

The \$768 Million Question	2-5
Legislative News	6
Dental & Vision Plans	7

62nd TRTA Annual Convention Wrap-Up	8-9
DADS: Finding Long-Term Care Services	10

TEXAS RETIRED TEACHERS FOUNDATION Scholarship & Grant Recipients	13-15
TRTF Honors Mike Lehr & Tom Pritchard	16



The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

THE \$768 MILLION QUESTION

What's Next for Retiree Health Care?



By Tim Lee
Executive Director

Funding Received for TRS-Care: What it Means Now, What the Future Holds

Before the 84th Texas Legislative Session began, Texas public education retirees already had started laying the groundwork for addressing the elephant in the room: a projected shortfall expected to reach nearly \$1 billion for the TRS-Care retiree health insurance program.

Covering nearly 250,000 lives, TRS-Care has been providing medical coverage since the Texas Legislature created the program in 1985. Though not all Teacher Retirement System of Texas (TRS) annuitants participate in TRS-Care, the imminent financial burden to the program meant that about two-thirds of them would face skyrocketing premiums if the problem were left unaddressed.

CONTINUED ON NEXT PAGE

THE \$768 MILLION QUESTION

Though 200,000 retirees received a cost-of-living increase in 2013, the 3 percent raise would not have been nearly enough to cover a spike of 100 percent or more in premiums. The very befitting word that was used to describe this scenario was used often: CRISIS. The big question for retirees, members of the TRTA staff, and Texas legislators alike was “where will the money come from?”

Protecting TRS-Care and its participants quickly became priority number one among many priorities for the Texas Retired Teachers Association (TRTA) in 2015.

Retirees living on fixed incomes of \$2,000 per month on average are not equipped to shoulder such a burden. TRS-Care participants are already covering more than 35 percent of the increasing costs of the program through their premiums, co-pays and deductibles. Though the state contributes a standard 1 percent of active aggregate teacher payroll to TRS-Care, their portion of the pie amounted to just 27 percent. Active teachers also contribute from their salaries, accounting for 16 percent, as do school districts (14 percent) and occasional federal dollars (11 percent in 2014).

TRTA hit the ground running long before the Speaker of the Texas House, Joe Straus, hit his gavel on January 13. TRTA began asking members to share their stories and send them to their legislators as early as November 2014. Our members responded by mailing thousands of letters to the TRTA office, which were hand-delivered to legislators throughout January, February and March by teams of volunteers.

TRTA released multiple videos through TRTATV, encouraging members to meet with their legislators and providing tips on how to communicate their concerns and needs efficiently. TRS projections indicated that the shortfall to TRS-Care was lower than originally anticipated and would reach approximately \$768 million by January 2016.

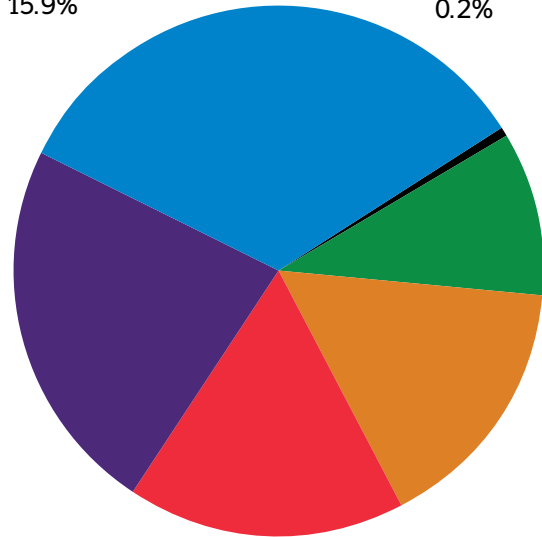
Our advanced planning and strategic communication with elected officials WORKED! On February 25, very early in the 84th Legislative Session, Chairman John Otto (R-Dayton) of the House Appropriations Committee made a stunning announcement.

“Many House members are concerned about our retired teachers and TRS-Care. Members of Appropriations and members throughout the House have come up to me and expressed their clear desire to help retired teachers,” Otto said. “I want to reassure every member on this Committee, every member in the House and every retired teacher that the House will fully fund TRS-Care. This issue is too important to go unaddressed so I want to commit to you today that the House will fund our obligations to our retired teachers.”

Soon after, House Pensions Committee Chairman Dan Flynn (R-Canton) echoed Otto’s sentiments.

TRS-CARE FUNDING FY 2014 PIE CHART

Retiree Premiums \$363,631,292 30.6%	District Contributions \$169,847,447 14.3%
State Contributions \$326,833,383 27.6%	Federal Programs \$135,536,021 11.4%
Active Employee Contributions \$189,003,903 15.9%	Investment Income \$2,061,745 0.2%



“I am glad that the House is going to address the shortage of funding for retiree health care over the next two years as we continue to assess long-term solutions in my committee for those who served our state and our school children for so many years,” Flynn said.

Additionally, during the floor session of the Texas House on the same day, Chairman Otto and Representative Jim Keffer (R-Eastland) made comments to the entire body and received resounding support for the proposed measure, while also expressing concerns about the future of the program and its long-term solvency.

