied as service credit.

Purchasing service credit

You may be eligible to purchase service credit to increase your monthly retirement payment and/or retire earlier. The following are types of service credit you may be eligible to purchase.

Withdrawn/Refunded Service Credit: If you left state employment and withdrew your retirement account, you may be eligible to buy back the service credit that was refunded to you. To purchase withdrawn/refunded service credit, you must pay ERS the amount that you originally withdrew, plus 10% interest for each fiscal year between the date you withdrew the funds and the date of your purchase.

Waiting Period Service Credit: Depending on when you started working at a Texas state agency, you may have had a waiting period before you started making retirement contributions. You can buy this time for service credit. The cost is based on several factors, such as your age, years of service and salary.

Did you have a waiting period?

Employment Start Date	Waiting Period
Before Sept. 1, 2003	None
Sept. 1, 2003 – Aug. 31, 2014	90 days
Sept. 1, 2014 – Aug. 31, 2015	90 days; waived if you had an existing ERS retirement account balance
Sept. 1, 2015 or later	None



View information about service credit at ers.texas.gov/active-employees/retirement/service-credit-for-state-of-texas-retirement.

Military Service Credit: You may be able to buy up to 60 months of your active-duty service in the U.S. military, if you:

- have made your first contribution to your ERS retirement account,
- are not eligible for a full military retirement benefit and
- were not dishonorably discharged.

Once you have purchased your military service, you must have at least five years of ERS service credit (not including unused sick and annual leave) before you can apply the military service toward your retirement eligibility and annuity calculation.

To determine your cost for buying military service, send ERS a copy of your DD214 or NGB23. You do not have to pay interest if you buy military service during your first year of state employment. After that, you will pay 10% interest for each fiscal year (starting September 1) from your date of employment, to the purchase date.

Additional Service Credit (ASC): If you have 10 years of ERS service credit (excluding military service and unused sick and annual leave) and have purchased all other service available to you, you can buy one, two or three years of ASC. You must be actively contributing to ERS when you buy ASC. You must buy increments of one year unless you are applying for retirement and need a specific number of months to meet eligibility requirements. The cost varies for each person because it is based on age, salary and years of service. As these factors increase, so will the cost. Contact ERS for more information.



Called to duty and extended leave

If you are called to active military duty while working as a state employee, you may be able to purchase the months that you are on active duty if you're not earning service credit at your state agency at the time. You must first purchase all other military service credit before you can purchase the newly acquired active-duty service credit. If you have already purchased the maximum 60 months of military service credit, contact ERS about purchasing this additional time.

Note: If you are on extended leave for active-duty service, your agency may pay you the difference between your military salary and your state salary. Because you are still getting a paycheck from the state, you are still contributing to the ERS retirement account and earning service credit for those months of active duty. In this situation, you cannot purchase this military service credit—you can't have duplicate service time.

Ready to buy service credit?

For an estimate of how much it will cost to purchase service credit, call ERS or go online at <https://ers.texas.gov/Active-Employees/Retirement/Service-Credit-for-State-of-Texas-Retirement/Service-Purchase-Request>.

ERS will email you a service purchase coupon with the cost to purchase your service credit. (If we don't have your email address on file, we'll send it by U.S. mail.)

You can pay for the service credit with a personal check, money order, or rollover from your Texa\$aver 401(k) or 457 account or other qualified retirement account. You cannot use Roth IRA contributions to purchase service credit. Start the process about three months before you want the purchase to take effect. See more on page 24.

TEXA\$AVERSM
401(k) / 457 Program

You can use money in your Texa\$aver or other qualified retirement account to purchase

any type of service credit. Remember, you cannot use Roth contributions to purchase service credit. See more on page 24.

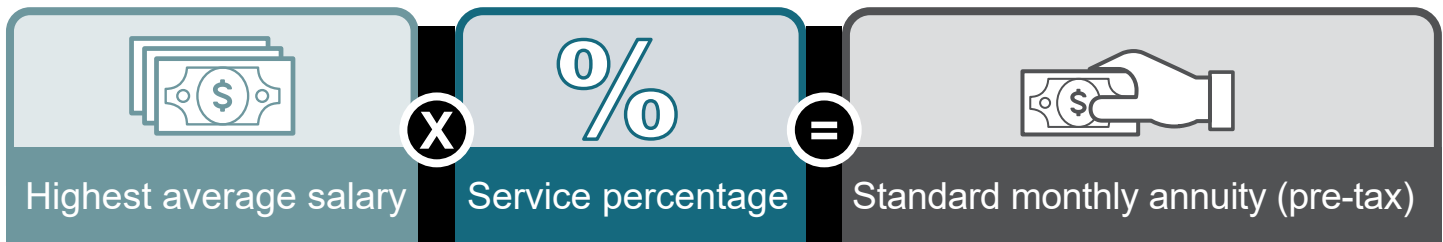
Your State of Texas Annuity

The State of Texas retirement annuity is a defined benefit plan, or pension, that provides a stable source of income for the rest of your life, no matter how much you paid into it or how long you live.

Estimating your monthly annuity: retirement Groups 1, 2 and 3

If you are in retirement Group 1, 2 or 3 (started work before Sept. 1, 2022), you can use the retirement estimator tool (see note below) in ERS OnLine to calculate your monthly annuity payment.

ERS uses this formula to calculate your monthly annuity payment:



Here is how to determine your final average salary and service percentage:

- **Highest average salary:** Highest average salary: Depending on your retirement group, add your highest monthly pay over 36 months (Group 1), 48 months (Group 2) or 60 months (Group 3). The highest average salary ERS uses does not include overtime pay or one-time merit bonus pay. Divide that total by the same number of months.
- **Service percentage:** Determine this percentage number by multiplying your years and months of service credit by a “multiplier” (2.3%, or 0.023). Or, view the table on page 30 to find the service percentage for your specific years and months of service.
- **Standard monthly annuity:** Multiply the highest average salary by the service percentage to get your standard monthly annuity amount before federal taxes and/or deductions for insurance premiums. Federal law requires ERS to deduct federal income tax from your monthly payment unless you choose not to withhold tax.

Terms to know

Multiplier

A factor used to calculate your annuity payment. The multiplier for regular state employees is 2.3%. ERS multiplies this percentage (0.023) by the number of years and months you’ve worked. The result is the service percentage number.

See more terms in the glossary on page 28.

Annuity calculations for Group 4

The previous information does not apply to employees in Group 4 (starting work on or after Sept. 1, 2022). Group 4 annuities will use a different calculation that is not based on their years of service and highest average salary. Although annuities for Group 4 are calculated differently, they are lifetime benefits that are equitable with the benefits for Groups 1, 2 and 3.

Note: The ERS OnLine retirement estimator tool does not incorporate information from a Qualified Domestic Relations Order (QDRO), unpurchased service credit or service credit from Teacher Retirement System of Texas (TRS) or another Proportionate Retirement Program (PRP) system. For this information, contact ERS for an estimate of your retirement payment amount and eligibility date.

Retirement Payment Options

When you're ready to retire, you can choose from payment options for your retirement payments. The amount of your monthly payment will vary for each option (see table on page 13). For example, if you elect to receive a portion of your annuity as a lump sum at the beginning of your retirement, your subsequent monthly payments will be reduced. Likewise, if you choose to have a spouse or other beneficiary receive monthly payments after you die, the amount you get each month will be less than what you would get with the standard annuity option. Your age at retirement also affects the amount of your payment.

