

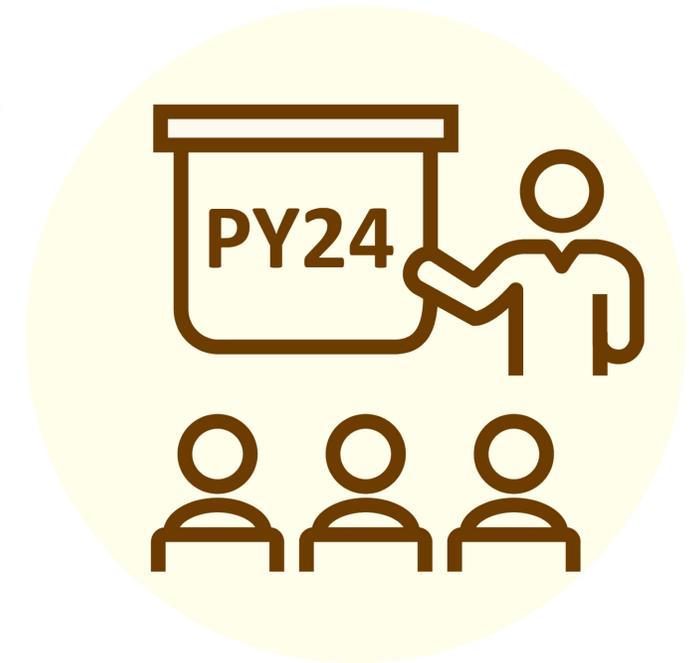


2023 FALL ENROLLMENT



Today's topics

- **What can I do during Fall Enrollment?**
- **Personal Benefits Enrollment Statement**
- **What's new this year?**
- **Your options**
- **How to make changes**



Fall Enrollment guide

WHAT'S NEW FOR PLAN YEAR 2024

Note: Your Jan. 1 premium is on your Personal Benefits Enrollment Statement in this packet.

Plan administrator changes

- Jan. 1, 2024: Express Scripts Medicare® (PDP) starts HealthSelect™ Medicare Rx.
- Sept. 1, 2023: EyeMed Vision Care, LLC (EyeMed) becomes the administrator of the State of Texas Vision™ program. A new prescription drug administrator will be available in the coming months.

See the insert in this packet for more information. More information about the new prescription drug administrator will be available in the coming months.

Why do we make plan administrator changes?

ERS is required to solicit for new administrator and to ensure the best benefits programs we offer.

We understand the changes can be inconvenient, but they are necessary—even billions—of dollars. The changes also help us to maintain appropriate costs and premiums and fees while maintaining appropriate care.

Increases to HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO) rates

For those who pay health insurance premiums, HealthSelect Medicare Advantage Plan preferred provider organization (MA PPO) rates will increase about 5–7%. The increase is the result of rising prescription costs. Find more details about your plan in your Personal Benefits Enrollment Statement (PBES).

Despite the increase, the HealthSelect MA PPO plan was chosen in 2023, before UnitedHealthcare became the administrator. To ensure continuous cost-management efforts by ERS at a competitive bidding process to select the new preferred provider organization, Express Scripts Medicare, prevented a higher increase.

Increases to dental HMO rates

DeltaCare[®] USA dental health maintenance organization (HMO) rates will increase. This is a return to Plan Year 2022 rates due to a COVID-19-related refund from DeltaCare.

Changes to out-of-pocket maximums

The HealthSelectSM Secondary health plans out-of-pocket maximums (medical and pharmacy combined) will increase from \$7,050 to \$15,000 for 2024. This aligns with the IRS maximums.

ERS | 2023 Fall Enrollment Medicare Retirees and Families Guide

Inside:

- Pg. 2: What's new
- Pg. 3: How to make benefits changes
- Pg. 4: Covering dependents
- Pg. 6: Your health insurance options
- Pg. 9: Prescription drug coverage
- Pg. 10: Dental insurance
- Pg. 12: Vision insurance
- Pg. 13: Life insurance (for retirees only)
- Pg. 15: Fall Enrollment fairs and webinars
- Pg. 16: Contact Information

Benefits to protect your health and future

The Texas Employees Group Benefits Program (GBP) offers benefits to eligible retirees and their eligible dependents and survivors.

