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Never stop learning



*Important information for your survivors*

## Your benefits after you die



It's probably not something you want to think about, but understanding what happens with your State of Texas benefits after you die is important. Read this refresher about the benefits that may be available to your survivors, keep it on hand for reference and let your survivors know about the steps they should take upon your death. You and your survivors also can view details on the ERS website.

Upon your death, your survivor must contact ERS as soon as possible. ERS will mail your designated beneficiary a packet of personalized information with instructions and paperwork that they must complete, have notarized and return to ERS and/or the life insurance company, along with a copy of the death certificate. (Some documents must be notarized.)

*Continued on page 3*



## Taking care of your health? Don't forget to get rewarded!

We all know that staying active and taking care of our health is its own reward, but why not get a little something extra for your effort?

Your retiree health plan includes incentive programs for completing certain wellness-related activities like having an annual physical or completing a health assessment. If you haven't checked out these programs, you'll want to do so soon for the best opportunity to accumulate points or credits during the plan year. Visit your plan's website or log in to your member account to learn more.



## Message from the executive director

### Staying connected

For a second time, ERS has had to postpone the Staying Connected retiree fairs initially planned for last fall in the Austin, DFW and Houston areas. With the recent surge in COVID-19

cases and without a crystal ball to guide us, we've decided it's better to be cautious.

Of course we're disappointed. We always look forward to connecting with retirees in person, sharing news about ERS and your benefits, and hearing what is on your mind. As of this writing, we're tentatively planning two central Austin fairs in late April. In the coming weeks, we'll share more information on the ERS website and, for some retirees in the Austin area, via U.S. mail. In past years, we opened the events to anyone who wanted to join, but this year we must limit attendance to help ensure appropriate social distancing.

Who knew that getting together to learn, celebrate or just visit with one another would become such a challenge? These days, simply staying connected can mean planning and weighing risks. Even when allowed to gather, folks are opting not to, and experts tell us it's taking a toll on our physical and mental well-being. That's why I encourage you to take advantage of all the ways you can connect with your health care providers, ERS and each other, even if it means trying new ways to stay engaged.

### Finding new ways to interact

If you are enrolled in a health plan through the Texas Employees Group Benefits Program (GBP), you can have a medical or mental health Virtual Visit any time, day or night, at no or low cost to you, depending on your plan. If you prefer to visit your existing providers instead of a contracted Virtual Visit provider, many offer telemedicine visits as an alternative to going to the office. Visiting a doctor through your computer or mobile device may feel strange at first, but once you try it, you may wonder how

you managed without it. Each health plan also offers a 24-hour phone line staffed by registered nurses who can answer questions or help if you're not sure where to go for care. The important thing is, don't delay talking to a health care professional when you need to.

### Join the Fitness Connect Community

ERS and Blue Cross and Blue Shield of Texas (BCBSTX) are hosting monthly 15-minute online sessions featuring a brief presentation and time to share fitness-related challenges and successes with other retirees (and active employees). Each session has a theme, such as "Get Fit Outdoors" or "Fitness on a Budget." While some programs discussed may be specific to BCBSTX-administered plans, you don't need to be covered by a HealthSelect of Texas plan to join the conversation. If you're enrolled in the HealthSelect MA PPO plan insured by UnitedHealthcare, you'll find it has comparable wellness and fitness offerings. See a schedule and register at <https://ers.texas.gov/Event-Calendars/Wellness-Events>. (First, click the ERS registration link, then scroll down the "Join the Fitness Connect Community" page and click the green "Register" box on the lower right.)

