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Fall Enrollment begins Oct. 28 for Medicare-eligible retirees



If you are a Medicare-eligible retiree in the Texas Employees Group Benefits Program (GBP), Fall Enrollment is your chance to enroll in or change coverage for yourself and/or your eligible dependents without a qualifying life event (QLE). You will have from Oct. 28 through Nov. 15 to make changes. The changes you make during this period are effective Jan. 1.

What's New for 2025?

- **Slight increase in Medicare Advantage premiums**
Due to rising health costs, those who pay premiums for HealthSelectSM Medicare Advantage will pay about 4.5% more starting Jan. 1. This is still lower than premiums in 2020, before UnitedHealthcare became the insurer.
- **Changes to out-of-pocket maximums**
The HealthSelectSM Secondary plan's total annual in-network out-of-pocket maximums will increase to align with IRS maximums. Premiums for HealthSelect Secondary are not increasing, but are still significantly higher than the premiums for HealthSelect MA PPO.



Don't forget to check your mail

Keep an eye out for your Fall Enrollment packet in the mail. It's important to open any mail with an ERS logo on it. Your Fall Enrollment packet will be delivered in October and will have helpful information about your benefits. If you're not sure what benefits you're currently enrolled in, ERS will list them on your Personal Benefits Enrollment Statement (PBES).

If you misplace or lose your packet, you can also visit the Fall Enrollment page on the ERS website to view the guide, premium rates and information from plan administrators. This site will become available at the start of Fall Enrollment.

Enrolling in new coverage

If you don't enroll in new coverage during Fall Enrollment, you cannot enroll in coverage after Fall Enrollment unless you have a QLE, such as marriage, divorce or loss of other coverage. If you are a retiree who is not eligible for Medicare, your enrollment period ended in July, and you cannot enroll in new coverage without a QLE.

Dropping/reducing coverage

You can drop any coverage, reduce optional life insurance coverage or change from one health plan to another any time of year without a QLE. You also can take dependents off your coverage at any time of the year without a QLE.

No changes? No problem.

If you are keeping the same coverage, you don't have to do anything and your coverage will carry over into the new plan year (Jan. 1 – Dec. 31)



Message from the executive director

Requesting state funds to secure your benefits

The beginning of a new legislative session is almost here, and ERS is hard at work on our biennial Legislative Appropriations Request (LAR). Times like these make me look back to all we have accomplished over the past two sessions. Some people say, “The only time you should look back is to see how far you’ve come.” Well, we’ve come a long way. In 2021 and 2023, the Texas legislature made great strides in its efforts to place the ERS Retirement Trust Fund on the path to actuarial soundness. With increased state funding, the plan is now on track to be fully funded by 2054. Not only that, but in January 2025, ERS will be in position to pay a cost-of-living adjustment (COLA) to retirees who have been retired for at least 20 years, as set forth in statute. You can read more about it on pg. 3 and in the December edition of this newsletter.

Having a sound fund is important for all members of ERS, whether you’re a current retiree, or a beneficiary who might be getting payments for the next few decades.

Now that the Retirement Fund is back on stable footing, we expect there might be more focus on health insurance in the upcoming 89th Texas Legislature.

Little change in members’ share of health costs, despite inflation

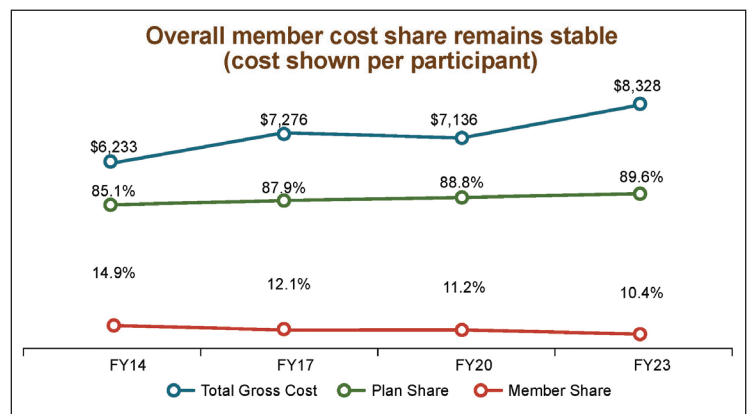
The health insurance benefits the state provides to retirees is a valuable benefit that’s increasingly rare from employers. Both the HealthSelect of Texas® plans administered by Blue Cross and Blue Shield of Texas and the HealthSelectSM Medicare Advantage preferred provider organization, insured by UnitedHealthcare®, were designed specifically for Texas retirees and employees. They remain popular with high satisfaction ratings.