“This is going to give us two years to sit down and work with you to come up with what we can look forward to to help our teachers permanently,” Keffer said.

Though this announcement signified a great beginning to solving a sizeable problem, TRTA and its members had much work to do, including working with members of the Texas Senate to garner support for and formulate a similar budget plan that could be accepted by both houses of the Legislature.

On April 8, TRTA held its biennial Day at the Capitol event

CONTINUED ON PAGE 4

CALL TO ACTION:

Help Us Repeal the Windfall Elimination Provision

In order to pass HR 711, we need to rally the co-sponsorship of Congressmen from all over the United States!

We need your help putting money back into the pockets of retired teachers, firefighters and policemen!

HR 711 will help thousands of people hurt by the Windfall Elimination Provision!



Contact your friends, family and co-workers across the nation, and tell them to ask their Congressmen to support HR 711!

The Windfall Elimination Provision (WEP) is an unfair federal provision preventing retirees from receiving the Social Security benefits they are owed. The WEP, which took effect in 1983, provides a means of eliminating the “windfall” of Social Security benefits received by beneficiaries who also receive a pension based on work not covered by Social Security.

Ninety-five percent of Texas public school employees do not pay into Social Security through their work with Texas schools. However, many have other jobs before, during, or after their employment in education in which they do pay into the federal program.

Congressman Kevin Brady’s (R–The Woodlands) Equal Treatment of Public Servants Act (HR 711) would replace the current WEP formula with a new, fairer one. TRTA representatives visited Washington, D.C. in March 2015, and advocated for HR 711’s support from all Texas congressional members. TRTA also provided information about WEP’s negative impact on Texas public education retirees.

On average, the WEP reduces TRTA members’ monthly incomes by \$400. HR 711 will reduce the WEP for current retirees by as much as 33 percent. Future retirees will see the WEP reduced as much as 50 percent. Any increase in our Texas education retirees’ fixed incomes greatly bolsters their retirement security.

Many of HR 711’s 26 cosponsors are from Texas. However, the bill needs much more support in order for it to move forward. Presently, it is sitting in the House Committee on Ways and Means.

HR 711, if passed, would guarantee public servants receive the benefits they earned while they paid into Social Security. It would also increase lifetime Social Security benefits by between \$20,000 and \$32,400. HR 711 will not impact the Social Security trust fund and will treat retired educators just like everyone else!

Let’s create a national movement to give a better retirement to our public pension recipients!

THE \$768 MILLION QUESTION

on the east lawn of the Capitol grounds. More than 1,000 retired educators attended the event, wearing red shirts and filling the hallways and galleries. Once again, members were stunned to hear Senator Jane Nelson (R-Flower Mound), Chairman of the Senate Finance Committee, announce the Texas Senate's intention to fully fund the TRS-Care shortfall in their version of the state budget.

Many Senators went on to sing the praises of the teaching profession, and were frequently interrupted by long sessions of cheers and applause from the on-looking retired educators. Lt. Gov. Dan Patrick acknowledged the retirees' reactions by providing what became the *Austin American-Statesman's* Quote of the Day.

"We do not usually allow applause in the Senate gallery, but we're making an exception," Patrick said.

Ultimately, negotiations for covering the TRS-Care shortfall fell within the supplemental appropriations bill, referred to as House Bill 2. As members consistently urged legislators to support the bill, progress was slow but steady. On May 28, just days before session ended, the bill's final version passed with nearly unanimous support from the House and full support from the Senate. Representative David Simpson (R-Longview) was the only "Nay" vote on HB 2.

The bill was sent to Gov. Greg Abbott, signed by June 21, 2015 and will now become law.

The Legislature has also expressed intent that retiree premiums not be raised during the coming biennium, meaning premiums will remain stable throughout 2015 and 2016. The issues of funding TRS-Care and possible premium hikes will undoubtedly rise again during the 85th Legislative Session that convenes in 2017. Though the \$768 million being provided by the state of Texas will cover the excess costs associated with TRS-Care for the next two years, TRS predicts that an even larger shortfall awaits the program for the 2018-19 biennium.

Senate Bill 1940 (Senator Huffman) which passed this session created a joint interim committee to undertake a study of TRS-Care. TRTA will be an active participant in all meetings of this joint committee between now and the start of the 2017 session. As you may recall, TRS completed a thorough sustainability study for TRS-Care in late 2014. Going forward, this study will be invaluable as long-term solutions to the program's funding problems are debated. A thorough review of the study can be found online at www.trta.org (search "TRTA reviews final TRS-Care sustainability study").

For now, TRS-Care participants can rely upon the affordability of their much-needed health insurance program. The persistent and passionate efforts of our

members resonated with elected officials. Without your involvement this session and going forward, TRS-Care could be in a much more precarious position.

It is vital that we continue this vigilance. If, as projected, TRS-Care faces a shortfall of nearly \$1.5 billion in 2017, our efforts to protect it must double!

