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# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

## TRS–CARE FACES LIFE OR DEATH DURING SESSION, CLINGS TO LIFE

**By Tim Lee**  
**Executive Director**

The 85th Legislative Session came to a tumultuous close on Memorial Day of 2017, ending with a scuffle on the House floor and several polarizing issues still up in the air. One issue that has been decided, however, is the fate of the TRS–Care retiree health insurance program.

Fueled by an impending shortfall of more than \$1 billion, the 2015 Texas Legislature charged an interim study group of Senators and Representatives to find solutions that would keep the struggling TRS–Care program alive. Throughout 2016, the group met, inexplicably hosting just one public hearing for stakeholders impacted by the program (retirees, active teachers and school districts) to voice their concerns.

Retirees knew from the interim committee’s final report in November that drastic benefit changes and no additional revenue were being proposed for TRS–Care. In fact, the committee had been charged by the Legislature to look at program changes only. Still, members of this committee, including Representatives Trent Ashby and Justin Rodriguez, objected to using a “retiree-only” solution for TRS–Care’s funding issues.

Encouraged by this sentiment, TRTA members sent thousands of personal letters to their elected officials in December, imploring them to focus on funding first when legislative session began in January while retirees adjusted to the idea of possible benefit changes.



**CONTINUED ON NEXT PAGE**

# TRS-CARE FACES LIFE OR DEATH DURING SESSION, CLINGS TO LIFE

By the end of May, however, much of the interim committee's final proposal became a new, painful reality. The money needed to keep TRS-Care mostly intact was whittled away by legislative policies focused on benefit cuts with limited consideration for using all financial resources available, such as the Economic Stabilization Fund (ESF) (also known as the Rainy Day Fund). Ultimately, the majority of the burden was placed on retirees.

## Senate and House Offer Differing Approaches to TRS-Care Reform

The Senate took the first opportunity to address the preeminent problem with TRS-Care – its chronic underfunding. The Senate approach, as dictated by the interim committee proposal, focused only on program changes. Taking a “wait and see” approach to adding more revenue, Senator Joan Huffman (who co-chaired the interim study committee) filed Senate Bill 788.

TRTA testified numerous times before the Senate State Affairs Committee and a special workgroup on all state-vested health care plans led by Senator Charles Schwertner that TRS-Care funding needed to be tripled to keep it solvent now and in the future. Still, SB 788, along with the Senate budget, proposed only a fraction of the funding needed for the program.

During a February 3 meeting of the workgroup, TRTA Executive Director Tim Lee thanked the Senators for the supplemental appropriations made to TRS-Care in the past, including the \$768 million approved in 2015. He made it clear that the solutions presented in SB 788 would still cause program shortfalls in the future, and that TRS-Care's \$1 billion deficit would “get pushed down to the retirees” if the bill passed as presented. Lee also said that retirees under age 65 would have to budget \$10,000 to \$13,000 per year to pay for health care costs under SB 788's proposed high-deductible (HD) plan.

Lee continued his testimony by expressing concern that retirees under age 65 simply could not afford the HD plan and would drop out to seek other options or have no health insurance at all.

“We cannot use 1 percent of payroll as the basis for funding when there is nothing the retirees are doing that's causing those prices to explode—it is the marketplace,” said Lee, reiterating that the model of funding proposed in SB 788 if adopted will just shift future costs to retirees.

Senator Huffman expressed that “the state is reluctant, and I don't think the state will commit to a higher percentage at this point especially not knowing what the costs will be in the future.”

After the committee hearing, TRTA members contacted their legislators about the plan. Retirees asked legislators to lower the staggering \$4,000 deductible in the HD plan, ensure adequate medical coverage for retirees using TRS-Care Medicare Advantage (MA) in their community, encourage doctors and health care providers to accept the MA plan, and provide prescription drug coverage for pre-65 retirees. TRTA members also asked the Legislature to agree on additional funding for TRS-Care so that retirees would not carry a disproportionate share of the cost.

TRTA continued working with Huffman's staff on funding and how SB 788 could still be improved.

TRTA also had positive, productive discussions with most Senators, including Lois Kolkhorst, Charles Schwertner, Robert Nichols, Charles Perry, Kel Seliger, Judith Zaffirini, Jose Menendez, Brandon Creighton, Jane Nelson and Kirk Watson. All expressed a strong desire to do more to help retirees.

SB 788 was scheduled for a vote in the Senate in early April. However, the bill was pulled from consideration by

Senator Huffman after receiving phone calls and emails from retired and active educators about the proposed \$4,000 deductible and high premiums. This effectively shifted discussions from the Senate about TRS-Care reform, putting pressure on the House to offer a better solution. The gravity of a TRS-Care failure became very real and imminent at this point, giving the House and TRTA little time left to save TRS-Care before session ended in May.

In the Texas House, the approach to TRS-Care reform was significantly different because it brought both program changes and additional revenue. The House did not take a “wait and see” approach to funding, instead opting to utilize both avenues of reform to develop a more comprehensive solution.

Representative Trent Ashby, Chairman of the House Appropriations Subcommittee on Article III which oversees TRS, proposed House Bill 3976. HB 3976 mirrored the language in SB 788, but proposed lower deductible and premium amounts for plan participants. The bill added a higher permanent revenue percentage from Texas school districts, while including the higher state contribution amount that was proposed in SB 788. The House also offered \$500 million from the rainy day fund to help cover costs for TRS-Care.

HB 3976 passed the Texas House unanimously, and the additional rainy day funds (as part of House Bill 1) were also approved. However, disagreement between conferees during final budget negotiations resulted in the removal of the Rainy Day Fund from the TRS-Care reform package and many other programs near the end of session. However, Senator Huffman successfully added \$20 million to the bill for prescription coverage for participants under age 65.

