

## In this issue

- 2 Message from the Executive Director
- 3 ERS retirement and benefits survey  
Fall Enrollment webinars
- 4 Diabetes and aging  
Don't forget the flu
- 5 Life insurance beyond age 70  
Avoiding phone fraud
- 6 Fall discounts  
KelseyCare Advantage



## Medicare-eligible retirees

### Fall Enrollment begins October 26

The annual benefits enrollment period for Medicare-eligible retirees in the Texas Employees Group Benefits Program (GBP) is **Monday, October 26 through Friday, November 13**. You may make changes to health, dental, vision and life insurance coverage for yourself and your eligible dependents during this period. All changes are effective January 1, 2021.

## What's new for Plan Year 2021

- UnitedHealthcare will become the insurer for the HealthSelect<sup>SM</sup> Medicare Advantage Plan preferred provider organization (MA PPO). Coverage for participants will not be reduced, but those who pay a monthly premium will pay less. See details below, or on the ERS website at <https://ers.texas.gov/What-s-Happening-Now/HSMA-transition-to-UHC>.
- As of September 1, GBP health plan participants who use electronic cigarettes or vaping products must certify as tobacco users. If you or a covered dependent uses these products and you haven't updated your tobacco-use status, you should do so by logging in to your ERS OnLine account or by calling ERS at (866) 399-6908 (TTY:711).

## Watch for your enrollment guide in the mail

As we do every year, ERS will send you a Fall Enrollment packet with information about your benefits, including details about the HealthSelect MA PPO transition to UnitedHealthcare. You also can view the Fall Enrollment guide and find other information online at <https://ers.texas.gov/FE>.

Benefits enrollment for retirees and survivors not yet eligible for Medicare ended in July. Any retiree or survivor can change their benefit elections within 31 days of a qualifying life event (QLE), or they can opt to reduce coverage at any time.

*Continued on page 3*

## UnitedHealthcare to become insurer for HealthSelect Medicare Advantage

### Participants will benefit from same coverage at a lower cost

UnitedHealthcare will be the insurer for the HealthSelect<sup>SM</sup> Medicare Advantage Plan preferred provider organization (MA PPO) starting January 1, 2021.

Medical and pharmacy benefits will not change, and you can keep seeing your current providers as long as they accept Medicare. Keep in mind that ERS designed the HealthSelect MA PPO plan especially for ERS retirees—this is not the plan UnitedHealthcare offers to the general public.

### What to expect

We know changes like this can be hard for some people. ERS and UnitedHealthcare are working to make the transition as smooth as possible. Here's what's happening in the coming months and how you can stay informed:

**Plan website:** Starting October 1, visit [www.HealthSelect-MAPPO.com](http://www.HealthSelect-MAPPO.com) for information, a provider search tool and other resources. Visit the site often for updates.

*Continued on page 2*

**HealthSelect**  
Medicare Advantage Plan



Make sure to look for the HealthSelect Medicare Advantage and/or ERS logos on communications about your plan. If you only see a UnitedHealthcare or Humana logo, it's not about HealthSelect Medicare Advantage.



## Message from the Executive Director

### Change on the horizon

By now you probably know that on January 1, the insurer for the HealthSelect<sup>SM</sup> Medicare Advantage Plan preferred provider organization (MA PPO) will change from Humana to UnitedHealthcare.

Change can be stressful, especially when it comes to something as important as your health care. Many of you may be wondering, “Will my coverage change?” or “Can I see my same providers?” Some may wonder why the switch is needed.

Rest assured that your coverage will not change, and ERS, with guidance from Medicare, will continue to decide which benefits the plan covers. As long as your doctors and other providers continue to accept Medicare, you can keep seeing them. We also are working with UnitedHealthcare to provide information and support before and after the change. Please read more about the transition in “UnitedHealthcare to become insurer for HealthSelect Medicare Advantage” in this issue.

