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Medicare-eligible retirees

Fall Enrollment begins Oct. 30

The Fall Enrollment period for Medicare-eligible retirees in the Texas Employees Group Benefits Program (GBP) is Oct. 30 through Nov. 17. It is the only time of the year you can enroll in coverage for yourself and/or your eligible dependents without a qualifying life event (QLE). All changes made during this period are effective Jan. 1.

What's new for Plan Year 2024?

- Express Scripts, Inc. will be the new administrator of the HealthSelectSM Prescription Drug Program and HealthSelectSM Medicare Rx starting Jan. 1.
- EyeMed Vision Care, LLC (EyeMed) became the new administrator for the State of Texas VisionSM program Sept. 1. (See page 3 for more).
- Premiums for the HealthSelectSM Medicare Advantage Plan will increase by about 5–7%.
- Premiums for DeltaCare[®] USA dental health maintenance organization (DHMO) will increase slightly. They'll be back to PY22 rates, after a one-year decrease due to a COVID-19-related refund from Delta Dental. You'll find more information in your Fall Enrollment packet.
- HealthSelectSM Secondary plan's total annual in-network out-of-pocket maximums will increase to align with IRS maximums.

Why are Medicare Advantage rates increasing?

Premiums are increasing by about 5–7% due to higher medical and prescription costs. The 2024 premiums are still lower than they were in 2020, before UnitedHealthcare became the insurer of HealthSelect Medicare Advantage.

Watch for your enrollment guide in the mail

Your Fall Enrollment packet will have helpful details about these changes, and more. ERS will send your packet in October with information about your benefits. You also can visit the Fall Enrollment page on the ERS website to view the Fall Enrollment guide, premium rates and information from plan administrators.

Enrolling in/dropping coverage outside of Fall Enrollment

To enroll in coverage outside the Fall Enrollment period, you must have a QLE, such as marriage, divorce or loss of other coverage. Medicare-eligible retirees may drop any coverage, reduce optional life insurance coverage or change from one health plan to the other any time of year without a QLE. If you are a retiree who is not eligible for Medicare, your enrollment period ended in July, and you can only enroll in new coverage due to a QLE.

All retirees and dependents

Express Scripts transition Jan. 1



On Jan. 1, 2024, Express Scripts and Express Scripts Medicare (PDP) will become the new administrators for the HealthSelectSM Prescription Drug Program (PDP) and HealthSelectSM Medicare Rx, respectively. The current administrators, OptumRx (non-Medicare) and UnitedHealthcare[®] (Medicare) will continue to manage the plans through Dec. 31.



Message from the executive director

Staying connected, staying informed

This time of year, at the start of a new fiscal year and between Summer and Fall Enrollment, I often think about ERS' relationships with its members and retirees, and the many ways we

foster those relationships. As some of you might know, ERS' mission is "to offer competitive benefits to enhance the lives of our members." I strongly believe to positively affect people's lives you have to do more than just make resources available. You also have to communicate and educate about those resources, especially when they're as important as benefits like retirement income and health insurance.

Did you know ERS has a dedicated team of 10 employees who work on this newsletter, many other publications and the ERS website? This is in addition to the many ERS employees who answer your calls and emails and visit with members at our offices every weekday, and support all of your other benefits needs behind the scenes. In fact, we hire and train staff to support your needs throughout the year, and members have seen great improvement in how efficiently they are able to reach a counselor. And you might know we have a small team of benefits educators who conduct presentations in person across the state, as well as through online webinars. We do all this to help you use ERS benefits to your best advantage, to truly enhance your life. We also want to understand if we're meeting your needs as well as we can.

Every year, we mail enrollment packets to all our retirees, providing you with ample information about your benefits options. We also conduct enrollment webinars and fairs throughout the state, which offer you the chance to talk directly with ERS and the administrators of our plans. These are the best opportunities to both share information and hear from you. I encourage you to attend a Fall Enrollment fair or

Staying Connected fair if there's one near you. While we can't reach every part of the state for our in-person fairs, we try to be in major cities and regions. If you can't make it to a fair, you always have the option to attend an informative webinar.

As I write this, we're still planning our fall events. The Fall Enrollment fair and webinar schedule will be in the Fall Enrollment packets we mail to all Medicare-eligible retirees in mid-October. We'll send information about Staying Connected fairs to all retirees who live in nearby areas. We hope you can attend! This year, I'll be attending a few enrollment fairs combined with our biennial Staying Connected events in major cities, and I look forward to seeing you there if you can make it.

Welcome to Stuart Greenfield, our new trustee



As you may have heard, there's a new trustee on the ERS Board. Stuart Greenfield, Ph.D., who retired from the State Comptroller's Office, was elected this spring. He's the first retiree ever to be elected to the Board, after the law was changed in 2021 to allow retirees to run.

You can learn more about Dr. Greenfield and the election on the ERS Board of Trustees site at <https://ers.texas.gov/About-ERS/ERS-Board-of-Trustees/Trustees-Election-and-Appointments>. Retirees had the highest turnout in the election, although overall participation was low. If you voted, thank you! If not, your next chance to cast a ballot for one of your trustees will be in 2025.

Have a wonderful fall! I know I'm looking forward to cooler weather, and to seeing you at one of our Staying Connected events in November!


Porter Wilson

Annuity payment dates

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

Go to the ERS website and search "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 the Teacher Retirement System (TRS), the Texas County District Retirement System (TCDRS) or the Texas Municipal Retirement System (TMRS), contact that system for annuity payment dates.