If you are a retiree eligible for Medicare, Fall Enrollment is your chance to make changes to your benefit elections. Even if you're keeping your current coverage, this guide will help refresh your knowledge about your benefits. It's important to understand your health plan and other insurance choices, and your share of their cost.

Review your coverage

Review your current coverage and see what benefits options and premium rates are in your Personal Benefits Enrollment Statement included in this packet, and in your ERS OnLine account.

No changes? If you're keeping the same coverage, you don't need to do anything. Your current choices will stay the same.

Important dates

Oct. 30 – Nov. 17: Make changes to your benefits.

Benefit elections for the new plan year are effective Jan. 1, 2024.

Fall Enrollment page on the ERS website

View premium rates and other enrollment information at ers.texas.gov/FE-2023.

PRESCRIPTION DRUG COVERAGE

Express Scripts Medicare® (PDP) will be the administrator of the HealthSelect Medicare Rx prescription drug program starting Jan. 1, 2024. UnitedHealthcare will continue to manage the program through 2023. See the insert or visit ers.texas.gov/what-s-happening-now/healthselect-rx-transition.

Learn more

The health plans comparison chart in this packet is an overview of medical and prescription drug coverage available to Medicare-eligible participants. For an overview of what's available to your non-Medicare-eligible dependents, see the Health Plans Comparison Chart at ers.texas.gov/FE-2023. For more information, read the Master Benefit Plan Documents on the plan's website. Note: Consumer Directed HealthSelectSM is not available to dependents of Medicare-eligible retirees.

Take note

You can decline HealthSelect Medicare Rx coverage. If you do, you won't have any prescription drug coverage through the GBP. A covered dependent can't decline coverage unless the eligible member who covers them also declines it.

Out-of-pocket maximums

Each year you have a yearly \$50 prescription drug out-of-pocket maximum that resets each Jan. 1.

Know your options

When you take on a long-term basis, you can choose to get your medication if you go to a retail pharmacy in-network or a preferred Days' Supply (EDS) network pharmacy. More information about network pharmacy is available on the website. If a generic drug is available and you pay the generic copay plus the same amount for the brand-name and generic drugs.

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Note: The Texas Legislature decides the level of funding for all GBP benefits and has no continuing obligation to provide those benefits beyond each fiscal year.

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What can I do during Fall Enrollment?

During Fall Enrollment you can:

- enroll in a benefit you don't have,
- change plans or end enrollment and
- add or drop dependents.

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Switch between
HealthSelect
Medicare Advantage and
HealthSelect Secondary
or waive coverage
anytime.