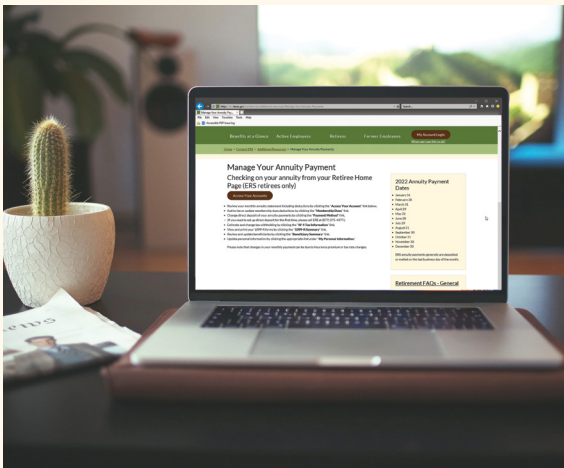
### Dip into social media

I invite you to follow ERS on Facebook ([www.facebook.com/ersoftexas](http://www.facebook.com/ersoftexas)), even if it's only for occasional check-ins. You'll find reminders and helpful tips about your benefits, links to useful resources and some funny memes.

As always, you can stay informed through this newsletter and the ERS website.

Stay connected and, above all, stay well.

  
Porter Wilson



## Upcoming annuity payment dates



March 31	April 29	May 31
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ERS deposits or mails your annuity payment on the last business day of the month.

Go to Manage Your Annuity Payment ([ers.texas.gov/contact-ers/additional-resources/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.

## Preparing your survivors

What you should do now	What your survivor should do upon your death
Review your annuity payment option and benefits information with your survivor.	Notify ERS as soon as possible. ERS will send a packet with important information.
	Review the information packet, obtain death certificate copies and get forms notarized as needed.
Make sure ERS and, if applicable, TexaSaver, have up-to-date beneficiary information.	Your beneficiary or beneficiaries should return required forms and death certificate to ERS and/or to the insurer handling life insurance claims.
	If you are eligible and are continuing GBP insurance coverage, pay the full monthly premium(s) to ERS or submit a form authorizing bank account withdrawals for payment.
	If applicable, contact the TexaSaver account administrator.

## Survivor benefits

Depending on the retirement and health plans you participate in as a retiree, your survivors could be eligible for some or all of the following payments or benefits after your death:

### Payment(s) from your State of Texas Retirement plan/ account

- Your designated beneficiary, estate or heirs will get a \$5,000 lump-sum death benefit if they submit a claim for it. This benefit is in addition to any life insurance or other survivor benefits to your beneficiary. The information packet ERS sends your beneficiary includes instructions for submitting necessary documents for a claim. If you retired in the Proportionate Retirement Program (PRP) with fewer than five years of service credit from ERS, the payment will be reduced based on your years of service.
- If you elected a survivor payment option when you retired, your survivor is eligible for a continued annuity. Review all annuity payment options at [ers.texas.gov/retirees/retirement/retirement-payment-options](https://ers.texas.gov/retirees/retirement/retirement-payment-options). Keep in mind that your monthly payment stops at the month of death and does not resume until ERS receives and approves the necessary forms for the survivor payment. Your beneficiary must submit these forms even if the deposit or mailing instructions are not changing.
- If you chose the standard annuity payment option at retirement and have funds from your employee contributions left in your account when you die, your beneficiary could get a one-time payment of the remaining funds. 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.

### Payments from your TexaSaver account(s)

Your beneficiary should contact the TexaSaver third-party administrator (currently Empower Retirement, but subject to change). The administrator will distribute account funds to your beneficiary. If you haven't designated a beneficiary for your 401(k) and/or 457 accounts, log in to your account at [texasaver.empower-retirement.com](https://texasaver.empower-retirement.com) to download the applicable form, or call Empower at (800) 634-5091. You



must take this step even if you've designated a beneficiary for your ERS retirement account.

### Payments from life insurance claims

- If you are enrolled in a health plan through the Texas Employees Group Benefits Program (GBP) you are automatically enrolled in a \$2,500 Basic Term Life Insurance policy. This benefit is paid by the plan insurer (currently Securian, but subject to change), and is separate from any optional life insurance coverage.
- If you have either Optional Term Life Insurance or Fixed Optional Life Insurance (\$10,000 policy) at the time of your death, the payment is available to your beneficiaries when they file the claim with the insurer, which is the same as for Basic Term Life Insurance.

