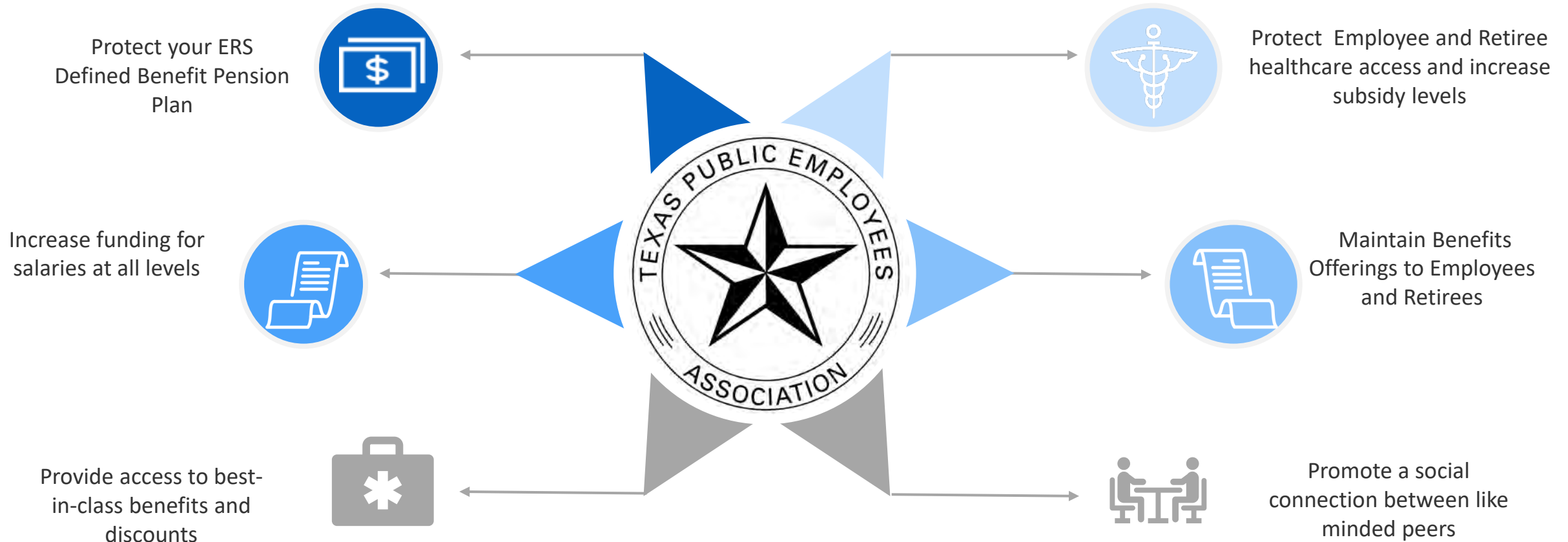


What Does TPEA do for you?

The Texas Public Employees Association advocates for improved pension, pay, job stability, and benefits for all state employees and retirees.



