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Retirees not eligible for Medicare: Summer Enrollment is your time to change your benefits

The annual benefits enrollment period for non-Medicare participants in the Texas Employees Group Benefits Program (GBP) will soon be here. Summer Enrollment phase for retirees who are not eligible for Medicare and their covered dependents is July 17–28. The annual benefits enrollment for Medicare-eligible retirees is in the fall. If you are not yet eligible for Medicare, but a covered dependent is, their enrollment period is with yours during Summer Enrollment.



 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.

The benefits structure—copay, coinsurance and deductible amounts—and most premiums will remain the same in Plan Year 2024. The State of Texas VisionSM plan will have a new administrator starting Sept. 1, 2023, changing to EyeMed from Superior Vision. The prescription drug programs also will have a new administrator starting Jan. 1, 2024, changing to Express Scripts from OptumRx (non-Medicare) and UnitedHealthcare (Medicare). Please see the articles on page 3 for more details about the administrator changes.

In addition, the health plans' annual in-network out-of-pocket maximums (medical and pharmacy combined) will increase to align with IRS maximums. Only the DeltaCare[®] USA dental health maintenance organization (DHMO) will have premium increases, going back to PY22 rates after a one-year decrease due to a COVID-19-related refund from Delta Dental. You'll find more information on rates and other details in your Summer Enrollment packet.

ERS will mail your Summer Enrollment guide and Personal Benefits Enrollment Statement (PBES) in July. You should read these even if you don't plan on making any changes to your benefits. They include important information and reminders about how the plans work. You can also view premium rates and other information from ERS and its plan administrators at <https://ers.texas.gov/SE-2023>.

Life-changing support through your health plan

How a team of Blue Cross and Blue Shield of Texas caregivers considered needs beyond medicine to “ramp up” support for a health plan participant



For some people dealing with a serious or chronic medical condition, it can be a struggle just to get through the day, let alone manage their health concerns and figure out the health care system. Fortunately, if you're in a Texas Employees Group Benefits Program (GBP) health plan, you don't have to do it on your own. All GBP health plans offer services to help participants navigate care when they have complex care needs.

The following story is about a HealthSelect of Texas[®] participant and the help he got from Blue Cross and Blue Shield of Texas' (BCBSTX's) care management team. It's a real-life situation showing the positive difference a care management team can make. To protect the personal health information of this participant, we are not using real names in this story.

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Message from the executive director

A major achievement:

Legislative support to return all retirement plans to actuarial soundness

It's always hard to predict what's going to happen in a Texas legislative session. Coming into Fiscal Years 2024 and 2025, the state has a budget surplus of tens of billions of dollars. With this good news, one thing state agencies knew with some certainty was that we had a rare chance to possibly take care of issues that we have not been able to address for some time.

As I write this column, the legislature is still in session, so I can make only informed guesses about which bills and amendments lawmakers will pass. The following information is based on our knowledge of legislative activity as of late May.

At ERS, we are fortunate—and grateful—that state lawmakers took historic steps in the 2021 session to address the debt (called “unfunded liability”) in the ERS retirement plan for regular state employees. As I've mentioned previously, we expect these measures to bring the regular ERS retirement plan back to actuarial soundness in late 2024 and restore that plan to fully funded status by 2054. In the 2023 session, the state has recommitted to this goal by approving the two roughly \$500 million “legacy” payments, one each in FY24 and FY25, and including an additional nearly \$1 billion payment to help us further pay down the unfunded liability in the ERS plan. With these significant actions, we anticipate being able to provide a statutorily required, one-time 3% cost-of-living adjustment (COLA) in January 2025 to ERS retirees who have been retired at least 20 years at that time.

In this session, the Legislature focused on restoring the actuarial soundness of the Law Enforcement and Custodial Officer Supplemental (LECOS) Retirement Plan and the Judicial Retirement System Plan 2 (JRS 2). It looks like those efforts will be successful, and the legislature will provide two payments to significantly address the unfunded liabilities in both plans. This is a critical step to continue to provide competitive and stable retirement benefits to these essential public servants.