### Why this change is happening

State law requires ERS to regularly rebid its contracts for insurers and plan administrators. In late 2019, insurers submitted proposals for the HealthSelect MA PPO contract. ERS staff carefully reviewed each company’s capabilities. While cost was a primary consideration, we also looked at each bidder’s claims processing, customer service, information security and other services. ERS scored each bidder and, based on the scores, made a recommendation to the ERS Board of Trustees. The Board approved UnitedHealthcare as the new insurer at its May 20 meeting.

UnitedHealthcare’s cost to administer the plan is significantly lower, and we’re confident they can meet our high standards of quality and service. As with all our plans, we’ll have measures in place to ensure they do.

### Cost savings benefit retirees

Most retirees do not have to pay for coverage. However, if you cover a dependent or have coverage as a surviving

spouse, the lower cost of the coverage is a bonus for you. You’ll pay a lot less starting January 1, without any increases in other plan costs or changes in coverage. The cost savings also help ERS and the state maintain health benefits for current and future retirees.

### Stay informed

Medicare-eligible retirees should look for information about the transition in the Fall Enrollment materials we will mail you next month. You can also check the ERS website (see the link under “What’s Happening Now”) . Also, pay close attention to any mail or email you might get from ERS, Humana and UnitedHealthcare. Make sure the communications include the ERS or HealthSelect name to avoid confusing them with other Humana or UnitedHealthcare Medicare Advantage plans offered to the general public. HealthSelect Medicare Advantage is exclusive to Texas Employees Group Benefits Program (GBP) participants.

### COVID-19 updates

When it comes to the coronavirus pandemic, I think we all wanted change to come a little sooner. We hope you are staying safe and healthy. Remember to check ERS’ COVID-19 webpage at <https://ers.texas.gov/What-s-Happening-Now/Still-working-for-you> for any updates or to learn about your health plan coverage related to COVID-19.

Because of the pandemic, we plan to do all our Fall Enrollment events on the internet this year. We love to get out and meet with our retirees, so we will definitely miss seeing you. But we’ll offer plenty of opportunities for you to safely learn and ask questions about the HealthSelect Medicare Advantage change and refresh your knowledge about the other benefits available to you.

  
Porter Wilson

*UnitedHealthcare to become insurer for HealthSelect Medicare Advantage, continued from page 1*

**UnitedHealthcare Call Center:** Also beginning October 1, you can call UnitedHealthcare toll-free at (855) 853-0453 with questions about the transition or coverage. (Representatives cannot address questions about a current or past claim, or your specific coverage before January 1. Contact Humana, the current insurer, with those questions through December 31.)

**Member information sessions:** ERS and UnitedHealthcare will host several online Q&A sessions. See a schedule and other details in your Fall Enrollment packet or at [ers.texas.gov/Event-Calendar](https://ers.texas.gov/Event-Calendar).

**Plan guide, ID cards:** Look for your UnitedHealthcare 2021 Plan Guide in the mail in November. The guide will include information about HealthSelect MA PPO benefits and how to access them. You’ll get your new ID card in December, but use your current Humana ID card through December 31.

For insight on why we’re making the change, be sure to read ERS Executive Director Porter Wilson’s column above.

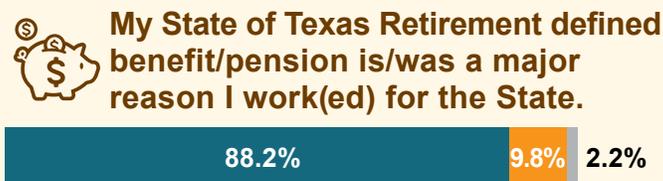
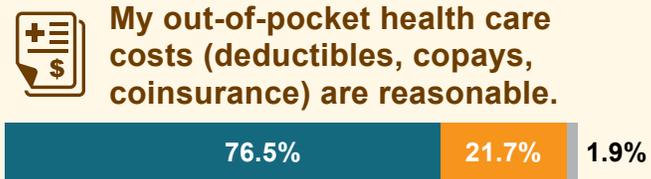
## ERS Retirement and Benefits Survey Retirees remain satisfied with health and retirement benefits

Most State of Texas employees and retirees are satisfied with the health and retirement benefits offered through the Texas Employees Group Benefits Program (GBP), according to two surveys conducted late last year.