At ERS, we’re proud to administer benefits that truly enhance the lives of our members. We’re even more proud that we’ve been able to maintain and even improve the benefits without significant cost increases, even as healthcare costs have risen elsewhere across the country. In the last decade, 2015 – 2024, ERS’ health plans had only a 16% average increase in premiums. In the overall U.S. healthcare market, average premiums increased approximately 45%—almost three times as much. We accomplished this while maintaining the plan design, with no increases in copays, coinsurance, or deductibles. In general, U.S. employees had increases in out-of-pocket expenses over the same period.

While the cost of the HealthSelect Medicare Advantage Plan will go up on Jan. 1 by a small amount, the cost is still less than it was in 2020. We’ve kept costs stable through a number of measures—such as competitive bidding plan administrators who have negotiated discounts with in-network providers; requiring referrals and prior authorizations in some cases; and taking full advantage of revenue from federal programs, rebates and refunds. With these and other tactics, ERS

reduced potential costs in the HealthSelect of Texas plans from about \$16 billion to “just” \$3.3 billion in Fiscal Year 2023.

Despite these savings, costs have gone up in our health plans, but the increases haven’t had much impact on retirees and employees because the state has taken on the brunt of those increases. The following chart shows that over the last decade annual costs in the HealthSelect of Texas plans have risen from about \$6,200 per participant to about \$8,200. But members’ costs—paid out of your pocket for copays, coinsurance and, for some, premiums—have remained stable. The chart shows that members’ share of overall health costs has decreased by 4.5 percentage points. This is because the state has consistently taken on the rising costs, with their share of overall costs growing from 85.1% to 89.6%.



How rising health costs affect our LAR

ERS continues to look for and leverage ways to lower costs in our health plans, but we can’t stave off rising prices forever. For the first time in several years, ERS’ LAR will ask for health insurance funding above the base amount. How the legislature will respond to this request and what it might mean for the health plans remains to be seen.

In the meantime, we will continue to provide information on the COLA some of our retirees will get in the coming months in early 2025. And I hope some of you can join us in November for our Fall Enrollment fairs in major cities.

We get many letters of appreciation from retirees who recognize that their health insurance benefits are crucial in retirement. We understand that, and as always, we will be at the Capitol throughout the session to work with legislators to keep the health insurance and prescription drug programs a benefit that allows you to get the care you need without worrying about the financial impacts of that care. We’ll also keep you update-to-date on any proposed actions throughout the upcoming legislative session, which starts in January.


Porter Wilson

ERS Board to take action related to COLA in next meeting

This December, the ERS Board of Trustees will review the actuarial valuation of the ERS Retirement Plan as of Aug. 31, 2024. Their findings will determine whether the Plan meets the statutory standard to grant a permanent, one-time cost-of-living adjustment (COLA) for regular service and law enforcement and custodial officer (LECO) retirees who have been retired 20 years or more as of Dec. 31, 2024. Eligible retirees' monthly annuities would increase by 3% or \$100, whichever is less, starting with their Jan. 31, 2025 payment. Surviving beneficiaries of regular service and LECO retirees who retired on or before Dec. 31, 2004 also will receive the COLA.

If the Board verifies that the Plan meets the standard for the COLA, ERS will implement it to comply with Section 814.064, Texas Government Code, enacted in 2013. ERS estimates that about one quarter of retirees and surviving beneficiaries, almost 30,000 people, will be eligible for the COLA. More than 90% of those eligible will get the full 3% increase. There are no provisions in statute to provide any other COLAs.

