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Summer Enrollment is almost here

Retirees not eligible for Medicare: Choose your benefits, your way July 8–19



The annual benefits enrollment period for non-Medicare participants in the Texas Employees Group Benefits Program (GBP) is slated for July 8–19. That means, if you're a retiree not enrolled in Medicare, you'll have the chance to enroll in a new benefit, add dependents, switch plans and more.

If you are not yet eligible for Medicare, but a covered dependent is, their enrollment period is with yours during Summer Enrollment.



Medicare-eligible retirees

Your annual benefits enrollment period is in the fall.

No major changes, no premium rate increases

In Plan Year 2025 (Sept. 1, 2024–Aug. 31, 2025), there are no major changes to benefits in any of the plans available to non-Medicare retirees. Premiums will remain at their current rates.

New well-being programs coming this fall

This fall, ERS will launch Buena Vida, a new well-being program for non-Medicare Advantage HealthSelect plan participants. The application, available for both mobile and desktop devices, connects you to all your well-being benefits in one convenient place. It offers personalized content for physical, mental and financial health.

In addition, Blue Cross and Blue Shield of Texas will have three condition management programs starting Sept. 1: Hello Heart, Hinge Health and Learn to Live. Learn more about them at a Summer Enrollment fair, HealthSelect webinar. All events will be listed at ers.texas.gov → [View Event Calendars](#) → [Annual Enrollment Events](#).

You'll find more information in your Summer Enrollment packet, which will have your Summer Enrollment guide and Personal Benefits Enrollment Statement (PBES). Your packet will be on its way to you in July.

Changes to out-of-pocket maximums

Beginning Jan. 1, the HealthSelect of Texas[®] and Consumer Directed HealthSelectSM health plans' total annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase to \$8,050 per individual (up from \$7,500) and \$16,100 per family (up from \$15,000) to align with the IRS maximums.

Happy with your benefits? 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 Sept. 1.



Don't throw it away!

So you don't plan on making any changes to your benefits this year? Read your Summer Enrollment guide and PBES. They include important information and reminders about how the plans work. You can view premium rates and other information from ERS and its plan administrators at ers.texas.gov/se-2024.



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Message from the executive director Finding Purpose in Retirement

Part of our mission at ERS is to enhance the lives of our members. Whether that means a rewarding career or a fulfilling retirement, we like to think we're helping you live the life you want. Relaxation is important, and you've certainly earned it, but retirement shouldn't feel directionless. It's important to continue to grow in new ways. Finding or maintaining purpose in retirement can help you lead a happy and healthy life.

The Texas Employees Group Benefits Program (GBP) offers many resources to help you maintain a healthy mental and physical well-being. Take a glance at the ERS Wellness Resources at ers.texas.gov → **Wellness Resources** → **Retirees**. The site offers a variety of tools for all retirees to help you keep healthy in your retirement.

Beyond wellness activities, having a reason to get out of bed is important. Some retirees throw themselves into family life, looking after grandkids or planning festive gatherings. Others might find new hobbies or more fully immerse themselves in lifelong passions. Still others return to work for the state or begin a second career. These are all great ways to grow and enjoy your retired years.

Volunteering is another option that can not only enhance your life, but also improve the world around you. According to a health and retirement Study in the *American Journal of Preventive Medicine*, volunteerism has proven to give people a stronger sense of purpose in life. Study participants over age 50 who volunteered as little as two hours a week over four years had a more positive outlook on life and became healthier than people who didn't volunteer at all. The great thing about the State of Texas is there are many opportunities to give back in a variety of ways.

If you've never volunteered before, you can always start this summer as part of United Way's Day of Action. On June 21, the nonprofit organization is encouraging people all around the world to give back to their communities in a variety of ways. You can look for specific activities in your community, like food drives, tutoring and much more, at unitedway.org → **Volunteer** → **Get Involved in United Way's Day of Action**.

State agencies also offer a wealth of volunteer opportunities, whether you want to spend more time outdoors (with the Texas Parks and Wildlife Department), brighten the life of a foster child (with the Texas Health and Human Services Commission or Department of Family and Protective Services) or create "talking books" for people with reading disabilities (with the Texas State Library and Archives Commission).

Organizations like AARP and the Red Cross need and encourage volunteers in everything from reading to children to helping people file their taxes. The Veterans Administration also offers programs like The Compassionate Contact Corps, in which volunteers provide "socialization and companionship" over the phone to socially isolated veterans. Many people find volunteer opportunities in their churches and faith communities.

All these initiatives are a wonderful way to continue your service to your fellow Texans and find deeper meaning in your own life.

