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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

TRS-CARE CRISIS IMMINENT

Member Action Alert Inside

By Tim Lee
Executive Director

For the past 17 months, the Legislative Interim Study group formed through Senate Bill 1940 during the 84th Legislative Session to study TRS-Care has worked on its report. The group's purpose was to recommend solutions to the health insurance program's escalating financial woes, and assess how the program's 260,000 participants might be impacted.

When the report finally was filed on November 17, the news was bleak. Read the full report online at www.trta.org/trs-care-report.

The report suggests drastic, painful cuts to TRS-Care, with all burgeoning program costs, upwards of \$1.5 billion during the next biennium, potentially being shifted onto TRS retirees.

Even among the members of the study group (Senators Joan Huffman (R-Houston) – Co-Chair, Jane Nelson (R-Flower Mound), and Craig Estes (R-Wichita Falls); and Representatives Dan Flynn (R-Canton) – Co-Chair, Trent Ashby (R-Lufkin), and Justin Rodriguez (D-San Antonio)), concern was expressed about the report's findings.

Joint Interim Committee to Study

TRS Health Benefit Plans

Report to the 85th Legislature



November 2016

CONTINUED ON NEXT PAGE

TRS-CARE CRISIS IMMINENT: MEMBER ACTION ALERT INSIDE

Rep. Justin Rodriguez did not sign the report, and wrote a letter explaining his decision.

"I know we all agree that this is an important issue—one that requires this body's full commitment and attention. However, I do not believe the solution requires a significant shifting of the burden onto our TRS retirees and active public education employees who have sacrificed and worked tirelessly to develop the next generation of Texans. I would hope that any proposed solution—both short and long-term—would entail a shared, and meaningful, contribution of state resources," wrote Rodriguez.

Likewise, Rep. Trent Ashby, who signed the report, wrote that it "contains options I do not support," but expressed a desire to move forward, seeking "the responses of active and retired teachers who have opinions on how we can best provide stable footing for the programs in perpetuity."

The Texas Legislature will convene in January, just weeks or even days after you read this article. **The report will be the starting point for a discussion on how to address the TRS-Care funding shortfall**, which is projected to be between \$1.3 and \$1.5 billion by 2018.

Please bear in mind the following: current TRS-Care health insurance participants' benefits are secure. TRS-Care is funded on a two-year cycle, and the work TRTA did last legislative session protects participants' plans through 2017. While some modifications to TRS-Care were implemented this past summer, your benefits are secure through 2017.

The news on TRS-Care is not encouraging. At times, TRTA members have questioned if they should remain in TRS-Care. Someone may even read the report and consider leaving before the legislative session begins. **This would be a rash decision and one that may have irrevocable consequences!**

A decision to leave now is almost certainly the wrong decision to make. If one leaves TRS-Care, the options available to return are extremely limited. TRTA recommends speaking to a TRS counselor on any decisions concerning retirement benefits.

RTA Analysis: Interim Study Group Report

RTA has said for years that TRS-Care is in trouble, and this report confirms it. The report states "continuing to fund (TRS-Care) on a biennial basis is no longer feasible because costs continue to rise at an alarming rate."

RTA retirees are very grateful for the health care program provided by the Teacher Retirement System of Texas (TRS). The partnership between all involved parties is what has made this important benefit available for retirees. However, if this partnership is unable to find agreement during the legislative session, the report suggests that the burden of change will fall on retirees.

While this conclusion is not final, it is alarming. The two solutions presented in the study do not utilize the "share the pain" approach that resolved funding deficiencies with the program

in the past. The report was created under the assumption that no new revenue will be available from the state to support TRS-Care.

As you will read, neither option presented in the report puts more revenue into the program from any contributing group (the state, school districts, active employees) other than retirees. The report also does not make recommendations to address the inadequacy of TRS-Care's current funding mechanism. All stakeholders coming to an agreement will be necessary in order to avoid an outcome where retirees carry the entire burden of the shortfall.

The report suggests two options for the Legislature to consider: provide a \$400 monthly stipend to non-Medicare eligible retirees to purchase health insurance, or create a high-deductible plan for non-Medicare eligible retirees. Each option would require all Medicare eligible participants, retirees who are 65 and older, to go into Medicare Advantage or choose another plan outside of TRS-Care. The proposed plans would shift an additional \$600 million in health costs onto retirees. These costs would increase every year.