Important: When choosing a payment option, think carefully about the income you will need for the rest of your life. **After you retire, you cannot change your retirement payment option** unless your beneficiary dies before you or, if your beneficiary is your spouse, you get divorced.

Standard annuity payment option

The standard annuity payment option provides the highest monthly payment, and you receive these payments for the rest of your life. There is no monthly survivor payment after your death; however, if there is money left in your account after your death, your beneficiary receives it as a one-time, lump-sum payment. You can designate one or more beneficiaries. (Be aware that with this payment option, the average retirement account depletes the employee's contributions within five years after the retirement date. So, your beneficiary likely would not get a payment from your account.)

If you want your spouse or another beneficiary to continue receiving monthly annuity payments after you die, you can choose from five survivor payment options (see table on page 13).

Partial lump-sum option

You may be able to receive a portion of your earned annuity as a one-time, lump-sum payment, called the partial lump sum option (PLSO). You can choose an amount equal to one month to 36 months of your standard annuity payment. The amount of your monthly annuity payments will be reduced for the rest of your life based on the amount of your PLSO. If you request a PLSO, you will receive this lump sum shortly after retirement, in addition to your monthly annuity payment.

Deferring payments to a qualified retirement account

You can avoid having income tax withheld from your partial lump-sum payment, you can defer all or part of it to your Texa\$aver 401(k) or 457 account or other eligible retirement account or IRA. ERS sends a separate check to your designated financial institution, typically within five business days of your first monthly retirement payment.

If you're not yet 50 years old, you can defer up to \$20,500. If you're using the Age 50 and Over Catch-up Provision, you can defer up to \$27,000. (The IRS sets contribution limits, and they are subject to change from year to year.) You can defer up to these maximums for both 401(k) and 457 Texa\$aver Plan accounts. You cannot defer annual leave into a Roth 401(k) or Roth 457 account.

If you don't have a Texa\$aver account, you can open one at any time during your state employment, including right before you retire.

Terms to know

Partial lump-sum payment option (PLSO)

A one-time, lump-sum equal to one to 36 months of your standard annuity payment and payable at the time of your retirement. If you choose to get a portion of your annuity as a lump sum payment, the remainder of your monthly annuity payments will be reduced for the rest of your life based on the amount of your lump-sum payment.

See more terms in the glossary on page 28.

Your annuity and federal income tax

ERS is required to deduct federal income tax from your monthly payment, unless you choose not to withhold tax.

Retirement contributions made before Jan. 1, 1988, and any funds deposited to your account (not rolled over into a tax-deferred account) as the result of a service purchase are classified as "after-tax" dollars.

ERS pays you after-tax dollars from your account on a prorated basis over your lifetime, as prescribed by federal tax laws. If you retire with after-tax dollars in your account, a small portion of each monthly retirement payment is non-taxable.

Survivor payments

You can choose to have a beneficiary continue receiving a monthly annuity payment after your death. These survivor payments are a percentage of your gross annuity payment. If you choose a survivor option and your beneficiary dies before you, your monthly payment will change to the standard annuity option for the rest of your life; you cannot choose another beneficiary. See page 16 for more information about survivor benefits.

Option	Survivor payment
Standard annuity payment	Your survivor does not receive a monthly payment after your death. If there is money left in your account, your survivor receives a one-time payment. You may have more than one beneficiary.
1	Your survivor gets 100% of your monthly payment for life. You can designate only one beneficiary. Note: If you choose someone other than your spouse as beneficiary, their monthly survivor payment may be less than 100%, depending on the difference in your ages.
2	Your survivor gets 50% of your monthly payment for life. You can designate only one beneficiary.
3	If you die before you get 60 monthly payments, your survivor receives the rest of the 60 monthly payments. The 60 monthly payments are from your retirement date, not your death. You may have more than one beneficiary.
4	If you die before you get 120 monthly payments, your survivor receives the rest of the 120 monthly payments. The 120 monthly payments are from your retirement date, not your death. You may have more than one beneficiary.
5	Your survivor receives 75% of your monthly payment for life. You can designate only one beneficiary. Note: If you choose someone other than your spouse as beneficiary, their monthly survivor payment may be less than 75%, depending on the difference in your ages.

Understanding your benefits

Choosing a beneficiary other than your spouse

Elia is retiring at age 60. She wants her 11-year-old grandson Max to get a monthly annuity payment after her death. If she chooses option 1 (100%) or option 5 (75%), Max may not get the full 100% or 75% of the annuity, because of his age and because he is not her spouse.

Lump-sum death benefit

If you die as an ERS retiree, ERS will pay a \$5,000 lump-sum death benefit to your designated beneficiary, estate or appropriate heirs when they submit a claim. This benefit costs the retiree nothing and is in addition to any Basic Term or optional life insurance you have. You don't have to be enrolled in the GBP to qualify for this benefit. If you're in a PRP-participating retirement system with fewer than five years of service credit from ERS, the payment is reduced accordingly.

Retirement benefits for an ex-spouse

If an ex-spouse is entitled to any of your ERS retirement benefits, you'll need to provide a Qualified Domestic Relations Order (QDRO). ERS will review your documents and approve them if they meet all legal requirements. You'll receive a notification upon approval.

Use the model QDRO form at ers.texas.gov/pdfs/forms/QDRO_model as a guide. Get the QDRO signed by the judge who exercised jurisdiction over the divorce. Have the original QDRO certified by the county clerk in the county in which the divorce was granted. Provide ERS with an original, certified copy of the QDRO and a copy of the divorce decree.

Health Insurance and Optional Benefits


Currently, insurance benefits through the Texas Employees Group Benefits Program (GBP) are available to many State of Texas retirees and their eligible dependents. Like your retirement annuity, your health insurance eligibility and the premium you will pay, if any, is based on a number of factors, including your years of service, whether you meet the Rule of 80 and whether you worked full time or part time in the three months before your retirement.

If you meet the Rule of 80 and have 10 years of eligible service credit, you are immediately eligible for health insurance and optional benefits when you retire

and can continue your coverage without a break. If you reach the minimum retirement age (age 60 – Group 1) and have 10 years of eligible service credit and you retire directly from state employment, your optional benefits begin at retirement but your health insurance benefits begin at age 65. If you reach the minimum retirement age (age 65 – Group 2 and 3) and have 10 years of eligible service credit and you retire directly from state employment, your optional benefits and health insurance continue at retirement.

Whether you retire with the Rule of 80 or by reaching the minimum eligibility age, you must have at least 10 years of eligible service credit from a state agency and/or higher education institution that participates in the GBP to be eligible for retiree health insurance and optional benefits. Service from a Proportionate Retirement Program (PRP) system does not count toward ERS retiree insurance eligibility or the Rule of 80 unless the PRP service is with a GBP-participating employer or transferred to ERS at retirement.