The final result is more bearable financially than the original proposal by Senator Huffman, but will hit

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retiree pocketbooks the hardest of all stakeholders who contribute to the much-needed program. The state and school districts are covering approximately \$480 million of the shortfall, while retirees are assuming more than half of the financial burden — approximately \$520 million.

Though TRTA advocated for tripling state funding for TRS-Care — as high as 3 percent of active teacher payroll — ultimately, the state's 1 percent contribution of payroll increased by just .25 percent, for a total of 1.25 percent. School districts will also pay more into the program, increasing by .20 percent, for a total of .75 percent of payroll. While these amounts are not what TRTA members fought for, these are permanent increases in funding going forward.

TRS Executive Director Brian Guthrie testified several times throughout session that taking no legislative action would cause a “death spiral” for TRS-Care, primarily due to projected premiums of approximately \$1,500 per month. This astronomical hike would have resulted in retirees flocking to the free tier of TRS-Care (level 1), forcing a total program shutdown.

TRTA knows this situation is not all that everyone would want, but we also know it would have been much worse if TRTA members had not been so vocal this session. **Without a doubt, your efforts ensured that retirees will not have to carry the entire shortfall and also prevented premiums from skyrocketing. Without you and TRTA's collective member efforts, the choice between life or death for TRS-Care would have been certain death within one to two years.**

Many state programs this year received huge funding cuts in the face of a much leaner budget. TRS-Care is one of the few programs that received additional revenue. Still, the program has undergone sweeping structural changes that will impact retirees heavily beginning in January 2018.

Participant Status	2018 TRS-Care Plan Design (begins January 1, 2018)	FY 2018 Monthly Retiree Premiums
Non-Medicare members	<b>TRS-Care HD</b>  <i>In-Network</i> \$3,000/\$6,000 Deductible \$7,150/\$14,300 MOOP 80%/20% coinsurance  <i>Out-of-network</i> \$6,000/\$12,000 Deductible \$14,300/\$28,600 MOOP 60%/40% coinsurance	<b><u>Non-Medicare Retirees</u></b>  Retiree Only=\$200  Retiree & Spouse=\$739  Retiree & Child(ren)=\$433  Retiree & Family=\$1,074
Medicare Part B Only members	<b>Medicare Advantage/Part D</b>  \$500 Deductible \$3,500 MOOP 95%/5% coinsurance	<b><u>Medicare Retirees</u></b>  Retiree Only=\$146  Retiree & Spouse=\$590  Retiree & Child(ren)=\$504  Retiree & Family=\$1,106
Medicare Part A & B members	Copayments for PCP and Specialist visit, IH Admit, OH services, ER visit, UC visit, Lab and prescription drugs	

## What You Should Know About Your New Health Care Plan

If you are a participant in any of the TRS-Care retiree health care programs, your medical insurance will change on January 1, 2018. For 2017, TRS will run a long plan year, meaning your deductible will not reset this September. Your current plan will continue through December 31, 2017. **For specific questions about your coverage, please contact TRS at 888.237.6762.**

**If You Are Under Age 65:** Pre-65 retirees will be placed in a high-deductible (HD) health care plan. HB 3976 resulted in the elimination of TRS-Care tiers 1, 2 and 3. The HD plan will be the only option available through TRS for this age group.

The deductible for an individual using an in-network provider is \$3,000. The plan has a \$7,150 maximum out-of-pocket cost (MOOP). Once the deductible is reached for in-network coverage, the insurance will cover 80 percent of expenses.

The premium for pre-65 individual retirees is \$200 per month. For a retiree with a spouse, the premiums are \$739 per month. For a retiree with a child, the premiums are \$433 per month. For a retiree with a family, the premiums are \$1,074 per month.

Prescription coverage is part of the deductible. The \$20 million in prescription coverage added to HB 3976 by Senator Huffman is expected to cover generic maintenance drugs; however, the list of covered drugs has not yet been decided by the TRS Board of Trustees as of this printing. TRS is working to finalize the list this summer.

**WARNING: If you choose to leave the TRS-Care program at this time, please note you will not be able to return to the HD plan.** At age 65, you will be allowed a window of time within which you may join the TRS-Care MA plan. This window of time has not yet been determined by TRS.

**CONTINUED ON PAGE 4**



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## **Retirees Age 65 and Older:**

Retirees who are age 65 and older will be participating in the Medicare Advantage (MA) plan. (TRS-Care tiers 1, 2 and 3 will be eliminated and will no longer be available as Medicare supplements). The deductible for Medicare Advantage participants will be \$500. The plan has a \$3,500 maximum out-of-pocket cost. Once the deductible is reached, the insurance will cover 95 percent of expenses.

The premiums for individual retirees age 65 and older are \$146 per month. For a retiree with a spouse, the premiums are \$590 per month. For a retiree with a child, the premiums are \$504 per month. For a retiree with a family, the premiums are \$1,106 per month.

Many members have asked TRTA if they will still have to pay their premiums to Medicare in addition to their MA premiums to TRS, and the answer is yes. Humana will continue to be the provider for the TRS MA program. Prescription coverage is included in the premium.

Many retirees are concerned that some doctors do not accept Medicare Advantage. TRS says that Humana will pay doctors even if they are not in-network. If your doctor's office says they do not accept Medicare Advantage, you have two options: 1) request a document from TRS to give to the doctor's office which explains that they will receive payment (contact TRS at 888.237.6762 for this document), or 2) have TRS or Humana contact the doctor's office to explain that they will receive payment.

**WARNING: If you are age 65 or older and you decide to leave TRS-Care, you will not be able to rejoin. Carefully research your health care options before making any decisions about your health care plan.**

## **Pharmacy Benefit Provider Change**

The TRS Board of Trustees voted to



change the provider of pharmacy benefits for TRS-Care programs from Express Scripts to CVS Caremark.