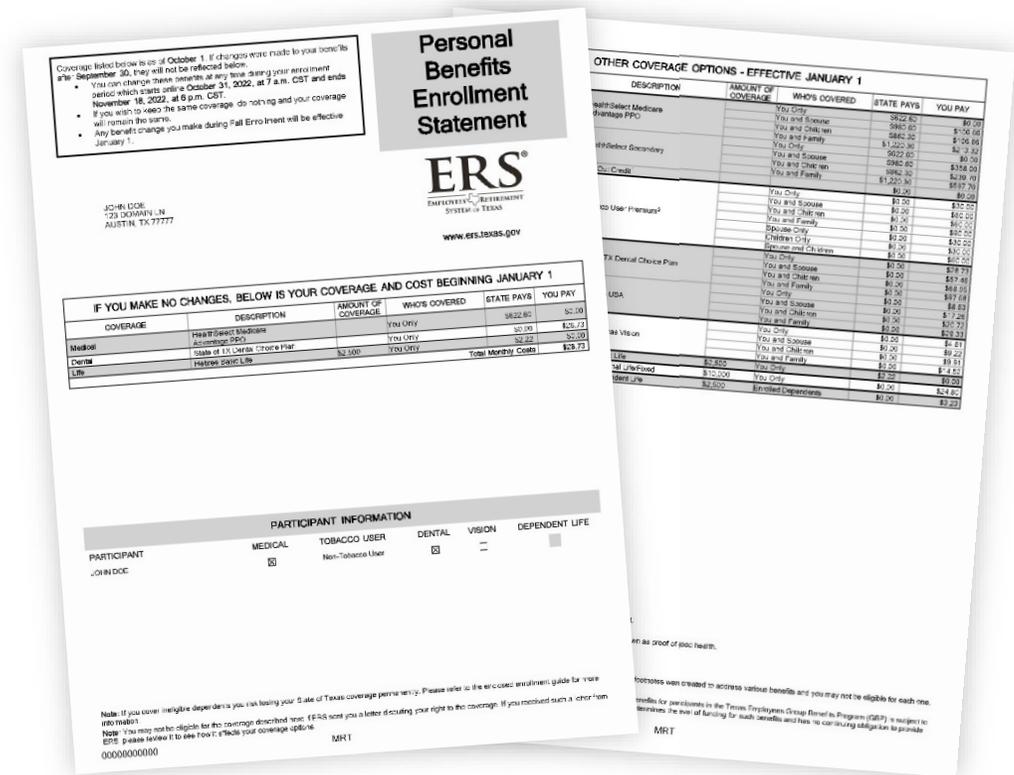
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Most Fall Enrollment elections are effective January 1.

Personal Benefits Enrollment Statement

Your PBES details:

- Fall Enrollment dates,
- your current coverage,
- costs beginning January 1 and
- options.



Personal Benefits Enrollment Statement

ERS
EMPLOYEES RETIREMENT SYSTEM OF TEXAS
www.ers.texas.gov

JOHN DOE
23 DOWMAN LN
AUSTIN, TX 78777

IF YOU MAKE NO CHANGES, BELOW IS YOUR COVERAGE AND COST BEGINNING JANUARY 1

COVERAGE	DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
Medical	Health Direct Medicare Advantage PPO	\$822.80	You Only	\$822.80	\$0.00
Dental	Delta 81, Delta 1 (Dental Plan)	\$0.00	You Only	\$0.00	\$0.00
Life	Health Care Life	\$2,100	You Only	\$2.22	\$0.00
				Total Monthly Costs	\$23.72

OTHER COVERAGE OPTIONS - EFFECTIVE JANUARY 1

DESCRIPTION	AMOUNT OF COVERAGE	WHO'S COVERED	STATE PAYS	YOU PAY
Health Direct Medicare Advantage PPO	\$822.80	You Only	\$822.80	\$0.00
	\$822.80	You and Spouse	\$822.80	\$106.00
	\$822.80	You and Children	\$822.80	\$106.00
	\$822.80	You and Family	\$822.80	\$106.00
Health Direct Medically	\$1,222.30	You Only	\$0.00	\$0.00
	\$622.80	You and Spouse	\$622.80	\$138.00
	\$622.80	You and Children	\$622.80	\$138.00
	\$1,222.30	You and Family	\$622.80	\$138.00
Life - Health	\$2,100.00	You Only	\$2.22	\$0.00
	\$2,100.00	You and Spouse	\$2.22	\$0.00
	\$2,100.00	You and Children	\$2.22	\$0.00
	\$2,100.00	You and Family	\$2.22	\$0.00
Life - Dental Choice Plan	\$0.00	You Only	\$0.00	\$0.00
	\$0.00	You and Spouse	\$0.00	\$0.00
	\$0.00	You and Children	\$0.00	\$0.00
	\$0.00	You and Family	\$0.00	\$0.00
USA	\$0.00	You Only	\$0.00	\$0.00
	\$0.00	You and Spouse	\$0.00	\$0.00
	\$0.00	You and Children	\$0.00	\$0.00
	\$0.00	You and Family	\$0.00	\$0.00
Life - Vision	\$0.00	You Only	\$0.00	\$0.00
	\$0.00	You and Spouse	\$0.00	\$0.00
	\$0.00	You and Children	\$0.00	\$0.00
	\$0.00	You and Family	\$0.00	\$0.00
Life - Life	\$12,000	You Only	\$2.00	\$0.00
	\$12,000	You and Spouse	\$2.00	\$0.00
	\$12,000	You and Children	\$2.00	\$0.00
	\$12,000	You and Family	\$2.00	\$0.00
Life - Life	\$12,000	You Only	\$2.00	\$0.00
	\$12,000	You and Spouse	\$2.00	\$0.00
	\$12,000	You and Children	\$2.00	\$0.00
	\$12,000	You and Family	\$2.00	\$0.00