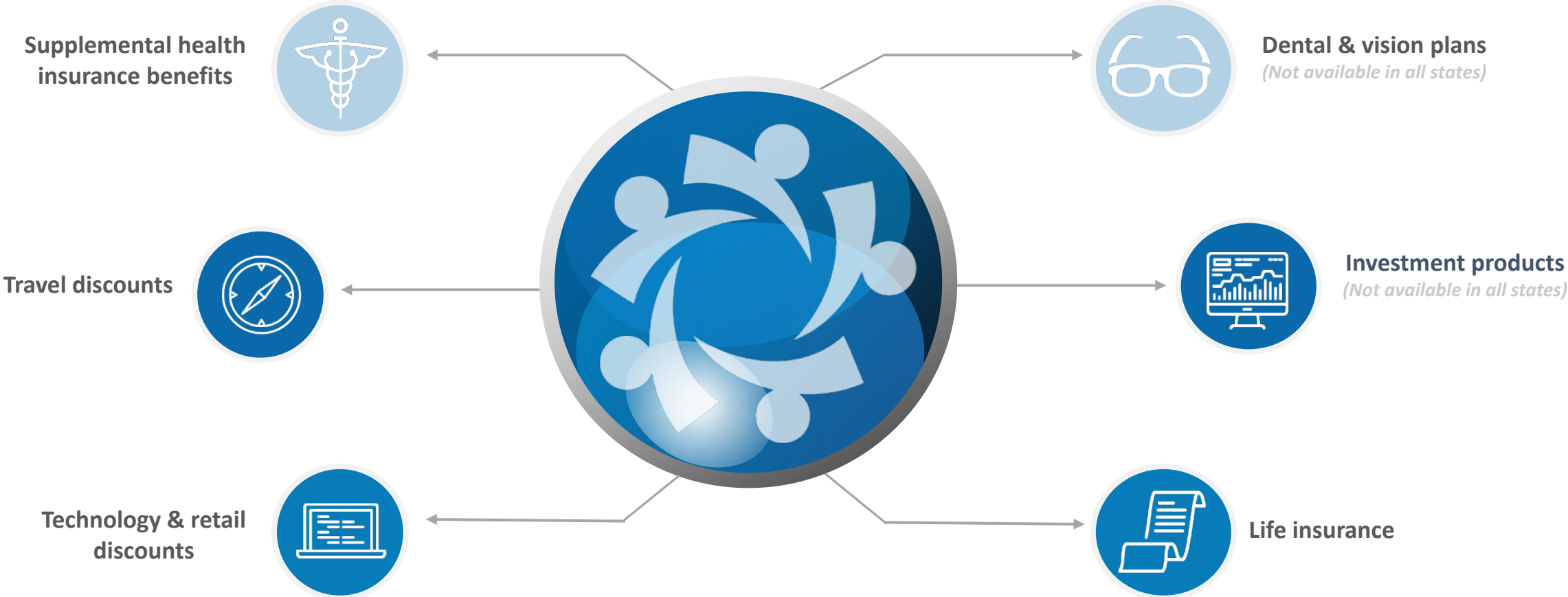
See the Bill Tracker on the
TPEA Website under
“Advocacy”



Legislative News

- **HB 2063:** Relating to the establishment of a family leave pool
- **SB 321:** Relating to requiring the Employees Retirement System of Texas to establish a cash balance pension plan for new employees as of 9/1/2022 and for additional funding to current ERS plan.
- **SB 128:** Relating to the creation and elimination of certain state holidays.
- **SB 1:** Senate Appropriations Bill – Pay Raises – Go check out your department to see who has requested pay increases

Wait, Who is AMBA?



Association membership growth is AMBA'S number 1 priority

TPEA Membership Levels:

Only
\$7.50
per month for
active state
employees

Only
\$2.50
per month for state
retirees

Only
\$2.50
monthly for
associate members
who are not state
employees or
retirees

GUIDE TO YOUR TPEA MEMBER BENEFITS



Texas Public Employees Association



Dental & Vision Plans

Freedom to use any dentist and no network required. Routine cleanings and exams are part of the plan and there are no referrals required for specialty care. Vision Service Plan (VSP) is the largest national eye care company. VSP offers one-stop shopping and



Final Expense Whole Life & Guaranteed Acceptance Life Insurance

Members can choose plans that protect their families now and at the end of life. Easy issue and Traditional plans available.



Home Health Care Insurance

This policy is designed as an affordable solution that helps give you the flexibility and freedom to utilize the type of care that's right for you – in your very own home.



Medicare Supplement Plans

This plan offers the freedom of choice to select the doctors, hospitals, and clinics that members want, and they will never be cancelled because of age or health.



American Hearing Benefits (AHB)

AHB offers members a complete hearing evaluation, warranty on digital technology aids in any style, loss and damage protection, and batteries with a complete benefit package.



Cancer, Heart & Stroke Insurance

Benefits paid directly to you. Members select the benefit level that best suits their needs.

The Advantages of Having Member Benefits from TPEA and AMBA:

1. Fill gaps **not covered** by state benefits
2. **Portable** if you leave state employment for whatever reason
3. Can **extend benefits to your parents** and family members who are not eligible for state benefits
4. Can **prevent you from having to take extended time off** work to care for loved ones

Optional Add-on Benefits for Active Employees

Optional benefits allow members to select additional health and related benefits at an added cost. Claims and administration costs for these benefits are paid entirely by participants.