The Board meeting will be on Dec. 10 and 11. As always, we will livestream the meeting so people can watch from their computers or other devices. The full meeting agenda and livestream link will be available on the ERS website in early December.

ERS will provide more information about the COLA as it becomes available.



Annuity payment dates

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

For instructions on changing your tax withholding, personal information and more visit ers.texas.gov → [My Account Login](#) → [Manage your annuity payments](#).

If you're 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.



Timely response to Express Scripts could help you get your prescription sooner



If you're prescribed medication that requires a prior authorization, Express Scripts, the administrator of the HealthSelectSM Medicare Rx Prescription Drug Program, may reach out to your provider to get more information. Please remind the provider to respond as quickly as possible. If Express Scripts is unable to reach them, they may contact you for assistance.

Please keep in mind: If Express Scripts leaves you a message, to protect your privacy, they may not include full details, such as the name of the medication.

Medications that didn't require prior authorization under the previous administrator may require it now.

Will you see a change in your annuity?

Your annuity amount could change depending on a variety of factors. You may see a change in your annuity check this month if:

- You're not eligible for Medicare and made new benefit elections (added/dropped new benefits or dependents) during Summer Enrollment.
- You're enrolled in Optional Term Life Insurance and on Sept. 1 were an age that ends in 0 or 5—for example, 65 or 70 years. Age-based premiums increases like this are standard for term life insurance. (And don't forget that your premium rates continue to increase every five years while coverage begins decreasing at age 70.)

To see the Plan Year 2025 premium rates for non-Medicare retirees, visit ers.texas.gov → [Retirees](#) → [rate sheets](#).



Extra benefits to keep you extra healthy



HealthSelectSM Medicare Advantage offers well-being programs to members at no cost

Let's Move by UnitedHealthcare[®] and SilverSneakers[®] fitness programs are included at no additional cost for participants of the HealthSelectSM Medicare Advantage PPO plan.

Let's Move

Let's Move helps you explore ways to eat well, get fit, beat the blues and improve your well-being every day. The program offers simple resources, tools, events and personalized support, including the following listed below.



Nutrition education sessions

Let a wellness dietitian help you improve your energy level, increase your mental focus and feel great through nutrition education sessions. You can learn about balanced eating for more energy and when and how to eat—without compromising taste and enjoyment.

Virtual Teaching Kitchen

Join our Virtual Teaching Kitchen to learn how to make delicious, healthy recipes. Use a PC, laptop or tablet for the best experience.

On-demand financial wellness videos in the Let's Move library

Visit the Let's Move library to watch recordings on Let's Move financial wellness topics, including:

- long-term care planning,
- tax management strategies in retirement and
- estate planning.

Learn new ways to move with virtual fitness classes

Get help to make positive lifestyle choices and address physical and mental health challenges with virtual classes. Learn new ways to move today.

Examples of classes include:

- **Functional fitness:** improve balance, strength and flexibility
- **Disco aerobics:** dance to disco classics
- **Laughter yoga:** combines the joy of laughter with the wisdom of yoga
- **Dance and storytelling:** Music, movement, crafts and storytelling help you connect to your peers and passions

Move & Flow virtual dance class

Move & Flow is a structured dance experience based on 20 years of research and development for people seeking a fun, creative approach to maintaining physical health, confidence and well-being. It integrates dance, motor skills and social connections for an enjoyable musical and motivating experience.

Visit letsmovebyuhc.com to learn more today.

SilverSneakers

A SilverSneakers gym membership is more than a fitness program—it gives you an opportunity to connect with your community and make friends all while staying active.

In addition to a standard monthly gym membership, SilverSneakers offers activities in your community, at home or on-the-go.

In your community

- Group activities and classes offered outside the gym
- Events, celebrations and class socials

At home or on-the-go

- SilverSneakers LIVETM virtual classes and workshops throughout the week
- SilverSneakers On-DemandTM fitness classes available 24/7
- SilverSneakers GOTM mobile app with workout programs, location finder and more

Learn more at silversneakers.com, or call toll-free (888) 423-4632, (TTY: 711), 7 a.m. - 7 p.m.