With regard to health insurance for retirees and employees, the state will continue to fund these important—and expensive—benefits at the same levels they have for many years. This funding allows the state to continue to offer comprehensive medical and prescription drug coverage, with eligible retirees paying no more than 50% of the monthly premium. Because of the state's commitment, state retirees (and employees) have been protected from the health care inflation so many others are experiencing. This is also due in part to ERS' vigilant management of costs in the medical and prescription drug plans.

As we do in every legislative session, ERS has been tracking a number of other bills that could affect the benefits we administer. They're not likely to have much, if any impact on current retirees, but if you are interested in learning more about all of the bills we've monitored this session, visit ers.texas.gov/legislative-activity.

Of course, even during busy legislative sessions, we continue to work on other big projects and day-to-day activities to manage your benefits. Currently, that includes the election of a new Board trustee, Summer Enrollment, and the implementation of new administrators for our prescription drug benefits and vision insurance. You can read more about these efforts in this newsletter.

I wish you a happy summer and hope some of you will join us at our upcoming Summer Enrollment fairs!

Porter Wilson

Annuity payment dates

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

From the ERS website, search for “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.

Annuity Dates

- June 30, 2023
- July 31, 2023
- Aug. 31, 2023
- Sept. 29, 2023



New administrator for prescription drug programs beginning Jan. 1, 2024

ERS welcomes Express Scripts



In December, the ERS Board of Trustees awarded the third-party administrator contract for the HealthSelectSM Prescription Drug Program and HealthSelectSM Medicare Rx to Express Scripts and Express Scripts Medicare (PDP), respectively. New administration will begin on Jan. 1, 2024. The current administrators, OptumRx and UnitedHealthcare, will continue to manage the plans through Dec. 31, 2023.

ERS decides how your pharmacy plan benefits are structured, so the benefits are not changing. It's important to note that the formularies for the plans — which specific drugs are covered at what costs — could change on Jan. 1. The new formularies are not available yet, but will be in November or December.

Your enrollment in your ERS prescription drug program is based on your health plan. So you do not need to re-enroll due to this transition. ERS is working closely with OptumRx, UnitedHealthcare, Express Scripts and Express Scripts Medicare (PDP) to securely transfer your account information.

In December 2023, you and your 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, 2024. You must continue to use your OptumRx or UnitedHealthcare prescription drug plan card through Dec. 31, 2023.

Stay tuned for more information

In July, retirees not eligible for Medicare will get more information about the new drug plan administrator in their Summer Enrollment packets.

This fall, all retirees will get more information from ERS and Express Scripts or Express Script Medicare (PDP), including details about their large network of pharmacies across the United States, as well as their drug formularies and the Extended Days Supply and mail order options for maintenance medications (prescriptions you take regularly to manage chronic conditions).

Please open and read any mail you get from Express Scripts, Express Scripts Medicare (PDP), ERS, OptumRx and/or UnitedHealthcare. (Look for the HealthSelect Prescription Drug Program or HealthSelect Medicare



Rx logo, like those shown here.) In addition, we will conduct webinars in November and December to provide more information and answer your questions about the transition and your plan benefits. ERS will share webinar information and any other updates in the fall edition of this newsletter and the Fall Enrollment packet for Medicare-eligible retirees. We also will provide regular updates on the ERS website at <https://ers.texas.gov/what-s-happening-now/healthselectmedicare-advantage-rx-transition>.

New State of Texas VisionSM administrator starting Sept. 1

EyeMed will manage Texas Employees Group Benefits Program vision insurance



The ERS Board of Trustees awarded the third-party administrator contract for State of Texas Vision to EyeMed Vision Care, LLC for a six-year contract term beginning Sept. 1, 2023. Superior Vision Services, Inc. will continue to administer the plan through Aug. 31, 2023.

Enrollment

You do not need to re-enroll because of this transition. Your coverage will automatically transfer to EyeMed unless you choose to drop coverage. (Retirees can drop coverage at any time. You don't have to wait for Summer or Fall Enrollment.)

Provider network

EyeMed's large nationwide network includes thousands of providers (hundreds in Texas) who conduct eye exams, as well as thousands of online and brick-and-mortar retail

outlets dispensing eyeglasses and contacts. Additionally, they offer many discounts and tools to help you save on eyewear.