<p>Dental Insurance</p> <p>Choose one:</p> <ul style="list-style-type: none"> • State of Texas Dental Choice Plan PPO • DeltaCare USA DHMO <p>Dental Plan Comparison</p>	<p>Vision Insurance</p> <ul style="list-style-type: none"> • State of Texas Vision 	<p>Optional Life Insurance</p> <ul style="list-style-type: none"> • Optional Term Life • Dependent Term Life 	<p>Voluntary AD&D Insurance</p> <p>Accidental death & dismemberment insurance provides a lump-sum payout for you or your family if an accident results in death or certain injuries.</p>
<p>Texas Income Protection Plan</p> <p>Maintain a portion of your monthly income if illness or injury keeps you from working.</p> <ul style="list-style-type: none"> • Short-term disability insurance • Long-term disability insurance 	<p>TexFlex</p> <p>Flexible spending accounts let you to save, tax-free, for certain expenses. Options include:</p> <ul style="list-style-type: none"> • Health care flexible spending account • Dependent care flexible spending account • Limited flexible spending account • Commuter spending account 	<p>Discount Purchase Program</p> <p>Find discounts on a variety of products and services, with no fees or membership requirements.</p>	<p>Long-term care</p> <p>At this time, ERS does not offer long-term care insurance. Click here for contact information for the administrator of the plan offered before.</p>



Employees Retirement System of Texas

200 East 18th Street
Austin, TX 78701

Toll-free: (877) 275-4377
TTY: 711

ERS Links

- [Directory](#)
- [Reports and Studies](#)
- [Careers at ERS](#)
- [Open Records](#)
- [Section 218](#)

Texas Links

- [Texas.gov](#)
- [Homeland Security](#)
- [State Agency Finder](#)
- [Where the Money Goes](#)
- [Texas Veterans](#)

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Long Term Care Policies Bought By Individuals



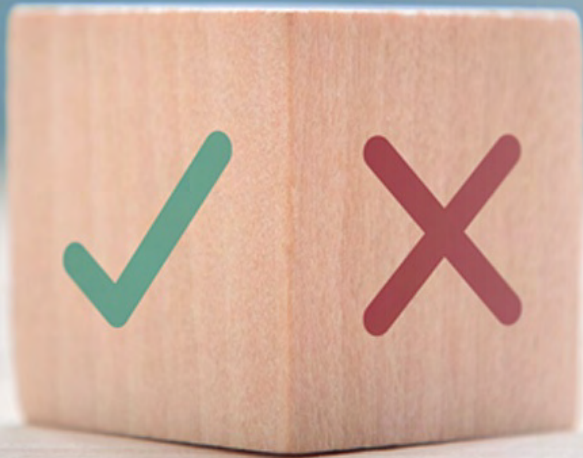
THE WALL STREET JOURNAL.

Protecting Your Future

Long-Term Care Insurance



True or False?



1. Long Term Disability and Long-Term Care are the same thing.
2. Very few people need extended, long-term care.
3. Only people over 50 need long-term care.
4. Nursing Home confinement is the only long-term care option.
5. Medicare pays for everything.
6. I should wait to decide until I'm retired.

**70% of people over the age of
65 will need Extended Care***

*Source: longtermcare.gov/thebasics/how-much-will-you-need
U.S. Department of Health as of 10/15/2020