SilverSneakers[®]



New HealthSelect of Texas programs can help you manage your health

Keep your heart, bones and mind in tip-top shape

HealthSelect of Texas® medical plans, including Consumer Directed HealthSelectSM and HealthSelectSM Secondary, will introduce new condition management programs at no additional cost to eligible participants: Hello Heart, Hinge Health® and Learn to Live. These programs can help you if you are dealing with heart health issues, need musculoskeletal-related help or want to improve your mental health.

Eligibility

HealthSelect of Texas medical plan participants who are age 18 and older and living in the U.S., including those enrolled in Consumer Directed HealthSelect and HealthSelect Secondary, are eligible to enroll in the Hello Heart and Hinge Health condition management programs.

HealthSelect of Texas medical plan participants who are age 13 and older and living in the U.S., including those enrolled in Consumer Directed HealthSelect and HealthSelect Secondary, are eligible to enroll in the Learn to Live program. Some programs have other qualifying conditions.

Program highlights

- **Hello Heart** focuses only on heart health with an aim to prevent or decrease the development or advancement of heart disease and other cardiovascular conditions. It includes a free Hello Heart blood pressure monitor that pairs directly with your smartphone. When you build a habit of monitoring blood pressure and other parts of heart health, you can create lasting lifestyle changes.
- **Hinge Health** is a digital musculoskeletal care program led by a physical therapist. It gives you access to the Hinge Health mobile app and a care team including a board-certified health coach and physical therapist. This digital program is focused on exercise therapy designed to address a wide range of musculoskeletal conditions. It is available anywhere and at any time.
- **Learn to Live** is an online, on-demand mental health program that you can do at your own pace. It is grounded in cognitive behavioral therapy. This style of therapy focuses on thoughts and actions and how adjusting those can positively impact your state of mind. Learn to Live provides online, coach-supported programs to help you overcome depression, insomnia, panic, stress, anxiety and worry, social anxiety and substance use.



To find out more, visit healthselect.bcbstx.com →

Condition Management. You can also contact a Blue Cross and Blue Shield of Texas Personal Health Assistant toll-free at (800) 252-8039 (TTY: 711), 7 a.m. – 7 p.m. CT, Monday – Friday; 7 a.m. – 3 p.m. CT, Saturday; or via live chat 8 a.m. – 5 p.m. CT, Monday – Friday. Secure messaging and chat are available anytime you log into Blue Access for MembersSM. If you send a message, you'll get an email response in one to two days.



Extra benefits to keep you extra healthy



Viva la Buena Vida

New well-being program available to participants in the HealthSelect of Texas® plans

Buena Vida, brought to you by the Employees Retirement System of Texas, is a brand new program that helps you take control of your well-being. Designed for Texans who serve and served Texans, Buena Vida is here to help you grab your health by the horns and achieve what matters most to you.

If you're enrolled in HealthSelect of Texas, HealthSelectSM Out-of-State, HealthSelectSM Secondary or Consumer Directed HealthSelectSM, you'll have access to Buena Vida. Any dependents enrolled in one of those plans will have access, too.

Your health, your goals, your way

Buena Vida is more than a wellness program. It's a judgment-free community committed to helping you live your best life. Whether you want to reach a fitness goal, improve your mental health or work toward financial wellness, Buena Vida is here to support every part of your well-being.

Build community and enjoy rewards

Buena Vida makes improving your well-being simple. We offer easy-to-use tools that allow you to manage it from one convenient place.

On the Buena Vida online portal, you can:

- learn about your overall health
- track progress toward personal goals,
- join statewide fitness challenges,
- connect with your other Texas retirees and active employees, and
- earn rewards when you complete healthy activities.

Buena Vida launches Oct. 1! To access the Buena Vida well-being program, visit buenavidaers.com after Oct. 1.



Tell us about how your benefits have helped you in retirement



We want to hear about how your benefits have helped make retirement easy for you. Maybe you've pursued a new passion for travel using the Discount Purchase Program.

Maybe you've taken advantage of one of our wellness programs in your goal to get healthy. And if our retirement planning tools helped you plan a happy retirement, we want to hear all about it!