Participant Status	OPTION 1: Illustrative Plan Design	Illustrative FY 2018 Retiree Premiums
Non-Medicare retirees	Defined Contribution with HRA \$400 per retiree per month	No retiree contributions
Medicare Part B Only retirees	Medicare Advantage/Part D \$500 Deductible \$3500 MOOP 80%/20% coinsurance	Medicare Retirees Retiree Only=\$143 Retiree & Spouse=\$601 Retiree & Child(ren)=\$584 Retiree & Family= \$1236
	Copayments for IH Admit, OH services, ER visit, UC visit, Lab and prescription drugs	
Non-Medicare Dependents of Medicare eligible retirees	TRS-Care 2 \$1300/\$2600 Deductible \$7150/\$14,300 MOOP 80%/20% coinsurance Copayments for IH Admit, OH services, ER visit, UC visit, Lab and prescription drugs	

TRS-CARE CRISIS IMMINENT: MEMBER ACTION ALERT INSIDE

OPTION 1: Health Reimbursement Account & Medicare Advantage Plan ("HRA Plan")

Non-Medicare participants:

Receive \$400 per month in a Health Reimbursement Account (HRA). Participants would purchase health care via the federal exchange and would be prohibited from using TRS-Care plans until Medicare eligible.

Non-Medicare participant dependents:

Unable to use TRS-Care plans until the retiree becomes Medicare eligible.

Medicare-eligible participants:

Must use TRS-Care Medicare Advantage plus Medicare Part D for prescriptions, the only plan available through TRS, or utilize an option outside of TRS-Care.

Non-Medicare eligible dependents of Medicare eligible retirees:

Eligible to enroll in the TRS-Care 2 plan.

Proposed effective date: January 1, 2018

Concerns:

- This option assumes that the health care exchange will still be available in January 2018.
- A retiree-only HRA is not subject to the Affordable Care Act's insurance market reform rules.
- Though many TRS retirees enjoy the Medicare Advantage plan, retirees in rural areas struggle with having adequate access to providers.
- It is unclear from the report whether or not Medicare Part B only participants will be required to purchase Medicare Part A out-of-pocket, which would be an additional cost of \$400 per month.
- Out-of-network maximums are not limited by federal law; maximums would be set by the TRS Board.

OPTION 2: High Deductible & Medicare Advantage Plan ("HD Plan")

Non-Medicare participants: Eligible to enroll in a high deductible health care plan similar to TRS-Care 1, with a \$4,000 in-network deductible.

Participant Status	OPTION 2: Illustrative Plan Design	Illustrative FY 2018 Retiree Premiums
Non-Medicare members	TRS-Care HD <i>In-Network</i> \$4000/\$8000 Deductible \$7150/\$14,300 MOOP 80%/20% coinsurance <i>Out-of-network</i> \$8000/\$16,000 Deductible \$14,300/\$28,600 MOOP 60%/40% coinsurance	Non-Medicare Retirees Retiree Only=\$430 Retiree & Spouse=\$974 Retiree & Child(ren)=\$663 Retiree & Family=\$1310
Medicare Part B Only members	Medicare Advantage/Part D \$500 Deductible \$3500 MOOP 80%/20% coinsurance	Medicare Retirees Retiree Only=\$146 Retiree & Spouse=\$590
Medicare Part A & B members	Copayments for IH Admit, OH services, ER visit, UC visit, Lab and prescription drugs	Retiree & Child(ren)=\$504 Retiree & Family=\$1106

Non-Medicare participant dependents:

Eligible to enroll in a high deductible health care plan similar to TRS-Care 1. The plan would feature a \$4,000 in-network deductible.

Medicare-eligible participants: Must use TRS-Care Medicare Advantage plus Medicare Part D for prescriptions, the only plan available through TRS, or utilize an option outside of TRS-Care.

Non-Medicare eligible dependents of Medicare eligible retirees: Eligible to enroll in the TRS-Care HD plan.

Proposed effective date: January 1, 2018

Concerns:

- A \$4000 in-network deductible would be very difficult for retirees to afford, in addition to the maximum out-of-pocket limits.
- Though many TRS retirees enjoy the Medicare Advantage plan, retirees in rural areas struggle with having adequate access to providers.
- It is unclear from the report whether or not Medicare Part B

only participants will be required to purchase Medicare Part A out-of-pocket, which would be an additional cost of \$400 per month.

- Out-of-network maximums are not limited by federal law; maximums would be set by the TRS Board.

What if nothing changes?

