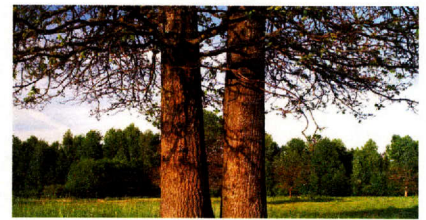


# CONNECTION

DISCUSSING RETIREE BENEFITS AND OTHER NEWS

Spring 2013 • Volume 18 • Number 1

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A PUBLICATION OF  
**ERS**  
EMPLOYEES' RETIREMENT  
SYSTEM OF TEXAS

## ANNUAL ENROLLMENT AND FALL ENROLLMENT

ERS Annual Enrollment typically takes place during July and provides employees and retirees the opportunity to make changes to their benefits. This year, ERS is planning a fall enrollment just for Medicare-eligible retirees and their dependents, which coincides with the Medicare open enrollment period.

During the fall enrollment period, ERS will provide additional information to eligible retirees about HealthSelect Medicare Advantage<sup>SM</sup>, HealthSelect Medicare Rx<sup>SM</sup>, and where appropriate, Medicare Advantage HMOs. Most retirees enrolled in Medicare don't need to make many benefit changes during Annual Enrollment, because they can change health insurance or drop coverage at any time during the year.

No matter which enrollment period you, the member, have, your dependents will have the same enrollment period as you. For example, if you are not enrolled in Medicare, but your dependent is, you and your dependent will both participate in the summer Annual Enrollment period.

### When is your enrollment period?

| Are You Eligible for Medicare? | Your and your dependent's Annual Enrollment begins: | Your and your dependent's Annual Enrollment ends: |
|--------------------------------|-----------------------------------------------------|---------------------------------------------------|
| No                             | July 8, 2013                                        | July 19, 2013                                     |
| Yes                            | Fall date to be announced                           | Fall date to be announced                         |

#### Information for Medicare-enrolled retirees and their dependents

- This summer, ERS will mail information to you about the monthly insurance premium rates. Look for additional information, including a personalized benefits enrollment statement with detailed information on your coverage and costs this fall.
- Any changes made during the fall enrollment period will be effective January 1, 2014.

#### Information for retirees not enrolled in Medicare and their dependents

- If you are under age 65 and not enrolled in Medicare, you and any dependents will receive a Personal Benefits Enrollment Statement this summer.
- Retirees not enrolled in Medicare and their dependent(s) will begin July 8 and end July 19. If you want to make changes to your coverage, you are encouraged to make them during this time when ERS customer service will be focused on you.
- Any changes made during the summer enrollment period will be effective September 1, 2013.



*Retirees collect information at Staying Connected in 2009.*

#### The best way to stay connected

We're hitting the road this summer and fall to meet with retirees at Staying Connected events in the Austin, Houston, and Dallas areas. Staying Connected events provide the opportunity for you to learn more about your retiree benefits and programs, talk to ERS and program representatives, and to connect (or reconnect) in person with other retirees. Join us if you can! The Austin session will be on July 1, and we'll announce other dates as soon as they are set. Visit the Events section of [www.ers.state.tx.us](http://www.ers.state.tx.us) for more details or to register for an event.

Staying   
Connected

## EXECUTIVE DIRECTOR'S LETTER

Retirees often ask me about certain rules or policies that govern ERS retirement and health care benefits. Many times they ask about an issue that only the Legislature can decide—such as who is eligible for retirement or health insurance, and if the state contributions to the programs will change.

ERS can serve only as a resource for lawmakers—we can't advocate one way or another on issues before the Legislature. We do work closely with legislators and elected officials when they consider benefits for ERS members. We also work with several organizations that represent state retirees to make sure everyone knows what's at stake with every change the Legislature considers. While we report on the effect of certain changes, it's up to the Legislature to determine which course to take. And as many of you who follow the Legislature know, nothing is set in stone until it's signed into law by the governor.

With that in mind, it does appear that the Appropriations bill will contain the base funding ERS requested to maintain health benefits.

Unfortunately, funding for the retirement program is not enough to decrease the current unfunded liability in the retirement fund. The Legislature is considering several changes to the retirement program to make it sustainable for all its members. So far, none of these potential bills reduce benefits of retirees and the Legislature has indicated their support of the existing defined benefit retirement program and maintaining retiree benefits at current levels, or better. Some current employees and non-contributing members, however, may be affected by changes to retirement eligibility and annuity calculations.