Benefit Increases: Did We Get a Cost-of-Living Raise?

TRS-Care impacts the vast majority of TRS annuitants and should serve as the health insurance plan for most of the 800,000 active school employees who will retire from TRS someday. However, it does not affect all 350,000 retirees. For all dedicated retired educators, the question of benefit increases continues to be a major concern.

Legislators missed the opportunity to pass several bills that would have provided either a supplemental payment (13th check) or permanent cost-of-living increase (COLA) to TRS annuitants.

During a May 4 meeting, the Texas House Pensions Committee reviewed seven bills that if passed would have provided benefit increases for annuitants of the Teacher Retirement System of Texas (TRS). TRTA was present at the hearing, with many members attending and testifying. Below is a list of bills that were considered.

- HB 45 (Martinez, "Mando"): Relating to a cost-of-living increase applicable to benefits paid by TRS.
- HB 701 (Allen): Relating to certain benefits paid by the Employees Retirement System of Texas (ERS).
- HB 1149 (Hernandez): Relating to a cost-of-living increase applicable to benefits paid by TRS.
- HB 1967 (Keffer): Relating to a supplemental payment for retirees of TRS and the unfunded actuarial liabilities allowed under that system.
- HB 2873 (Allen): Relating to benefits paid by the TRS.
- HB 3259 (Herrero): Relating to a cost-of-living adjustment applicable to certain benefits paid by TRS.
- HB 2974 (Flynn): Relating to contributions to, benefits from, and the administration of systems.

Two bills were also filed in the Texas Senate by Senator Jose Menendez (D-San Antonio) to address retiree benefit increases. Senate Bill 1991 would have provided a pension increase to over 100,000 TRS retirees. SB 1991 called for a 3 percent cost-of-living increase (capped at \$100 per month) to those retirees who did not receive one last session, annuitants who retired between September 2004 and August 2013. Menendez also filed Senate Bill 1833, which would have provided a supplemental payment (13th check) to all TRS annuitants.

TRTA is appreciative of the efforts of the many legislators who filed bills to provide benefit increases to our public

2015 TRS Annuity Check Distribution

Check Number	Month Issued	Date Received
1	January 2015	December 2014 paycheck received on January 2.
2	February 2015	January 2015 paycheck received on February 2.
3	March 2015	February 2015 paycheck received on March 2.
4	April 2015	March 2015 paycheck received on April 1.
5	May 2015	April 2015 paycheck received on May 1.
6	June 2015	May 2015 paycheck will be received on June 1.
7	July 2015	June 2015 paycheck will be received on July 1.
8	August 2015	July 2015 paycheck will be received on August 3.
9	September 2015	August 2015 paycheck will be received on September 1.
		HB 2168 takes effect September 1.
10	September 2015	September 2015 paycheck will be received on September 30.
11	October 2015	October 2015 paycheck will be received on October 30.
12	November 2015	November 2015 paycheck will be received on November 30.
13	December 2015	December 2015 paycheck will be received on December 31.

education retirees. Many legislators indicated to TRTA that they would support some of the aforementioned measures. However, leadership didn't support passing the measures. All bills were left pending in committees, never receiving an opportunity for a full vote by either house.

It is TRTA's opinion that the TRS pension fund was financially capable of providing some kind of benefit increase this session. The future is unpredictable, and the pension fund, though very robust at more than \$130 billion today, is subject to market fluctuations. The fund could have sustained an increase this year, but we do not know if the fund will be able to sustain one by the time 2017 arrives.

Though TRTA and its members are immensely grateful for the astounding \$768 million being provided by the Texas Legislature for TRS-Care, retirees living on fixed incomes are still struggling to keep up with the general cost-of-living. Many public education retirees in Texas also do not receive Social Security income, meaning their average monthly annuity of \$2,000 is all they have to rely upon to cover their growing expenses.

Senate Bill 1458, passed in 2013, made the TRS pension fund actuarially sound—a requirement by state law that must be met if retirees are to receive a benefit increase. Though we do not wish to see the work of this great legislation undone, a small increase for all retirees is both sustainable and warranted. TRTA will continue to work towards this goal in 2017.

Changing the Way You Receive Your Pension: HB 2168

Though no benefit increases were received this year, TRS annuitants will benefit from a bill that improves the way their annuity is received.

In March, Representative Sergio Munoz (D-Palmview) filed House Bill 2168. The bill made its way successfully through the legislative process and was passed by both the House and the Senate. HB 2168 will cause TRS annuity checks to be issued on the last working day of each month that they are owed instead in the following month. The bill will go into effect in September 2015.

Historically, TRS annuitants have received their paychecks in the month after they were earned. TRS retirees' annuity payments are currently received on first working day of the following month they are owed. For instance, the July 2015 annuity payment will be received on August 3rd.

The chart to your left provides an explanation of how your paychecks have been distributed in 2015 thus far, and how they will be distributed once HB 2168 takes effect.

