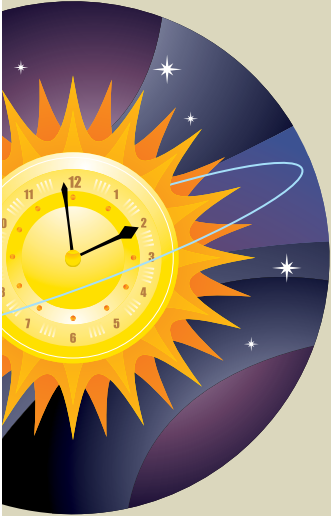




[www.ers.state.tx.us](http://www.ers.state.tx.us)



## Time to plan for your future during Summer Enrollment

July 28-August 22, 2008

To get ready for Summer Enrollment, update your mailing and email addresses and phone number in ERS OnLine now—see page 3. More information on Summer Enrollment will come soon from ERS and your benefits coordinator.

# FOR YOUR benefit

EMPLOYEES RETIREMENT SYSTEM OF TEXAS

HIGHER EDUCATION EDITION, MAY 2008

## Your health plan's wellness programs can help you get fit

**D**id you know that exercising only 30 minutes a day, five days per week can help you get on the road to a healthy lifestyle? If you adopt just a few healthy habits, you'll feel better and have more energy. Your health plan can help you make good choices about fitness and nutrition. To learn more, just go to Wellness Information under the Insurance tab on the ERS website.

Why is wellness important? You have only to review these statistics to understand.

- A weight gain of 11 to 18 pounds increases a person's risk of developing type 2 diabetes to twice that of people who have not gained weight.
- 78 percent of Americans do not get enough exercise.
- Obesity is a major risk factor for coronary heart disease and is associated with an increased risk for some types of cancer.

In addition, the cost of health care is rising every year—for both the employee and the employer. In FY 2007, more than \$5.7 billion in health charges were submitted through HealthSelect<sup>SM</sup> of Texas alone.

If you are a HealthSelect participant, ERS and Blue Cross and Blue Shield of Texas (BCBSTX) want to help you determine if you are at risk for any of these or other major health conditions. The Health Risk Assessment is a free service that will aid you

*Get fit, continued on page 3*

Are you a member of a health maintenance organization (HMO) through ERS? The HMOs offer value-added programs that can save you money, as well as other wellness programs to help you lose weight or quit smoking. For more information, go to Wellness Information under the Insurance tab on the ERS website.

ERS selects new pharmacy benefits manager for HealthSelect

page **2**

Health Risk Assessment  
FAQ

page **4**



Ann S. Fuelberg

Re-bidding achieved significant savings—\$265 million over four years. The savings should help lower the amount of additional money needed to maintain current GBP benefits.



**Employees Retirement System of Texas**

Customer Benefits Division  
P. O. Box 13207 · Austin, Texas  
78711-3207

Telephone Assistance:  
(512) 867-7711 in Austin  
(877) 275-4377 toll-free  
(512) 867-7731 TTY

Website: [www.ers.state.tx.us](http://www.ers.state.tx.us)

**Executive Director**  
Ann S. Fuelberg

**Board of Trustees**  
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Cydney C. Donnell  
Don Green  
I. Craig Hester  
Owen Whitworth

## From the Executive Director

The Employees Retirement System Board of Trustees on February 26, 2008, announced it has selected Caremark to serve as the State’s Pharmacy Benefits Manager (PBM). The new contract is projected to save \$265 million over four years. Caremark will begin as the PBM on September 1, 2008.

While ERS did not actually have to go out for a new bid at this time, we opted to do so because we believe recent market changes warranted an exploration of what pharmacy benefit services might be available to us. We are extremely pleased we were able to find a plan that saves such a considerable sum—allowing us to help offset rising health care costs.

ERS received four highly competitive bids. Caremark offered the best overall value to the Texas Employees Group Benefits Program (GBP) with a combination of services and programs—and at a very competitive price. The selection of Caremark makes good economic sense for both ERS and you—our members. How it affects you:

- Your remaining prescription refills will transfer from Medco to Caremark unless federal law prevents the transfer of your prescriptions. For example, federal drug laws prevent the transfer of controlled substances prescriptions.
- Your plan deductible (\$50 a year per family member) and copays will remain the same.
- You should still be able to use your current retail pharmacy. You’ll need to show your pharmacist your new ID card when you get it.

### HIGHLIGHTS

- Caremark will be the new administrator.
- Prior to the September 1, 2008 start of the new plan year, you will receive an ID card.

We want to assure our HealthSelect members that ERS will work with both Medco and Caremark to make this transition easier for you. Remember, this contract applies to HealthSelect members only and does not affect HMO participants.

As we approach Summer Enrollment and the new plan year, we will provide you with more detailed information about the transition from Medco to Caremark.

**Summer Enrollment: July 28-August 22**

# Ignoring letters about ineligible dependents can cost participants their GBP coverage

ERS regularly reviews Texas Employees Group Benefits Program (GBP) participants to make sure that the

## HIGHLIGHTS

- Make sure all your dependents are eligible for insurance.
- Respond immediately to letters from ERS asking you to prove the eligibility of your dependents.

program is not covering anyone who is not eligible for insurance.

Each month, ERS sends letters to participants asking for proof that their dependents are still eligible to be in the program. You can send in copies of tax re-

turns and birth and marriage certificates to prove your dependent is eligible to remain in the program. You can send in copies of drivers' licenses to prove residency

or where a person lives. For instance, if you're claiming a grandchild, you may be asked to prove the child's residence and dependent tax status.