If you want to keep as up-to-date on the benefit changes we might see in the future, I encourage you to visit our special web page [www.ers.state.tx.us/About\\_ERS/Legislative/](http://www.ers.state.tx.us/About_ERS/Legislative/) where we track bills that could affect your benefits. We're constantly updating bill summaries and status, so check back often to see what's changed. You can also get Legislative updates by email. Just click on "Sign up to receive Legislation email updates" next to the green envelope at [www.ers.state.tx.us/About\\_ERS/Legislative/](http://www.ers.state.tx.us/About_ERS/Legislative/).



Ann S. Bishop

Sincerely,

### HealthSelect Medicare Advantage<sup>SM</sup> gets you to the gym

One of the many valuable services HealthSelect Medicare Advantage<sup>SM</sup> members receive with the SilverSneakers program is a free basic gym membership at participating locations. There's no cost for HealthSelect Medicare Advantage Plan members.

Whether you're a gym regular or going for the first time, SilverSneakers is a great opportunity to stay or get in shape. SilverSneakers gyms vary from location to location—for example, some offer exercise classes and pools—but every one of them can help you get started on or continue your fitness journey. Many of the gyms offer specific SilverSneakers classes for older adults with exercises that can be done standing, sitting in a chair, or a combination of both.

With more than 10,000 participating locations nationwide, you can keep to your workout routine even while traveling. To find a participating location near you, go to [www.silversneakers.com](http://www.silversneakers.com), call toll-free at (888) 423-4632, M-F 7 a.m. to 7 p.m. CST, or visit [www.humana.com/ersmedicareadvantage](http://www.humana.com/ersmedicareadvantage) to learn more.

## CERTIFY IF YOU USE TOBACCO – AND ALSO IF YOU DON'T

If you are enrolled in any of ERS' health insurance plans, you must certify that you do or do not use tobacco. Certification is required for you and all your adult dependents enrolled in ERS health plans, whether or not you and they use tobacco. You can certify with the following steps:

1. Log into your ERS account.
2. Under My Insurance Information, click on Tobacco User Certification.

3. On the Tobacco User Certification page, check "Yes" or "No" to accurately indicate your status as a tobacco user or non-user and do the same for all your dependents.
4. Check the box that indicates you understand and agree to the conditions of tobacco certification.
5. Click Save.

If you don't have Internet access, you can call ERS Customer Service toll-free at (866) 399-6908 to certify.

For more information about the ERS' tobacco policies, including what to do if you used to use tobacco but quit, visit [www.ers.state.tx.us/Programs/Tobacco\\_Users/](http://www.ers.state.tx.us/Programs/Tobacco_Users/).



Photo: TPWD

Retirees make up about two-thirds of the volunteers at Texas' State Parks.

## TEXAS PARKS—LOOKING FOR A FEW GOOD RETIREES

“Retirement” and “leisure” mean different things to different people, and many retirees look for rewarding volunteer experiences. Some Texas retirees have found that volunteering in Texas state parks is a fantastic way to do meaningful work well into retirement—it can even lead to a free stay at a park.

In 2012, the Texas Parks and Wildlife Department's State Parks Division benefited from more than 585,000 volunteer hours. The agency conservatively estimates that's about \$10 million worth of labor value, based on what it would pay employees to do the same work, according to Lori Reiley, the Texas Parks and Wildlife Department's State Parks statewide volunteer coordinator.

“Retirees make up probably two-thirds of our volunteer work force in State Parks,” Reiley said. “It would be very difficult for us to

maintain the same level of operations in our parks without volunteer participation. We're very fortunate to have so many volunteers.”

Reiley says retirees are among the State Parks Division's most reliable volunteers. “They are more predictable in their availability—their commitment is legitimate and we know they will be available when they say they are,” she said.

One program that retirees are particularly suited for is the Park Host program, which lets volunteers stay at parks for free if they volunteer at least 25 hours a week in services.

“Park Host volunteers are almost always RV campers,” Reiley said. “Predominantly it's a retiree program, though being retired is not a requirement. To live in a park and do the Park Host Program, you have to have a unique availability, and that generally lies in the retiree population.”

There are plenty of other opportunities to volunteer, and retirees are ideally suited for many of them, Reiley said.