More than 6,700 randomly selected employees and retirees of Texas state agencies and higher education institutions completed the surveys in November and early December 2019. The health benefits survey asked members' opinions about health, dental and vision coverage, as well as wellness programs. A separate survey collected input about the state's defined benefit pension plan and the Texa\$aver<sup>SM</sup> 401(k) / 457 Program.

ERS regularly seeks input from members and generally conducts member surveys every few years. The University of Texas at Austin's Institute for Organizational Excellence (IOE) administered the surveys.

See a few responses below or view the full report on the ERS website. (Click "Reports and Studies" in top right corner, then "Reports and Studies on ERS-administered Benefit Programs.")



Join us to discuss benefit plans or to learn about the new insurer for the HealthSelect Medicare Advantage plan.



### Get answers to your benefits questions

To help keep retirees safe during the COVID-19 pandemic, ERS will not host our traditional Fall Enrollment fairs. Instead, we invite you to connect with us virtually through any of several Fall Enrollment webinars.

Plan administrators will be on hand to share updates and answer questions. (Note: Presenters can address general questions; if you have a specific question about your account or a claim, call or email the plan's customer service.)

Similar Summer Enrollment webinars drew thousands of attendees, with many saying they found the sessions helpful.

### Never attended a webinar before?

Joining a Fall Enrollment webinar is easy; just follow these steps:

1. Starting **October 1**, register for your selected webinar on the ERS events page ([ers.texas.gov/Event-Calendars](https://ers.texas.gov/Event-Calendars)).
2. ERS will email you a confirmation with a "Join Webinar" link. Click the link a few minutes before the webinar start time. (ERS sends the link in a few reminder emails, including one right before the session starts.)
3. You will be connected to the webinar audio through your computer's microphone and speakers. Plugging headphones or ear buds into your computer's headphone jack may make it easier to hear. Presenters will explain how you can type and submit questions using a questions box.

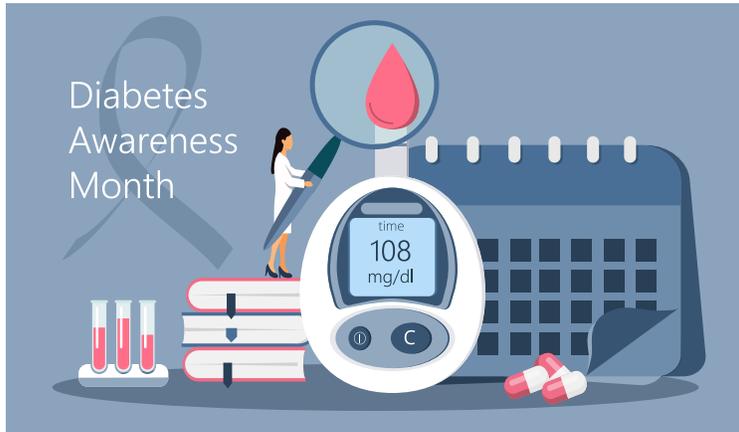
**Can't join us for a live session?** Presentations will be recorded and posted for you to view at your convenience. Access them by clicking the plan websites listed at <https://ers.texas.gov/FE>.

### Join "Get to know UnitedHealthcare" sessions in December

Join us again in December to learn more about HealthSelect MA PPO benefits, including popular lifestyle and wellness programs such as SilverSneakers. See details in your Fall Enrollment packet and sign up starting in November at [ers.texas.gov/event-calendars](https://ers.texas.gov/event-calendars).

November is National Diabetes Month

## Diabetes and aging: What you should know



More than 2.3 million Texans—about 11% of the adult population—have diagnosed diabetes, according to the American Diabetes Association. Another 621,000 in the state have the disease but don't know it.

Diabetes can contribute to a range of serious health conditions, and those with the disease are thought to be more vulnerable to serious complications from the coronavirus. Moreover, medical expenses for people who have diabetes are more than two times higher than for those who do not have the disease.

Type 2 diabetes, the most common type, occurs most often in middle-aged and older adults. Your risk of developing the disease is higher if you are overweight, inactive or have a family history of diabetes.

