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Retirees not eligible for Medicare Annual benefits enrollment begins soon

The annual benefits enrollment period for participants in the Texas Employees Group Benefits Program (GBP) who are not eligible for Medicare begins June 21. The assigned two-week enrollment phase for retirees and their covered dependents is **July 12–July 23**.

Benefits enrollment for Medicare-eligible retirees is in the fall. If you are not yet enrolled in Medicare, but a covered dependent is, their enrollment period is during Summer Enrollment.



Make changes to your benefits July 12-23.

No changes? No problem

If you do not need to change your benefits, you do not need to do anything. Your current coverage will carry forward to the new plan year, which begins September 1.

New in Plan Year 2022

ERS will no longer offer Scott and White Care Plans (SWCP) and Community First Health Plans (CFHP) through the GBP starting September 1. ERS is providing information to current plan participants about the change and any steps they need to take (read more on page 3). You can also learn more at webinars in June and July. See dates and register at ers.texas.gov/Event-Calendars.

Other Plan Year 2022 changes include an increase in the HealthSelect health plans' annual in-network out-of-pocket maximums (medical and pharmacy combined) to align with IRS maximums, and improved coverage for some products related to diabetes monitoring and treatment. You'll find more information in Summer Enrollment packets.

Continued on page 2



Trustee election changes ERS certifies Board candidate

ERS in June will certify Neika Clark, a training specialist with the Texas Health and Human Services Commission, to fill the ERS Board of Trustees seat currently held by Ilesa Daniels, whose term ends August 31.

The certification follows the Board's May approval of a new rule that allows ERS to cancel a trustee election if there is only one eligible candidate. Clark was the only prospective candidate to submit the required materials to run in an election by the March 31 deadline. Because ERS does not have a process for write-in voting, ERS and the Board determined that holding an election in which the result was pre-determined would be an inefficient use of resources.

Clark, a long-time state employee, will begin her six-year term on September 1. You can read more about her on the ERS website and in the next *Your ERS Connection*. See details about trustee elections at ers.texas.gov/about-ers/ers-board-of-trustees/trustees-election-and-appointments.



Message from the Executive Director

An unconventional year

The past year has been like no other, with COVID-19 upending the way we work, learn and live. I certainly never imagined a year ago that the virus-related adjustments we were making would continue into a second year.

Throughout the pandemic, some things carried on as if nothing has changed—a testament to the resiliency of our staff and members. While our ERS building was closed to visitors and many employees for more than a year, our services continued; annuity checks were processed on time and our benefits counselors helped members by phone and email.

Our members also adapted to the new COVID-19 world when it came to their health care. Virtual and telemedicine visits to providers increased more than 500% from February 2020 to February 2021. (As a reminder, in-network medical virtual visits are covered at no cost to participants in HealthSelect of Texas® and HealthSelectSM Medicare Advantage Plans. See details on the ERS website.)

Other important work proceeded largely unaffected by the pandemic. As in every odd-numbered year, we've spent a lot of time at the Capitol, providing information to lawmakers about how proposed legislation might affect ERS-administered benefits and our members. It's always hard to predict what bills will make it into law. I've been encouraged by proposed legislation to address the unfunded liability in the ERS Retirement Trust Fund. A stronger fund benefits retirees receiving benefits as well as employees contributing to the plan. Of course, we'll provide information on any final legislation that would impact your benefits.

Our search is ongoing for a successor for Chief Investment Officer Tom Tull, who is retiring this year. The strong field of candidates was an indication of ERS' reputation in the investments world as a sophisticated institutional investor and a good place to work. Tom has shepherded the Fund through many ups and downs during his 9 years as CIO, including a market drop last year when the pandemic took hold globally. I'm pleased to report that our steady investment approach has helped us recover those losses and earn excess returns. We hope to introduce you to the new CIO later this year. We also completed construction of the new 1836 San Jacinto building on ERS' existing property. The building is primarily for lease tenants and will generate revenue for the ERS Retirement Trust Fund, while also providing needed office space for some of ERS' growing staff.