HB 2168 will address a very concerning issue for many retirees. Under the new payment methodology, retirees will receive their December 2015 annuity a full five days earlier than under the current payment methodology. With December 31, 2015 falling on a Thursday, retirees would have not received their annuity payment for December 2015 until Monday, January 4, 2016. Under the HB 2168, the payment will be in retirees' accounts by Thursday, December 31, 2015.

With the passage of HB 2168, retirees are one step closer to being treated like all other state retirees. Their annuity checks will be deposited on the last working day of the month they are owed. This is great news for TRS retirees as their payments will come on time and will not be delayed by weekends or holidays! The bill was signed into law by Gov. Greg Abbott and will take effect this coming September. ★

Bill Barnes, TRTA Legislative Chairman/Coordinator



The experience of working as a TRTA volunteer is a very rewarding one. In order to protect and promote better benefits for retirees and pre-retirees, actively participating in the legislative process is a must. It takes all of us working together to make a difference.

The 84th Texas Legislative Session opened in January, and for 140 days the TRTA Legislative Committee, Tim Lee, Ronnie Jung, Vicki Truitt and myself worked very diligently on the issues and priorities of the association.

Our priorities were protecting the accomplishments made in the 83rd Session, funding the TRS-Care shortfall, obtaining a pension increase for those that did not get one last session and increases for all retirees. Bills were introduced to address these issues. While not all of our bills passed out of committee, some did.

With the leadership of House Appropriations Chairman John Otto, the Texas House passed HB 2 to fully fund the TRS-Care shortfall of \$768 million. That was a huge victory! The Senate Finance Committee heard TRTA's voice loud and clear and responded. Chairman Jane Nelson, a former teacher, said at a hearing on the issue "it is not an option to do nothing." Without her leadership and the support of many others, this would not have happened.

With all of that said, it is time for retirees to show their respect and gratitude to their Representatives and Senators. We have many friends in the Legislature. Too many times, legislators are asked for help and are never thanked for what they do.

My wife and I personally thanked our Representative and Senator. Now, I am asking you to do the same. I believe local unit members have the most influence with legislators. This session, legislators heard your concerns long before session started. They heard the voices of retirees during Day at the Capitol and recognized the "sea of red" in the galleries. They know we are a strong voice and we are going to be heard. We sometimes underestimate our strength. Thank you for your involvement and support!

These are some of my suggestions on what you should do now during the interim:

- Personally contact your Representative and Senator to say how much you appreciate their support and consideration of our issues.
- Make it a priority to get to know your Representative, Senator and their staff members.
- Visit the local office to say thanks and to make a personal connection.
- Write a personal note to say thanks.
- Invite legislators to your local unit meetings and welcome them with a certificate of appreciation or recognition of your choice. Legislators need to be seen as a supporter of TRTA and all retirees.
- Invite legislators to the District Fall Convention to be recognized. Many Districts already do this and present recognition awards.
- Invite your local news to your events. Your publicity officer should take pictures and send them to the local news.
- Include the information on your local unit web page.
- Give legislators an honorary membership to the local unit.
- When they are recognized, give them a standing ovation.



TRTA Endorsed Group Dental & Vision Plans

**OPEN ENROLLMENT!
NO WAITING PERIODS!**

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 23, 2015 and your coverage will be effective August 1, 2015. Applications postmarked by August 15, 2015 will be effective September 1, 2015.**

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 2016

Locate a provider at: 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 \$120 (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 \$120 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 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
1.800.258.7041



Mail your application to the address on the lower left of this page.

Open Enrollment, No Waiting Periods!

Enroll online at:

www.myAMBAbenefits.info/trta

2015 TRTA DENTAL / VISION ENROLLMENT

Name: _____

Social Security Number: _____ - _____ - _____ (required)

Street: _____

City: _____ State: _____ Zip: _____

Phone: (____) _____ - _____ Date of Birth: ____/____/____

Gender: ☐ M ☐ F

Email: _____

Have you had prior dental coverage? ☐ Yes ☐ No

If "yes," carrier name: _____

Effective Date: ____/____/____ Term Date: ____/____/____

SELECT YOUR COVERAGE

MEMBER ONLY COVERAGE:

Monthly: Dental ☐ \$49.76 Vision ☐ \$10.90 Both ☐ \$60.66

MEMBER + 1 COVERAGE:

List Spouse or Child Below

Monthly: Dental ☐ \$99.52 Vision ☐ \$18.85 Both ☐ \$118.37

FAMILY COVERAGE:

List Dependents Below

Monthly: Dental ☐ \$125.36 Vision ☐ \$23.60 Both ☐ \$148.96

SPOUSE OR DEPENDENT 1 TO BE COVERED

Name: _____

Social Security Number: _____ - _____ - _____ (required)

☐ Spouse -or- ☐ Child Date of Birth: ____/____/____

Disabled: ☐ No ☐ Yes Gender: ☐ M ☐ F

DEPENDENT 2 TO BE COVERED

Name: _____

Social Security Number: _____ - _____ - _____ (required)

☐ Spouse -or- ☐ Child Date of Birth: ____/____/____

Disabled: ☐ No ☐ Yes Gender: ☐ M ☐ F

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

PAYMENT

(Instructions 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 2nd business day of each month.