Please note, this change will be effective September 1, 2017 for the under-65 age group, unlike the health care plan changes, which begin January 1, 2018. The MA prescription program will be run by a subsidiary of Caremark called Silver Scripts, effective January 1.

## **Will Retirees Receive a Cost-of-Living Increase to Offset Health Care Increases?**

Many members have emailed us regarding a cost-of-living increase for retirees this session to help offset increasing health care costs. Unfortunately, legislation was not passed this session to give retirees a much-needed raise. TRTA was successful in preventing SB 1750 and SB 1751 from moving forward in the legislative process. These two bills proposed changing the TRS defined benefit plan to a defined contribution plan for future retirees. TRTA opposes any legislation that would harm the retirement security of Texas public educators.

## **How to Stay Informed**

TRTA hopes to provide as much information as possible for you as you weigh your health care options going forward. Please know that there is still time to assess the options available to you, as the changes to TRS-Care will not occur until January. **We urge caution to anyone considering leaving the plan and encourage you to wait until all information has been finalized this**

**summer before making any decisions that could impact your ability to utilize TRS-Care programs in the future.**

TRS is planning approximately 80 meetings across the state that participants will be able to attend. As of this printing, TRTA has not received a list of these meetings.

Stay informed about TRS meetings or about other issues impacting your retirement benefits by signing up for TRTA's free email newsletter, the *Inside Line*. Visit our website to subscribe: [www.trta.org/theinsideline](http://www.trta.org/theinsideline). Please also follow us on Facebook ([www.facebook.com/TexasRetiredTeachers](http://www.facebook.com/TexasRetiredTeachers)) to watch our live Q&A sessions with Tim Lee.

## **What if I Cannot Afford the New Plan?**

Many retirees with dependents will scramble to find more affordable options for their spouses. The simple truth is that spousal coverage costs for pre-65 retirees will be equal to or more than what TRS can offer. It is likely that deductibles will be higher and total out-of-pocket costs will cost considerably more. The only way to lower the costs for under-age 65 dependents is for the federal government to enact healthcare reform that truly lowers the price of healthcare, or for Texas to subsidize TRS-Care at a much higher rate.

For dependents over age 65 who use Medicare, TRTA is working directly with major carriers to bring you the best Medicare supplement solutions at the lowest cost possible. As the largest retired teacher organization in the nation, we partner with more than 30 other associations around the country representing retired school employees and other public servants. TRTA will use its influence to develop and offer an alternative Medicare supplement for its members and their dependents.

## **What's Next?**

This session is over and retirees are preparing to adjust to the new TRS-Care changes. The simple fact is that TRTA was able to take a plan

# TRS-CARE FACES LIFE OR DEATH DURING SESSION, CLINGS TO LIFE

proposing wholly unacceptable changes to TRS-Care and shape it into something better, by hundreds of millions of dollars. **TRTA could not have done that without you and your fellow TRTA members!**

That does not mean it was the solution retirees wanted. Achieving the goal of keeping TRS-Care alive is good, but retirees are going to pay to keep the program afloat for the next two years.

TRTA and its members are keeping TRS-Care alive; however, the program will die if the Legislature continues a funding policy of marginal increases in permanent funding and massive increases in retiree premiums and health care expenditures.

Thousands of TRTA members have objected to elected officials keeping their low-cost, benefit-rich insurance program unchanged and fully funded while retired educators are forced to tighten their belts even more to afford medicine and doctor visits. TRTA understands this reaction. We believe that elected officials should hear this message not as a condemnation against them for their public service, but as a simple fact: there is a need for affordable, accessible healthcare.

Educators are public servants whose responsibility to the state and their local communities is every bit as important, if not more so, as that of our elected legislators. After decades of public service, TRS retirees should be able to count on their elected officials to maintain the retirement security educators worked decades to attain. Legislators receiving good health care benefits is not the issue; telling retired educators they cannot have an equivalent program for their public service is the issue.

The most important work that will be done to improve this health care situation in future legislative sessions is what we do right now. Call your legislators and tell them you expected better. Ask them to understand that

you are grateful that TRS-Care was saved this session, but retirees are ultimately paying for the largest share of this solution.

Let your elected officials know that retirees never expected a free ride, but the changes made this session are making retirees pay a disproportionate share of the total cost of TRS-Care. Ask your legislator if they will support a permanent solution to TRS-Care that restores some of the benefits lost this session and puts in place a new funding plan that will keep the program on firm financial footing.

Retirees should also remember that legislators have an accountability system: the election process. Be prepared to make this a campaign issue, and know that retirees and pre-retirees **MUST VOTE** for people who want to take on the responsibility of funding critical programs like TRS-Care!

The most important change we can make together as a unified body of retired and active educators is to understand and never underestimate our power. **The only way to change this situation is to make funding for retiree health care an issue in the primary elections. Every retiree and pre-retiree needs to vote in March 2018!** Most elections in Texas are decided in the March primaries, not the November general election!

Now is also the time to reach out to other retirees and active educators thinking about retirement. Communicate with them about the changes that are coming. **There are**

**many retirees who will be caught unaware!** Let's use this opportunity to get them involved with the largest retired teacher organization in the nation: TRTA! Invite them to your local unit meetings. Invite your legislators as well and get as many retirees as possible there to ask them how they will help retirees next session.

TRTA would like to thank the many legislators who worked with us to make TRS-Care a priority: Chairmen John Zerwas, Trent Ashby, Dan Flynn, Dan Huberty, as well as Representatives Larry Gonzales, Lance Gooden, Todd Hunter, Larry Phillips and Tony Tinderholt. Truly, the list goes on. There are many elected officials who want to help retirees, and it's important that we continue to communicate with them about strategies for protecting educators' retirement security.

Thank you to each and every member for being a strong advocate for education retirees. Members are TRTA's greatest strength. If anything, this session's outcome can and should make us stronger. How would this situation have been different if EVERY retiree in TRS-Care was a member of TRTA? We have 82,000 people who fight with us. That leaves about 250,000 people who are not engaged. TRTA needs to have the strongest army of passionate, never surrender members possible!