While the previous options shift the cost of TRS-Care onto participants, if the program were to continue as it is today, retirees would see astronomical premium hikes. The chart on the next page shows premiums as they are today, and what premiums would be in 2018 with no changes in benefits or plan structure as well as no increased revenue from the state, school districts, or active school personnel. These amounts would increase year over year as medical costs continue to rise.

Is There a Third Option?

Yes. Find a better solution! If the options presented in the report become law, TRS-Care as we know it

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TRS-CARE CRISIS IMMINENT: MEMBER ACTION ALERT INSIDE

		Current Retiree Contributions			Illustrative FY 2018 Retiree Premium Contributions		
Coverage Tier	Medicare Status	TRS-Care 1	TRS-Care 2	TRS-Care 3	TRS-Care 1	TRS-Care 2	TRS-Care 3
Retiree Only	Medicare A & B	\$0	\$70	\$100	\$0	\$131	\$229
	Medicare B Only	\$0	\$155	\$230	\$0	\$221	\$621
	Non-Medicare	\$0	\$200	\$295	\$0	\$706	\$1,288
Retiree & Spouse	Both Medicare A & B	\$20	\$175	\$255	\$659	\$791	\$923
	Both Non-Medicare	\$140	\$430	\$635	\$1,756	\$2,107	\$2,458
Retiree & Child	Both Non-Medicare	\$28	\$262	\$377	\$1,392	\$1,670	\$1,949
Retiree & Family	All Non-Medicare	\$168	\$492	\$717	\$2,185	\$2,622	\$3,059

today will be eliminated! Now, more than ever, we must keep the lines of communication open with our legislators and work towards more amenable options.

When discussing TRS-Care with your elected officials, know this: participants pay over \$1 billion a year in out-of-pocket costs for their health care, not including more than \$400 million in premiums. Accepting the full burden of the shortfall through increased premiums and drastically reduced benefits is unreasonable! We must be proactive and work with our friends in the Legislature to find a better way.

TRS-Care received \$786 million in supplemental funds from the Legislature in 2015. TRTA members are grateful for the work done last session by our legislators. That funding, however, was not included in the state budget as a permanent increase to TRS-Care, and the loss equals more than half of the expected shortfall to the plan!

TRTA understood the extra funding was temporary, but this situation illustrates the primary reason TRS-Care has huge deficits. The state contribution to TRS-Care has not changed since 2003. Program funding is based on a 13-year-old formula (state contributions are based on 1% of teacher payroll, not medical costs). As the market changes and more retirees use the plan, we must ask the state to consider reasonable increases to their commitment.

You should also know that TRS-Care premiums have not changed since 2004 (the exception is premiums for Medicare Advantage are discounted). Not raising premiums for a prolonged period of time is detrimental to the sustainability of any health care plan. Keeping retiree premiums stable had much to do with retirees not receiving a COLA for more than a decade.

The Legislature and TRTA monitored premium costs when COLAs were not possible, and the outcome has been extremely beneficial for our retirees. While not all retirees received the COLA in 2013, premiums will likely be a part of the discussion when addressing ongoing shortfalls for TRS-Care. These discussions may be warranted, but retirees cannot shoulder the full burden of the costs.

Let's not forget our active employee colleagues. They also contribute to TRS-Care. They should not bear responsibility for the shortfall. TRS-Active Care has an equally bad funding predicament, with educators paying for 86% of the cost and shouldering more every year. Major cuts are also being proposed for them. Their health care funding policy was also implemented more than a decade ago.

Your contributions and those from active educators, along with your service to the state, should be valued! The people who serve the state as educators should not have unreasonable health care costs in their

retirement. This impacts thousands of retirees today, but will impact millions of lives in the future if not resolved!

Now is the Time to Get Involved!

RTA needs you. If you are not a member, join us as we fight for you!

Your \$35 annual dues fund our every effort. We use your membership dollars to protect your benefits. We have an excellent legislative team, but we face an uncertain future in the coming session. TRS-Care is in trouble, and many people want to undermine your TRS defined benefit plan. Strong attacks require a strong defense!

We tell legislators how many members support TRTA. Today, that number is over 80,000. Think of the impact we can have if we exceed 100,000!

Our response to this crisis will not be measured by fear, but by leadership and courage. TRTA agrees with Rep. Ashby: **Together, we can find a stable footing for our health care plan!** Let's work together in good faith, so better solutions will be the outcome!