Volunteerism. Family. Hobbies. Physical activity. Paid work. No matter how you choose to spend your retirement, I encourage you to do things that give you purpose and help keep you healthy in body, mind and spirit. You performed important work for the state and earned your retirement. You now have every reason—and many opportunities—to make the most of your life after work.

Porter Wilson



Volunteer opportunities

- Texas Department of Family and Protective Services: dfps.texas.gov/Community/volunteer/
- AARP: aarp.org/aarp-foundation/get-involved
- Texas Health and Human Services Foster Grandparent Program (follow the link path): hhs.texas.gov → **About** → **Community Engagement** → **Foster Grandparent Volunteer Program**
- Texas State Library and Archives Commission: tsl.texas.gov/tbp/volunteer
- Texas Parks and Wildlife: tpwd.texas.gov/volunteer
- Red Cross: redcross.org/volunteer/become-a-volunteer
- United Way: unitedway.org/get-involved/volunteer
- Veterans Administration: volunteer.va.gov

Find more opportunities at VolunteerMatch: volunteermatch.org (type in your community).

Two-factor authentication for ERS OnLine is here

You now have the option to enroll in two-factor authentication. Two-factor authentication (2FA) is a security method that requires you to provide additional verification to gain access to your ERS OnLine account.

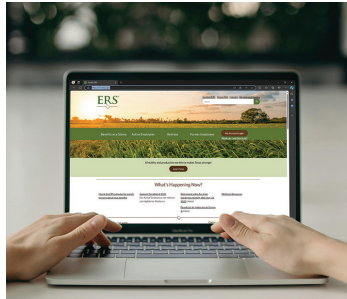
How does it work?

In addition to a username and password to gain access to ERS OnLine, 2FA requires an email address or mobile phone number to verify your identity by sending a code. This extra step helps protect your information from cyberattacks.

You might already use 2FA or multi-factor authentication for other websites and apps. ERS OnLine's new process is similar to some of those authentication methods.

Enrolling in 2FA is easy and quick:

1. Click "My Account Login" located at the top-right of the ERS webpage.
2. Click "Proceed to login."
3. Click the "Two Factor Authentication (2FA)" link from the homepage.
4. Verify your contact information is correct and edit if necessary from the 2FA page.
5. Click the "Enroll" button.



Retirees can opt in or out of 2FA at any time

Once enrolled in two-factor authentication, you will follow these steps every time you want to get into your ERS OnLine account.

1. Log in to **ERS OnLine** with your username and password.
2. Request a code be sent to your email address or cell phone number at the prompt.
3. Check your chosen delivery option:
 - email inbox for a message from "donotreply@ers.texas.gov" or
 - phone's SMS messaging app for a message from (855) 542-1424.
4. Enter the six-digit code from the message.
5. Click "Submit."
 - Note: You must complete Steps 3-5 within 10 minutes of requesting the code. The code will expire after 10 minutes, and you will have to repeat the steps to get a new code.
6. Proceed with your activity in the system once you see the ERS OnLine homepage.

Voluntary protection

There is no penalty for not enrolling in two-factor authentication. However, we highly recommend 2FA because the additional verification provides additional security and decreases the possibility of your account being hacked.

Questions?

If you have questions regarding 2FA or need help updating the contact information for your ERS account, please call **(877) 275-4377**.



How to cope with summertime blues

Summer can bring its own stresses. Record-breaking heat, travel costs and adjusting to longer days may cause irritability, anxiety and even a case of the blues, according to *Psychology Today*. This could also be a symptom of seasonal affective disorder (SAD) but in reverse. SAD is known as a wintertime disorder caused by a variety of factors that affect our moods. However, some people might feel it in the summer. Whatever the case may be, Medicare-enrolled retirees can make an appointment for a Virtual Behavioral Visit, or use the new AbleTo online self-help tool. Non-Medicare members have access to Doctor on Demand® and MDLIVE® and a Mental Health Line they can call at anytime.

To find out more about these tools, visit ers.texas.gov → **Retiree News** → **How to cope with summertime blues**.

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 of Texas (TRS), the Texas County District Retirement System (TCDRS) or the Texas Municipal Retirement System (TMRS), contact that system for annuity payment dates.

Annuity Dates

- June 28, 2024
- July 31, 2024
- Aug. 30, 2024



Did you forget to take your medication?

Despite our best intentions, we sometimes forget to take a medication dose—especially if it's a new medication or a medication we are supposed to take multiple times a day, or if we have to take more than one daily medication.



