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Texercise

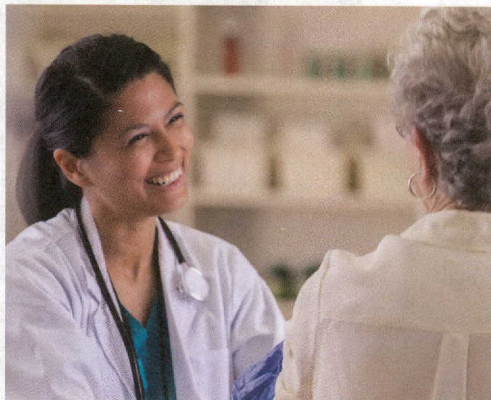
Article provided by Texas Health and Human Services

The Texas Health and Human Services (HHSC) Texercise initiative encourages individuals and communities to adopt healthy lifestyle habits, such as regular physical activity and good nutrition. Texercise provides an array of resources promoting healthy lifestyle behaviors. Texans 45 and older can request a free copy of the *Texercise* handbook and find other resources at **Texercise.com**.

Texercise also offers two free programs to organizations and communities, **Classic** and **Select**. These programs bring together groups of people ages 45 and above to do regular physical activity while forming a social support group.

- **Classic** is a 12-week program where people meet once a week to learn about healthy aging and engage in some form of physical activity, such as Texercise exercises, walking groups and line dancing.
- **Select** is a 10-week program where people meet twice a week for 90-minute sessions. These sessions lead participants through Texercise exercises and skill-building activities, such as action planning, problem-solving and brainstorming.

Visit hhs.texas.gov/services/health/food-fitness/texercise/lead-texercise to learn more about the *Texercise* programs.



Pneumococcal disease prevention

Article provided by the Texas Department of State Health Services (DSHS)

Are you vulnerable to pneumococcal diseases? Vaccine protection is the key.

As you age, you are at greater risk of getting pneumococcal disease, an illness caused by a common bacteria called *Streptococcus pneumoniae*.

Some of these illnesses, like sinus or middle-ear infections, cause discomfort for a few days. Other illnesses, like pneumonia or meningitis, can be serious and even life-threatening. All are caused by *Streptococcus pneumoniae*.

Pneumococcal disease moves easily from one person to another. All it takes is a cough or a sneeze from up to six feet away or contact with droplets in the air or on the skin. The good news? These are vaccine-preventable diseases.

Continued on page 2



Go to the ERS homepage at www.ers.texas.gov and click the "Retirees" tab, then click "Retiree News" on the bottom-left.



Executive Director's Corner Porter Wilson

Last year, ERS distributed more than \$2.3 billion in annuity payments to nearly 110,000 retirees and their beneficiaries.

As a retired state employee, you can count on receiving a monthly annuity payment for the rest of your life, regardless of the ups and downs of the financial markets. Many ERS retirees have found this especially reassuring over the past six months, when the stock market has experienced dramatic losses and gains.

We are committed to preserving this important retirement benefit for current and future generations.

During this legislative session, ensuring the health of the ERS Retirement Trust Fund has been our number-one priority. An encouraging sign came early on, when the first draft of the Senate's version of the state budget included a one-time \$300 million payment from the state's economic stabilization fund (commonly called the "rainy day fund") to shore up the ERS Trust Fund.

This reflects a commitment to making the Trust Fund actuarially sound and protecting retirement benefits for current and future retirees.

Our ERS investment team shares this commitment to protecting your retirement funds while also building value for the Trust. They work to provide good solid rates of return while taking acceptable levels of risk.

During your career as a state employee, you and the state made retirement contributions to the ERS Trust Fund. These contributions were invested over time, and earnings on these investments now account for about two-thirds of each annuity payment to every retiree.

ERS has produced a series of short videos about investments in the ERS Trust Fund. These clear, engaging videos help you better understand how ERS invests your retirement funds. You can find them at ers.texas.gov/ERS-Investments-overview.