Communicate with your legislators! Complete and send the letter on page 5. Mail your letter to: TRTA, Attn: TRS-Care, 313 E. 12th Street Suite 200, Austin, TX 78701.

Be sure to sign up for the Inside Line for regular TRS-Care updates (trta.org/features/insideline). ■



Representative Name

Senator Name

Dear Texas Legislator,

During the 84th Legislative Session, we proved that when we work together great things are possible. Now, Texas public education retirees are facing a frightening reality, one that they cannot afford to bear: a nearly \$1.5 billion shortfall to the TRS-Care retiree health insurance program.

The interim study group on TRS-Care released their report in November. The suggestions in the report demonstrate what may happen to retirees living on fixed incomes! Retiree premiums are at risk and benefits could be reduced drastically! We must work together now to find long-term solutions for our much needed health care plan.

As you know, I paid into TRS-Care as an active employee. Active school employees and school districts pay into TRS-Care to help support the program's revenue stream. Today, I pay my premium and out-of-pocket costs. In fact, in September, my copays increased. Did you know that retiree premiums and out-of-pocket costs account for more than 35% of the revenue for TRS-Care? TRS-Care participants and active school employees already pay a fair share for their health care costs.

What we need is a greater state budget commitment for this vital program. I need your support, for myself and thousands of other retired school employee constituents and TRS-Care participants in your district. We must be able to afford our health care and we do not want our benefits slashed.

Please work with the Texas Retired Teachers Association (TRTA) and its legislative team to save TRS-Care and develop a long-term plan so that retirees do not have to fear losing this vital retirement benefit.

My personal letter is below. Thank you for your service in the Texas Legislature and for representing me on this important issue.

TRTA Member Name _____

TRTA Member Address _____



WHAT WE NEED:

Quality health care at an affordable cost, higher state appropriation for TRS-Care.

EXPENDITURES FOR FISCAL YEAR 2016:

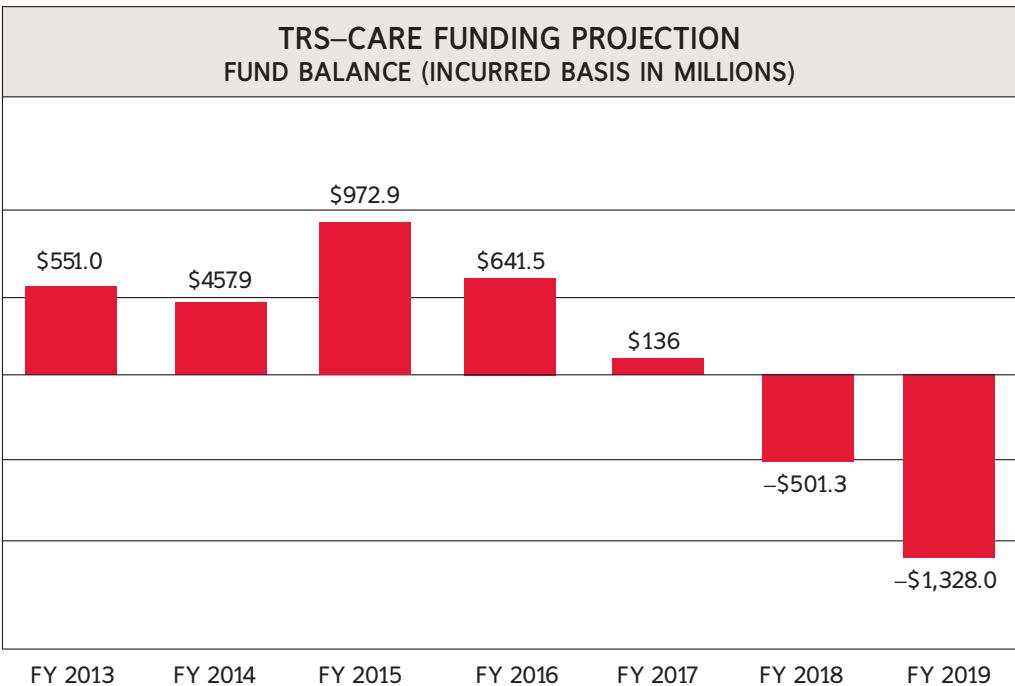
Health Care Claims
\$1,720,941,708
97%

Administrative
\$53,062,828
3%

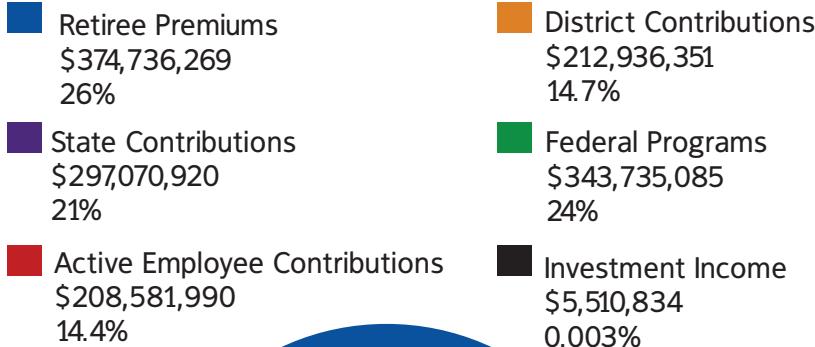
Total Expenses
\$1,774,004,536
100%

Expenses in Excess of Income
-\$331,443,087

TRS-CARE FUNDING PROJECTION FUND BALANCE (INCURRED BASIS IN MILLIONS)



TRS-CARE FUNDING FY 2016 PIE CHART



MONTHLY FUNDING PER RETIREE & SURVIVING SPOUSE

State (1%)	\$120
Active Members (0.65%)	\$84
District Contributions (0.55%)	\$86
Total Monthly Income Per Retiree & Surviving Spouse	\$290

★ MEMBERSHIP UPDATE

Membership, Membership, Membership!

Greetings everyone! Our local units have started hosting their meetings for 2016-17 and our districts have held their Fall Conventions, ensuring that we are working toward our new membership goal of 100,000+ members! Your state Membership Committee has started communicating with district counterparts, asking them to encourage local units to work as a team, set goals to increase their membership by at least 10%, make a simple plan to achieve that goal, and spread the enthusiasm and pride of being a TRTA member all across Texas!



RTTA membership as of December 1 is more than 79,000 and growing, thanks to all of the efforts made by our amazing local units and the wonderful TRTA staff. Your TRTA staff provides an outstanding website for both local unit and at-large members to join online or renew their dues. The membership team works with our local units using TRTAConnect to process memberships quickly and efficiently. Currently, we have over 90% of local units using TRTAConnect! Memberships are coming in at a fast pace, and we ask for your patience as you wait for your membership card.

With a great TRTA Team and fast processing, your state Membership Committee knows that we can surpass last year's membership count and reach our goal of 100,000 members! If you haven't brought in one new member, it's never too late! Ask them to join the largest organization of retirees in the nation and help them enjoy the benefits of being a TRTA member! Our Diamond Plus and Each One Bring One programs continue to be effective.

This coming legislative session, we are facing a funding shortfall for TRS-Care and continued attacks on our defined benefit plan. When we start visiting our legislators, we want them to know how large our membership is, that we are their constituents, and that we are statewide: all working together to protect our benefits and the benefits of active educators yet to retire.

What an honor it is to work with the state Membership Committee—Irene Rodriguez-Dubberly (District 20), Ofelia G. Estevis (District 1), Dale Howard (District 10), Norma K. Irwin (District 19)—as well as all of you!

Thank you and have a great membership year! Remember, when we work together, anything is possible!

Patricia Macias
2016-2018 TRTA First Vice-President

Congratulations to our quarterly Diamond Plus prize drawing winners!

Rosemary Bueno from San Antonio, Elizabeth Casas from El Paso, Doshie T. Tanner from Dallas, and Dolores Stoughton from Alvin! All four received a \$25 gift card to CVS or Target. Learn more about the Diamond Plus program at <http://trta.org/membership/join-trta/>.

Age Well Live Well

BE CONNECTED.

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



Create new experiences by volunteering at www.AgeWellLiveWell.org

TRTA Awards Program

All awards—both at the district and local unit levels—are self-nominated. TRTA Awards Program packets and templates will be emailed in January to district and local unit presidents. All awards must be prepared by districts and local units.

TRTA Adds Two New Member Benefits

The Texas Retired Teachers Association (TRTA) is pleased to announce the addition of two new benefits available to our members! The TRTA Board of Directors approved the additional benefits during their October 2016 meeting, and are very excited to share them with you. For a complete listing of TRTA's member benefits, see page 12 or visit the association website at www.trta.org, click on the Membership Tab, and then click on Member Benefits.