Historical Components of a Traditional Long Term Care Policy

Non-Skilled Services

Elimination Period

Daily Benefit Amount

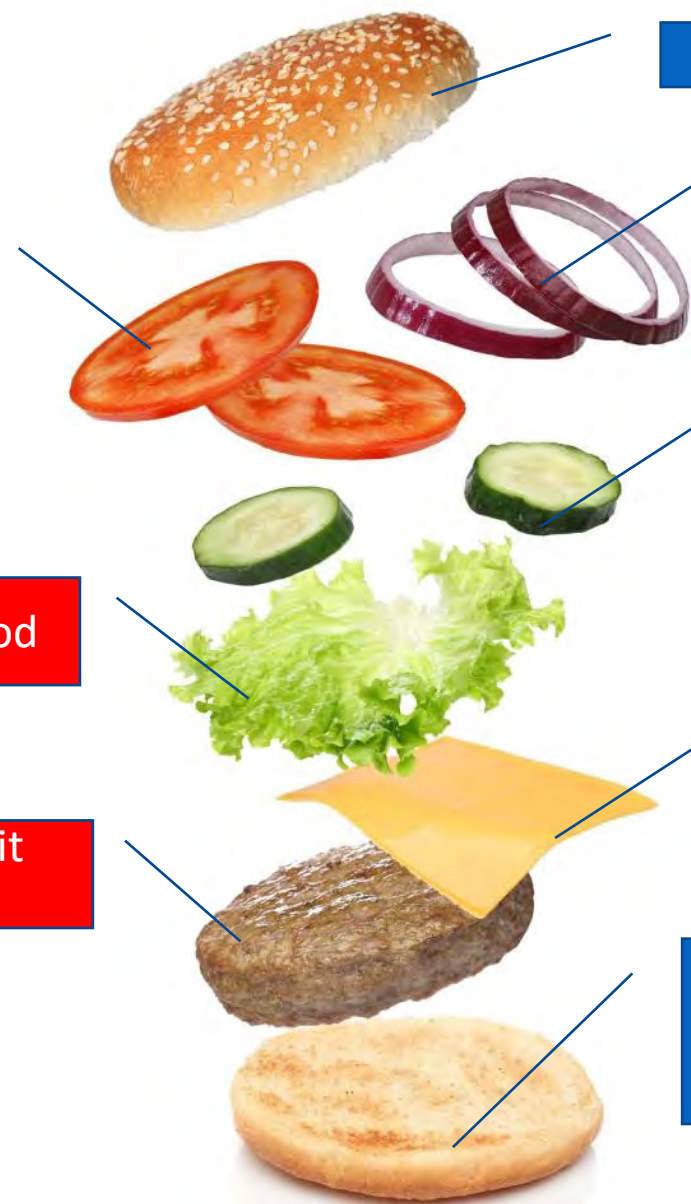
Cognitive Impairments

Inflation Protection

Location of Coverage

Length of Coverage

Activities of Daily Living
(bathing, toileting, dressing, feeding, continence, transferring)





What is Extended Care?

- Care in your home
- Care by a nursing home or long-term care facility
- Care in assisted living communities

How do you pay for extended care?



Personal
savings
or assets



Assistance
from
friends and
family



Enter the
Medicaid
program



Extended
care
coverage



Who Needs It?

No one knows what the future holds in store.

As people age, they may need help with things they once were able to do for themselves.

Accidents and injuries mean younger people need long-term care services, too.





Common Myths

- Health insurance covers long-term care services
- Medicare will cover all my long-term care costs
- Medicare is the same thing as Medicaid
- I'm too young to buy



Where Are Services Provided?

Long-Term Care doesn't mean you have to go to a nursing home. Services are available in a variety of settings:

- Home
- Community
- Assisted Living Facility
- Nursing Home



The Cost of Care

Home Health Aide	\$56,330.56 per year	\$24.62 per hour
Assisted Living One Bedroom; Single Occupancy	\$71,173.08 per year	\$5,931.09 per month
Nursing Home Semi-private room	\$108,010.80 per year	\$254.04 per day
Nursing Home Private Room	\$122,958.00 per year	\$289.27 per day

Source: Mutual of Omaha's Cost-of-Care Survey, conducted by LTCG, 2018. Released April 2019. Amounts shown are national averages. Costs may vary by state. Source is available upon request.

The Cost of Care - Texas

Type/Location of Care	Austin	Houston	DFW
Home Health Aide	\$4,576 per month	\$4,290 per month	\$4,385 per month
Assisted Living One Bedroom; Single Occupancy	\$4,250 per month	\$4,750 per month	\$4,400 per month
Nursing Home Semi-private room	\$5,201 per month	\$5,627 per month	\$5,171 per month
Nursing Home Private Room	\$7,057 per month	\$7,635 per month	\$6,692 per month

<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

How Will You Pay?

What Is Hospital Observation Status?

Not All Hospital Stays Are Considered Inpatient Care

It is a designation used by hospitals to bill Medicare. People who receive care in hospitals, even overnight and for several days, may learn they have not actually been admitted as inpatients. Instead, the hospital has classified them as Observation Status, which is an “outpatient” category.



Another Solution Could Be...

You can purchase a long-term care insurance policy, and:

- Supplement your out-of-pocket expenses with policy benefits to help pay your long-term care expenses
- Protect a portion of your assets so you can use them as planned
- Stay connected to the things that matter most





Stay-at-Home Benefits

A long-term care insurance policy provides benefits for services designed to help you stay at home including:

- Help with household tasks, like cleaning and meal preparation
- Help with personal tasks, like bathing and dressing
- Services provided by a visiting nurse or home health aide
- Special equipment, like a walker, wheelchair, or respirator
- Home modifications to enhance your ability to remain safely in your home

Your Choice of Benefits

You have the option to choose how you receive policy benefits:

Cash

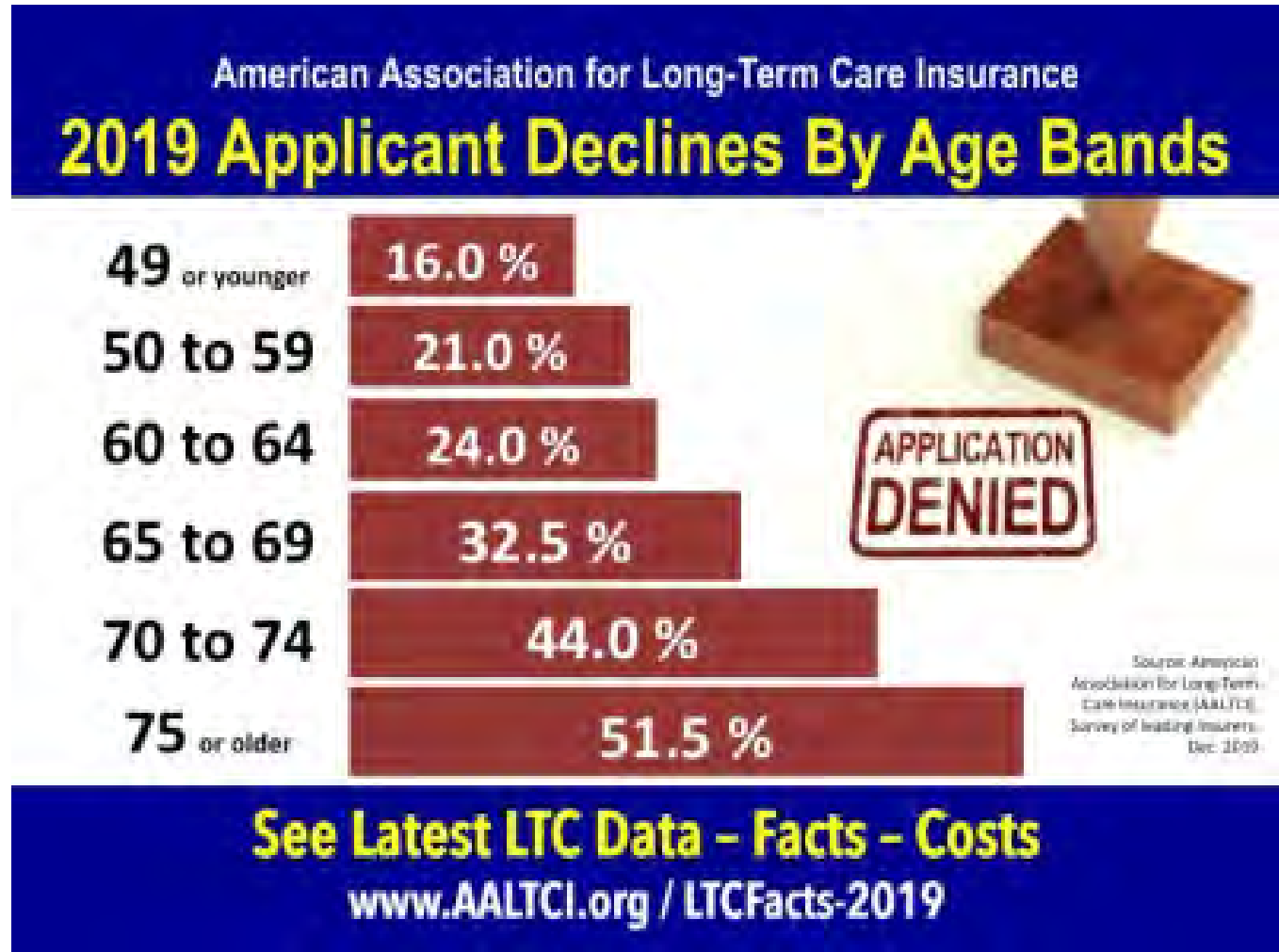
- No elimination period to satisfy; available beginning on the first day of qualified need
- Can be used to pay any cost associated with your long-term care expenses
- Equal to a percentage of the policy's home health care benefit, up to a specified amount each month

Reimbursement

- Benefits begin after you satisfy the policy's elimination period
- Reimburses you for actual covered expenses you incur each month, up to the maximum monthly benefit of your policy

As you age, qualifying for long-term care insurance becomes more difficult.

For example, premium costs increase significantly with age.