Please stand with TRTA through adversity and unite with your fellow retirees! Beyond any shadow of doubt, TRTA's members do make THE difference. ★

***The only way to change this situation is to make funding for retiree health care an issue in the primary elections.***

***Every retiree and pre-retiree needs to vote in March 2018!***



# PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



Professional Liability Insurance is available for regular members (receiving an annuity from the TRS) of the Texas Retired Teachers Association (TRTA) who have returned to work in a public school district or public college/university either as a substitute teacher or in a full-time professional capacity other than administration and are subject to the exclusions of the policy. Renewals and new applications for this insurance will be accepted by TRTA through January 31, 2018.

You must receive your paycheck from an Independent School District, NOT from a third party employer, to be eligible for this insurance, and you must be a TRTA regular member. The TRTA endorsed group professional liability plan with The John A. Barclay Agency, Inc. has an annual charge of \$39.00 per person. **All enrollments and payments go through TRTA.** For policy information and exclusions, contact John A. Barclay, III, 512.476.6566.

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**Insurance Premium per Member \$34.00 + State Taxes & Fees (5.00%) \$1.70 + Association's Admin Fees \$3.30 = TOTAL \$39.00**

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The policy pays:

- ❖ Coverage A – \$1,000,000 per insured per occurrence/\$3,000,000 per occurrence
- ❖ Coverage B – \$5,000 per claim per insured subject to:
  1. \$1,000,000 annual aggregate for all claims.
  2. \$10,000 annual aggregate per insured under B(1) and/or B(5) combined.
- ❖ Coverage C – \$1,000 per bail bond per insured.

*Effective date of individual's coverage begins on date TRTA receives application (within the coverage year August 1, 2017 through July 31, 2018). A policy summary will be mailed to the participant after the application is processed.*

*Note: The duty of the insurer to defend extends even to the groundless, false and frivolous suits or accusations.*



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## PROFESSIONAL LIABILITY INSURANCE FORM

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City + State + Zip

\_\_\_\_\_  
Phone + Date/Year Retired (MM/DD/YY)

\_\_\_\_\_  
Current Position Held (teacher, counselor, substitute, etc.)

\_\_\_\_\_  
School District by which you are paid

- ☐ I am a current TRTA member and wish to enroll in the professional liability insurance plan for the school year 2017–2018, and meet the above criteria. Enclosed is a check for \$39.00 (see itemization of charge above) made payable to TRTA.

Submit this form and a check to: TRTA • 313 E. 12th Street, Suite 200 • Austin, TX 78701–1957

**EFFECTIVE GROUP POLICY DATE: AUGUST 1, 2017 – JULY 31, 2018**

SUMMARY OF COVERAGES ABOVE ARE PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS.



## Long-time TRTA Member Laverne Webb Honored

*Submitted by Diana Bonnet, Uvalde Area RTA President*

At their May breakfast meeting at Neal's Café in Concan, Uvalde Area Retired Teachers Association (UARTA) honored Laverne Webb, a long-time member of the Texas Retired Teachers Association (TRTA). Laverne is one of the earliest members of UARTA and is still actively involved as a life member.



Mrs. Webb was born in September 1926 on a farm in Berclair. She later attended and graduated from Southwest Texas State Teachers College in August 1945, with a double major in education and chemistry. Her teaching career began on September 3 of that same year at age 19.

While teaching chemistry at Lytle High School, Webb recalls that "several of my students were older than me." Her career continued at Kingsville High School, and she also worked as a chemist for Celanese Chemical Plant for several years. She married educator James Webb in 1949, and returned to education in 1950 as a fifth grade teacher in Brownsville.

The Webbs moved to Sinton in 1953, affording Laverne the opportunity to serve as a sixth grade teacher and eventually the high school librarian from 1955–1983. While in Sinton, the Webbs reared three daughters.

After serving in education for more than 35 years, Webb retired in 1983 and immediately joined TRTA. In 2001, Laverne moved to Uvalde where she currently resides. An active member of First Baptist Church and involved in various community activities, Webb's gentle personality and congenial smile radiates across every room!

Laverne is an incredibly brilliant and charming retiree with several unique hobbies. Her daughter Sara Webb says that "at the end of a day of teaching, characteristic of Annie Oakley, Mom would drive back to the Berclair farm from her Sinton home with her .243 rifle, kill a deer, skin and process it, and bring it home ready to eat." Webb is known for her sharp bridge skills, and her mother/daughter fishing trips to the Texas coast where she often catches the first fish and traditionally brings in the largest catch of the day.

For her dedication and years of service to TRTA, Webb was presented with the 21st Century TRTA award and a bouquet of roses from the Uvalde ARTA members. Texas truly is blessed to have such a fine educator and role model!

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## Building a healthier world<sup>®</sup>

Aetna is proud  
to support TRTA.

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## ★ PRESIDENT'S LINE



As the TRTA year closes and we are deep in the planning stages for the coming year, I look back at this year's theme: TEAMWORK is the KEY! It is evident that TEAMWORK was the KEY for what we achieved in the Legislature. Many of you may not realize that when the legislative session began in January, we were looking at nothing for our health care. Tim Lee, Ronnie Jung, Vicki Truitt and our state legislative team under the leadership of Chair Bill Barnes were in Austin on a daily basis working behind the scenes. The many calls, letters and visits from you – our members – helped TRTA maintain health care for our retirees. Without the TEAMWORK done in your local units and districts to support what was happening in Austin, we would not have gotten what we received. To each of you, I say "TEAMWORK was the KEY!" Thank you!