Send your story, your name, the state agency you worked at and the year you retired to story_ideas@ers.texas.gov. We will not publish any part of your submission without contacting you first. If we run your submission, you'll need to sign a consent form and we may send a photographer to take your picture to accompany your story.

HealthSelectSM MA PPO participants: Get over-the-counter essentials today!

HealthSelectTM
Medicare Advantage Plan



You get \$40 on your Healthy Benefits + OTC card each quarter

Don't forget to use your Healthy Benefits Plus OTC card for over-the-counter essentials like allergy medicine, pain relievers and more. If you are a HealthSelect MA PPO plan participant, you should have received a pre-paid debit card at the start of the plan year.

How does it work?

Each quarter (January, April, July and October), you get \$40 applied to your card to buy over-the-counter items at participating retail locations, online, over-the-phone, or by mail through the OTC catalog. OTC catalog items will be delivered to your home at no additional cost (minimum order required). Your balance can be carried over from quarter-to-quarter but must be used by December 31.

If you have questions or need assistance, please call Customer Care toll-free at (855) 853-0453, (TTY: 711), 7 a.m. - 7 p.m. CT, Monday – Friday and 7 a.m. - 3 p.m. CT, Saturday or visit **HealthSelect-MAPPO.com**.

What's covered?

Members can use their OTC credits to buy thousands of covered products such as:

- Allergy, sinus, cold and flu
- Oral health
- Diabetes care
- Eye and ear care
- First aid
- Foot care
- Incontinence products
- Pain relief
- Smoking cessation products
- Supports, braces and wraps
- Plus so much more!

4 ways to shop for OTC items

You can make the most of your OTC benefit with four easy ways to purchase approved items.

In-Store

Choose from any of the store locations in the Healthy Benefits + national network. You can find this list at **HealthyBenefitsPlus.com/ERSMA** or by calling (833) 818 – 8696, (TTY: 711).

Online

Shop online from the comfort of your own home with fast delivery.

Mobile App

Browse products on the Healthy Benefits + mobile app and order anywhere, anytime.

By Phone

Order by phone with the product catalog for home delivery or in-store pickup.

Take advantage now by visiting **HealthyBenefitsPlus.com/ERSMA** or call (833) 818 - 8696, (TTY: 711).

New for 2025: The all-in-one UCard for HealthSelect MA PPO participants

By Jan. 1, 2025, HealthSelect MA PPO participants will have received a new member ID card that will combine all the benefits and reward programs into one simple experience, including your Healthy Benefits Plus OTC benefits.

With the UCard, you will be able to:

- buy over-the-counter products
- spend your earned rewards on eligible items like gifts, clothing, and more
- go to the gym

You will be able to check your OTC or rewards balances online or by calling Customer Care.

Your UCard will look different than your current HealthSelect MA PPO ID and have a magnetic stripe. Swipe your UCard when it's time to check out with your OTC purchases or rewards, just like you would with any other credit or debit card. Please note: OTC purchases can only be made at stores that participate in the Healthy Benefits + network. More information on the UCard will be available during Fall Enrollment.



<https://www.uhc.com/medicare/shop/ucard.html>

YOUR ERS CONNECTION

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ERS Events

- **Eligible for Medicare?** Check your Fall Enrollment guide for a list of in-person and online Q&A sessions.
- **Not eligible for Medicare yet, but will be soon?** Register for a Medicare Preparation webinar and learn the basics of Medicare and how it works with your ERS benefits.

See all ERS events at ers.texas.gov/event-calendars.

Autumn savings

With the holiday season right around the corner, get a head-start on your holiday shopping by checking out the latest offers at the Discount Purchase Program.

- Get preferred ticket pricing to NFL games.
- Get up to 70% reimbursement on veterinarian bills.
- Check the “Today’s Deals” section for daily discounts on a variety of items.

Visit www.beneplace.com/discountprogramERS to save on these great deals and more.

Holiday schedule

ERS will be closed for:

- Veterans Day, Nov. 11
- Thanksgiving, Nov. 28-29