Annuity Dates

- Sept. 29, 2023
- Oct. 31, 2023
- Nov. 30, 2023
- Dec. 29, 2023



Possible changes in annuity amounts for non-Medicare retirees

Retirees not eligible for Medicare will see a change in their annuity checks if they made new benefit elections during Summer Enrollment. Even if you didn't make changes, you might have a different net annuity amount beginning in September, if you are enrolled in:

- the DeltaCare USA dental health maintenance organization (DHMO), because premiums increased Sept. 1, or
- Optional Term Life Insurance and moved to a new age bracket before Sept. 1, because you had an age-based premium increase.

To learn more, see the Plan Year 2024 premium rates for non-Medicare retirees ers.texas.gov/PDFs/rates-py24/ratesheet-py24-final-accessible.



All retirees and dependents

New State of Texas VisionSM administrator

Current vision enrollees automatically transferred to EyeMed

EyeMed Vision Care, LLC became the new State of Texas VisionSM plan administrator on Sept. 1. If you are currently enrolled in the State of Texas Vision plan, your coverage transferred automatically to EyeMed unless you dropped coverage before Sept. 1. As a retiree, you can drop coverage at any time. You don't have to wait for Summer or Fall Enrollment.

ID Card

EyeMed sent all State of Texas Vision participants a welcome kit with two new ID cards, which you can begin using now.

Find a provider

Search the EyeMed provider network by clicking "Find a Provider" at member.eyemedvisioncare.com/stateoftexasvision/en. If you don't see your current provider, you can complete and submit the "Nominate a provider" form on the website.

Register for an online account

Visit the State of Texas Vision website at stateoftexasvision.com to register for an online account. Your online account allows you to view claims and other personal information transferred from Superior Vision. You will also find information about additional discounts and tools you can use to save money when you buy glasses or contact lenses.

You can also find some helpful information about your benefits and resources available through EyeMed in the "Resources" tab of the plan website at member.eyemedvisioncare.com/stateoftexasvision/en/ersresources.

Questions?

Call EyeMed toll-free at (844) 949-2170 (TTY: 711), Monday – Friday, 6:30 a.m. – 10 p.m. CT, Saturday, 7 a.m. – 10 p.m. CT and Sunday, 10 a.m. – 7 p.m. CT.

Express Scripts transition Jan. 1 continued from page 1

No need to re-enroll

Because your enrollment in your ERS prescription drug program is based on your health plan, you and any eligible dependents who participate in a HealthSelect medical plan do not need to take any action during this transition.

Your account information will be securely transferred from the current administrator to Express Scripts or Express Scripts Medicare PDP, depending on your Medicare enrollment status.

Will I get a new ID Card?

You and any enrolled dependents will receive a new ID card for your prescription drug plan as part of your welcome kit from Express Scripts or Express Scripts Medicare PDP. Please use this card for prescription drug purchases beginning Jan. 1. Continue to use your OptumRx or UnitedHealthcare prescription drug plan card through Dec. 31.

Look out for mail from ERS with more information

If you receive mail from ERS, Express Scripts, Express Scripts Medicare PDP, OptumRx and/or UnitedHealthcare, please open and read it. It may be branded with the HealthSelect PDP or the HealthSelect Medicare Rx logos.

- If you are a Medicare-eligible retiree or dependent, you will get additional information about the Express Scripts Medicare PDP plan in your Fall Enrollment packet. ERS will also offer Fall Enrollment webinars and in-person Fall Enrollment fairs with Express Scripts Medicare PDP representatives. See your Fall Enrollment packet for registration information.
- ERS will mail Express Scripts information to non-Medicare-eligible retirees and dependents in November and December. ERS will also offer webinars hosted by Express Scripts representatives. Check the ERS Events Calendar ers.texas.gov/Event-Calendars later this fall to register.

When can I call Express Scripts for assistance?

Call centers for both plans will be available the first day of Fall Enrollment, Oct. 30, 2023. The numbers are toll-free:

- (866) 264-4676 for HealthSelect Medicare Rx (TTY: 711) and
- (800) 935-7189 for HealthSelect PDP (TTY: 711)

For information about your benefits, coverage and incurred claims through Dec. 31, 2023, continue to contact:

- OptumRx toll-free at (855) 828-9834 (TTY: 711) for HealthSelect and Consumer Directed HealthSelect PDP questions
- UnitedHealthcare toll-free at (866) 868-0609 (TTY: 711); 7 a.m. – 7 p.m. CT, Monday through Friday; 7 a.m. – 3 p.m. CT on Saturday for HealthSelect Medicare Rx questions.



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Discount Purchase Program

Find great deals on all your fall fun essentials.

- Join AARP! For just \$9 per year, get a five-year term and FREE gifts. Save up to 43% off your AARP membership when you log in at www.beneplace.com/discountprogramERS.
- Access deals on water park tickets, baseball tickets, Avis car rentals, Samsung products, language learning tools from Babbel and more. Check out the latest savings to help you plan the perfect fall vacation!

Look for these offers and more at www.beneplace.com/discountprogramERS.

Medicare Preparation webinars

Are you prepared for Medicare? Attend a Medicare Preparation webinar and learn about Medicare and how it works with your ERS benefits.

- **Wednesday, Sept. 20, 3:30 – 4:30 p.m.**
- **Tuesday, Oct. 3, 11:30 a.m. – 12:30 p.m.**

Medicare Preparation Seminar



All retirees

Staying Connected retiree fairs

Staying Connected

ERS is currently planning our popular biennial Staying Connected retiree fairs for the Austin, Dallas-Fort Worth and Houston areas in November. We invite you to attend to learn the latest about ERS' benefit programs. These events are open to all retirees and offer opportunities to talk one-on-one with ERS staff, administrators of Texas Employees Group Benefits Program insurance plans (including new administrators Express Scripts and EyeMed) and representatives from other organizations.