This past session verified something for me: as citizens begin to announce their candidacy for office, both locally and statewide, we as public school retirees, active educators and voters must begin to educate ourselves now about issues that impact our retirement benefits and ensure that we choose candidates that support us! Don't be shy! Ask questions about issues that really concern you and the future of the Teacher Retirement System. We must educate our active employees so that they join us in supporting and maintaining OUR retirement system. Using TEAMWORK, we can and will continue to receive and improve benefits for all Texas education retirees.

We ended our 2016 membership year with the highest membership ever – 81,876 members! Congratulations to District 19 (El Paso area) for having the highest percentage membership gain with 92 new members district-wide, and to the Ysleta RSEA for increasing their local unit with 63 new members! San Jacinto County (Livingston) was recognized as the local unit with the highest percentage membership gain at 43.5 percent. Our membership numbers spoke for us during the legislative session, so won't you recruit at least one new member for the coming year?

Enjoy your summer, make plans for a productive 2017–18 TRTA year, and remember TEAMWORK is the KEY! Thank you for the opportunity to serve as President of this great organization, and remember: OUR TRTA MEMBERS ARE THE BEST! Please contact me if I can be of assistance in any way at any time!

Enjoy your summer!

Nancy Byler  
TRTA President



### Local Unit Spotlight: Eastland County Retired Teachers Association Supports Local Scholarship Program

The Eastland County RTA recently awarded \$2500 in scholarships to graduating seniors from each of Eastland county's high schools. Each school's scholarship committee is asked to select a recipient who plans to attend one of the county colleges (Cisco or Ranger) based on their own criteria. Each student receives \$500.

Eastland County RTA began providing scholarships to area seniors in the 1990s when Ron and Phyllis Graham, who were recent retirees at the time, proposed the program. In order to fund the scholarship, the couple cooked and served a meal to the local unit members, with all donations going to the scholarship. After Ron Graham passed away in 2008, Phyllis continued to prepare meals and raise funds for the program. Eastland Co. RTA also provides a donation of \$25 to the fund as a memorial when a local member passes away.

Over the years, the program grew from awarding one scholarship to one student for \$400 to awarding \$500 to five students. This year's recipients are Tyler Murray (Cisco High School), Austin Bethea (Eastland High School), Caitlyn Escobar (Ranger High School), Jessica Reyes (Rising Star High School), and Dayana Palacios (Gorman High School). The unit sends all scholarship checks to the school admission offices to be applied to the student's tuition.



# TRTA Endorsed Group Dental & Vision Plans

**OPEN ENROLLMENT!  
NO WAITING PERIODS!**

**Open Enrollment, No Waiting Periods!**

Enroll online at: [www.myAMBAbenefits.info/trta](http://www.myAMBAbenefits.info/trta)

Mail your application to:  
AMBA, 6034 W Courtyard Dr., Ste 300, Austin, TX 78730

Good news! Open enrollment is now available for the TRTA group dental and vision plans! These plans provide excellent value and superior coverage for our members. In Texas, root canals, bridges, and crowns can cost more than \$900 each. However, with first-day access to all covered services and no waiting periods, this plan can help ease the financial burden of dental expenses. Most plans require a 12 month waiting period for certain services so this is an excellent opportunity to join with **no waiting periods**. **Postmark your application by July 21, 2017 and your coverage will be effective August 1, 2017. Applications postmarked by August 21, 2017 will be effective September 1, 2017.**

## Ameritas Dental Plan



- Freedom to use any dentist!
- Dental Rewards® - Enables your \$1,500 calendar year max to grow to \$2,750!
- Covered Services:
  - Type 1 services covered at 100% - cleanings & exams
  - Type 2 services covered at 80% - fillings, crown repair, anesthesia, x-rays, oral surgery
  - Type 3 services are covered at 50% - root canals, crowns, dentures, periodontics
- \$75 Calendar year deductible per person (only applies to Type 2 & 3 services)
- Rates guaranteed through July 2018

Locate a provider at: [www.FindProviders.net](http://www.FindProviders.net) or Call 1.888.239.3336.

Plans underwritten by Ameritas Life Insurance Corp. Dependents can be covered up to the month they turn age 26. \*Coverage provided by Ameritas Life Insurance Corp. Services covered at the usual and customary charges for your area. Dental and VSP plan highlights shown are only a brief summary of benefits. Call 800.258.7041 for full plan details. Certain limitations and exclusions apply. The master policy is governed by the laws of the state of Texas.

## Vision Service Plan (VSP)



- Exam covered in full every 12 months / \$15 co-pay
- Prescription Glasses / \$25 co-pay
  - Lenses covered every 12 months. Single vision, lined bifocal, and lined trifocal lenses are covered. In addition, you can experience significant savings on lens options.
  - Frames of your choice covered up to \$150 (plus 20% of out-of-pocket costs) every 24 months
- Contacts covered every 12 months (no co-pay required). When you choose contacts instead of glasses, your \$150 allowance applies to the cost of your lenses, fitting, and evaluation exam. This exam is in addition to your vision exam to ensure proper fit of contacts.
- Laser Vision Correction Discounts
- 20% Off additional prescription glasses and sunglasses.

Locate a VSP doctor at: [www.vsp.com/go/trta](http://www.vsp.com/go/trta) or Call 1.800.877.7195.

## Enrolling is Easy!



**By mail:**

1. Complete the enrollment application entirely.
2. Payment:

**Automatic Monthly Premium Payment:** Enclose a check payable to AMBA for your first month's premium, plus the \$20 one time enrollment fee. You must also sign the bank draft authorization on the bottom of the application and include a blank check marked "Void" on the account to be drafted.