PARTICIPANT INFORMATION

PARTICIPANT	MEDICAL	TOBACCO USER	DENTAL	VISION	DEPENDENT LIFE
JOHN DOE	<input checked="" type="checkbox"/>	Non-Tobacco User	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: If you cover ineligible dependents you risk losing your State of Texas coverage (per se). Please refer to the enclosed enrollment guide for your state of Texas.

Note: You may not be eligible for the coverage described here. If so, you will receive a letter discussing your right to the coverage. If you received such a letter from ERS, please review it to see how to effect your coverage update.

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You don't have to take any action if you don't want to make changes.

Making changes

If you want to make changes, either:

- Log into your ERS OnLine account at **www.ers.texas.gov**

OR

- Complete the Fall Enrollment form in the back of the Fall Enrollment guide and mail it to ERS by November 17.



Enrolling dependents

Dependent Child Certification

- Complete if enrolling a dependent child in any coverage

Dependent Eligibility Verification

- Complete for all dependents enrolling in health coverage



All GBP health insurance participants must certify their tobacco use status.



What's New this Year?



New program administrators



Effective September 1, 2023

- EyeMed Vision Care, LLC (EyeMed) is the new administrator of the State of Texas Vision plan.



EXPRESS SCRIPTS[®]
Medicare (PDP)

Effective January 1, 2024

- Express Scripts will be the new administrator of the prescription drug programs.

See page 2 of the Fall Enrollment Guide.

Respiratory syncytial virus (RSV) vaccine and your prescription drug benefits



Medicare covers the RSV vaccine as a **prescription drug benefit**. You can use your HealthSelectSM Medicare Rx ID card at in-network pharmacies to get the vaccine at \$0 copay.

The RSV vaccine is not covered as a medical benefit through HealthSelectSM Medicare Advantage or HealthSelectSM Secondary.

Premium increases

HealthSelectSM *Medicare Advantage Plan*

- Increase of about 5 – 7%
- Still lower than premium in 2020

DeltaCare[®] USA

HealthSelectSM Secondary benefit updates

Effective January 1, 2024

- In-network, out-of-pocket maximums increase to \$7,500 for individual coverage and \$15,000 for family coverage.

What is an out-of-pocket maximum?

- The most you have to pay for covered services in a plan year.

See page 6 of the Fall Enrollment Guide.



You've Got Options!

ERS[®]
EMPLOYEES' RETIREMENT
SYSTEM OF TEXAS

Health insurance

HealthSelectSM
Medicare Advantage Plan

HealthSelect[®]
of Texas

You can waive your health and prescription drug coverage or elect the Health Insurance Opt-Out Credit.

See pages 6 - 7 of the Fall Enrollment Guide.

Prescription drug coverage



EXPRESS SCRIPTS[®]
Medicare (PDP)

HealthSelect Medicare Rx for participants of:

- HealthSelect Medicare Advantage (MA PPO)
- HealthSelect Secondary

Read more about your prescription drug coverage on page 9.