A recent study sponsored by Express Scripts® Pharmacy showed that 59% of patients taking maintenance medications have forgotten to take a dose.

So what should you do if it slips your mind? Should you take it as soon as you remember? Should you wait until the next dose? Should you double up on your medication? Here is what pharmacists recommend.

The dangers of not taking your medication as prescribed

The U.S. Centers for Disease Control and Prevention (CDC) estimates that not taking medication as prescribed causes 30% to 50% of chronic disease treatment failures and 125,000 deaths per year. On the other hand, patients who take their medication as prescribed are less likely to end up in the hospital or emergency room.

Generally speaking, the more doses you miss, the higher the likelihood of a therapy failing and a disease progressing.

For example, missing a preventive dose of an asthma inhaler can cause irritation in your airways. Forgetting to take a dose of an antidepressant can have a negative effect on your mood. Missing a dose of blood pressure medication could raise your risk for a heart attack. You may experience a seizure if you forget a dose of anti-seizure medication.

What our pharmacists recommend if you miss a dose

If you forget to take your medication, you can log in to your HealthSelectSM Medicare Rx account at [HSMedicareRx.com](https://www.HSMedicareRx.com) or your HealthSelectSM Prescription Drug Program account at [HealthSelectRx.com](https://www.HealthSelectRx.com). Once you've logged in, select the medication name to find answers to frequently asked questions, including what to do if you miss a dose. Alternatively, you can check the patient information that was provided with your medication. It usually contains specific directions for what to do if you miss a dose.

If you're still unsure, contact your doctor or pharmacist. They can advise you on next steps. Not sure if you missed a dose? They can help with that too.

If you've signed up for Express Scripts Home Delivery, the Express Scripts Pharmacy gives participants access to specially trained pharmacists 24/7 who can answer these questions and more. If you have questions call (866) 264-4676 (TTY: 711).

Tips for remembering your medication

If you keep forgetting to take your medication, here are some simple tips that can help:

- ! Buy a pill organizer.** Using a weekly pill organizer can serve as a visual reminder that you took your medication.
 - ! Purchase a timer cap.** This is a timer or alarm for the top of your prescription bottle that goes off when it's time for you to take your next dose of medication.
 - ! Pair your medication with a daily habit.** This could be something like taking your medication after you brush your teeth or before you get dressed.
 - ! Set a reminder.** Setting a reminder on your phone or calendar can help you remember to take your medication at the same time each day without you having to think about it. If you've signed up for Express Scripts Home Delivery, you can take advantage of the dose reminder feature through the Express Scripts Pharmacy app at [Express-Scripts.com/mobile-app](https://www.Express-Scripts.com/mobile-app).
- Remember, you're not alone when it comes to staying on track with your medication.

Term life vs. permanent life insurance: What's the difference?

Group term life insurance through the GBP can help protect against the unexpected loss of life. Often people wonder, though, about needs and protection outside of what an employer offers.

What is term life insurance?

Term life insurance, offered through the GBP, provides a cost-effective solution to temporarily bulk up your level of protection when your family needs it most, usually to help replace your salary if you were to die during your working years. If you have health insurance through the GBP, your benefit includes Basic Term Life Insurance that pays \$2,500 to your beneficiary upon your death. This benefit is at no cost to you. There also is additional life insurance at a cost, which includes Optional Term Life Insurance or the Retiree Fixed Optional Life Insurance. But if you are interested in coverage and protection beyond what the GBP offers, you can purchase permanent (sometimes called "whole") life coverage from an insurance company.

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Term life vs. permanent life insurance: What's the difference?, continued from page 4



What is permanent life insurance?

Permanent life insurance (not offered through the GBP) is a solution well-suited for end-of-life expenses—such as medical bills, funeral costs, estate management, etc. It's generally more expensive than term insurance, due to its life-long nature. It can, therefore, be something you select as your base. Purchase only the amount of coverage your family will truly need for final expenses you associate with dying late in life.

Consider your options

To help you evaluate whether you need additional life insurance protection as a retiree, you can find more information about your options on the Securian website [LifeBenefits.com/plandesign/ers](https://www.lifebenefits.com/plandesign/ers), including a handout that can help you understand the differences in term life insurance versus whole/permanent life insurance and your options as a retiree.

Use the information to help you evaluate whether your loved ones need you to continue Optional Term Life Insurance protection through the GBP. Consider their financial needs in the face of your death, along with any other life insurance and savings you have.

Questions?

The Securian Financial website includes a variety of other resources, along with full details about the insurance program via the Retiree Benefits Book. You may also contact Securian Financial's Austin service office at austinbranchoffice@securian.com or (877) 494-1716.