Health insurance includes \$2,500 of Basic Life Insurance and prescription drug coverage



Health insurance eligibility

If you have at least 10 years of eligible service credit and...	You get retiree health insurance...
Are in Group 1, 2, or 3 and you retire with the Rule of 80 directly from your state agency or higher education institution	At any age, as soon as you retire
Are in Group 1 and retire directly from your state agency or higher education institution at age 60-64 without the Rule of 80	When you turn 65
Are in Group 2 or 3 and retire directly from your state agency or higher education institution at age 65 without the Rule of 80	As soon as you retire
You are not working for a state agency or institution and apply for retirement by meeting the Rule of 80 in any group	You will have a 60-day waiting period after your retirement is processed before coverage begins.
You are not working for a state agency or institution and apply for retirement by either: <ul style="list-style-type: none"> • turning 60 in Group 1 or • turning 65 in Group 2 or 3 	When you turn 65

Terms to know

Texas Employees Group Benefits Program

Commonly referred to as “the GBP,” the Texas Employees Group Benefits Program is insurance and other benefits provided by the State of Texas and administered by ERS. The program includes health, dental, vision and life insurance for retirees and eligible dependents.

See more terms in the glossary on page 28.

Health insurance waiting period

If you reach the minimum retirement age (age 60 – Group 1) and have 10 years of eligible service credit and you do not retire directly from state employment, your optional benefits, such as dental and vision, begin at retirement but your health insurance benefits begin at age 65. If you reach the minimum retirement age (age 65 – Group 2 and 3) and have 10 years of eligible service credit and you do not retire directly from state employment, your optional benefits begin at retirement and your health insurance benefits begin after a 60-day waiting period. See retirement groups on page 5.

After ERS processes your retirement with applicable benefits, you'll receive a Retiree Insurance Enrollment Statement showing the coverage you're enrolled in and options for changing coverage. You have 30 days after your retirement date to elect or make changes to your health insurance (if you're eligible) and optional benefits. If you don't make changes, the coverage you had at the time of your retirement will continue, although your existing Optional Term Life Insurance may be adjusted; see page 16 for details. See more about what you'll pay for insurance on page 17.

TEXFLEXSM If you're enrolled in a TexFlex health care or limited-purpose flexible spending account when you retire, you are not required to continue paying the TexFlex contribution through the end of the plan year. You can submit claims for eligible expenses incurred prior to your retirement date. Any eligible expenses you incur after retirement will not be reimbursed unless you choose to continue participation through COBRA and make post-tax contributions for the remainder of the plan year. Retirees cannot remain enrolled in a dependent care FSA.

Important note about health insurance: Health and other insurance benefits for employees and retirees are subject to change based on available state funding. The Texas Legislature determines the level of funding for such benefits and has no continuing obligation to provide those benefits beyond each fiscal year. Third-party administrators for all GBP benefit plans are subject to change.

Optional benefits

Retirees are eligible for many of the same optional benefits offered to active employees. Even if you are not yet eligible for health insurance because of your age, you may be eligible for some optional benefits, such as dental, vision or life insurance.

Optional benefits for retirees

Dental insurance	State of Texas Dental Choice PPO or DeltaCare USA DHMO, both administered by Delta Dental
State of Texas Vision insurance	Vision insurance administered by Superior Vision
Optional life insurance	<ul style="list-style-type: none"> • If you are enrolled in Optional Term Life Insurance at retirement, you can continue with elections 1 or 2. If you have Election 3 or 4, your coverage will automatically change to Election 2, but you can choose Election 1 or Fixed Optional Life Insurance (\$10,000 policy). • If you are not enrolled in Optional Term Life Insurance at retirement, you can apply for Fixed Optional Life Insurance (\$10,000 policy) within the first 31 days of retirement. Evidence of insurability (EOI) is required. Administered by Securian.
Dependent Term Life Insurance	<ul style="list-style-type: none"> • If you have Dependent Term Life Insurance at the time you retire, you can continue the coverage as long as the covered dependents remain eligible. • If you do not have Dependent Term Life Insurance at the time you retire, during the first 31 days after you retire, you can apply to enroll your eligible dependents through EOI. Administered by Securian.
TexaSaver 401(k) / 457 Program	Retirees can keep funds in their existing TexaSaver account. Return-to-work retirees can make paycheck contributions. Administered by Empower Retirement. See page 24 for more information.

Insurance benefits for survivors

Upon your death, your spouse and eligible dependents may continue the health, dental and vision coverage in which they were enrolled on the date of your death. If they were not on your coverage at the time of your death, they can sign up within 30 days of your death. This also applies to active employees with 10 or more years of service.

Anyone who continues health, dental and vision coverage must pay the entire premium cost and continue to meet the residency requirements of the health, dental and vision plans. Your spouse may continue coverage for the rest of their life. Dependent children may continue coverage as long as they are eligible, regardless of whether your spouse continues coverage.



Your health insurance cost

You need 10 years of eligible service credit with an agency or higher education institution that participates in the GBP to be eligible for retiree health insurance.

The amount the state pays toward your health insurance premium is based on when you started working, how long you worked, and if you worked full time or part time your last three months of employment.


Currently, if you have more than 20 years of eligible service credit, or if you had at least five years of eligible service credit by Sept. 1, 2014, the state pays 100% of your health insurance premium when you become eligible for retiree health insurance (50% if you retired from part-time employment).

Tiered retiree health insurance premiums

If you had fewer than five years of eligible service credit on Sept. 1, 2014, the state’s contribution to your health insurance premium is based on the number of years you participated in the GBP. This is referred to as a “tiered” retiree health insurance premium.

If you have fewer than 20 years of eligible service credit, you are responsible for the portion of your health insurance premium the state does not pay.

Years of eligible service	State contribution to insurance premium
20 or more years	100% if retired from full-time employment 50% if retired from part-time employment
15 years to 19 years 11 months	75% full-time 37.5% part-time
10 years to 14 years 11 months	50% full-time 25% part-time



For more information on health insurance in retirement, go to ers.texas.gov/Retirees/Health-Benefits-for-retirees.

Retirees who have five years of eligible service at a GBP-participating employer as of Sept. 1, 2014, are “grandfathered” under previous eligibility rules. If you’re not grandfathered, your eligible service credit might qualify you for a higher state contribution. The chart below shows how different types of service can qualify you for a higher state contribution. For example, if you are not grandfathered and have 12 years of eligible service, you could buy three years of Additional Service Credit (ASC) for a total of 15 years of service and a 75% state contribution to your retiree health insurance premium.

Grandfathered service

The first column below shows the type of service you can apply to meet the five-year requirement for grandfathering. You may still be able to apply certain types of service and participation even if you waived or opted out of GBP health coverage.

Type of participation/service	Is service “grandfathered”	Service counts toward higher state contribution
Regular state employee	Yes	Yes
Waiting Period	Yes; service does not have to be purchased	Yes; must be purchased
Refunded Service	Yes; service does not have to be purchased	Yes; must be purchased
Additional Service Credit (ASC)	No; you must have 10 years of service to purchase ASC	Yes; must be purchased
Military time	No; military service is not creditable until member has five years of service	Yes; must be purchased
Proportionate Retirement Program (PRP)	No, unless service is with a GBP-participating employer	No
Texas Governmental Entity (TGE)	No	No
Teacher Retirement System (TRS) service from a GBP-participating agency or higher education institution	Yes	Yes
TRS service from a non-GBP participating institution, such as an independent school district (ISD)	No; if transferring service to ERS at retirement, service will be used to determine state insurance contribution	Yes, if service is transferred to ERS through an ERS retirement
Optional Retirement Program (ORP) service from a GBP—participating institution	Yes	Yes
University of Texas or Texas A&M University system	No	Yes, if the UT or A&M service was with TRS and that TRS service is transferred to ERS at retirement
Texas Municipal Retirement System (TMRS)	No, unless employed by TMRS and participating in the GBP	
Texas County and District Retirement System (TCDRS)	No, unless employed by TCDRS and participating in the GBP	
Community Supervision and Corrections Department (CSCD)	Yes (if eligible to participate in the GBP)	
Time covered under COBRA or as a dependent	No	No
Time covered in the GBP as a Former Legislative Employee, Former Elected State Official, Former ERS Board of Trustees Member, Wrongfully Imprisoned Person (WIP), or Texas State Guard Volunteer.	No	No



Medicare and your GBP health insurance

You are eligible for Medicare when you turn 65 (or before age 65 if you receive certain SSA disability benefits). As a retiree, once you are eligible for Medicare, it is considered your primary insurance, and your state health insurance pays secondary.

