

From: [Sunset Advisory Commission](#)
To: [Janet Wood](#)
Subject: FW: Public Input Form for Agencies Under Review (Public/After Publication)
Date: Wednesday, June 22, 2016 10:11:28 AM

-----Original Message-----

From: sundrupal@capitol.local [<mailto:sundrupal@capitol.local>]
Sent: Wednesday, June 22, 2016 10:03 AM
To: Sunset Advisory Commission
Subject: Public Input Form for Agencies Under Review (Public/After Publication)

Agency: BOARD TRUSTEES EMPLOYEES RETIREMENT SYSTEM TEXAS ERS

First Name: Manuel

Last Name: Ramirez

Title: Mr.

Organization you are affiliated with: Employee Retirement System of Texas

Email:

City: San Antonio

State: Texas

Your Comments About the Staff Report, Including Recommendations Supported or Opposed: Please see following comments.

Any Alternative or New Recommendations on This Agency: When I was with the Texas Department of Human Services for approximately 28 years before retiring, I paid into a life insurance that was based on one's salary and was twice my annual salary. After paying for this insurance for the 28 years and then after retiring, now about 13 years, I found out that the insurance coverage would start decreasing starting at age 70 and continue to do so to a minimum of \$10,000 from an initial amount of \$80,000 in my specific case. I do not feel this was ever mentioned or emphasized otherwise other options would have been explored considering all the years of having paid a premium.

I feel this was a deceptive practice and probably still continues. State employees should not be taken advantage of especially considering the great dedication that is provided by them in so many important areas. My opinion is that this is an arrangement that benefits more the insurance companies involved at the expense of State employees. This needs to be investigated thoroughly as I feel this is an injustice. Just when life insurance is going to be needed and has been paid for for many years, it begins to be reduced. Injustice.

My Comment Will Be Made Public: I agree