Dental and vision insurance

STATE OF TEXAS
DENTAL CHOICE

DeltaCare[®] USA

STATE OF TEXAS
VISION



**You must enroll
before enrolling eligible
dependents.**

Optional life insurance

Optional Life

- Election 1 or 2
- Retiree \$10,000 Fixed Optional Life

Dependent Term Life

- Pays you in the event your dependent passes away



EOI is required if you don't already have optional or dependent life insurance.

Log in to your ERS account to designate or update beneficiaries at anytime.

Your Fall Enrollment resources: Benefits Q&A sessions

- HealthSelectSM Medicare Advantage PPO
- HealthSelectSM Secondary
- HealthSelectSM Medicare Rx
- Dental plans
- State of Texas VisionSM
- Life insurance

Complete schedule in the Fall Enrollment Guide

Your Fall Enrollment resources: Fall Enrollment fairs

ERS 2023 FALL ENROLLMENT FAIRS AND WEBINARS

ERS and plan administrators will be at Fall Enrollment fairs and will host webinars to help you make informed decisions about your benefits. You may attend any of these in-person or virtual events. New administrators Express Scripts Medicare (PDP) and EyeMed will be at all Fall Enrollment fairs and will host webinars to answer your questions about the administration changes.

Fall Enrollment webinars will provide a brief overview of all GBP plans and any benefits changes in the upcoming plan year. Webinars about specific plans will feature an overview of the plan, followed by Q&A with the plan administrator. (Plan representatives can answer general questions. If you have a specific question about your account or a claim, contact the plan's customer service number.)

Staying Connected Staying Connected: ERS is hosting its popular biennial Staying Connected fairs during Fall Enrollment! ERS Executive Director Porter Wilson and other speakers will be at Fall Enrollment fairs in the Austin, Dallas-Fort Worth and Houston areas. Staying Connected fairs are noted in the fair schedule below.

Note: Occasionally, due to weather or other issues beyond our control, ERS may cancel or change an event. When possible, we'll provide notice of a cancellation or change on the ERS website. Be sure to check ers.texas.gov the morning of the event for any updates.

Fall Enrollment Fairs

All Fall Enrollment fairs are from 10:00 a.m. to 1:30 p.m. CT, and will include an hour-long ERS presentation. You don't have to register to attend an in-person event.

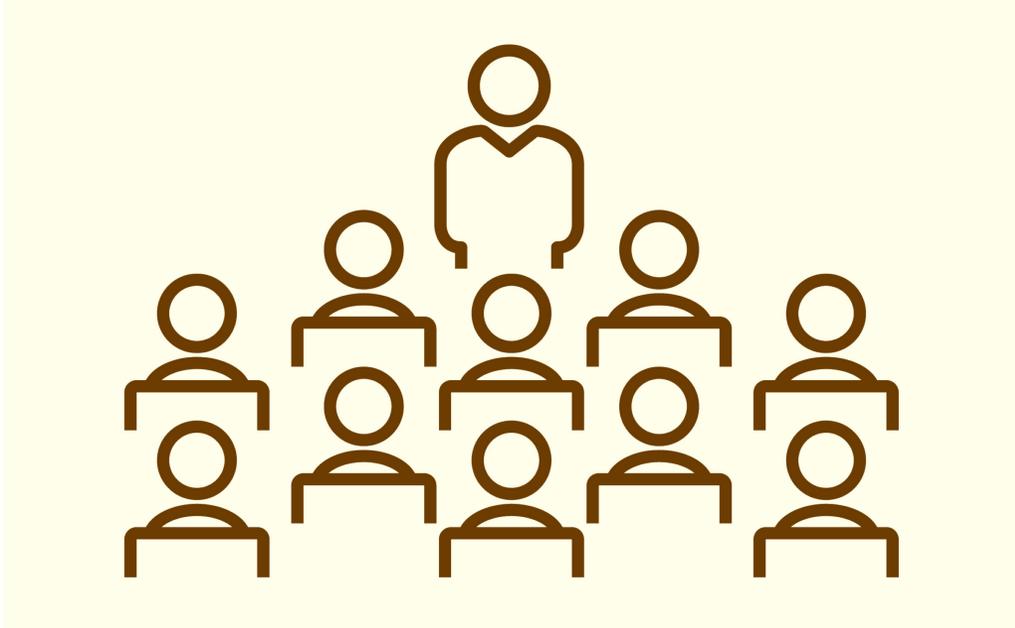
Date	Host and Location	Date	Host and Location
Oct. 31	Education Service Center 1314 Hines San Antonio, TX 78208	Nov. 8	Hilton Arlington 2401 E Lamar Blvd Arlington, TX 76006
Nov. 1	Hays CISD Performing Arts Center 979 Koflers Crossing Kyle, TX 78640	Nov. 14	Texas Department of Transportation – Houston District 7500 Washington Ave. Houston, TX 77007
Nov. 3	Education Service Center 1111 West Loop 269 Lubbock, TX 79416	Nov. 15	Employees Retirement System of Texas 1836 San Jacinto Blvd. Austin, TX 78701
Nov. 7	El Paso Community College 9050 Viscount Blvd El Paso, TX 79925		