Generally, if you're retired, you and/or your covered dependent should sign up for Medicare as soon as you are eligible. Your initial enrollment period is a seven-month period that includes the month of your 65th birthday and the three months before and the three months after your 65th birthday. If you're already receiving SSA payments, you'll be automatically enrolled in Medicare Parts A and B at age 65. Otherwise, contact SSA toll-free at (800) 772-1213 to enroll. If you are retired and no longer working for a state agency or higher education institution with active GBP benefits and you don't sign up for Medicare when you're first eligible, you may be subject to a penalty after you do sign up.

Once you and/or your dependent enrolls in Medicare, contact ERS with your and/or their Medicare information. We will begin the enrollment process for the HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO), and HealthSelectSM Medicare Rx prescription drug coverage. Currently, UnitedHealthcare[®] administers both plans. (To help ERS maintain high-quality benefits at a reasonable cost, third-party administrators for all GBP plans are subject to change.)

HealthSelect Medicare Advantage Plan



The HealthSelect MA PPO plan is only available to retirees, eligible dependents and surviving dependents who are enrolled in Medicare Parts A and B.

HealthSelect Medicare Rx is only available to retirees, dependents and surviving dependents who are enrolled in Medicare Part A and/or Part B. If you are eligible for Medicare, but a covered dependent is not, you can enroll in the HealthSelect MA PPO while your dependent remains enrolled in HealthSelect of Texas[®]. Contact ERS once your dependent enrolls in Medicare, and we will enroll them in the same health plan as you.

If you don't contact ERS with your Medicare information, you will be enrolled in HealthSelectSM Secondary, administered by Blue Cross and Blue Shield of Texas (BCBSTX). HealthSelect Secondary includes an annual deductible and has higher out-of-pocket costs than the HealthSelect MA PPO. It also has a higher monthly premium, if you pay a premium for your or for a dependent's health insurance.



See more at ers.texas.gov/retirees/life-changes/medicare.



Health insurance – with something extra

Retiree health insurance plans include an array of wellness programs and extra benefits like no-cost or low-cost gym memberships, an allowance to spend on over-the-counter health items, meals after a hospital stay and rides to medical appointments. Be sure to learn about all your plan offers to help you enjoy a healthy retirement.

Note: ERS and plan administrators cannot guarantee the length of time a particular value-added benefit is offered.

If you have other health insurance

If you are a retiree who is eligible for a state contribution toward your health insurance premium and you have other group health insurance that is comparable to the GBP health insurance, you can opt out of your GBP health insurance and sign up for a monthly Opt-Out Credit.

The credit is up to \$60 for full-time retirees and \$30 for part-time retirees. You can apply this credit to your dental and/or vision insurance premiums. If you do not use the entire \$60 or \$30 credit, the unused portion cannot be refunded.

To get the Opt-Out Credit, you must be:

- eligible for the state contribution toward your GBP health insurance premium as a full-time or part-time retiree, and
- able to certify you have comparable health insurance coverage (for example, through another group benefit health plan.) Medicare does not count as comparable health coverage; if Medicare is your only other health insurance, you are not eligible for the credit.

Your prescription drug benefits are part of your health benefit. If you opt out of your health plan, you also waive your prescription drug coverage and Basic Term Life Insurance coverage.



Learn more about the Opt-Out credit at ers.texas.gov/Retirees/Health-Benefits/Opt-Out-Credit.

If you don't qualify for retiree GBP health insurance

COBRA continuation coverage

If you are not eligible for GBP insurance benefits or Medicare at retirement, you may enroll in health insurance through COBRA for up to 18 months from your retirement date. You'll pay the full cost of your health insurance, plus a 2% administrative fee. Your COBRA continuation coverage is limited to the medical, dental and/or vision benefits you had when you left employment.

If you have reached the 18-month limit for COBRA continuation coverage and have 10 years of state service, but have not yet turned 65, you and your eligible dependents may be able to obtain GBP interim insurance coverage. Interim insurance is only available to those covered under COBRA for the full 18 months. Interim coverage is expensive. You pay the total actuarial cost as determined by the ERS Board of Trustees.

Other coverage options

You may be able to find coverage through your spouse's employer, the open insurance market or through the federal Health Insurance Marketplace. You could be eligible for a tax credit or other cost-sharing reductions that lower your monthly premium. Visit www.HealthCare.gov for information.

Other Considerations

Disability retirement

If you become physically or mentally unable to work due to a diagnosed medical condition, you may be eligible for an occupational or non-occupational disability retirement. The ERS Medical Board must certify that the disability **is likely to be permanent** and prevents you from continuing in your state job or another occupation offering comparable pay.

If approved for disability retirement, you are eligible for a monthly retirement payment based on your age at retirement and retiree health insurance through the GBP. The monthly retirement payment may be reduced if your retirement is due to a non-occupational disability.

Occupational disability retirement

Employees who become injured or disabled due to a specific event occurring on the job can apply for occupational disability retirement. You must have a least one month of service and meet these conditions:

- The injury must be sudden and unexpected, resulting from a dangerous job duty not common to the general public.
- You must be mentally or physically unable to perform your job, or any other job earning similar pay.
- You must have sought and been denied reasonable accommodations for your condition through your agency.

You must apply within two years from the date of your injury, and may apply as early as 90 days before your requested retirement date. Your approved power-of-attorney or legal guardian may apply for retirement on your behalf, if you are unable to do so.

If approved, your payment may not be less than 50% of your average salary, regardless of your years of service credit.

Once approved for occupational disability retirement, you may be eligible for an enhanced payment. To apply, you must provide medical evidence you are disabled, along with a disability determination letter from the Social Security Administration (SSA) that explains the reason you are approved for federal benefits. With this evidence, your ERS benefit may increase to the maximum salary authorized under your position classification salary schedule prescribed by the General Appropriations Act.

Any military service you purchase is included in calculations for an occupational disability retirement payment.

Non-occupational disability retirement

To qualify for a non-occupational disability retirement, you must:

- Apply within two years of your last ERS retirement contribution.
- Have at least 10 years of ERS or creditable state service.
- Be a contributing member of ERS at the time you become disabled.
- Be unable to hold your current or previous state position or any other job earning similar pay.
- Have sought and been denied a workplace accommodation with your agency.

If you die before you retire

If you are actively employed with the state and have at least 10 years of eligible service credit, ERS encourages you to submit a Death Benefit Plan (DBP) that designates who receives your retirement benefits if you die before you retire and begin receiving your annuity. The benefit is based on your salary and service, and you must be actively contributing to your ERS retirement account. If you do not designate a beneficiary, your benefits go to your estate or appropriate heirs.