Starting June 26, you can search the provider network on EyeMed's pre-enrollment website at member.eyemedvisioncare.com/stateoftexasvision. If you don't see your current provider on the list, you can complete and submit the "Nominate a provider" form on the website. Additional resources will be added to the website as they become available. You can also talk to an EyeMed customer service representative by calling (844) 949-2170 toll-free for help finding an in-network doctor or provider.

ID cards

In August, EyeMed will send all State of Texas Vision participants a welcome kit that includes a new ID card. Do not start using your EyeMed ID card until Sept. 1. Continue to use your current Superior Vision ID card through Aug. 31.

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Website and customer service

On June 26, EyeMed customer service will be available by phone toll-free at (844) 949-2170. Representatives will answer questions about your benefits beginning Sept. 1, and any general questions about the transition to EyeMed.

On Sept. 1, visit stateoftexasvision.com to register for a new online account. Your online account will allow you to see claims and other personal information transferred from Superior Vision. You will also see information about additional discounts and tools you can use to save when you buy glasses or contacts.

Through Aug. 31, 2023, continue to call Superior Vision toll-free at (855) 828-9834 (TTY: 711) for help with coverage and claims.

Learn more at a webinar or Summer Enrollment fair

You can learn more during EyeMed's Summer Enrollment webinars and fairs. Be sure to tune in to one or more of the five State of Texas Vision webinars, at your convenience. Check the Summer Enrollment schedule at <https://ers.texas.gov/Event-Calendars/Enrollment-Events?trumbaEmbed=filterview=enrollment>. (Retirees not eligible for Medicare can find the schedule in the Summer Enrollment packet they'll get in July.) All retirees — even those eligible for Medicare who have their enrollment period in the fall — are welcome to attend a State of Texas Vision webinar or Summer Enrollment fair to talk to an EyeMed representative.

John's story

The care management clinicians at BCBSTX regularly reach out to HealthSelect of Texas plan participants with chronic or serious health concerns to provide support and answer questions. BCBSTX's care management teams take a holistic approach, which means they consider a spectrum of issues—not just strictly medical needs—that a participant might experience. They can talk with you about things like managing a health condition, understanding a procedure or hospital stay, and following your therapist's or physician's treatment plan. They may also start conversations about non-medical issues that could be affecting your overall health and, if needed, refer you to support resources within your community.

“.....
Helping John has been one of the highlights of my social work career. It's what social work is all about, making a real difference in the lives of others.
.....”

—Julie, a BCBSTX clinician

Victoria, a BCBSTX clinician, reached out to John, a HealthSelect participant in treatment for a serious condition. Victoria made a care plan with John to identify any care needs. She scheduled regular calls to make sure he was able to get to his medical appointments and get his medications, and that he had the emotional care and support he needed.

During one conversation, Victoria asked John about his financial situation. He shared that he was struggling to keep up with his medical bills and other expenses. This prompted Victoria to connect John with Julie, a social worker on the care management team.

Julie talked with John to see how she could help. She was able to provide a list of resources in his community to possibly help with some of his expenses. She continued talking with him to learn what else he might need.

One key question Julie asked was if John felt safe in his home. He shared that with his health issues, he was having mobility problems that made it difficult to get in and out of his home. Julie thought of the Texas Ramp Project, a non-profit organization that builds custom ramps for qualified individuals at no cost. She not only connected John to the organization, but helped him complete the application for a ramp at his home.

The Texas Ramp Project approved John's application and volunteers built him a custom ramp. They even left additional lumber so John could repair some steps that needed work.

John told Julie how grateful and excited he was for this life-changing gift. He could now get in and out of his home much more easily.

For her part, Julie is happy to have made a difference in a way that helps John every day. “Helping John has been one of the highlights of my social work career,” she said. “It's what social work is all about, making a real difference in the lives of others. And the opportunity to work with a great team that meets the needs of our participants in so many ways makes me proud to be a part of the Blue Cross and Blue Shield of Texas care management team.”

Victoria and Julie continue to support John as he recovers. Julie follows up every couple of weeks to make sure his recovery is progressing and to identify any new needs he might have—like emotional support or access to other resources in his community. Through their ongoing relationship, she was able to connect John to a mental health clinician on the care management team for emotional support as he navigates his complex care needs.

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A team of dedicated professionals to support you

Under the holistic approach, BCBSTX's care management teams include a variety of professionals who can assist with a range of needs and issues.