3. Mail your completed documents to:  
AMBA, 6034 W. Courtyard Dr., Suite 300, Austin, TX 78730

Benefits Marketed by:  
Association Member  
Benefits Advisors  
6034 W. Courtyard Dr., Ste 300  
Austin, TX 78730  
800.258.7041



## 2017 TRTA DENTAL / VISION ENROLLMENT

Name: _____		
Social Security Number: _____ - _____ - _____ (required)		
Street: _____		
City: _____	State: _____	Zip: _____
Phone: (____) _____ - _____ Date of Birth: ____/____/____		
Gender: <input type="checkbox"/> M <input type="checkbox"/> F		
Email: _____		
Have you had prior dental coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If "yes," carrier name: _____		
Effective Date: ____/____/____ Term Date: ____/____/____		

## SELECT YOUR COVERAGE

### MEMBER ONLY COVERAGE:

Monthly: Dental ☐ \$51.72 Vision ☐ \$10.90 Both ☐ \$62.62

### MEMBER + 1 COVERAGE:

List Spouse or Child Below

Monthly: Dental ☐ \$103.44 Vision ☐ \$18.85 Both ☐ \$122.29

### FAMILY COVERAGE:

List Dependents Below

Monthly: Dental ☐ \$130.28 Vision ☐ \$23.60 Both ☐ \$153.88

### SPOUSE OR DEPENDENT 1 TO BE COVERED

Name: _____	
Social Security Number: _____ - _____ - _____ (required)	
<input type="checkbox"/> Spouse -or- <input type="checkbox"/> Child	Date of Birth: ____/____/____
Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes	Gender: <input type="checkbox"/> M <input type="checkbox"/> F

### DEPENDENT 2 TO BE COVERED

Name: _____	
Social Security Number: _____ - _____ - _____ (required)	
<input type="checkbox"/> Spouse -or- <input type="checkbox"/> Child	Date of Birth: ____/____/____
Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes	Gender: <input type="checkbox"/> M <input type="checkbox"/> F

Attach a separate sheet of paper for additional dependents and list same information as above.

## PAYMENT

(Instructions are under Enrolling is Easy to the left)

### Automatic Monthly Premium Payment

Authorization to honor drafts drawn by Association Member Benefits Advisors (AMBA). I hereby authorize you to initiate debit entries on my account. This authority is to remain in effect until revoked by me in writing and until AMBA receives such notice. I agree that AMBA shall be fully protected in honoring such debit. Non-payment of insurance premium(s) results in the forfeiture of insurance.

**NOTE: Bank drafts occur on the 2<sup>nd</sup> business day of each month.**

Signature \_\_\_\_\_

Date  
888

Add the one-time \$20 enrollment fee  
Total submitted with application **\$**

# TRTA Hosts Successful Convention and Day at the Capitol

The Texas Retired Teachers Association (TRTA) held its 64th Annual Convention in Austin on March 27-28, followed by a rousing day of advocacy at the Texas Capitol on March 29, where nearly 1,500 TRTA members and friends convened to rally and meet with their legislators.

The convention was a two-day affair held at the Hilton Austin packed with information, including committee and officer training sessions and a productive House of Delegates meeting. All state committee and officer resource guides can now be downloaded from the TRTA website (trta.org). TRTA also honored one of its longest serving and most dedicated members with the prestigious E.L. Galyean Award, Ms. Maridell Fryar. Maridell is a former TRTA state president, and has held numerous state, district and local offices within the organization.



**TRTA President Nancy Byler presents the E. L. Galyean Award to Maridell Fryar**

Several bylaws amendments were approved this year by TRTA's House of Delegates, including the renaming of all TRTA committee chairmen to chairs (and chairman to chair). Delegates also approved renaming the Spring Leadership Training Conference to the Spring Leadership Development

Conference to better reflect the activities that occur in TRTA's districts at that time. Additionally, the District Fall Conventions have been renamed District Fall Conferences.

The final amendment passed changes the requirement for all local units to have a minimum of eight committees to a minimum of four (Community Volunteer Service, Legislative, Membership, and Public Relations), while recognizing that the most effective local units are built on a comprehensive structure of eight committees (those aforementioned as well as Health Care, Informative and Protective Services, Member Benefits, and Retirement Education). Bylaws changes will take effect July 1, 2018.

On Tuesday, March 28, TRTA hosted a legislative luncheon for 650 members, featuring a panel led by TRTA Executive Director Tim Lee. Lee began the program by discussing the current state of TRS-Care with Teacher Retirement System of Texas (TRS) Executive Director Brian Guthrie. A few moments into the panel, Chairman John Zerwas and Chairman Trent Ashby, who lead the Appropriations Committee and Appropriations – Article III Subcommittee respectively, arrived to thunderous applause.

The luncheon gave members the opportunity to hear directly from legislative leaders who worked to find funding for the TRS-Care shortfall. Chairman Zerwas originally filed House Bill 2, a supplemental appropriations bill, which included \$500 million for TRS-Care from the Economic Stabilization

Fund, also known as the Rainy Day fund. Ultimately, the Texas House Appropriations committee moved this money from HB 2 to HB 1, but the funds were not approved in conference committee for the final state budget. Chairman Ashby, the author of House Bill 3976, discussed how the bill will increase the state's contribution to TRS-Care from 1 percent to 1.25 percent of active teacher payroll.

On Wednesday, March 29, TRTA members from all across the state began arriving at the Texas Capitol, some coming from the Austin Hilton, and hundreds on chartered buses. The enthusiastic crowd of educators wore red shirts, carried red bags and donned specially made buttons that read "Keep TRS-Care Affordable!"

Throughout the day, retirees were honored with proclamations in both the House and the Senate and set up meetings with hundreds of legislators. At 11:30 a.m., hundreds of retirees gathered on the Capitol's south steps for a rousing rally and heard from multiple legislators.