ERS pays your beneficiary according to your DBP, if you die before you retire and you:

- have 10 years of service,
- have a State of Texas retirement account with ERS (that is, if you left state employment, you did not withdraw your retirement contributions) and
- filed a DBP before Aug. 31, 2005, (If you had fewer than 10 years of service on Aug. 31, 2005, you can select a DBP once you have 10 years of service, but ERS will pay it only if you are working for the state at the time of your death).

You can choose how your beneficiary will receive the benefit:

- **Lifetime annuity:** Your beneficiary receives a monthly annuity check for the rest of his or her life.
- **Lump-sum payment:** Your beneficiary receives a refund of your retirement contributions in a lump-sum payment, minus applicable taxes.
- **10-year guaranteed annuity:** Your beneficiary is paid an annuity monthly for 10 years. The amount likely will differ from the lifetime annuity amount.
- **Beneficiary's choice:** Your beneficiary can choose a lifetime annuity, lump-sum payment or 10-year guaranteed annuity.

If you die before you retire and have a State of Texas Retirement account with ERS, but did not file a DBP before Aug. 31, 2005, and/or don't have 10 years of service, ERS will pay your beneficiary a one-time, lump-sum refund of your retirement account.

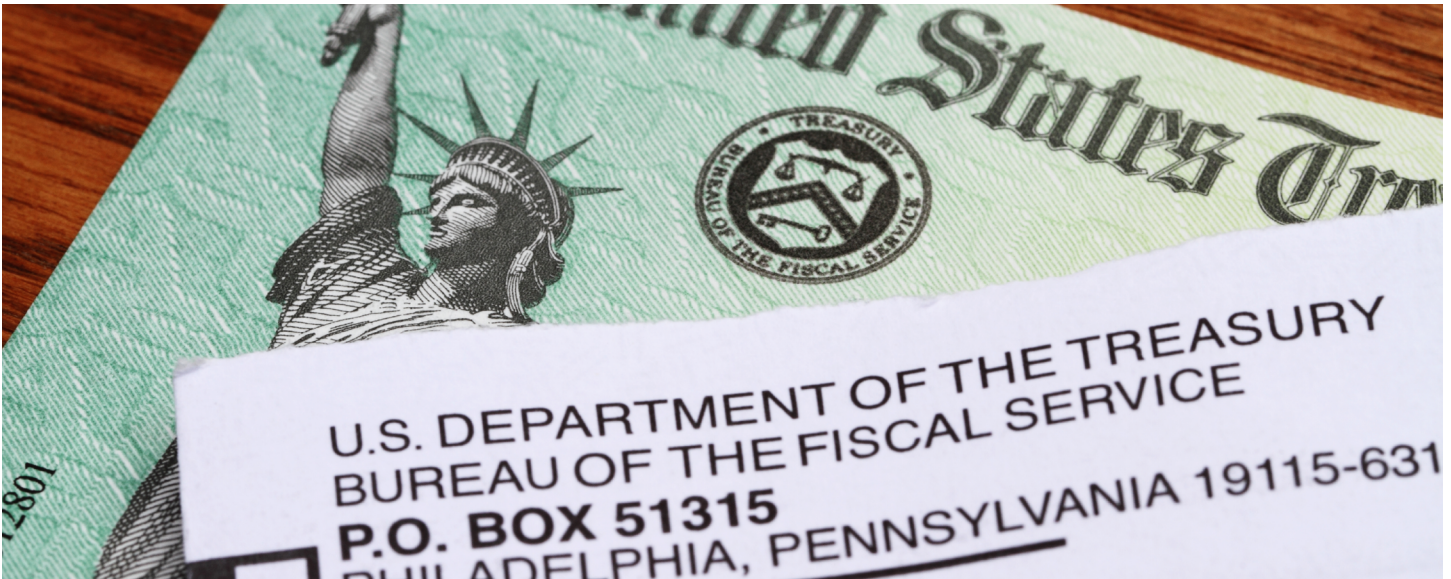


Survivor benefits for retirees

See page 13 for annuity payment options for your surviving beneficiary if you die after you've retired.

Occupational death

If your death is due to an occupational hazard, your surviving spouse may be eligible for a one-time lump-sum death benefit in an amount equal to one year's salary. If there is no surviving spouse, the death benefit may go to the guardian of any surviving dependent minor children. The occupational death benefit is not paid if there is no surviving spouse or dependent children.



Other Retirement Income

Social Security

Federal Social Security Administration (SSA) benefits are another source of retirement income for most ERS members. Your SSA benefits don't affect any retirement benefits you receive from the State of Texas. Likewise, your State of Texas retirement benefits don't affect your SSA benefits.

If you qualify for SSA benefits, you can draw benefits as early as age 62, but you would receive a reduced payment. Full retirement benefits are paid at age 66 or 67, depending on the year you were born. Your benefit will be even higher if you wait to begin collecting SSA benefits until you reach age 70.

Social Security eligibility is separate from Medicare eligibility. You are eligible for Medicare Parts A and B at age 65, no matter what age you're eligible for full or reduced SSA benefits. See page 19 for more information about Medicare.

Visit www.ssa.gov for more information, or call (800) 772-1213.

Social Security eligibility

Birth Year	Full Retirement Age
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and later	67 years

Personal savings in retirement accounts can fill the gap between your expenses in retirement and your income from your State of Texas annuity and Social Security. Over your career with the state, you may have participated in the TexaSaver 401(k) / 457 program, currently administered by Empower

Retirement. This voluntary program lets you set aside a portion of your pay pre- or post-tax, possibly reducing your taxable income.

While you can no longer contribute to your TexaSaver account after you retire, you can keep your TexaSaver account to continue taking advantage of the program's many benefits, including access to investment advisors and lower fees than many other retirement savings plans.

You do not have to pay taxes on funds in your TexaSaver account until the funds are withdrawn. Contact Empower about periodic payments, partial or full withdrawal, and other distribution options.

Visit www.TexaSaver.com to learn more, or contact Empower at (800) 634-5091.

Don't have a TexaSaver account? It's not too late!

Even if retirement is around the corner, you can reap the benefits of a TexaSaver account:

- Low, flat fee regardless of account balance
- No-cost or low-cost investment advice, one-on-one personal counseling and financial workshops
- Customized online retirement planning tools
- Traditional before-tax and/or Roth after-tax contribution options
- Expertly-managed investment options
- Flexible distribution options
- Funds offering fee reimbursements

Retirement accounts from other jobs

You can transfer or roll over money from a qualified 401(k), 401(a), 403(b) or governmental 457 plan from a prior eligible employer into your TexaSaver 401(k) or 457 plan. You can also roll over money from an eligible IRA. TexaSaver 401(k) and 457 plans accept Roth rollovers from other qualified retirement plans, but you can't roll over an individual Roth IRA to your TexaSaver account.

You should discuss transferring money from one account to another with your financial advisor/planner. Always consider potential fees or investment option limits with such transactions.

Your TexaSaver beneficiaries

Remember to designate a beneficiary for your TexaSaver account, even if you have done so for your retirement annuity. Find a beneficiary form at www.texasaver.com or phone Empower Retirement at (800) 634-5091. Return the form to Empower. Your beneficiary can be the same or different than your life insurance or retirement account.



Purchasing service credit?

