

YOUR ERS CONNECTION

DISCUSSING RETIREE BENEFITS AND OTHER NEWS

Summer 2022 • Volume 27 • Number 2

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Lots to like on
Facebook!



The annual benefits enrollment period for participants in the Texas Employees Group Benefits Program (GBP) who are not eligible for Medicare will start soon. The assigned two-week enrollment phase for retirees who are not eligible for Medicare and their covered dependents is **July 11–July 22**. 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 with yours during Summer Enrollment.

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.



Make changes to your benefits July 11-22.

Benefits remain the same in Plan Year 2023, and premiums remain competitive

There are no major changes to benefits or plan administrators/insurers for the upcoming plan year. After dropping slightly in Plan Years 2021 and 2022, health plan premiums are returning to Plan Year 2020 rates. The health plans' annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase, to align with IRS maximums. Only a few plans will have premium increases: the State of Texas Dental Choice PlanSM, and optional and dependent life insurance. You'll find more information in your Summer Enrollment packet. 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/summer-enrollment-2022



Since 2018, ERS health plan premiums have not increased more than 1%, and we have not decreased coverage or asked participants to pay more in out-of-pocket costs. This is because of continued financial support from the state and ERS' cost-management efforts.

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Focus on vision before the plan year ends

State of Texas VisionSM participants: Have you used your Plan Year 2022 benefits? If your benefits enrollment period is in the summer, your PY22 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).

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Message from the executive director Approaching 75 with a spirit of engagement

In a few months, ERS will be 75 years old! The agency began operations on Sept. 2, 1947, and we are excited to be

celebrating this big milestone. Of course, a lot has changed since we were a brand new organization of three employees and fewer than 20,000 members. One thing that hasn't changed is our commitment to engaging with our members. For this column, I thought I'd update you on ways we're trying to stay engaged with you and others in our community.

Customer service

Our engagement with retirees, survivors and members needing customer support has taken some hits due to the pandemic, despite our significant efforts. Like so many organizations right now, we face many staffing challenges that seem unique to this time. Our hold and response times for calls and emails are longer than we want them to be. We know that can be very frustrating for people on the other end. It's frustrating for all of us!

To address the staff shortages in Customer Benefits, we've changed some of the ways we recruit for and hire employees in that division. We're seeing real progress as a result. Since I last wrote to you about customer service issues in December, we've hired new employees to fully staff our Survivor Benefits team, which is critical because we've seen an unprecedented increase in deaths over the last two years. We've also hired four new employees who'll staff the Benefits Counseling Center—taking phone calls, answering emails and meeting one-on-one with members. Although these employees have completed their initial training, they are still learning the details of our benefits. So, it will be a while before they can take on the full workloads of more seasoned staff, but we are happy to have them on the ERS team. We've also brought on a number of new Customer Benefits employees who'll support our members in many other ways. And, as I write this in mid-May, we have six brand new Benefits Counseling Center trainees who have eagerly started training. I'm confident we're on the road to more responsive service.

In the meantime, you might have to wait longer than you'd like—and than we'd like—if you call or email us. Please know we appreciate your patience and are committed to providing thorough and caring service, even if it might take longer than usual to for us to respond.

We still have a number of open customer service positions and are working diligently to fill them. If you know someone looking for a rewarding job with great benefits and work-life balance—or if you are—please check out our Careers page at https://ers.texas.gov/careers.

Engaging with lawmakers

Even when the Texas Legislature is not in session, a small team of ERS staff keep in close touch with lawmakers and their staffs. In the interim between each session, the Texas House of Representatives and Senate study a broad range of issues, some of which require ERS to provide information on critical matters. This year, we are working with the Legislature on the following:

- Actuarial soundness of ERS pension plans After passing legislation last year to bring the ERS Retirement Plan back to actuarial soundness, the Senate and House are looking for ways to do the same for the Law Enforcement and Custodial Officer Supplemental Retirement Plan and Judicial Retirement System 2 Plan.
- State pension investments The House and Senate want to understand the ERS investment structures and programs, and exposure to Russian companies.
- Impact of inflation The Senate is considering how inflation is affecting people throughout the state, including state employees and retirees.
- Health care reform The House wants to explore more efficient ways to provide health care to Texans, possibly including state employees and retirees.