We'll continue to keep you posted about legislative efforts to restore the ERS Trust Fund to actuarial soundness. Check the ERS website and follow us on Facebook for the most up-to-date information.

And look for your next annuity payment at the end of this month! Stay in touch, and stay informed!

Sincerely,

Porter Wilson

Pneumococcal disease prevention, continued from page 1

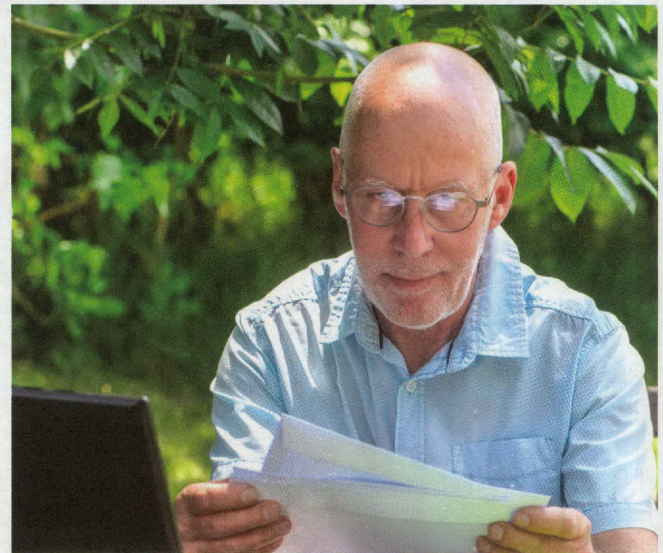
Are you at risk?

Those most prone to pneumococcal disease include:

- adults 65 years and above;
- people with chronic illnesses, such as asthma, diabetes, emphysema and cancer;
- tobacco users;
- adults who live in long-term care facilities and
- children under 2 years old.

Do you or does a loved one need to get immunized? Ask your doctor.

The best prevention is to get immunized. Your doctor is your best source of vaccine information for you and your loved ones. Visit <http://www.dshs.texas.gov/immunize/Pneumococcal-Disease> to learn more about pneumococcal disease risk factors and preventative vaccines.



Form 1099-R

You should have gotten your Form 1099-R in the mail if you got a payment from ERS in 2018. You can log in to your ERS OnLine account to print your Form 1099-R if you did not get one or if you misplaced it.

For more information about the Form 1099-R, view the Getting your Form 1099-R FAQ at ers.texas.gov/FAQs/1099-R.

Note: If you are retired from another system such as the *Teacher Retirement System of Texas (TRS)* or the *Optional Retirement Program (ORP)*, contact that system directly with questions about tax forms.



Lacy Wolff
Health Promotion
Administrator

Staying in Motion!

Health and wellness is a personal journey. No matter your age, sustained moderate physical activity improves cardiovascular health, brain health, and bone density and strength. This month, we bring you the story of one retiree who has found that, more than 5,000 miles from Texas, her ERS health plan helps her embrace wellness.



Staying well in service to others

Lynn Denton's commitment to health and wellness can be measured in the number of steps she takes climbing a mountain path in Switzerland—on her way to an exercise studio, no less. The path, by now, is well worn. Denton has made the trek three times a week for 11 years.

Denton has health benefits through the Texas Employees Group Benefits Program (GBP). "I am fortunate that I am able to get health insurance from ERS—I don't need the expensive Swiss insurance," Denton stated. Because her wellness regimen includes prevention, she takes full advantage of the annual screenings, exams and adult vaccinations her ERS plan offers. Her coverage through HealthSelectSM Secondary allows her to get health services in Switzerland. She can have the Swiss health care providers bill HealthSelect directly or she can pay the bills and file for reimbursement.



You sometimes have to push yourself to get up and move, even if it would be easier and more comfortable to sit tight. The older I get, the more wellness is a matter of not giving up.