You can use money in your TexaSaver 401(k) and/or 457 account (except Roth IRA contributions) to purchase any type of service credit. The sooner you take steps to roll over your funds the better— start the process about three months before you want the purchase to take effect. See more on page 10.

Returning to state employment

Some State of Texas retirees return to work for the state. Before you can do this, you must be retired for at least 90 days and you cannot have a prior agreement with your employer to return to your job.

If you return to work for the state, you won't contribute to the ERS Retirement Trust Fund, and you will not be eligible to retire a second time from the state. You can participate in TexaSaver. In addition, your agency must pay a surcharge equal to 9.5% of your salary to ERS. This makes up for the fact that you are not contributing to the ERS Retirement Trust Fund but are drawing a monthly payment. The surcharge does not come out of your paycheck.

If you return to work for the state, you can keep your retiree benefits or you can elect active employee benefits. If you elect active employee benefits, you can enroll in Texas Income Protection Plan disability insurance, TexFlex flexible spending accounts and life insurance options that aren't available to retirees. If you are a return-to-work retiree, you cannot enroll in the HealthSelect Medicare Advantage Plan preferred provider organization (MA PPO) or the HealthSelect Medicare Rx prescription drug plan, even if you are enrolled in Medicare, or elect retiree benefits instead of active employee benefits.

Your optional life insurance coverage and premiums are based on your annual salary. If you have a lower annual salary as a return-to-work retiree than when you retired and you choose active benefits, your Optional Term Life Insurance coverage will be lowered permanently, even when you switch back to retiree benefits.

If you return to part-time employment and elect active employee benefits, the state contribution toward your health insurance premium is 50% for you and 25% for your dependents.

If you go to work for an organization in the PRP, you can use your ERS service credit to help you become eligible to retire under that system. You would receive separate retirement payments from each system. View a list of PRP participating systems on page 8.



Life after Retirement

There's more to retirement planning than finances. Plan to take advantage of the many resources and programs designed to help you stay physically, mentally and financially fit. Be sure to stay connected with ERS to get news and information that will help you make the best use of your benefits during retirement.

Health and wellness programs

Poor health is not a consequence of aging, and it's never too late to make changes that will have a positive impact. Healthy lifestyle choices such as quitting tobacco use, physical activity, and proper nutrition can improve your health at any age.

Every ERS health plan offers wellness programs to help you lead a healthier life. If you're living with a chronic condition like diabetes or asthma, they offer disease management programs that provide personal support, help with complex health care needs and advice on treatment decisions.

GBP health plans also have no-cost and low-cost fitness programs, such as SilverSneakers® in the HealthSelect MA PPO plan, that are designed specifically for older adults. Visit your plan's website for details.

Note: Third-party administrators or insurers may discontinue or change their wellness and other value-added programs at any time without notice.

ERS wellness resources

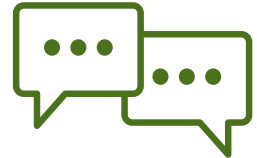
Check out the ERS Wellness Resources for Retirees webpage (ers.texas.gov/Wellness-Resources-en/Wellness-Retirees) for more opportunities to learn about healthy habits and staying active. Find information about educational webinars, the ERS Walk and Talk podcast and more.

Webinars and Staying Connected fairs

ERS hosts free webinars throughout the year and during annual enrollment periods in the summer (for retirees not eligible for Medicare) and fall (for Medicare-eligible retirees). You can connect in person with ERS and representatives from your benefit plans at Staying Connected retiree fairs held periodically in major cities around the state.

Stay in touch!

Keep your contact information current. Make updates through your ERS OnLine account or by calling (877) 275-4377; TTY: 711 or (800) 735-2989.



If you don't have one already, take a few minutes before you retire to set up an ERS OnLine account at <https://ers.texas.gov/my-account-login>. You can do it on your own before you retire, but after retirement, you'll have to call ERS to set up an online account. See more helpful contact information on page 31.

DISCOUNT
Purchase Program
administered by BENEPLACE

Discount Purchase Program

You can continue to save money through the Discount Purchase Program in retirement. Go to www.beneplace.com/discountprogramERS and click the retiree button to start saving on a wide variety of products and services. There are no enrollment or membership fees—you simply register with your email address.

Applying for Retirement

Create your retirement estimate online

Save time by signing in to your ERS OnLine account and estimating your retirement on your own. (If you don't have an ERS OnLine account, you can set one up quickly and easily.) This way, by the time you apply for retirement, you'll already have an idea of which options might be best for you. The online estimator accounts for your age, service credit and highest average salary to provide you:

- first retirement eligibility date,
- retirement payment options,
- partial lump-sum options and
- withheld taxes under current rules.

You can enter different survivor payment options and your possible beneficiary's information to see how each survivor payment option would change your retirement payment.

Note: The online estimator doesn't include information from a Qualified Domestic Relations Order (QDRO), service from a Proportionate Retirement Program (PRP) system, transferred TRS service, or unpurchased service. If you have a QDRO or PRP service, you'll need to contact ERS to estimate your retirement payment and date. If you have unpurchased service, contact ERS to learn how buying back the service would affect your retirement payment and date.

Apply

Begin the process to apply for retirement within 90 days of your retirement date. ERS retirements are always effective the last day of the month. Once you've created an estimate on your own or received one from ERS and you know which payment option you want, call ERS toll-free at (877) 275-4377. A retirement counselor will tell you which documents you must provide, sign and/or have notarized. You'll need to provide the retirement counselor with:

- retirement date,
- retirement payment option,
- how many (if any) months you'll take as a partial lump-sum payment (PLSO),
- tax withholding status, and
- beneficiary's name, date of birth, relationship and Social Security number.

Provide documentation to ERS

ERS needs these documents to process your retirement:

- **Proof of your age** in the form of a copy of your valid, REAL ID-compliant state driver's license or ID (with gold seal in the upper right hand corner), birth certificate, passport, naturalization certificate or U.S. Lawful Permanent Residency Record. If you choose a survivor payment option for your annuity, you must submit a proof-of-age document for your beneficiary.
- **Retirement Acceptance Form**, signed and notarized—A retirement counselor will provide this personalized form for you to sign. If you're married and choose the standard option or a survivor option with a non-spouse beneficiary, your spouse will need to sign to acknowledge that he or she won't receive a survivor payment upon your death.
- **Beneficiary Designation Form** for the \$5,000 Retiree Lump-sum Death Benefit, signed and witnessed by someone who is not related to you.
- **TRS Service Credit Transfer Form**, if you're transferring TRS service to ERS.
- **QDRO**, if an ex-spouse is entitled to any of your ERS retirement benefits and you haven't already provided a QDRO to ERS. Provide one via the following steps:
 1. Use the model QDRO form at ers.texas.gov/pdfs/forms/QDRO_model as a guide. The form must be consistent with your signed divorce decree.
 2. Get the QDRO signed by the judge who exercised jurisdiction over the divorce.
 3. Have the original QDRO certified by the county clerk in the county in which the divorce was granted.
 4. Provide ERS with original, certified copies of both the divorce decree and the QDRO.
 5. An ERS QDRO specialist will review your documents and determine whether they meet all legal requirements. You'll receive a notification upon approval. Learn more at [https://ers.texas.gov/Contact-ERS/Additional-Resources/FAQs/Qualified-Domestic-Relations-Order-\(QDRO\)](https://ers.texas.gov/Contact-ERS/Additional-Resources/FAQs/Qualified-Domestic-Relations-Order-(QDRO)).