### Prevention is key

The key to preventing type 2 diabetes is simple: take small, sustainable steps to lose weight, get exercise and adopt other healthy habits. In addition to support and self-management programs for those who have the disease, all Texas Employees Group Benefits Program (GBP) health plans offer programs to help you maintain a healthy weight and boost your overall wellness.

- **HealthSelect of Texas®** and **Consumer Directed HealthSelect<sup>SM</sup>** offer Naturally Slim and Real Appeal weight management programs, as well as the Well on Target collection of wellness tools and resources.
- **HealthSelect<sup>SM</sup> Medicare Advantage** preferred provider organization (MA PPO): SilverSneakers and Go365 are a few of the programs to help you monitor and improve your health.
- **Community First Health Plans** offers an online health risk assessment that gives participants a personalized plan for making healthy lifestyle changes.
- **KelseyCare Medicare Advantage** (through December 31) offers information and coaching through its Diabetes Management Program. The plan also offers the SilverSneakers program.
- **Scott and White Care Plans** offers online wellness programs on a range of topics, including weight management.



### Don't forget the flu

While the coronavirus is getting most of the attention lately, the flu hasn't gone away.

Adults aged 65 and older are among the most susceptible to the disease and its complications. The Centers for Disease Control and Prevention recommends getting a vaccine in September or October to give flu-fighting antibodies a chance to work.

### Where to get your shot

Check with your provider if you typically visit their office for your shot. Flu vaccines also are covered at 100% at in-network pharmacies that offer flu shots. Visit your plan website to view a list of in-network pharmacies. Wherever you go for your flu shot and other preventive vaccines, make sure the provider is not only in-network, but that they code the service as preventive so you don't pay anything out of pocket.

**HealthSelect<sup>SM</sup> Prescription Drug Program** (for participants in the HealthSelect of Texas and Consumer Directed HealthSelect plans): [www.HealthSelectRx.com](http://www.HealthSelectRx.com)

**HealthSelect<sup>SM</sup> Medicare Rx Plan** (for participants in the HealthSelect<sup>SM</sup> Medicare Advantage PPO and KelseyCare Advantage Medicare HMO plans): <https://www.uhcretiree.com/ers/home.html>

**Community First Health Plans**: <https://members.cfhp.com/root/category/pharmacy/>

**Scott and White Care Plans**: <https://www.bswhealth.com/specialties/pharmacy/pages/default.aspx>

## Important information for people over 70

### Understanding your life insurance needs

You generally have the greatest need for life insurance during your working years, when your family relies heavily on your paycheck. However, you may continue to have financial obligations after you retire. Group term life insurance may be a good way to help protect your family's financial future.

#### Insurance needs in retirement



If you have health insurance through the Texas Employees Group Benefits Program (GBP), your benefit includes Basic Term Life Insurance that pays \$2,500 to your beneficiary upon your death. Other options are Optional and Dependent Term Life Insurance and Retiree Fixed Optional Life Insurance.

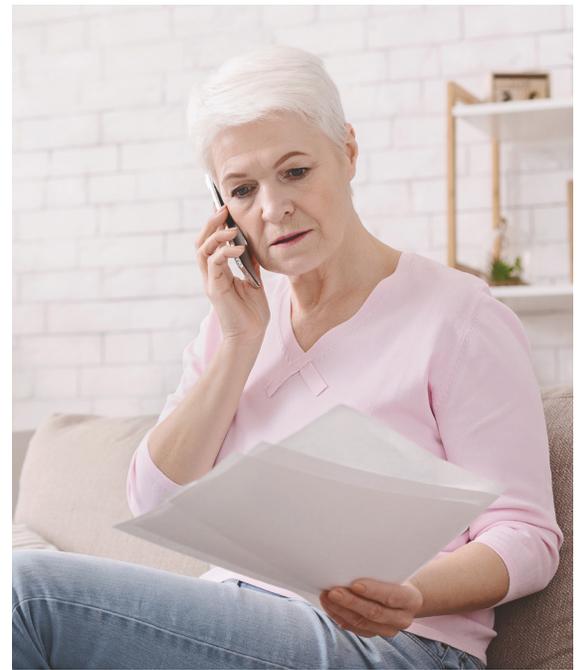
**Optional Term Life:** If you were enrolled in Optional Term Life when you retired, you may have decided to continue that coverage at up to two times your annual salary (with a maximum of \$400,000). Be aware that once you turn 70, your coverage is subject to age-based benefit reductions. Meanwhile, your premium rates increase with age (as they do during active employment).