### Continuation of health, dental and/or vision insurance

Your surviving spouse and eligible children may be able to continue or enroll in GBP health, dental and/or vision insurance. Their monthly health insurance payments will be higher than when they were covered as dependents, because the state does not make a contribution to survivors' premiums. The information packet ERS sends your survivor(s) will include information about their insurance options, monthly costs and payment options.

# Home health care: Understanding types and coverage



As you age, there may be times when you need specialized care at home after a hospital stay or injury, or simply a helping hand with daily tasks.

Home health care services refer to medical services that are provided in your home by a home health agency or trained health care practitioner, as well as non-medical (non-skilled) services from an agency care provider.

Each HealthSelect<sup>SM</sup> plan covers eligible medical home health services. In addition, the HealthSelect<sup>SM</sup> Medicare Advantage Plan preferred provider organization (MA PPO) insured by UnitedHealthcare<sup>®</sup> covers some non-medical services (see below). You can find details on your plan's website or in your plan's Summary of Benefits and Coverage or Evidence of Coverage. You can also call the customer service number on your plan ID card to discuss your specific situation.

## Medical home health care

For medical home health services to be covered, a physician must order them and a health care practitioner (such as a nurse) must provide them. Covered services could include part-time or intermittent skilled nursing and home health aide services, and physical, occupational or speech therapy.

Following are participants' copay and coinsurance amounts for eligible home health care services from in-network providers.

- HealthSelect<sup>SM</sup> MA PPO: No copay or coinsurance
- Plans administered by Blue Cross and Blue Shield of Texas (BCBSTX):
  - HealthSelect of Texas<sup>®</sup>: 20% coinsurance; Consumer Directed HealthSelect<sup>SM</sup>: 20% coinsurance after deductible
  - HealthSelect<sup>SM</sup> Secondary: No copay; 30% coinsurance for home infusion therapy

Care by out-of-network and out-of-state providers will cost more (see [ers.texas.gov/retirees/rates](https://ers.texas.gov/retirees/rates)). While some plans do not have a copay for home health visits, copays or coinsurance may apply to other services and supplies needed for the home care.

## Non-medical home health care through HealthSelect MA PPO

Examples of non-medical home health care include services by a home health personal care assistant, meals after a hospital stay or rides to medical appointments. UnitedHealthcare offers several extra benefits for non-medical home health services for HealthSelect MA PPO participants. View them at [retiree.uhc.com/ers-ma/coverage-and-benefits/additional-benefits-and-programs](https://retiree.uhc.com/ers-ma/coverage-and-benefits/additional-benefits-and-programs).

Keep in mind that even if a non-medical service does not require a physician order, you may need a referral from UnitedHealthcare before the plan will cover it. For example, meals or transportation after a hospital stay require a referral by a UnitedHealthcare Advocate and limitations may apply. Contact UnitedHealthcare at (855) 853-0453, TTY 711, 7 a.m. – 7 p.m. CT, Monday through Friday and 7 a.m.– 3 p.m. on Saturday.

## HealthSelect<sup>SM</sup> Medicare Advantage Plan

### HealthSelect MA PPO non-medical care benefits

- Post-discharge meals (up to 28 within 30 days of an inpatient or skilled nursing facility discharge): Contact Mom's Meals at (866) 204-6111.
- Transportation to health care appointments or the pharmacy: Up to 24 one-way trips or 12 round trips per year (up to 50 miles each way). Contact ModivCare at (833) 219-1182, TTY: (844) 488-9724, or visit [www.modivcare.com/BookNow](https://www.modivcare.com/BookNow).
- In-home personal care: Up to eight hours per month of non-medical care, including help with meal preparation, bathing and medication reminders. (There is a two-hour minimum for shifts; unused hours do not roll over.) A separate benefit provides up to six hours of care up to 30 days after inpatient and skilled nursing facility discharges. Call (800) 337-3996 or visit [www.carelinx.com/ers-ma](https://www.carelinx.com/ers-ma).