Signature _____

Date _____

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

CONVENTION NEWS

The Texas Retired Teachers Association (TRTA) held its 62nd Annual Convention in Austin, Texas on April 6-7, embracing the theme "Jazz it Up with TRTA!" in the "Live Music Capital of the World!" The convention was followed by an exciting Day at the Capitol event on April 8.

Nearly 1,000 members attended the convention held at the JW Marriott downtown, participating in training sessions and learning how to effectively perform the duties of district and local unit officers. All 2015-2016 Resource Guides are available for download from the TRTA website (www.trta.org). Members also had the opportunity to attend informational sessions, including "125 Years at the Texas Capitol," "Understanding Grief," and "The History and Work of the Daughters of the Texas Republic."

Attendees enjoyed a welcome dinner on April 6 featuring pre-dinner entertainment by the District 6 Coffee House Quartet. During the dinner, longtime member and former TRTA State President Dora H. Scott-Nichols was honored with the E.L. Galyean Service Award, TRTA's highest honor. Pictured below are Executive Director Tim Lee, Dora H. Scott-Nichols and TRTA President Fran Plemmons.



Although the length of the Convention was truncated, members focused on the business of each day efficiently, participating in District caucuses and attending the House of Delegates. No bylaws amendments were passed this year, though a resolution to promote membership in local units was passed.

The resolution was offered by San Antonio Area RTA, and states that TRTA should "publish articles in *The VOICE*, the state website and send a letter to TRTA members to strongly encourage every state TRTA member to join a local chapter in order to strengthen the voice of local chapters who would then be able to lobby the Texas Legislature at the local level to advance issues of common concern."

During the Texas Retired Teachers Foundation (TRTF) breakfast on April 7, districts, local units and individual members donated an astounding \$10,400! Texas and National Teacher of the Year Shanna Peeples was the guest speaker for the event. Trustees Tom Pritchard and Mike Lehr were also honored during the breakfast for their years of service, leadership and dedication. To read more about the contributions and influence of Tom Pritchard and Mike Lehr, please see the back page of *The VOICE*.

Convention attendees and hundreds of additional local TRTA members joined forces at the Texas Capitol on April 8 for TRTA's Day at the Capitol. The membership group gathered to meet with legislators, be honored in both the Texas Senate and House and enjoy an old-fashioned ice cream social.

Several legislators spoke with TRTA members on the east lawn and encouraged the protection and improvement of the TRS-Care retiree health insurance program, including Sen. Jose Menendez (D-San Antonio), Rep. Jim Keffer (R-Eastland), Rep. Roberto Alonzo (D-Dallas), Rep. Ron Reynolds (D-Missouri City) and Rep. Brooks Landgraf (R-Odessa). Their words of support were not the only highlight of this productive and exciting day!



During its resolution honoring public education retirees, the Texas Senate announced its intention to fund the TRS-Care shortfall in the amount of \$768 million. The announcement was met with cheers of joy that were acknowledged by Texas Lieutenant Governor Dan Patrick. Local television station KVUE captured the announcement on video and aired an engaging story that included interviews with several members.

Thank you to all of the members and friends who attended the TRTA 62nd Annual Convention and Day at the Capitol, as well as to the members who reached out to legislators via phone calls and email on April 8.

We hope you and many more are able to join us for the 63rd Annual Convention in Houston next year, April 10-12 at the Galleria. Houston offers museums, sporting events, theatrical productions, shopping at the world famous Galleria Mall and even NASA. There's always something to do in this southern hospitality meets urban chic city. See you in '16! ★







**Life's a challenge.
Take it.**

Aetna is proud to
support TRTA.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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New Toll-free Number Takes the Stress Out of Finding Long-Term Care Services

Jeff Carmack, Texas Department of Aging and Disability Services

With the rapidly aging Baby Boomer cohort—the so-called “Silver Tsunami”—comes another great wave—the need for long-term care. Fortunately, there’s a new service that makes it easier for Texans to find it.

In January, the Texas Department of Aging and Disability Services (DADS) launched a new toll-free number (1.855.937.2372) that connects people with trained professionals who can assess callers’ needs and put them in touch with long-term service providers in their area. With one phone call, people can now handle a task that once took days or even weeks.

What is long-term care? Long-term care refers to services that you will receive for a long time. Sometimes services can be provided in your home. Other times you may get help in a facility, such as a nursing home. If you are older or have a disability, there may be some things you no longer can do for yourself. Long-term care includes things like help with monitoring your health or taking medication, bathing, dressing, using the bathroom, preparing meals or getting meals delivered, cleaning or maintaining your home, and getting to and from medical appointments.

How big is this issue? The latest U.S. Census data show that the aging population in Texas is growing fast—Texas expects its 3 million 65-plus population to more than double to 7.5 million by 2040. Additionally, approximately 40 percentw of Texans have some type of disability that may require long-term care. The Family Caregiver Alliance says about 45 million Americans are already providing that care for an aging family member.