A different kind of trustee election

We're moving forward, albeit differently, to fill the Board of Trustees seat held by Ilesa Daniels, whose term expires August 31. Only one prospective candidate submitted the necessary 300 signatures to participate in the trustee election—a first to our knowledge. Holding an election in which the result is pre-determined is inefficient and costly, and this month ERS will certify Neika Clark as the trustee-elect (see page 1). We'll share more information about Clark on our website and in your next *Your ERS Connection*.

It has been an unusual year, and one that I hope we don't have to repeat. Many Americans have been vaccinated against the coronavirus, with more getting the shot every day. Vaccines are covered at no cost to all plan participants age 12 and above. With more people fully vaccinated, we can begin to resume more in-person activities and events soon. As always you can stay connected with ERS through our website, this newsletter, our Facebook page and the many webinars on benefits and wellness topics we offer each month. You can sign up for them on the ERS Events calendar (ers.texas.gov/Event-Calendars).


Porter Wilson

Annual benefits enrollment begins soon, continued from page 1

Look for packets in the mail

ERS will mail your Summer Enrollment guide and Personal Benefits Enrollment Statement (PBES) in late June. You can also view the guide, premium rates and other information from ERS and its plan administrators at <https://ers.texas.gov/SE>.

Update your elections online 24/7

If needed, you can change your benefit elections during your two-week enrollment phase through ERS OnLine (find the "My Account Login" button on the ERS homepage). If you don't have an active ERS OnLine account or you don't remember your login credentials, you'll need to call ERS at the number below. You can register your ERS OnLine account or confirm that you can log in before Summer Enrollment starts.

If you don't have internet access or need help updating your benefits, contact ERS during your enrollment phase toll-free at (866) 399-6908 TTY 711.

Summer Enrollment webinars are back

ERS will again offer online webinars as a safe, convenient alternative to in-person Summer Enrollment events. ERS and plan administrators will present a brief overview of benefits and answer your questions. See a list of scheduled webinars in your Summer Enrollment guide or at www.ers.texas.gov/Event-Calendars.



Medicare-enrolled HMO participants

If you or a dependent is enrolled in SWCP or CFHP and Medicare, you must submit your Medicare Beneficiary Identifier (MBI) to ERS by **July 30** to enroll in HealthSelectSM Medicare Advantage Plan, a preferred provider organization (MA PPO), effective September 1. You can submit this information through your ERS OnLine account or by calling ERS toll-free at (877) 275-4377. HealthSelect MA PPO is insured by UnitedHealthcare.

If you don't provide ERS with your Medicare information, ERS will enroll you in HealthSelectSM Secondary (administered by BCBSTX) effective September 1. This plan is not a Medicare Advantage plan. It has higher premiums for retirees whose premiums aren't paid 100% by the state and higher out-of-pocket costs than the Medicare Advantage plan.

Plan participants: Learn your options HMOs no longer offered in GBP

Starting September 1, ERS will no longer offer Scott and White Care Plans (SWCP) and Community First Health Plans (CFHP) through the Texas Employees Group Benefits Program (GBP). In June, ERS is mailing current HMO participants information about changing to another health plan.



Participants not enrolled in Medicare

If you and your covered dependents are not eligible for Medicare, **ERS will automatically enroll you in HealthSelect of Texas[®] effective September 1**, unless during Summer Enrollment you choose to enroll in Consumer Directed HealthSelectSM. These two HealthSelect medical plans are administered by Blue Cross and Blue Shield of Texas (BCBSTX) and have prescription drug coverage administered by OptumRx. See details about the two plans in your Summer Enrollment packet or on the ERS website.

You can also waive GBP health coverage or choose Health Insurance Opt-Out Credit if you have other group health insurance that is comparable to GBP health coverage. If you waive GBP health coverage or elect the Opt-Out Credit, you will no longer have prescription drug coverage or Basic Life insurance through the GBP.

HealthSelect MA PPO and HealthSelect Secondary include prescription drug coverage through HealthSelectSM Medicare Rx, administered by UnitedHealthcare.

You can provide your MBI to ERS at any time, but ERS must have it by July 30 for your Medicare Advantage coverage to be effective September 1. You can switch from the Medicare Advantage plan (HealthSelect MA PPO) to the non-Medicare Advantage plan (HealthSelect Secondary) at any time.