Denton served the state in different roles throughout her career, communicating public health information to her fellow Texans, and helping to provide access to both children's health insurance and higher education. Working in the public sector brought many fulfilling and interesting career opportunities for Denton. The added incentive of a defined benefit retirement program encouraged her to spend her entire career with the State of Texas—and allowed her to pursue mission-oriented work as a retiree. Her professional experiences with the State of



Texas prepared her for international aid work after she retired. Now she provides communications support to an international humanitarian organization with a mission "to relieve human suffering in some of the world's most remote and devastated places." While Denton is usually office-bound, she was able to visit several places in South Sudan, where the organization delivers services. "It changed my perspective on life," she said.

Staying healthy and fit as the years pass can take perseverance, observes Denton. She stays active in many ways, including snowshoeing and walking. "Switzerland is a very walkable place, with sidewalks and steps everywhere. I often walk to do my personal chores, such as going to the post office or store." She has also taken multi-day hikes following various segments of the Camino de Santiago in both Switzerland and France. "You sometimes have to push yourself to get up and move, even if it would be easier and more comfortable to sit tight," Denton said. "The older I get, the more wellness is a matter of not giving up."

We would love to hear how you are staying active in retirement! Please share your story and a photo via email at wellness@ers.texas.gov.



Who will be our next trustee?

This year, you will have the opportunity to vote for a representative to serve on the ERS

Board of Trustees. The Board helps ERS fulfill its mission of offering competitive benefits to enhance the lives of our members. Of the Board's six members, three are elected by ERS members and retirees. The other three are appointed—one each by the Governor, Speaker of the Texas House of Representatives and Chief Justice of the Texas Supreme Court—and confirmed by the Texas Senate.

Appointments are made in even-numbered years. Both appointed and elected trustees serve staggered six-year terms.

In late spring 2019, state employees, retirees and former employees who still have retirement accounts with ERS will elect one state agency employee to fill the seat currently held by Doug Danzeiser, who works for the Texas Department of Insurance. Danzeiser's term expires August 31, 2019.

Why should you vote?



The Board of Trustees plays an important role in managing valuable benefits for State of Texas employees and retirees. The Board oversees the ERS Retirement Trust Fund, making decisions about how ERS invests the fund.

The Board also has oversight of the Texas Employees Group Benefits Program (GBP) and other benefits, such as the Texa\$averSM 401(k) / 457 Program, for state agencies and higher education employees and retirees. Retirement and health benefits are intended to enhance the lives of State of Texas employees and retirees, and help recruit and retain qualified people to serve the state.



Who can run?

Only active State of Texas agency employees who are contributing to the ERS Retirement Trust can run.

Note: *Employees of Health and Human Services Enterprise and Department of Public Safety cannot run in this year's election because they already have representation on the board.*



Who can vote?

Members of the State of Texas Retirement program—including active employees who contribute to the Retirement Trust Fund, former employees who still have State of Texas Retirement accounts and retirees who receive annuities from ERS—can vote in trustee elections.



Important dates in the 2019 election:

- **Friday, March 1:** ERS distributed nominating petitions.
- **Monday, April 1:** The nomination period closes.
- **Thursday, April 18:** ERS certifies candidates and draws for ballot order.
- **Thursday, May 9:** ERS conducts the candidate forum.
- **Friday, May 10:** Voting begins.
- **Friday, June 14:** Voting ends.
- **Thursday, July 11:** ERS certifies the election results.
- **September 1:** The trustee's term begins.

Visit the ERS Trustees Election and Appointments webpage at ers.texas.gov/About-ERS/Board/Election for more details and important election updates.



Voting options

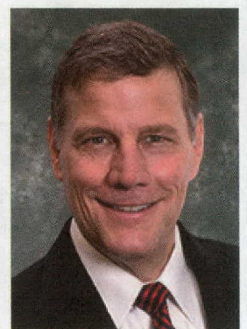
ERS will mail information about the candidates along with paper ballots in May 2019. Voting will begin May 10, 2019 via:

- mailed paper ballot
- direct email and
- electronically, through a personalized email link that will be sent on or around May 10. (This option is available to eligible members and retirees with an updated and active email on file with ERS.)