Fall Enrollment webinars

Register for a webinar at www.ers.texas.gov/Event-Calendar. Once you register, you will get the login information via email.

Topic	Presenter(s)	Dates and times		
		(All times are Central, and all webinars last one hour.)		
Fall Enrollment Overview	ERS	Oct. 30, 10 a.m.	Nov. 6, 10 a.m.	Nov. 17, 10 a.m.
HealthSelect Medicare Rx	Express Scripts	Oct. 30, 1 p.m.	Nov. 10, 10 a.m.	Nov. 13, 1 p.m.
HealthSelect Medicare Advantage	United Healthcare	Nov. 2, 10 a.m.	Nov. 17, 1 p.m.	
HealthSelect Secondary	Blue Cross and Blue Shield of Texas	Nov. 2, 1 p.m.	Nov. 13, 10 a.m.	
Dental Plans	Delta Dental	Nov. 9, 1 p.m.		
Life Insurance	Securian Financial	Nov. 6, 1 p.m.		
State of Texas Vision	EyeMed	Nov. 9, 10 a.m.		

handout-fair-webinar-schedule-fe-py24 10/10/2023



Complete schedule in the
Fall Enrollment guide

Your Fall Enrollment resources: Contact us

Online – www.ers.texas.gov

- Click on the Contact ERS link at the top of any ERS webpage.
- Enter your information as requested and let us know how we can help.
- Submit your request and we'll be in touch.