## Consumer alert

### Listen up: Not all hearing aids are equal

An estimated one out of three people over age 65 has some degree of loss, according to the Center for Hearing and Communications, and hearing loss is the third most common chronic condition among Americans.

The Texas Attorney General's office warns consumers to be cautious about buying over-the-counter hearing aids, particularly online or by mail order. Many devices sold this way are not approved by the U.S. Food and Drug Administration (FDA). Although they may be marketed as medical hearing devices, many contain only low-quality amplifiers.

The attorney general shares these tips when considering a hearing aid:

- Get a hearing screening and recommendation from a hearing professional who can tell you what type of hearing device will work best for you.
- Over-the-counter hearing aids are not FDA-approved. Stating that they are "registered" does not mean the FDA has endorsed or approved them.
- Know about the seller. Read online reviews and endorsements skeptically unless you know and trust the source.



### Plan benefits for hearing health

The good news is all HealthSelect<sup>SM</sup> plans include coverage for hearing health, including hearing aids from recognized brands. Visit your plan's website or contact the customer service number on the back of your plan ID card if you have questions or need help finding a hearing health provider.

- **HealthSelect of Texas<sup>®</sup>**: The plan pays up to \$1,000 per ear every three years. In-network and out-of-network hearing aids are covered at the same level.
- **Consumer Directed HealthSelect<sup>SM</sup>**: The plan pays up to \$1,000 per ear every three years after the annual deductible is met.
- **HealthSelect<sup>SM</sup> Secondary**: Benefits include up to \$1,000 per ear for any consecutive 36-month period and \$1 per battery. The annual deductible does not apply; participants pay 30% coinsurance for a routine hearing test.
- **HealthSelect<sup>SM</sup> Medicare Advantage Plan PPO**: Coverage includes one routine hearing exam per plan year and up to \$2,000 for one or both ears every three years. The plan has a network of more than 7,000 credentialed hearing professionals nationwide. Visit [uhcheating.com/tpa-ap-web/?navDeepDive=UHCH\\_ERS](http://uhcheating.com/tpa-ap-web/?navDeepDive=UHCH_ERS).



### Promoting a healthier you What are value-added benefits?

You've probably seen references to "value-added" benefits in the information for the Texas Employees Group Benefits Program (GPB) health plans. These are additional benefits to support your health and wellness and include gym memberships, weight management programs and tools to help you manage chronic conditions.

Have you ever wondered why ERS and your health plan offer these bonus benefits at little or no extra cost to you?

Health plan carriers offer value-added benefits to improve the health outcomes of their participants. Not only is that good for you, it can potentially save the plan money. When you are healthier, you may be able to avoid more expensive care. When the plan can keep costs down, everyone benefits. In fact, partly because of cost-saving measures like these, the state is still able to pay all or much of the health insurance premiums for retirees, and ERS hasn't had to increase premiums in several years.

Your health plan may call you or send information encouraging you to take advantage of these extra benefits. Be assured that they are not trying to sell you anything, they're just trying to help you live your healthiest life. If you ever have questions about a value-added benefit, visit your plan's website or contact them at the number on the back of your plan ID card. You don't have to participate in the value-added benefits, but we hope you'll at least consider those available to you.

Be aware that, unlike medical benefits that are effective for a plan year or longer, ERS and plan administrators cannot guarantee the length of time a particular value-added benefit is offered.

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



**Never stop learning**

Retirees are invited to view the free online spring speaker series presented by the University of Texas at Dallas Center for BrainHealth. Renowned researchers and speakers will discuss brain health science and lifestyle choices for maintaining a healthy brain. See a schedule and register at <https://centerforbrainhealth.org/calendar>.

Don't forget to check out other webinars about wellness, financial planning and of course, your ERS-administered insurance benefits. See the schedule at [ers.texas.gov/Event-Calendars](http://ers.texas.gov/Event-Calendars).