ERS Board update:

In December 2018, Jeanie Wyatt resigned from the ERS Board of Trustees.

Speaker Joe Straus appointed Ms. Wyatt to the Board in August 2016. During her more than two years of service, she was a strong supporter of governance improvements, including succession planning and establishing an investment compliance function. She also worked to revise and simplify ERS' Investment Policy Statement.



James Kee, Ph.D.

In December, Speaker Straus named James Kee, Ph.D., to serve the remainder of Ms. Wyatt's term, which expires August 31, 2020. Dr. Kee is President and Chief Economist of South Texas Money Management (STMM), where he works with both the investment research group and the portfolio team.

Read his full bio online at ers.texas.gov/About-ERS/ERS-Board-of-Trustees/Members/Bios#Kee.



Losing teeth is no laughing matter

Article provided by the State of Texas Dental Discount PlanSM

Did you know only about one-quarter of seniors have their original teeth?

Taking good care of your teeth is crucial, especially as you get older. A common issue many seniors face is gum disease, which contributes to tooth loss. This condition is serious and comes from the buildup of plaque infecting the teeth and gums. Gum disease can potentially lead to gingivitis, which in turn can lead to the loss of teeth. Symptoms of gum disease include swollen, red and tender gums.



The good news

Gum disease is treatable. Treatment includes professional cleaning, self-care and medications. Surgery may be required for some advanced cases.

Follow these useful tips to help keep your mouth healthy for years to come:

- Brush and floss daily.
- Schedule regular dental check-ups.
- Don't use tobacco. Try to quit, or at least limit your tobacco use.
- Snack on healthier foods and try to limit sugar intake. Always brush after snacking!



Get the most out of your dental benefits

Not enrolled in a dental plan? No problem. You can make benefits changes during the annual enrollment period.

- Retirees not enrolled in Medicare can enroll during Summer Enrollment.
- Retirees enrolled in Medicare can enroll during Fall Enrollment.

Note: *Benefit changes for your dependents need to be made during the same enrollment period as you.*

For more information about ERS' dental coverage options and how they differ check out the Dental Comparison Chart at ers.texas.gov/PDFs/Dental/Dental-Comparison-PY19.pdf or visit the Optional Add-on Benefits for Retirees page.



ERS annuity payments

- March 29, 2019
- April 30, 2019
- May 31, 2019
- June 28, 2019

Generally, direct-deposit annuities are sent on the last business day of the month. Paper checks are mailed on the last business day of the month.

Retirees from another system, such as TRS, TCDRS or TMRS, need to contact that system for annuity payment dates.

Get your money more quickly and safely and help the environment by switching to direct deposit. Contact ERS customer service if you wish to switch from a paper check to direct deposit.

Note: *Members can update their direct-deposit by logging into ERS OnLine.*

Visit ers.texas.gov/Manage-Your-Annuity-Payments to manage your annuity payments, change tax withholding and personal information, and more.

YOUR ERS CONNECTION

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Visit the Discount Purchase Program at <https://www.beneplace.com/discountprogramERS> to find deals on these great products and more.



Events

Medicare Preparation webinars:

Attend a Medicare Preparation webinar to learn about Medicare and how it works with your ERS benefits. You can participate by typing in your questions, or simply observe the online presentation and following Q&A:

- Thursday, March 21, 2019, 10 a.m. CT
- Tuesday, April 9, 2019, 10 a.m. CT
- Thursday, May 23, 2019, 10 a.m. CT
- Tuesday, June 11, 2019, 10 a.m. CT

For more details on these and other upcoming events, visit the ERS events calendar at ers.texas.gov/Event-Calendar.