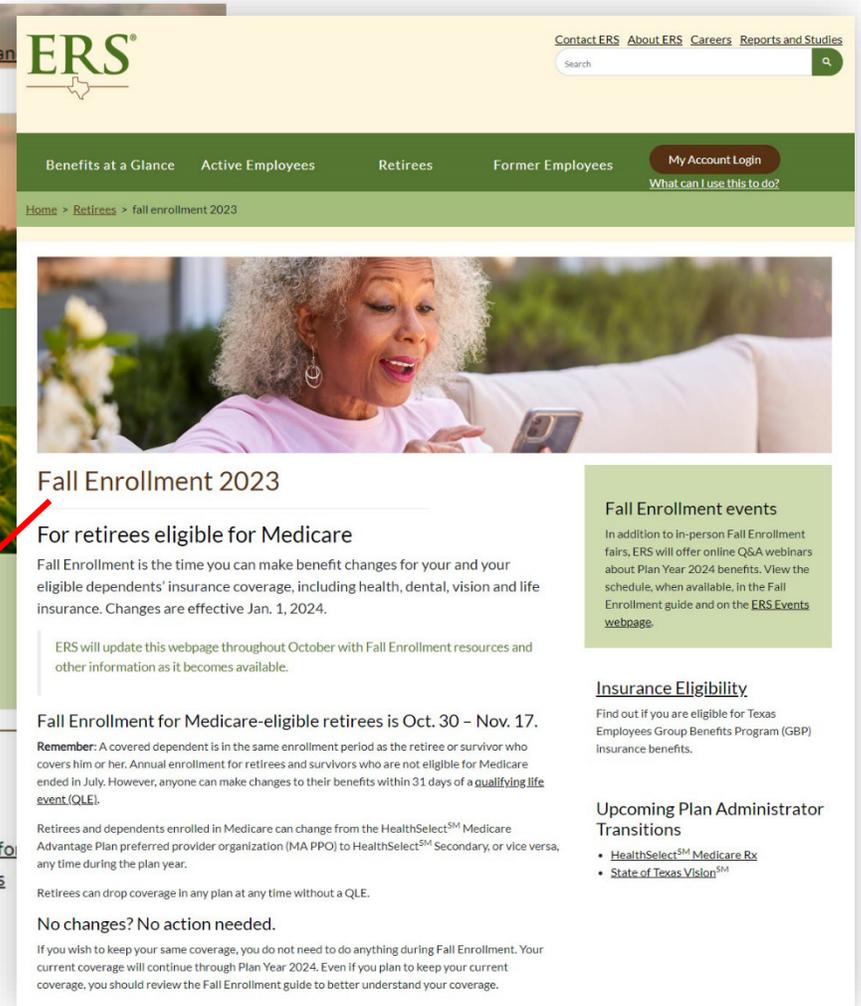
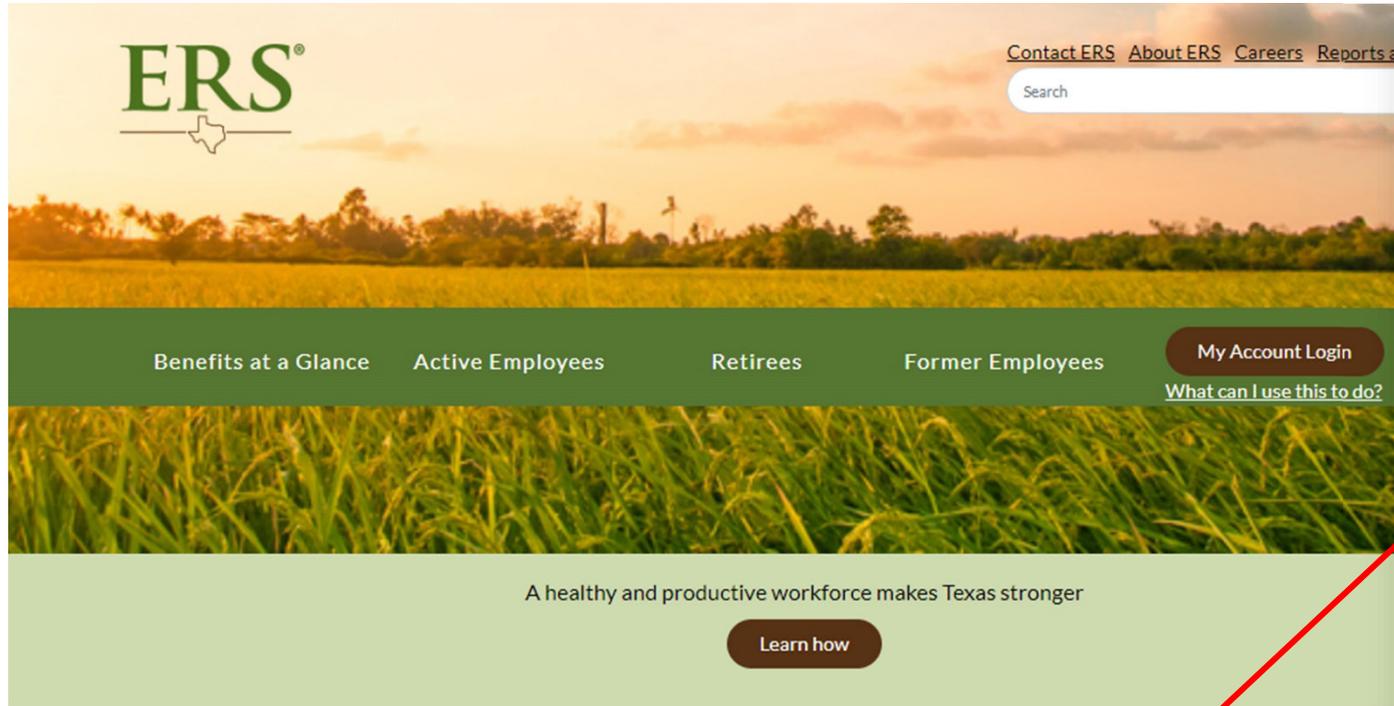
Phone