Retirement records of members and beneficiaries are confidential. ERS will not release certain information about your account without your written authorization.

Glossary

Actively contributing member – a member who works for the State of Texas and currently contributes to his or her ERS retirement account.

Additional Service Credit (ASC) – a type of service credit available for purchase by an actively contributing ERS member with 10 or more years of service. Purchasing ASC can give you credit for time you did not actually work.

Age reduction – in some retirement groups, if you retire before a certain age, your monthly annuity payment may be lower. The amount of the reduction depends on your age at retirement.

Annual enrollment – your opportunity to add or change your insurance coverage. Annual enrollment for Medicare-eligible retirees is typically held each fall. Annual enrollment for active employees and retirees not eligible for Medicare is usually held in the summer.

Annuity – your monthly retirement payment/check. For Groups 1, 2 and 3, it is calculated using your highest average salary, years of service credit, and the service multiplier. Your annuity may be reduced based on your retirement group and age, or the survivor payment option chosen at the time of retirement. Sometimes referred to as a pension or monthly retirement payment.

Beneficiary – person (or persons) who will receive your life insurance payment, retirement annuity and/or other benefits in the event of your death. While you can name multiple beneficiaries for your life insurance, you can only name one beneficiary for certain annuity options. Sometimes called a survivor when referring to annuity payment option.

COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) – Federal law that requires employers to offer health and dental coverage continuation to employees and covered dependents who lose health and dental coverage due to certain events. Members who retire directly from state employment and are not eligible for insurance, can sign up for COBRA within 105 days of losing coverage. The participant pays 100% of the premium and an administration fee.

GBP (Texas Employees Group Benefits Program) – Insurance and other benefits provided by the State of Texas and administered by ERS. This group of benefits is commonly referred to as “the GBP.” For retirees, the program consists of health, dental, vision and life insurance for retirees and eligible dependents.

HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO) – a health plan for GBP retirees and their eligible dependents enrolled in Medicare Parts A and B. Sometimes referred to as Medicare Part C.

HealthSelectSM Medicare Rx prescription drug plan (PDP) – the prescription drug coverage for GBP participants enrolled in Medicare. Sometimes referred to as Medicare Part D.

HealthSelectSM Secondary – a health plan for GBP retirees and their eligible dependents who are eligible for Medicare, but do not enroll in HealthSelect Medicare Advantage. Sometimes referred to as HealthSelect of Texas[®].

HHS Employee Service Center – the human resources contact for Texas Health and Human Services Enterprise (HHSC) employees.

Interim insurance – health coverage option for retirees who meet service credit criteria for health coverage, but are currently ineligible for GBP health coverage because they are under 65 and did not retire under the Rule of 80. Interim insurance is only available to those who have been enrolled in GBP health insurance under COBRA for the full 18 months. The participant pays the total actuarial cost as determined by ERS Board of Trustees.

Medicare – a federally funded health insurance program that pays a portion of health care costs for people age 65 and over, under age 65 and certified as disabled by the Social Security Administration or any age with end-stage renal disease.

Medicare Advantage Plan – a plan offered by a private company that contracts with Medicare to provide participants with Part A (hospital) and Part B (medical) benefits. Sometimes referred to as Medicare Part C.

Member – an individual who has not withdrawn his or her ERS retirement account and has not retired yet.

Multiplier – a set percentage used to calculate the monthly retirement annuity payment for members in retirement Groups 1, 2 and 3. The multiplier is currently 2.3% for regular service employees.

Non-contributing member – a member who no longer works for the State of Texas and has elected to keep his or her money in their ERS retirement account.

Option reduction – when you choose a survivor option for your retirement payment, your payment is reduced based on your age and your beneficiary's age.

Qualified Domestic Relations Order (QDRO) – a legal order subsequent to a divorce or legal separation that splits and changes ownership of a retirement plan to give the divorced spouse his or her share of the asset. ERS must receive and approve a certified copy of the divorce decree and a certified copy of the QDRO to provide benefits to an alternate payee.

Refunded service – service credit refunded from ERS. It cannot be counted as service credit until you buy it back. You can do so if you have service credit with ERS or a Proportionate Retirement Program System. Also referred to as withdrawn service.

Regular state employee – members under the employee class who work at state agencies and participate in the ERS Retirement Plan. This includes CPOs and COs, who are also part of law enforcement and custodial officer (LECO) class. It does not include elected state officials and state judges.

Regular service – members under the employee class who work at state agencies and contribute to the ERS Trust Fund. This includes CPOs and COs, who are also part of law enforcement and custodial officer (LECO) class. It does not include elected state officials and state judges.

Retiree – Person who receives an annuity in a class of membership.

Rule of 80 – when your age and eligible service credit added together equal 80, you are eligible to retire with ERS.

Service percentage – years of eligible service multiplied by 2.3%. ERS uses the percentage of years of eligible service credit to calculate the monthly payment for members of retirement Groups 1, 2 and 3.

Standard annuity – the maximum amount paid monthly for a retiree's lifetime when the retiree has not chosen a beneficiary option. For members in Groups 1, 2 and 3, the amount is determined using a formula that includes your highest average salary, pension multiplier and service credit. Also called a retirement payment.

Survivor annuity – the retirement payment provided to the designated beneficiary of a retirement account upon the retiree's death, if the retiree elects one of the survivor retirement options for a beneficiary. Also called a survivor payment.

Waiting period service – the three to four months at the beginning of an employment period when some members did not contribute to ERS. It is credit that can be purchased.

Withdrawn service: service credit refunded from ERS. It cannot be counted as service credit until you buy it back. You can do so if you have service credit with ERS or a Proportionate Retirement Program System. Also referred to as refunded service.