All previous HMO participants will get plan guides and ID cards from their new GBP medical and prescription drug plans before September 1.

View <https://ers.texas.gov/What-s-Happening-Now/hmos-departure> for more information or call ERS toll-free at (877) 275-4377 (TTY: 711). To talk to an insurance specialist, say "insurance" then select option 2 when prompted. Representatives are available Monday through Friday, 8 a.m. – 5 p.m.

Upcoming annuity payment dates



June 30

July 30

August 31

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.



Don't lose sight of your vision benefits

State of Texas VisionSM participants: Have you used your Plan Year 2021 benefits? If your benefits enrollment period is in the summer, your PY21 benefits expire August 31. If you're a Medicare-eligible participant and you decide not to continue your coverage at Fall Enrollment, you have until December 31 to use any unused benefits.

Good eye health is about more than clear vision: An eye exam can detect signs of medical problems such as diabetes, heart disease and high blood pressure. State of Texas Vision participants can get a comprehensive eye exam every plan year for a \$15 copay. Benefits also include a \$200 allowance per plan year for contact lenses or eyeglass frames (eyeglass lenses from network providers are covered after a copay). Don't need new glasses? Consider using your frame allowance to buy prescription sunglasses.

Convenient online options

The State of Texas Vision provider network includes leading online retailers that make it easy to purchase glasses or contacts and apply your vision benefits to your order.

Visit www.StateofTexasVision.com for detailed benefits information and a provider search tool, or to log in to your State of Texas Vision account. You can also call Superior Vision Customer Service at (877) 396-4128 with questions about your benefits.



TEXA\$AVERSM

401(k) / 457 Program

Texa\$aver introduces flat fee, new investment option

Texa\$averSM 401(k) / 477 Program participants now pay a fixed administrative fee each month instead of a fee based on their account balance.

For many participants, the new \$1.50 flat fee is significantly lower than their previous monthly fee: Those with balances of \$1,000 to \$16,000 pay about 27 percent less, while accountholders with larger balances now pay up to 78 percent less. The change was effective May 1, and accountholders will start seeing the new fee in their second quarter statements (for April through June).

The Texa\$aver program is funded entirely by participants and gets no state funds. The administrative fee covers the cost of recordkeeping and other services.

New investment option

Texa\$aver participants also have a new investment option. Fidelity International Index Fund (FSPSX) is part of the program's core fund lineup effective May 1. Accountholders can move funds among investment options any time by logging in to their account online or by calling a Texa\$aver representative at (800) 634-5091 (TTY: (877) 606-4790) from 7 a.m. to 9 p.m. CT Monday through Friday, or Saturday from 8 a.m. to 4:30 p.m. CT.

Remember to consider investment objectives, risks, fees and expenses carefully before investing. You can get this and other important information, such as mutual fund prospectuses for registered investment options and/or disclosure documents, on the Texa\$aver website under the Investing tab or by calling (800) 634-5091 to request it from Texa\$aver representative.

Texa\$aver 401(k) / 477 Program fees

Account balance	Previous monthly administrative fee (per participant, per account)	New monthly administrative fee (per participant, per account)
\$1,000 or less	\$0.60	\$1.50
\$1,000.01 to \$16,000	\$2.05	
\$16,000.01 to \$32,000	\$3.08	
\$32,000.01 to \$48,000	\$4.19	
\$48,000.01 to \$64,000	\$5.58	
\$64,000.01 or more	\$6.99	



HealthSelect MA PPO participants

UnitedHealthcare Hearing can help you hear the moments that matter most

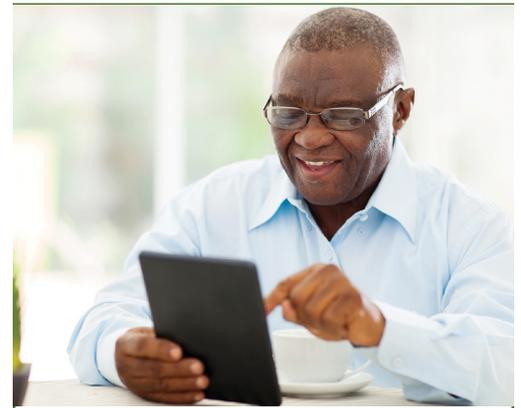
Your hearing health is important to your overall well-being and can help you stay connected to those around you.