“We have teachers who do tours and education programs, or environmental restoration programs. A skill set that a lot of our state retirees have is the capability to be park advocates or fundraisers, combined with a passion to help others. We have 95 state parks that can all use volunteers, even if it's just a few hours a week or a month. It doesn't have to be a full-time gig like the Park Host program.”

The best way to volunteer is online, at <http://ec.volunteernow.com/custom/1353/>. Then you can search by keyword, location, or activity to find the opportunity that's right for you. If you fill out the application, a volunteer coordinator will get in contact with you, Reiley says. You can also volunteer through Texans for State Parks at [www.texasstateparks.org](http://www.texasstateparks.org) or through one of many local Friends of State Parks groups.

If you do decide to volunteer with the State Parks or any organization, or if you already volunteer, be sure to tell us about your experience on the ERS Facebook page.

## THINGS YOU CAN DO ONLINE, ANYTIME

There's a world of useful information online for retirees. You can save money at [www.discountprogramERS.com](http://www.discountprogramERS.com), you can get the latest wellness information at [www.ers.state.tx.us/retirees/wellness](http://www.ers.state.tx.us/retirees/wellness), and many retirees helped save the plan money by voting online (rather than mailing in their ballots) in the latest ERS Board of Trustees election.

**Provide your email address, or update it if it has changed.**

While you're online, we encourage you to make sure your contact information is up to date – including your email address. There are many benefits to keeping it up to date:

- receiving requested ERS correspondence – forms, updates, etc. – more quickly,
- getting the latest news about legislation or benefit changes,

- helping cut ERS' printing and mailing costs, freeing up funds that can be used to help sustain insurance and retirement programs, and
- reducing your risk of not receiving important information due to postal issues.

**Sign in and update all your contact information with the following steps:**

1. Click the Sign In button at the top of the page at [www.ers.state.tx.us](http://www.ers.state.tx.us).
2. Enter your username and password (or create an online account in five easy steps).
3. Click the appropriate link under My Personal Information.
4. Follow the steps to add your email address and make any other changes.

**YOUR ERS CONNECTION**

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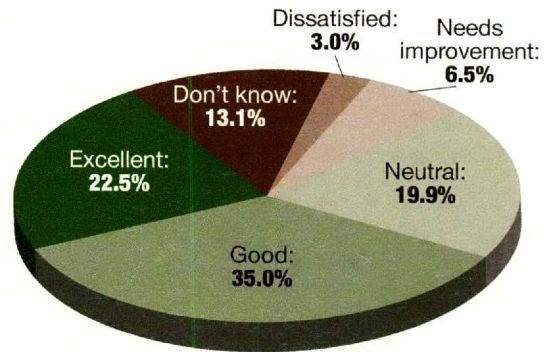
## TEXA\$AVER PARTICIPANTS SATISFIED WITH SERVICE, WONDER ABOUT FEES

ERS requires its vendors to conduct annual customer service surveys from a random sample of participants as a method for evaluating the programs they administer. ERS then uses the feedback to help guide each program.

Many retirees are Texa\$aver account holders, and while retirees can't contribute more money to Texa\$aver accounts, they can get distributions from the Texa\$aver program's 401(k) and 457 plans. In the 2012 survey conducted by Great-West Financial Services, administrator for the Texa\$aver Program, responses to questions about the performance of Great-West showed an average satisfaction level of 90%:

**2012 Satisfaction Rates**

|                      |     |
|----------------------|-----|
| EDUCATION COUNSELORS | 90% |
| TEXA\$AVER MEETINGS  | 93% |
| WEBSITE              | 88% |
| INFORMATION LINE     | 90% |



As part of the survey, Great-West asked for comments and suggestions. Great-West found that the most-used term in personal responses was "fees," and that many participants thought that program fees are too high. Texa\$aver responded by including a detailed explanation of program fees in its quarterly newsletter at [www.fascore.com/PDF/Texas/TX\\_4Q12FINAL.pdf](http://www.fascore.com/PDF/Texas/TX_4Q12FINAL.pdf). The Texa\$aver Program offers participants institutional pricing on fees that are generally less than an individual could find in the private market. In addition, Texa\$aver participants can benefit from fee rebates, depending on their investment choices.

The newsletter also noted that no money is appropriated by the State for Texa\$aver's administrative costs. Fees and expenses associated with the day-to-day management of the Texa\$aver 401(k) and 457 plans are deducted from participant accounts on a monthly basis to help pay for the program. You can contact Great-West at (800) 634-5091, or visit [www.texasaver.com](http://www.texasaver.com).