ERS' 5 most common FAQs about Medicare

The thought of enrolling in Medicare can be overwhelming once you near the age of eligibility, but it doesn't have to be. ERS offers a Medicare Preparation presentation that can help you better understand how Medicare works with your Texas Employees Group Benefits Program (GBP) health insurance. You can download or watch the ERS Medicare Preparation presentation on our website by visiting ers.texas.gov → [View Event Calendars](#) → [Presentations and Videos](#).



You also can visit ERS' online events calendar at ers.texas.gov → [View Event Calendars](#) → [Medicare Preparation Sessions](#) to register for a live Medicare Preparation webinar and see a schedule of in-person presentations. Attending a live event will allow you to get answers to your questions in real time.

Here the answers to some of our most commonly asked questions about Medicare:

Q: When do I enroll in Medicare?

A: If you're a retiree not yet receiving Social Security benefits or disability benefits, you can enroll in Medicare the three months before your 65th birthday, the month of your 65th birthday or the three months after your 65th birthday. If you're already receiving your Social Security benefits, you'll be automatically enrolled.

If you haven't returned to work and don't have employer-provided health insurance as an active employee, you should enroll in Medicare Part A and B as soon as you're eligible, to prevent much higher out-of-pocket costs for yourself and avoid a permanent increase in your federal Medicare premium.

Q: Does the state pay for my Medicare premium?

A: No. You will pay your Medicare premium each month to the Social Security Administration. You can set up payment withdrawal from a bank account or you can mail a payment to the Social Security Administration. If you are already receiving your Social Security benefit, the premium will be automatically deducted from your monthly benefit.

Q: Will the state pay for my GBP health insurance?

A: The state pays at least part of your health insurance premium if you are enrolled in a GBP plan. How much the state pays depends on your years of service at retirement.

Q: What do I do after I enroll in Medicare?

A: Once you get your Medicare card in the mail, give ERS a call and provide us with your Medicare information. You will have the option of enrolling in our HealthSelect Medicare Advantage Plan currently administered by UnitedHealthcare or our HealthSelect Secondary Plan currently administered by Blue Cross and Blue Shield of Texas.

Q: What about prescription drug coverage?

A: When we have your Medicare information and enroll you in your chosen medical plan, we also will enroll you in the HealthSelect Medicare Rx prescription drug plan administered by Express Scripts Medicare.

**Questions about your Social Security,
Medicare or GBP benefits?**

Social Security Administration:

(800) 772-1213 or ssa.gov

Medicare: (800) 633-4277 or medicare.gov

ERS: (877) 275-4377 or ers.texas.gov

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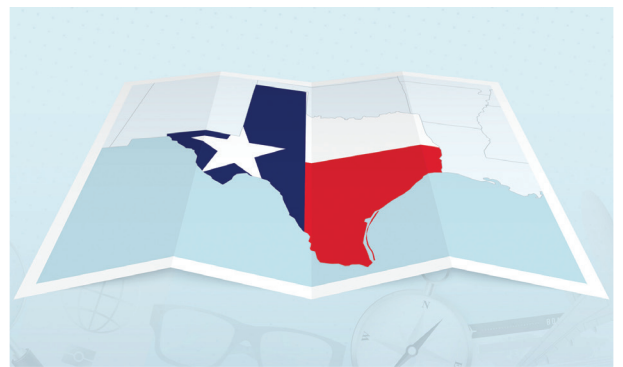


Summer savings

The weather isn't the only thing that's hot! Take advantage of these hot summer discounts with the Discount Purchase Program from Beneplace. The site has a new Summer Planning section that offers deals on:

- **Movie tickets:** It's blockbuster season and DPP has discounts for Cinemark, AMC and Regal theaters and more!
- **Hotels:** Don't plan that summer vacation without checking Beneplace offers. The site offers up to 60% off regular rates.
- **Home security:** Before you leave home, make sure it's safe and secure while you're away with ADT Home Security. Get a free video doorbell or HD indoor camera and a \$200 Visa gift card.

Visit beneplace.com/discountprogramERS for these and other offers.



Summer Enrollment events for non-Medicare retirees



Retirees not eligible for Medicare, ERS will embark on our annual Summer Enrollment Texas tour. Keep an eye out for your Summer Enrollment packet in the mail. You'll find the webinar and fair schedule in your guide with options on how to join us online or in person this summer. You can also check our Summer Enrollment website at ers.texas.gov/se-2024 for information on your benefits and other upcoming events. See you soon!