Of course, we'll keep you updated on our legislative activities as we approach the upcoming session that starts in January.

Staying Connected

ERS had the chance to see some of you in person in April, when we were finally able to host our biennial Staying Connected events. We're sorry we couldn't make it to Dallas-Fort Worth and Houston this time, but were delighted to have two events in Austin—our first in-person member events in more than two years. Learn more about the events and get a link to the recorded presentations on the next page.

We plan to be back in Austin, DFW and Houston for Staying Connected in fall 2023. In the meantime, we hope to see you at enrollment events this summer and fall. And in recognition of our upcoming 75th Anniversary, please take a few minutes to share a memory of ERS at https://ers.texas.gov/About-ERS/75th-anniversary-project.

Stay connected and, above all, stay well.

Porter Wilson

How to make changes

If you have an ERS OnLine account, the most convenient way to change your benefit elections is in your online account. You can log in 24/7 during your two-week enrollment phase:

- **1** Go to www.ers.texas.gov.
- 2 Click "My Account Login."
- 3 Select "Proceed to Login" if you already have a username and password or "Register now" if you need to create an account.

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.

Always a great time to learn about your benefits

Even with few changes to our plans and if you aren't planning to add or drop any plans, Summer Enrollment is a great time to learn more about your benefits and how to use them to your best advantage. This year, we plan to offer in-person Summer Enrollment fairs for the first time in two years. We also will offer webinars as a convenient alternative to the fairs. See a full list of scheduled fairs and webinars in your Summer Enrollment guide or at ers.texas.gov/Event-Calendars.

Focus on vision before the plan year ends, continued from page 1

Don't need new glasses? Consider using your frame allowance to buy prescription sunglasses.

Convenient online options

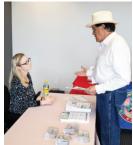
The State of Texas Vision provider network includes leading online retailers that make it easy to purchase glasses or contacts and apply your vision benefits to your order. Visit **www.StateofTexasVision.com** for detailed benefits information and a provider search tool, or to log in to your State of Texas Vision account. You can also call Superior Vision Customer Service at (877) 396-4128 with questions about your benefits.













ERS reconnects in person with retirees

On April 26 and 27, ERS held its biennial Staying Connected retiree fairs in Austin. They were the first in-person member events ERS has held since the beginning of the COVID-19 pandemic in March 2020.

A total of almost 100 retirees attended over two days. Executive Director Porter Wilson provided an update on benefits and legislative activities, followed by presentations on physical activity and mental stimulation to maintain wellness. You can watch a recording of the presentations at https://ers.texas.gov/Event-Calendars/Staying-Connected-Fairs. Attendees also had the opportunity to talk one-on-one with ERS staff, administrators of Texas Employees Group Benefits Program insurance plans, and representatives of state employee and retiree associations.

In the past, we've held Staying Connected fairs in the Dallas-Fort Worth area and Houston, as well as in Austin. This biennium, due to COVID-19 surges followed by problems finding appropriate venues, we had to delay the events by several months and eventually bypass DFW and Houston. We hope to bring Staying Connected back to all three regions in fall 2023.



ERS deposits or mails your annuity payment on the last business day of the month. Go to Manage Your Annuity Payments (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.



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Summer Savings

Summer is almost here, and the <u>Discount Purchase Program</u> is full of new offers to help make sure you and your family are ready for fun in the sun! Find exclusive savings to start your summer off with seasonal discounts on gifts and electronics, fitness equipment, SeaWorld tickets and other summer essentials





Lots to like on Facebook!

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