- (866) 399-6908 (TTY: 711) toll-free
- Monday – Friday, 8 a.m. – 5 p.m. CT



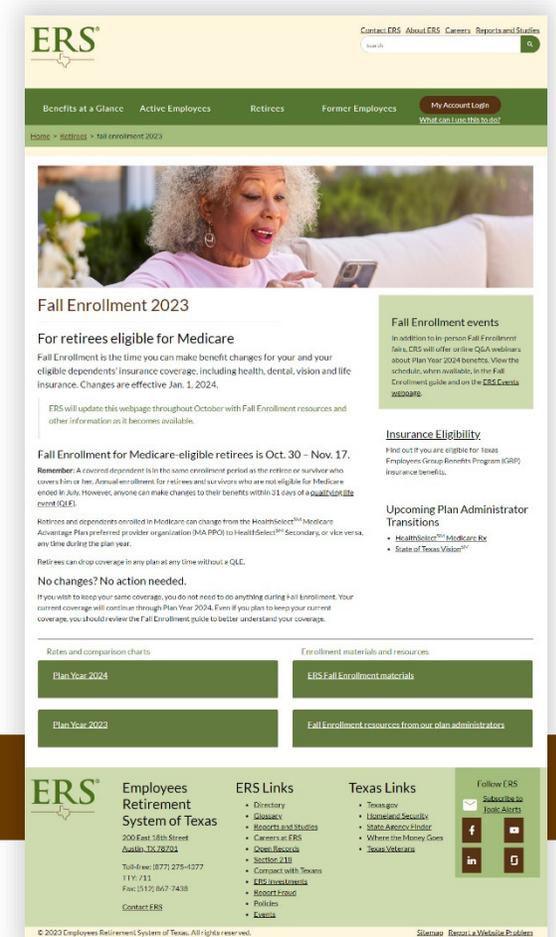
For a list of program contacts, see page 16 of the Fall Enrollment Guide.

Your resources: ers.texas.gov



Fall Enrollment 2023 webpage

- Fall Enrollment guide
- Plan Year 2024 rates
- Medicare health plan comparison chart
- Vision coverage comparison chart
- Dental plan comparison chart
- ERS Fall Enrollment presentation
- Know Your Optional Benefits presentation
- Links to plan websites
- And more



View the event calendar to register for a Q&A session.

ers.texas.gov/retirees/fall-enrollment-2023

More about your benefits

Watch the Know Your Optional Benefits presentation for more on:

- Vision insurance
- Dental plan options
- Life insurance



Download the presentation or watch it at [YouTube.com/ERSofTexas](https://www.youtube.com/ERSofTexas)

Questions and answers

Got questions? Here's where you can find the answers.

- Review your Fall Enrollment guide
- Look through your Personal Benefits Enrollment Statement (PBES)
- Read the Fall Enrollment packet handouts
- Attend Benefits Q&A sessions
- Visit the plan websites
- Call the plan's toll-free customer service (contact information in the back of your guide)

THANK YOU