Callers who dial 1.855.937.2372 will enter the ZIP Code corresponding to where they need services; they will be routed to one of 22 aging and disability resource centers (ADRC) for assistance. ADRC staffers are experts on the ins and outs of state and federal benefits for those who might need long-term care.

Through this toll-free number, DADS can help those who already qualify for Medicaid or Medicare, as well as those who need help in determining their eligibility, connect with long-term care providers. For Texans who are older, have a disability or are working as caregivers, dialing 1.855.937.2372 can get them the help they need faster and more efficiently than ever before.



PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



Professional Liability Insurance is available for Regular Members (receiving an annuity from the Teacher Retirement System of Texas) 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. (For policy exclusions, contact John A. Barclay, III, 512.476.6566.) Renewals and new applications for this insurance will be accepted by TRTA through January 31, 2016.

You **MUST** receive your paycheck from the ISD, 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 through John A. Barclay, Inc. has an annual charge of \$39.00 per person.

Insurance Premium per Member \$35.00 + State Taxes & Fees (4.91%) \$1.72 + Association's Admin Fees \$2.28 = TOTAL \$39.00

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, 2015 through July 31, 2016). 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.



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 2015–2016, 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, 2015 – JULY 31, 2016

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.

MEMBER BENEFITS



Association Member Benefits Advisors • 1.800.258.7041 • www.myAMBAbenefits.info/trta • Group Long-Term Care/Home Health Insurance; Medicare Supplement Insurance; First Diagnosis Cancer Insurance; Cancer and Dread Disease Insurance; Single Premium Tax Deferred Annuity; Final Expense Life Insurance.

Ameritas Group Dental Insurance • 1.800.258.7041 • www.myAMBAbenefits.info/trta • This plan has very generous benefits plus a two year rate guarantee. Through the plan, you and your family will receive comprehensive and flexible dental coverage. The plan provides you the freedom to visit any dentist or specialist when you need care.

John A. Barclay, Inc. • 1.800.880.1650 • Professional liability insurance for the classroom. Standard \$1,000,000 policy available for an annual fee of \$39.

Private Practice Educators Professional Liability Insurance • 512.476.6566 • Insurance available through the John A. Barclay Agency, Inc. for qualified TRTA administrators or educators returning to work in capacities other than the classroom. The \$1,000,000 policy is available for an annual charge of \$265. Visit www.trta.org to enroll.

Hearing Aid Express • 1.866.478.8782 www.hearingaidexpress.com • Statewide network of hearing health care professionals. Member benefits include free hearing tests and a 10 percent off hearing aid prices.

Vision Service Plan (VSP) • 1.800.258.7041 • www.myAMBAbenefits.info/trta • When visiting a VSP network optometrist or ophthalmologist, you will receive 20 percent off an eye exam and lenses once every 12 months and frames provided once every 24 months after a minimal co-pay. To locate a VSP provider, visit www.vsp.com/go/trta.

Drury Inn & Suites • 1.800.378.7946 • www.druryhotels.com • Receive 5 percent off at Drury Inn & Suites (discounts are not available during "peak status"). Use the Corporate ID# 311435 by phone or use BizTrip Corporate ID# 311435 online.

La Quinta Inns & Suites • 1.866.468.3946 • www.lq.com • Offers the Texas State rate which is up to 35 percent off and 15 percent off rates nationwide subject to availability. Use code "TRTA" for reservations. During certain times of the year, low occupancy may trigger lower rates. Use code "TXSTAT10" and receive 10 percent off a particular property's best available rate.

Avis Rent-A-Car • 1.800.331.1212 • www.avis.com/AvisWeb/html/bridge/go.ex?D404600 • For personal and/or business rentals, ask for the best rate and mention discount # (AWD) D404600 to receive up to 25 percent off the rental.

Budget Rent-A-Car • 1.800.527.0700 • www.budgetcarrental.com/budget/assoc/index.html?X885500 • For personal and/or business rentals in making reservations, ask for the best rate and mention Budget Customer Discount# (BCD) X885500 to receive up to 25 percent off the rental.

Enterprise Rent-A-Car • 1.800.736.8227 • www.enterprise.com • 10 percent off from an airport location and 5 percent off from non-airport location. Use code "65TRTA" by phone and code "65TRTA" online and enter code "TEX" on second page.

AMBA TravelPerx • 1.800.480.4080 • www.ambatravelperx.com • Special offers are available on fantastic cruises, resorts, and escorted tour vacations to the Caribbean, Mexico, Panama Canal, Europe, Alaska, South America and Asia.

GETO Travel • 1.877.867.3639 • www.gettravelop.com • Preview all of the "off season" travel-related programs. If reserved online up to 8 days/7 nights at a one-time cost of \$349 that covers up to eight people, not \$349 per person and \$369 if reserved by phone. Use TRTA Eligibility# 755.

Apple Products Discount • 1.800.692.7753 • www.myAMBAbenefits.info/trta • Benefits include special member discounts, quarterly promotions, free standard shipping on orders over \$50, online custom product configuration and more. Use code "AMBA." Discounts not available on all items. Check with Apple to verify discounted items.