You should know that:

1. You must drop ineligible dependents from GBP coverage.
2. You should respond immediately to any letter from ERS. By ignoring a letter, you and your dependents could lose insurance coverage.

The State has limited funding for health care. It's important to spend that money on eligible participants.

## Manage your personal account information with ERS OnLine

If you need User ID or password assistance, call ERS in Austin at (512) 867-7711 or (877) 275-4377 toll-free.

Use ERS OnLine to:

- Update your phone number, mailing and email addresses;
- Update your dependent's and beneficiary's personal information (we need your beneficiary's date of birth and Social Security number to promptly pay benefits);
- View a summary of your current benefits; and
- Update your benefits during Summer Enrollment or

after experiencing a qualifying life event (QLE), such as marriage or divorce.

To log in, click on "ERS OnLine Login" at the top right corner of the ERS website, [www.ers.state.tx.us](http://www.ers.state.tx.us).



*Get fit, continued from page 1*

in talking to your doctor about your concerns and will put you on the road to wellness. (See more information on page 4.)

HealthSelect members also have access to the Personal Health Manager, an online tool that will help you work toward a healthier lifestyle. If you don't have Internet access, you can find computers with Internet access at most local libraries.

You can call ERS at (512) 867-7711 in Austin/toll-free (877) 275-4377, 7:30 AM-5:30 PM

# Health Risk Assessment FAQ

**T**he HealthSelect<sup>SM</sup> of Texas Health Risk Assessment only takes about 15 minutes. When you're done, you'll receive an individualized report providing you with a summary of your health status and any medical conditions you need to know about. **The information you provide is totally confidential and will not be released to your employer or outside entities without your written authorization.**

Taking the Health Risk Assessment is easy:

1. Go to [www.bcbstx.com/hs](http://www.bcbstx.com/hs)
2. Log in to Blue Access for Members.
3. Click on the Personal Health Manager logo in the middle of the page.
4. Click on the "Take Your Health Risk Assessment" link.

## Why should I take a Health Risk Assessment?

Early detection of health risks gives you the information you need to better manage your physical and mental wellness. Not only will it help you identify potential health risks, but it will provide valuable suggestions you can use to develop ways for improving your life.

## How is the information used?

Your Health Risk Assessment results are used in several ways, the first of which is to help you fill in the Get Fit and Eat Right sections of Blue Cross and Blue Shield of Texas' (BCBSTX's) Personal Health Manager, an online resource and information tool that helps you manage the health of you and your family. It can be found in BCBSTX's secure website, Blue Access for Members.

Secondly, results from your Health Risk Assessment are provided to the Blue Care Connection Disease Management program of BCBSTX. Blue Care Connection simplifies the coordination of your health care benefits, educates and empowers you to make informed choices, and supports wellness by aiding your understanding of preventive care guidelines, personal risk assessments, and preventive screenings.

If you choose to enroll in a Blue Care Connection program, a registered nurse will serve as your coach and support you while you manage your chronic medical condition—all in the hopes of helping you live a longer and happier life while at the same time reducing your medical costs.

## Is the information shared with ERS?

According to the Health Insurance Portability and Accountability Act (HIPAA), your personal information cannot be released to anyone without your written consent; therefore, your individual results are not shared with ERS or any other entity. Your Health Risk Assessment results are only used by BCBSTX for outreach for Blue Care Connection programs, which are designed to assist you with managing your chronic condition or helping you achieve a healthy lifestyle.



## Get a personal health report and a \$10 gift – for free

With HealthSelect's Blue Points<sup>SM</sup> Program, you earn points every time you access the Personal Health Manager and redeem these points for gift cards, exercise equipment, and more. You'll receive an individualized report and 5,000 Blue Points, which can be saved or redeemed for a \$10 gift, just for taking the Health Risk Assessment.

With HealthSelect's Blue Points<sup>SM</sup> Program, earn 5,000 points when you take the Health Risk Assessment.

If you're new to the Personal Health Manager, you first must create an account to get credit for your points. To do this, go to [www.bcbstx.com/hs](http://www.bcbstx.com/hs) and Blue Access for Members. After clicking on Personal Health Manager and "For Your Health," select "Get Fit" or "Eat Right," where you can begin logging fitness or meal plans.

# How does long-term care insurance work when you change jobs?

If you change jobs and you already are enrolled in long-term care insurance (LTC) with John Hancock, that coverage moves with you.

If you go to a different state agency or institution and you want to apply for LTC: During your first 90 days of employment, evidence of insurability (EOI) or proof of good health is not required to apply unless you previously declined an opportunity to enroll in the current LTC program administered by John Hancock while working as a state agency employee or higher education employee.



You can apply for long-term care coverage at any time.

To apply, download the enrollment form from the John Hancock website at [www.ers.jhancock.com](http://www.ers.jhancock.com) (username: ers; password: mybenefit), or call John Hancock Customer Service from 7:30 a.m. until 5:30 p.m. CST at (800) 400-9396. (For TTY, call (800) 225-1808.) From outside of the United States, call (617) 572-0048.

If you are accepted, you will pay your premiums directly to John Hancock (premiums aren't deducted from your paycheck).

## HIGHLIGHTS

- If you have long-term care insurance with John Hancock, you will keep that coverage as long as premiums are paid.
- If you aren't covered and you previously declined an opportunity to enroll in long-term care insurance with John Hancock while working for your old state agency or higher education institution, you must go through EOI if you want coverage at your new state employer.