TRTA thanks all those legislators who took time out their very busy schedules to speak publicly to our members and meet with them one-on-one. During the rally, TRTA

*Continued on next page*



**TRTA Legislative Chair Bill Barnes, Chairman Trent Ashby, Chairman John Zerwas and TRTA Executive Director Tim Lee**



## TRTA Hosts Successful Convention and Day at the Capitol continued from previous page

was honored to share the platform with Rep. Shawn Thierry (D-Houston), Rep. J.D. Sheffield (R-Gatesville), Chairman John Zerwas (R-Richmond), Rep. Dan Huberty (R-Houston), Rep. Barbara Gervin-Hawkins (D-San Antonio), Rep. Alma Allen (D-Houston), Rep. Tomas Uresti (D-San Antonio), Rep. Lynn Stucky (R-Denton), Rep. Roberto Alonzo (D-Dallas) and Rep. Tony Tinderholt (R-Arlington). Rep. Phil Stephenson (R-Wharton) also joined members on the east lawn for a long visit and Amy's Ice Cream later in the day during an old-fashioned ice cream social hosted by TRTA.

Thank you to each and every member of TRTA for their participation in our convention, Day at the Capitol, and virtually through phone calls and emails to legislators. Your presence made a very memorable impression! Next year, TRTA hosts its 65th Annual Convention in San Antonio at the La Cantera Resort and Spa, which is situated atop one of the highest points in all of San Antonio with scenic vistas overlooking the Texas hill country. Mark your calendars now for April 8, 9, and 10, 2018! ★



# Stay curious.

(Our residents taught us that.)

At Atria, we know the joy of discovery is part of what makes life worthwhile. That's why it's our purpose – and our privilege – to create communities where our residents can meet interesting people, find new passions and continue to learn and grow. It's no wonder more than 200 former Texas educators call us home.



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# Collaboratives Offer Older Texans Information, Access to Resources

For aging Texans, looking through the array of agencies, programs and acronyms to find the resources that can help them live healthier and happier lives can be daunting. Texas Health and Human Services Age Well Live Well collaboratives help cut through the clutter to connect Texans to services and each other.

Collaboratives include organizations like Meals on Wheels and Drive a Senior that serve older adults. They share resources, promote wellness issues, identify needs, develop solutions and create inclusive events and programs that support their communities. They also include information on parks, recreation centers and other places people can stay active with their peers.

“Collaboratives are a community of partners,” HHSC Outreach Specialist Claire Irwin said. “They include non-profits that serve older adults, faith-based organizations, academic institutions, public and private entities that come together for the common good.” San Antonio’s Age Well Live Well collaborative, an affiliation of 45 people and groups, offers services to aging Texans.

Valerie Beidiger, a health and wellness specialist with the Alamo Area Council of Governments who heads the collaborative, said, “People are interested in health and wellbeing, and we try to help them locate resources. The information is out there. We want to make the connection between that information and the people who need it.” Beidiger said the groups represented in the collaborative range from walking groups to alternative wellness providers that cater to older Texans.

“We have taken wellness into five areas: physical, social, spiritual, mental and financial,” Irwin said. “For each of those we work to come up with a unique event or activity to highlight the resources in the community. We try to highlight the new and the different.” Irwin said that each collaborative sets its own vision and mission, but one thing they have in common is they serve older adults in their communities.

HHSC Age Well Live Well coordinator Cody Rothschild said that collaboratives provide Texans access to resources they might not otherwise know about and do so before an emergency or situation becomes urgent. “It’s easier to process information when people are not in crisis mode,” she said.

For more information, contact Cody Rothschild at 512.438.4641 or [AgeWellLiveWell@hhsc.state.tx.us](mailto:AgeWellLiveWell@hhsc.state.tx.us).

## Age Well Live Well

BE CONNECTED.

“Volunteering keeps me connected and engaged with my community.”



TEAM UP  
FOR BETTER  
HEALTH

Thank you for  
visiting our booth  
at the 64th Annual  
TRTA Convention  
We look forward to  
serving you next year

At Humana, we have a  
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# OUTLOOK



## LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

### TRTA HONORS TRUSTEES

La Vonne Rogers and Carolyn Lance

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### SCHOLARSHIPS AND GRANTS

2017 Recipients Announced

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### DONATE TODAY!

Donation card on the back of *The VOICE*

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## TRTF HONORS LONG-SERVING TRUSTEES



The Texas Retired Teachers Foundation (TRTF) is pleased to honor the service of two long-serving trustees on our board, La Vonne Rogers and Carolyn Lance. Their terms with the board will expire this year on June 30.

La Vonne Rogers began serving on the TRTF Board in 2008, and has served as the board's Secretary and Treasurer since 2010. La Vonne has also worked tirelessly on several committees, including "A Helping Hand" and Classroom Assistance Grants.

Carolyn Lance also began serving on the TRTF Board in 2008, and has been especially instrumental on the "A Helping Hand" committee. She has reached out to retirees in need, ensuring that their applications are completed and the help they need is provided. She also served on the Student Scholarship and the brand new Beginning Teacher Scholarship committees.

Both La Vonne and Carolyn have volunteered in multiple capacities for the Texas Retired Teachers Association (TRTA) as well, and are known as dedicated, caring individuals who promote a better quality of life for all Texas educators, past, present and future.



Their time with TRTF has been pivotal, resulting in new and expanded programs, and enabling TRTF to accomplish significant goals. La Vonne and Carolyn, TRTF and its donors appreciate you! Your shoes will be so difficult to fill, but your hearts have made TRTF grow into the amazing organization it is today.

You may watch a video dedicated to the service of La Vonne Rogers and Carolyn Lance on our website ([trtf.org](http://trtf.org)).

*Executive Director Tim Lee presents awards to La Vonne Rogers (pictured to the left) and Carolyn Lance (pictured to the right).*



## TRTF AWARDS FIRST SCHOLARSHIPS TO BEGINNING TEACHERS

After considerable discussion, the Texas Retired Teachers Foundation (TRTF) decided to replace its Student Scholarship program—which provided \$60,000 in funds to graduating high school seniors and college students since 2008—and create a new program that rewards students who have completed their college education and are about to enter the classroom as professional educators for the first time.