Dell Computers • 1.800.695.8133 • www.trta.org • Special pricing under their Employee Purchase Program. Online and by phone use the TRTA ID "KS41515384" code.

Acadian On Call • 1.800.259.1234 • www.acadianoncall.com • Medical alert systems to over 19,000 subscribers nationwide and ranks in the top U.S. 10 medical alarm companies. Use code "TRTA" for free shipping!

Medical Air Services Association • 1.800.258.7041 • www.myAMBAbenefits.info/trta • MASA is an international emergency assistance association designed to return a person home after an illness or an injury.

Texas Mobile Imaging • 1.832.437.1296 • Offers 3 painless cardiovascular ultrasounds for the early detection and prevention of stroke.

1-800-Flowers Discount • www.1800flowers.com • Save 15 percent off and use code "AMBA" to receive discount.

MetLife Auto & Home • 1.877.491.5089 • In addition to special group discounts on auto and home insurance, members also have the opportunity to apply for renter's insurance, condo, boat, motor home and RV coverage, among other policies. Mention code "C1C" when inquiring about the discounts.

CSIdentity Protector • 1.877.274.7401 • www.amba.info/idtheft.html • Identity theft protection for only \$9.00 a month (mention "TRTA"). Service provides credit reports and monitoring, non-credit loan activity, public records monitoring, and more.

Dallas Zoo Online Discount Tickets Program • <https://zootickets.dallaszoo.com> • To purchase tickets online, enter this personalized store name: trta. Purchasing admission tickets has never been easier!

OUTLOOK



LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

"A HELPING HAND"

Help Available for Storm Victims

13

SCHOLARSHIPS & GRANTS

Recipients Announced

13-15

DONATE TODAY!

Donation card on the back of *The VOICE*

16

"A HELPING HAND" AVAILABLE FOR FLOOD AND STORM VICTIMS

The Texas Retired Teachers Foundation (TRTF) is ready and able to assist members and other TRS annuitants who may be experiencing financial difficulties due to recent severe flooding and storms throughout Texas.

We anticipate that requests for assistance through "A Helping Hand" will increase throughout the summer as members are able to assess damage and begin the long process of repairing their homes and vehicles or replacing lost items. Some members may have required medical attention. TRTF can also assist with medical bills.

If you or someone you know is in need of assistance, please contact TRTF at 1.800.880.1650 or help@trtf.org and request an application. Anyone who is eligible to receive an annuity from the Teacher Retirement System of Texas (TRS) is qualified to apply for the program, including retirees and active school personnel.

Though TRTF is not holding a special fundraising drive, we are accepting donations that may be applied to our charitable programs and used to assist those in need. Donations may be made over the phone via credit card (1.800.880.1650) or may be mailed to the TRTF office in Austin (see donation card on the back page).

TRTF GIVES GRANTS TO TEXAS TEACHERS, SCHOLARSHIPS TO FUTURE EDUCATORS

During the 62nd Annual Convention in Austin, the Foundation announced the recipients of its 2015 Classroom Assistance Grants and Student Scholarships. Fifteen \$500 grants were given to teachers for classroom projects or learning platforms that benefit their students. Sixteen \$500 scholarships were given to high school seniors or current college students pursuing degrees in education.

Recipients were announced during the Foundation Breakfast on April 7, and TRTF had the opportunity this spring to present awards personally to many of the recipients. Read more about our recipients' innovative projects and future plans by visiting www.trtf.org.

CONTINUED ON NEXT PAGE

2015 CLASSROOM ASSISTANCE GRANT RECIPIENTS

Photos shown on pages 14-15.

1. Randy Mayer teaches secondary science and social studies at the Impact Center (The Ranch) in Buda.
2. Andrea Whetstone teaches mathematics and science at Eastwood Middle School in El Paso.
3. Teresa Carroll teaches math at Williams Elementary School in Georgetown.
4. Louise Prihoda teaches physics and chemistry at Danbury High School in Danbury.
5. Robert Barbosa teaches world geography at Sharyland High School in Mission.
6. Kim Cotcher teaches culinary arts at Nellie Reddix Center in San Antonio.
7. Angelica Garza teaches 4th grade bilingual education at Cromack Elementary School in Brownsville.
8. Dianne Aldridge teaches technology applications at Mineral Wells Junior High School in Mineral Wells.
9. Keri Reynolds teaches art and painting at Elsik High School in Houston.
10. Shelby Lawson teaches algebra and geometry at Benito Juarez Abraham Lincoln High School in Mission.
11. Marie Montalvo teaches science at Sullivan Elementary School in San Benito.
12. Rebecca Gutierrez is a counselor at Cromack Elementary School in Brownsville.
13. Sherrie Cordero teaches anatomy, biology and physics at Mason High School in Mason.
14. Barbara Stockon teaches at Cherokee Junior High in Cherokee.
15. Martin Lenard teaches band at Tivy High School in Kerrville.