Service Multiplier Tables for Groups 1, 2 and 3

		MONTHS											
		0	1	2	3	4	5	6	7	8	9	10	11
0	0.000	0.192	0.383	0.575	0.767	0.958	1.150	1.342	1.533	1.725	1.917	2.108	
1	2.300	2.492	2.683	2.875	3.067	3.258	3.450	3.642	3.833	4.025	4.217	4.408	
2	4.600	4.792	4.983	5.175	5.367	5.558	5.750	5.942	6.133	6.325	6.517	6.708	
3	6.900	7.092	7.283	7.475	7.667	7.858	8.050	8.242	8.433	8.625	8.817	9.008	
4	9.200	9.392	9.583	9.775	9.967	10.158	10.350	10.542	10.733	10.925	11.117	11.308	
5	11.500	11.692	11.883	12.075	12.267	12.458	12.650	12.842	13.033	13.225	13.417	13.608	
6	13.800	13.992	14.183	14.375	14.567	14.758	14.950	15.142	15.333	15.525	15.717	15.908	
7	16.100	16.292	16.483	16.675	16.867	17.058	17.250	17.442	17.633	17.825	18.017	18.208	
8	18.400	18.592	18.783	18.975	19.167	19.358	19.550	19.742	19.933	20.125	20.317	20.508	
9	20.700	20.892	21.083	21.275	21.467	21.658	21.850	22.042	22.233	22.425	22.617	22.808	
10	23.000	23.192	23.383	23.575	23.767	23.958	24.150	24.342	24.533	24.725	24.917	25.108	
11	25.300	25.492	25.683	25.875	26.067	26.258	26.450	26.642	26.833	27.025	27.217	27.408	
12	27.600	27.792	27.983	28.175	28.367	28.558	28.750	28.942	29.133	29.325	29.517	29.708	
13	29.900	30.092	30.283	30.475	30.667	30.858	31.050	31.242	31.433	31.625	31.817	32.008	
14	32.200	32.392	32.583	32.775	32.967	33.158	33.350	33.542	33.733	33.925	34.117	34.308	
15	34.500	34.692	34.883	35.075	35.267	35.458	35.650	35.842	36.033	36.225	36.417	36.608	
16	36.800	36.992	37.183	37.375	37.567	37.758	37.950	38.142	38.333	38.525	38.717	38.908	
17	39.100	39.292	39.483	39.675	39.867	40.058	40.250	40.442	40.633	40.825	41.017	41.208	
18	41.400	41.592	41.783	41.975	42.167	42.358	42.550	42.742	42.933	43.125	43.317	43.508	
19	43.700	43.892	44.083	44.275	44.467	44.658	44.850	45.042	45.233	45.425	45.617	45.808	
20	46.000	46.192	46.383	46.575	46.767	46.958	47.150	47.342	47.533	47.725	47.917	48.108	
21	48.300	48.492	48.683	48.875	49.067	49.258	49.450	49.642	49.833	50.025	50.217	50.408	
22	50.600	50.792	50.983	51.175	51.367	51.558	51.750	51.942	52.133	52.325	52.517	52.708	
23	52.900	53.092	53.283	53.475	53.667	53.858	54.050	54.242	54.433	54.625	54.817	55.008	
24	55.200	55.392	55.583	55.775	55.967	56.158	56.350	56.542	56.733	56.925	57.117	57.308	
25	57.500	57.692	57.883	58.075	58.267	58.458	58.650	58.842	59.033	59.225	59.417	59.608	
26	59.800	59.992	60.183	60.375	60.567	60.758	60.950	61.142	61.333	61.525	61.717	61.908	
27	62.100	62.292	62.483	62.675	62.867	63.058	63.250	63.442	63.633	63.825	64.017	64.208	
28	64.400	64.592	64.783	64.975	65.167	65.358	65.550	65.742	65.933	66.125	66.317	66.508	
29	66.700	66.892	67.083	67.275	67.467	67.658	67.850	68.042	68.233	68.425	68.617	68.808	
30	69.000	69.192	69.383	69.575	69.767	69.958	70.150	70.342	70.533	70.725	70.917	71.108	
31	71.300	71.492	71.683	71.875	72.067	72.258	72.450	72.642	72.833	73.025	73.217	73.408	
32	73.600	73.792	73.983	74.175	74.367	74.558	74.750	74.942	75.133	75.325	75.517	75.708	
33	75.900	76.092	76.283	76.475	76.667	76.858	77.050	77.242	77.433	77.625	77.817	78.008	
34	78.200	78.392	78.583	78.775	78.967	79.158	79.350	79.542	79.733	79.925	80.117	80.308	
35	80.500	80.692	80.883	81.075	81.267	81.458	81.650	81.842	82.033	82.225	82.417	82.608	
36	82.800	82.992	83.183	83.375	83.567	83.758	83.950	84.142	84.333	84.525	84.717	84.908	
37	85.100	85.292	85.483	85.675	85.867	86.058	86.250	86.442	86.633	86.825	87.017	87.208	
38	87.400	87.592	87.783	87.975	88.167	88.358	88.550	88.742	88.933	89.125	89.317	89.508	
39	89.700	89.892	90.083	90.275	90.467	90.658	90.850	91.042	91.233	91.425	91.617	91.808	
40	92.000	92.192	92.383	92.575	92.767	92.958	93.150	93.342	93.533	93.725	93.917	94.108	
41	94.300	94.492	94.683	94.875	95.067	95.258	95.450	95.642	95.833	96.025	96.217	96.408	
42	96.600	96.792	96.983	97.175	97.367	97.558	97.750	97.942	98.133	98.325	98.517	98.708	
43	98.900	99.092	99.283	99.475	99.667	99.858	100.000	100.000	100.000	100.000	100.000	100.000	
44	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	
45	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	

Be an informed member

ERS website: ers.texas.gov

- View detailed information about retirement and insurance benefits.
 - Get 24/7 access to your personal account information through ERS OnLine.
 - See upcoming ERS events and register to attend.
- Helpful ERS publications and presentations
- *News About Your Benefits* employee e-newsletter
 - Ready, Set, Retire! presentation
 - PDF: <https://ers.texas.gov/pdfs/retirement/rsr-regular-service-groups-123-final-accessible.pdf>
 - Video recording: <https://ers.texas.gov/contact-ers/additional-resources/presentations-and-videos>
 - Medicare Preparation presentation
 - PDF: <https://ers.texas.gov/PDFs/Retirement/Medicare-Preparation-presentation.pdf>
 - Video recording: <https://ers.texas.gov/contact-ers/additional-resources/presentations-and-videos>
 - *Your ERS Connection* retiree newsletter (available via email and U.S. mail)

Contact us

Customer Service is available 8 a.m. – 5 p.m. CT weekdays.

Call (877) 275-4377; (TTY: 711 or (800) 735-2989)

The ERS Interactive Voice Response System gives you 24/7 access to your personal account information, including your retirement account balance, projected monthly payment, a list of your current benefits and more.

Fax: (512) 867-7438

Email: Submit a message at ers.texas.gov/contact-ers

Visit in person

Employees Retirement System of Texas
200 E. 18th St.
Austin, Texas 78701

Lobby hours are 8 a.m. – 5 p.m. CT weekdays

Please make an appointment for over-the-phone or in-person retirement counseling so we can better serve you. Schedule an appointment <https://ers.texas.gov/event-calendars/meet-with-an-ers-retirement-counselor>.

Other helpful numbers

- City of Austin Employees Retirement System (512) 458-2551
- City of Austin Police Retirement System (512) 416-7672
- El Paso Firemen & Policemen's Pension Fund (915) 771-8111
- El Paso City Employees' Pension Fund (915) 212-0112
- Internal Revenue Service (800) 829-1040
- Social Security Administration (800) 772-1213
- Teacher Retirement System of Texas (800) 223-8778
- Texas County and District Retirement System (800) 823-7782
- Texas Municipal Retirement System (800) 924-8677



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Connect with ERS on Facebook at facebook.com/ersoftexas. Get news and updates from ERS and plan administrators, as well as articles about health, wellness and more.



The Employees Retirement System of Texas (ERS) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ERS provides free language aids and services, such as: written information in other formats (large print, audio, accessible electronic formats, other formats) qualified interpreters, and written information in other languages.

If you need these services, call: 1-877-275-4377, TDD: 711.

If you believe that ERS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail, fax or email:

Mail: Section 1557 Coordinator

Employees Retirement System of Texas

P.O. Box 13207, Austin, Texas 78711.

Fax: 512-867-3480.

Email: 1557coordinator@ers.texas.gov

For more information visit: <https://www.ers.texas.gov>

You can also file a civil rights complaint with the U.S. Department of Health and Human Services online, by mail or by phone at:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>.

Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201.

Phone: 1-800-368-1019, 800-537-7697 (TDD).

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注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。	توجه: اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان.	સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે.
خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.
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ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.	ໂປດລາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການ ຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ ທ່ານ.

1-877-275-4377