The Cost of Waiting

Age at Purchase	Monthly Benefit	Annual Premium	Premiums Paid to Age 90	Cost of Waiting
50	\$4,500	\$2,138	\$87,312	\$0
52	\$4,682	\$2,399	\$91,177	\$3,866
54	\$4,871	\$2,614	\$94,101	\$6,790
56	\$5,068	\$2,842	\$96,101	\$9,315
58	\$5,272	\$3,143	\$100,568	\$13,257
60	\$5,485	\$3,508	\$105,247	\$17,935

Sample based upon Female, premium based upon quotes for Mutual Care Secure Solution, joint policy, 4-year Plan Build, \$150 daily benefit compounded at 3%

Could there be other options?

YES!

Non-Skilled Services

Elimination Period

Daily Benefit Amount

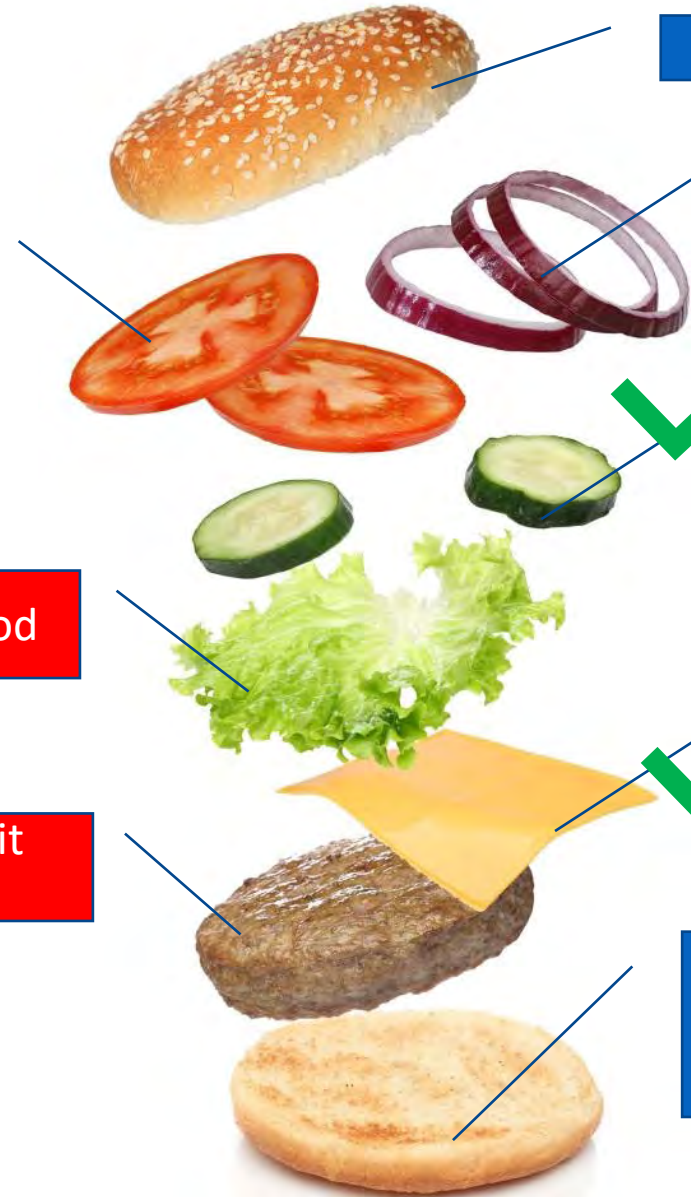
Cognitive Impairments

Inflation Protection

Location of Coverage

Length of Coverage

Activities of Daily Living
(bathing, toileting, dressing, feeding, continence, transferring)





Only TPEA
Members are
eligible for these
endorsed benefits

Everyone's situation is
different. Let's customize
based on your needs



If you are joining us on your smart device and
would like to enter into our drawing, please send:

Your Name

Your Phone Number

Your Email Address

To: jon.green@amba.info

Let's Talk!

I'm here to help. Together, we
can tailor a long-term care
insurance policy that meets
your needs.

Jon Green

(512) 368-7038

jon.green@amba.info

What questions can I answer?



If you are joining us on your smart device and would like to enter into our drawing, please send:

Your Name

Your Phone Number

Your Email Address

To: jon.green@amba.info



2nd Quarter Calendar

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May 5th (Wednesday)

Noon – Cancer L-n-L

May 14th

Noon – Long Term Care L-n-L

May 21st

Noon – Discounts and Benefits L-n-L

June 4th

Noon – MASA L-n-L

June 9th (Wednesday)

Noon – Discounts and Benefits L-n-L

June 18th

Noon – Dental and Vision L-n-L