If your coverage amount decreases to \$10,000 or less, the plan automatically converts to Retiree Fixed Optional Life, which has a fixed premium.

**Fixed optional life:** If you were not enrolled in Optional Term Life Insurance when you retired, you may be eligible to enroll in Retiree Fixed Optional Life Insurance, which is a \$10,000 benefit that does not decrease with age. Evidence of Insurability (EOI) is required for this election.

You can start the EOI process through ERS OnLine or by calling ERS customer service. Securian, the plan underwriter, will mail or email (you choose) the EOI application. You can drop optional and/or dependent coverage at any time; you don't have to wait for an enrollment period or qualifying life event (QLE).

To review a plan summary and learn more about coverage options and EOI requirements for you and your dependents, go to <https://web1.lifebenefits.com/content/lifebenefits/ers/en.html> and click "Retirees" in the top right corner.



#### Don't be spoofed

### Avoiding phone fraud

Your phone rings. When you look at the caller ID, the call appears to be from the Employees Retirement System of Texas (ERS), so you answer and hear a recording about your ERS health insurance.

Is it a legitimate call? No. You've been spoofed.

According to the Federal Trade Commission, scammers can make any name or number show up on your caller ID, even those that seem to come from a government agency.

ERS doesn't have to call members or retirees very often, but sometimes we do. If you are unsure whether you really are speaking to ERS, hang up and call ERS directly to speak with an ERS employee.

You can protect yourself from spoofing and other phone scams. The Texas Office of the Attorney General has resources to learn more and report suspected fraud. Go to <https://www.texasattorneygeneral.gov/> and search "How to Spot and Report Phone Scams."

### Upcoming annuity payment dates



September 30

October 30

November 30

ERS deposits or mails your annuity payment on the last business day of the month.

Go to Manage Your Annuity Payments (<https://ers.texas.gov/contact-ers/additional-resources/Manage-Your-Annuity-Payments>) for instructions on changing your tax withholding, personal information and more.

If you are a retiree from another system, such as TRS, TCDRS or TMRS, contact that system for annuity payment dates.

**YOUR ERS CONNECTION**

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Porter Wilson

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**Fall savings**

It's September already? Check out seasonal offers and other opportunities to save through the Discount Purchase Program:

- 🔥 Compare auto and home insurance rates from multiple providers with a Quick Quote comparison.
- 🔥 Stock up on tech supplies for back to school or your home office with deals from HP.
- 🔥 Wondering what's for dinner? ButcherBox can keep you prepared with high-quality beef, chicken and pork delivered to your door.

Visit [www.beneplace.com/discountprogramERS](http://www.beneplace.com/discountprogramERS) for these and other offers.

**KelseyCare Advantage**

**KelseyCare Advantage not available through ERS starting January 1**

Effective January 1, 2021, the KelseyCare Advantage Medicare HMO will no longer be offered in the Texas Employees Group Benefits Program (GBP). This change will impact only Houston-area retirees, dependents and survivors who are currently enrolled in KelseyCare Advantage. ERS will automatically enroll current KelseyCare participants in the HealthSelect<sup>SM</sup> Medicare Advantage Plan preferred provider organization (MA PPO) effective January 1, 2021.

KelseyCare participants do not need to take any action if they want to be enrolled in HealthSelect MA PPO (to be insured by UnitedHealthcare). KelseyCare participants who don't want to join HealthSelect MA PPO may enroll in HealthSelect<sup>SM</sup> Secondary (administered by Blue Cross and Blue Shield of Texas), or they may waive GBP medical and prescription drug coverage. ERS will provide more information in the coming months and will be available to help affected members with the transition.