Clinicians help people with all types of questions about many health issues including asthma, cancer, diabetes, heart disease, high blood pressure and musculoskeletal conditions. They can assist in finding health care providers and follow up to help you stick with your provider's treatment plan. Mental health clinicians are available to address concerns about substance use, anger management, anxiety, depression, domestic violence, grief, post-traumatic stress disorder and stress.

Social workers can help you overcome barriers to getting the care and support you need. They work with you to identify emotional, financial and social issues that may make it harder to do your daily activities. Social workers may also suggest resources such as local agencies that might offer financial support, transportation to medical visits, food, medication coupons, grants for certain treatments, and local or national support groups for specific conditions.

Get started

Care management is available to HealthSelect of Texas medical plan participants, including those in Consumer Directed HealthSelectSM, at no out-of-pocket cost. If you get a call from a care management clinician, take the call or call them back. You can also contact a care management team

member by calling the number on the back of your ID card. Rest assured that BCBSTX will keep your health information private. If a clinician leaves a message for you, they will not say anything about your condition.

If you have questions for a clinician about a physical or mental health concern or condition, or if you need additional support, you can reach out to the BCBSTX care management team. Just call toll-free (800) 252-8039 (TTY:711) between 8 a.m. and 6:30 p.m. CT, Monday – Friday, and ask to speak with a clinician.

Support for Medicare Advantage participants with chronic conditions

UnitedHealthcare offers similar support to HealthSelectSM Medicare Advantage Plan preferred provider organization (MA PPO) participants through their chronic condition programs. These programs help participants who are living with a chronic disease like diabetes or heart disease, or with complex health needs. If a UnitedHealthcare team member contacts you, you should talk with them about your condition and any needs you have. If you think you might qualify for additional support from UnitedHealthcare's chronic condition programs, you can call (855) 853-0453, 7 a.m. – 7 p.m. CT, Monday through Friday, 7 a.m. – 3 p.m. CT, Saturday. TTY users, call 711.

ERS Board of Trustees election: voting ends June 16

In April, the Employees Retirement System of Texas (ERS) certified five candidates to run in the 2023 ERS Board of Trustees election for the position currently held by Catherine Melvin (link: <https://ers.texas.gov/about-ers/ers-board-of-trustees/members/bios>) of the Department of Public Safety. The certified candidates are listed below in randomly drawn ballot order.

- **Jimmy Jackson, retiree**
- **Suzu Whittenton, retiree**
- **Stuart Greenfield, retiree**
- **Chris Nelson, Texas Workforce Commission**
- **Ilesa Daniels, retiree**

If you're reading this before June 16, are eligible to vote and haven't voted yet, you still have time! Before you vote, however, we encourage you to watch the recording of the May 11 candidate forum at <https://youtu.be/P4cXIY4Jst8> to hear each candidate's position on issues related to pension, insurance and other ERS-administered benefits.

How to vote

Retired state employees who get a monthly annuity payment from ERS and state agency employees who have an ERS account balance as of Jan. 31, 2023, are eligible to vote.

In early May, ERS mailed all eligible voters a paper ballot and instructions for convenient, secure and cost-efficient electronic voting. To vote electronically, visit the voting portal at <https://vote.yeselections.com/erstx/> or go to the ERS website and click the "VOTE" link at the top center of the page. If you want to vote by mail, return your ballot in the postage-paid envelope that came in your election packet by Friday, June 16; mailed ballots must be postmarked by June 16.

Remember: You can vote by paper ballot OR electronically. Do not submit a paper ballot AND vote electronically. ERS will only count the first vote from you that we receive.

ERS will certify the election results on July 20. The term for the new trustee will begin Sept. 1, 2023.

After we certify the election results, you can find information about the new trustee on our Board election webpage and in the September issue of Your ERS Connection.

YOUR ERS CONNECTION

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Discount Purchase Program

Soak in the sweet summer vibes this June by taking advantage of these offers from the Discount Purchase Program:

- 60% off hotel rates nationwide
- Up to \$100 off Walt Disney World Park tickets
- Up to 25% on farm-fresh flowers and gifts, courtesy of The Bouqs

Find these new offers and more at <http://www.beneplace.com/discountprogramers/>.



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on Facebook!**

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