With UnitedHealthcare® Hearing, participants in the HealthSelectSM Medicare Advantage Plan, a preferred provider organization (MA PPO), have access to hundreds of name-brand and private-labeled hearing aids from a network of more than 7,000 credentialed hearing professionals nationwide. You can choose to have an in-person fitting at a local provider or have custom-programmed hearing aids delivered to your home.

HealthSelect MA PPO covers one routine hearing exam per year at no cost to you as long as you see a provider who accepts the plan and Medicare. The plan also includes a \$2,000 allowance for hearing aids every three years. You can apply the allowance toward the purchase of one or two hearing aids, depending on your needs. You do not have to use your hearing aid allowance with a provider in the UnitedHealthcare Hearing program, and you can see in-network or out-of-network providers who accept the plan and Medicare.

UnitedHealthcare Hearing is one of several Extra Benefits available to HealthSelect MA PPO participants at no additional cost. See the full list of Extra Benefits at https://www.uhcretiree.com/ers-ma/specialty_benefits.html.

Learn more at www.uhchearing.com/ers-ma. For questions, call UnitedHealthcare toll-free (877) 482-4669 (TTY: 711), 8 a.m. – 8 p.m. CT, Monday – Friday.



Get connected

Don't forget to sign up for your secure online account for your HealthSelectSM Medicare Advantage and HealthSelectSM Medicare Rx plans. It's easy to do and you can use the same username and password for both plans. After you register, you can log in to view your plan information at-a-glance, track your claim information, view your prescriptions, get health tips and much more. Get started at www.HealthSelect-MAPPO.com or www.HSMedicareRx.com.



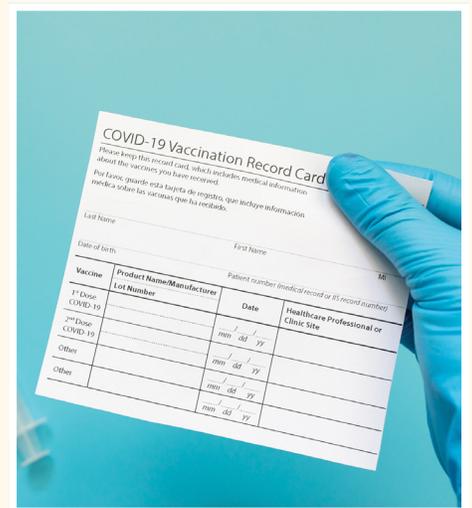
You got your shot?

That's good news—getting a COVID-19 vaccination is an important step toward protecting yourself from the coronavirus.

Your vaccine provider should have given you a COVID-19 vaccination card at your first vaccine appointment. Keep this card safe and don't share a photo of it online or on social media—it includes personal information that scammers could use to try to steal your identify. If you didn't get a card, contact the provider site where you got vaccinated or your state health department to find out how to get one.

The U.S. Department of Health and Human Services Office of Inspector General has more information about protecting yourself from COVID-19 scams at <https://oig.hhs.gov/>.

Visit <https://dshs.texas.gov/covidvaccine/> for the latest information about the COVID-19 vaccine.



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Share why your coverage matters

We're always pleased when retirees take the time to tell us how much they value their State of Texas health insurance benefits. Do you have a story to share about how your benefits are helping you live a healthier retirement? Please email us at story_ideas@ers.texas.gov.

DISCOUNT
Purchase Program
administered by BENEPLACE

Summertime savings

Whether you're hitting the road this summer or staying put, be sure to check out the Discount Purchase Program.

- ☀️ Join Costco as a new member and get a \$30 Costco Shop Card.
- ☀️ Find discounted rates at thousands of hotels through Hotel Deal Finder.
- ☀️ Capture fun moments with up to 10% off cameras and more from Canon.
- ☀️ Staying virtual? Save on AT&T's Unlimited Elite wireless plan (including HBO Max).

Find more seasonal offers on the Discount Purchase Program website at www.beneplace.com/discountprogramERS.