The Beginning Teacher Scholarship reimburses applicants for certification tests, and provides funds to help the applicant purchase materials for his or her classroom during his or her first year of teaching.

This year, TRTF awarded \$7500 (ten \$750 scholarships) for the 2017-2018 school year to candidates who are relatives of an active member of the Texas Retired Teachers Association (TRTA). Congratulations to our very first recipients!

*Read more about their career goals and plans for the future at our newly designed website [www.trtf.org](http://www.trtf.org).*

- Bailey Bohlken is related to David and Cindy Maxton of Mt. Vernon.
- Stacy Blackwood is related to Richard Blackwood of Atlanta.
- Rebekah Raabe is related to Gilpatrick Peyton of Waco.
- Maya Hawkins is related to Shirley Hawkins of Midlothian.
- Kristen Childress is related to Lisa Elliott of Atlanta, Texas.
- Daisy Lynn Bippert is related to Vicki Gillespie of Bandera.
- Laci Sciacca is related to Lynda Flowers of Canyon.
- Nicole Zwernemann is related to Patsy Bolch of Bryan.
- Jacey Moody is related to Fleda Maxton of Omaha, Texas.
- Shelby Harris is related to Pam Bubendorf of Alvin.

## TRTF AWARDS GRANTS TO 15 CLASSROOM EDUCATORS

Today's classroom teachers use a variety of tools to educate children, but due to lack of sufficient funding, many find new technology items out of reach. The Classroom Assistance Grants program helps teachers improve the learning environment for students by giving \$500 towards projects, learning platforms, software, and much more.

Since 2008, TRTF has provided \$63,000 in grants to active educators all across Texas. Our nonprofit is dedicated to improving the lives of both children and teachers in public education.

*Read all about the projects of this year's recipients on our newly designed website at [www.trtf.org](http://www.trtf.org).*

- Brenda Allen is a librarian at Dr. John D. Horn High School in Mesquite.
- Imelda Hernandez works at Cimarron Elementary in Houston as a special education instructor for Pre-K through 6th grade.
- Bailey Shimek is a Preschool Program for Children with Disabilities (PPCD) teacher at Jack Frost Elementary in Georgetown.
- Brittany Miller works at A.C. New Middle School in Balch Springs, teaching technology to 7th and 8th graders.
- Oluremi Fadahunsi and Tara Flat-Ferguson teach math and special education for kindergartners through fourth graders at Clint Q. Smith Elementary in Duncanville.
- Jennifer Brown is an art teacher at Ballinger High School who is starting a photography club for her students.
- Sarah Wilson is a PPCD teacher at Jack Frost Elementary in Georgetown who plans to create gross motor skills stations.
- Jesus Torres, Matt Morey, and Spencer Garretson are high school band teachers at East View High School in Georgetown.
- Ashley Crispin, a K-5 music teacher at King's Manor Elementary in Kingwood, will use her grant for "the Sound of Science."
- Olga Medelez teaches kindergarten at Dr. Joe Ward Elementary in San Antonio.
- Kristi Owen teaches 9th grade Pre-AP Biology and 12th grade AP Biology at Brownwood High School.
- Karen Baker teaches reading to kindergarten through 5th graders at Bear Creek Elementary in Houston.
- Gail Kay is a 5th grade science teacher at Madisonville Intermediate.
- Jeanette Choy teaches 4th grade language arts and social studies at Nottingham Elementary in Houston.
- Krisan Buckel is a bilingual kindergarten through 4th grade teacher at Cross Timbers Elementary in Azle.





# The VOICE

Send address changes to:  
Texas Retired Teachers Association  
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957  
800.880.1650 | [www.trta.org](http://www.trta.org)

## CONTINUED FROM PAGE 15

### "A HELPING HAND" PROVIDES EMERGENCY ASSISTANCE TO RETIREES

As the summer months heat up, many retirees may be struggling with unexpected emergencies. Utility bills may increase and become difficult to afford. Some retirees may choose to turn off their air conditioners to save money, but be in desperate need of fans to cool their homes. Sometimes vital home necessities, like refrigerators, break down at the most inopportune time.

TRTF wants to remind our members that our emergency assistance program, "A Helping Hand," is here to provide grants to retirees experiencing critical, one-time needs such as those mentioned above. If you are retiree who may need assistance or if you know of a retiree who needs our help, please give us a call at 1.800.880.1650 or send an email to [help@trtf.org](mailto:help@trtf.org). Applications for assistance are available year-round. All inquiries are confidential.

To date, TRTF has provided more than \$100,000 in assistance through this important program which is supported by the generous donations of TRTA members. TRTF is asking all members of TRTA to consider a one-time donation of \$30 to the Lehr-Pritchard Endowment Fund. Earnings from the fund will be dedicated to "A Helping Hand" to help provide regular, predictable income for the program. To learn more, please visit our website ([trtf.org](http://trtf.org)).

**Check out TRTF's newly designed website!  
Visit [www.trtf.org](http://www.trtf.org) today!**

HOME ABOUT NEWS INITIATIVES CONTACT US DONATE

#### MISSION

The Texas Retired Teachers Foundation is a non-profit organization providing research and programming that contribute to an enhanced quality of life for retired teachers and school personnel.

#### VISION

To be recognized as a leader in providing useful services to retired Texas teachers and school personnel to be a model for other similar foundations in the USA to emulate.

#### HISTORY

The Texas Retired Teachers Foundation has given over \$200,000 to the Texas education community since 1988.

#### LEGACY

The TRTF Legacy Campaign promotes a positive image of public education in Texas.

## TEXAS RETIRED TEACHERS FOUNDATION

# OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

## TEXAS RETIRED TEACHERS FOUNDATION



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IN HONOR OF:

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CITY

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ZIP

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SAVE TRTF A STAMP AND EMAIL ACKNOWLEDGEMENT TO:

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