2015 STUDENT SCHOLARSHIP RECIPIENTS

1. Katherine Bastian is related to Mary B. Steuer, a member of Ennis RSPA.
2. Kelsey Faykus is related to Jimmy Michna of Georgetown, an at-large member of TRTA.
3. Bailey Bohlken is related to David Maxton of the Franklin County RSEA.
4. Jessica Brown is related to Nancy Best of the Woodlands, an at-large member of TRTA.
5. Michael Craig is related to Emily O'Connor of the Lamar-Delta RTSEA.
6. Carly Myers is related to Linda Nelson of the Wylie RSE.
7. Kari Nunemaker is related to Claudia Parker of the Gillespie County RTA.
8. Glendie Cornelison is related to Harold Cornelison of Abilene, an at-large member of TRTA.
9. Kady Hackley is related to Harold Reynolds of Bee County RSP.
10. Rikki Boden is related to Odette Hill of Port Arthur ARSP.
11. Maranda Kahl is related to Janice Kahl of the El-Paso Lower Valley RTA.
12. Rebekah Noey is related to Margaret Noey of Spring, an at-large member of TRTA.
13. Ryan Davis is related to Catherine Jane Davis of West Grayson RSPA.
14. Taylor Damron is related to Patricia Evans of Swisher-Briscoe RSP.
15. Claire McGrath is related to Linda Pease of Wylie RSE.
16. Hannah Chambers is related to Donald Love of Fredericksburg, an at-large member of TRTA.





2015 TRTF CONVENTION RECAP

The Texas Retired Teachers Foundation (TRTF) welcomed nearly 300 guests to its Foundation Breakfast on April 7 as part of the TRTA 62nd Annual Convention.

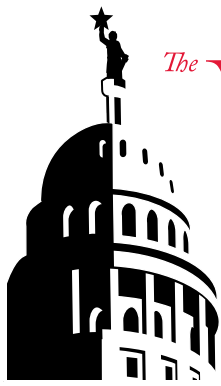
This exciting event included a special guest speaker: Texas Teacher of the Year Shanna Peeples. Ms. Peeples is an English teacher at Palo Duro High School in Amarillo, Texas where she teaches Advanced Placement students, English Language Learners who speak a total of 27 languages, and struggling students in both day school and the school's evening credit recovery program.

As many of our members may know, within days of giving a moving and passionate speech about her students at the TRTF breakfast, Ms. Peeples was honored with the 2015 National Teacher of the Year Award. She is the first recipient from Texas since 1957.

Our heartfelt congratulations go out to Ms. Peeples. We are truly honored to have had the opportunity to hear your inspiring true stories and to share in the appreciation of what it means to be an educator.



Attendees of the Foundation breakfast demonstrated their continued support of active and future educators by donating an astounding \$10,412.45. TRTF is grateful to all of the individuals, local units and districts for their generosity. With your help, TRTF is able to fund its charitable and educational programs, supporting educators of the past, present and future!



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

TRTF HONORS TRUSTEES MIKE LEHR AND TOM PRITCHARD

During the 62nd Annual TRTA Convention held in Austin on April 6-7, 2015, Mike Lehr and Tom Pritchard were honored for their years of service to the Foundation as well as to TRTA. Both gentlemen will be stepping down from the TRTF Board of Trustees when their terms expire on June 30.

As long-time trustees and officers, Mike and Tom's influence is immeasurable and knows no bounds. During the Foundation Breakfast held on April 7, a special video was aired that you can view online at www.trtf.org. Mike and Tom were also presented with special service plaques for their years of dedication and leadership.



Mike Lehr worked as Executive Director of TRTA between 1994 and 2003, spearheading significant legislative goals such as the Consumer Price Index (CPI) Catch-Up Plan, which provided benefit increases that ranged from 5% to 15% for all TRS retirees. He was honored with TRTA's

highest recognition the E.L. Galyean Service Award in 2002. He has served on the TRTF Board of Trustees since 2001.

Tom Pritchard served as TRTA President between 2002 and 2004, and received the E.L. Galyean Service Award in 2011. He has served on the TRTF Board of Trustees since 2001 and as President of TRTF



since 2007. He worked with trustees to establish multiple charitable programs including "A Helping Hand," grants for classroom teachers and scholarships for future educators.

Both men were also instrumental in bringing the dream of a TRTA office to fruition, through their impressive fundraising efforts as well as their business acumen. The building, which is fully leased and serves as TRTA's permanent home just steps from the Texas Capitol, opened in 2004.

Words cannot express the gratitude we owe to Mike Lehr and Tom Pritchard. Both men played important roles in both TRTA's and TRTF's history. Their contributions have helped make TRTA and TRTF the organizations they are today.

TEXAS RETIRED TEACHERS FOUNDATION

OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

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HELP!**

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IN MEMORY OF:

IN HONOR OF:

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SAVE TRTF A STAMP AND EMAIL ACKNOWLEDGEMENT TO:

Donations are tax deductible. Enclose a check, completed donation card and send to:
Texas Retired Teachers Foundation • 313 E. 12th St., Ste. 200 • Austin, TX 78701-1957