Cruise and Vacation Benefits

Provides lowest available pricing on all top cruise brands, worldwide escorted tour companies, and more than 600 resort properties. Receive a 4 percent vacation reward on the base fare of your trip and have access to special bonus offers on a monthly basis.

1.855.577.9497 • www.cruiseandvacationbenefits.com/amba



Orlando Employee Discounts

Save on your Orlando vacation with exclusive pricing on hotels & vacation homes in or nearby Disney World & Universal Studios, with discounts on tickets for Disney World, Universal Studios Orlando, Sea World, and All Orlando area theme parks and attractions. Use discount code AMBA.

1.877.413.3557 • www.orlandoemployeediscounts.com

Take a Closer Look!

Your membership with Texas Retired Teachers Association (TRTA) offers you a full suite of benefits and discounts through Association Member Benefits Advisors (AMBA). Are you taking full advantage of your membership?

- Dental & Vision
- Cancer/Heart/Stroke Coverage
- Medicare Supplement
- Life Insurance
- Emergency Air & Ground Transportation Plan
- Computer Discounts
- 1-800-Flowers Discount
- Pet Insurance
- Vacation Package Discounts

Visit
myAMBAbenefits.info/trta
or call 1-800-258-7041
to find out more!



CONVENTION NEWS

64th Annual TRTA Convention: TEAMWORK IS KEY!



Registration is now open for the 64th Annual TRTA Convention to be held in Austin, March 27-28, 2017! This year's theme is TRTA: Teamwork is Key, a perfect sentiment that matches TRTA's drive to succeed as we head into another challenging legislative session in the Texas capital city!

The convention will be held at the Hilton on 500 E. 4th Street. The group rates for a single or double (\$199), triple (\$219) and quad (\$239) per night are good through March 1, 2017, but rooms are filling quickly! Please note the group rate is available only March 27-29, 2017.

Make reservations online at www.trta.org or call the Hilton at 1.844.291.8931 or 512.482.8000 and use reservation code "TRT." The deadline to reserve a room is March 1, 2017. Please note that the reservation block does not include ADA as an option. If you require a handicap-accessible room, please reserve a regular room and then contact TRTA's Event Planner Ashley Welch at 512.650.6484.

There is no better time to be in Austin! The Texas Legislature will be in regular session, discussing the TRS-Care health insurance program and ways to protect the longevity of benefits for our public education retirees and pre-retirees.

RTA has released a tentative schedule of events to help you plan your travel. Convention activities will begin later in the day on Monday, March 27, allowing members to travel in the morning and still arrive in time for registration. Unlike years past, there will be no banquet, and instead members may attend a welcome dinner on the first night.

Day two (March 28) begins with a Foundation Breakfast. Previously, TRTF held a luncheon. Though the format will be somewhat different, members will still be able to present gifts to the Foundation in honor or in memory of a loved one, friend or colleague.

Training sessions and the House of Delegates fill the second day. A legislative luncheon will be held at 12:00 p.m. At the conclusion of the House of Delegates, attendees will be able to choose from a wide variety of restaurants within walking distance of the hotel in wonderfully diverse downtown Austin for dinner.

The length of the convention will be truncated, allowing for a full day of legislative grassroots advocacy on Wednesday, March 29! Our "Day at the Capitol" event is open to all attendees as well as any member who wishes to travel to Austin for this purpose only. *Continued on page 10*

Convention Schedule

MONDAY, MARCH 27, 2017

10:00 a.m.
RTA Officers Meeting

10:00 a.m. – 6:00 p.m.
Registration/Delegate Certification
Exhibits

12:00 – 1:00 p.m.
Foundation Board of Trustees Meeting

12:00 – 1:00 p.m.
Facilitators Meeting

2:30 – 3:30 p.m.
RTA Board of Directors Meeting

3:45 – 4:30 p.m.
District Presidents Meeting

4:45 – 5:45 p.m.
District Caucus Meetings

6:30 – 8:30 p.m.
Welcome and Awards Dinner

TUESDAY, MARCH 28, 2017

8:00 a.m. – 12:00 p.m.
Registration/Delegate Certification

8:00 a.m. – 5:00 p.m.
Exhibits

8:00 – 9:15 a.m.
Foundation Breakfast

9:30 a.m. – 12:00 p.m.
Training/Informational Sessions

9:30 – 10:30 a.m.
Breakout – Session I

10:45 – 11:45 a.m.
Breakout – Session II

12:00 – 1:30 p.m.
Legislative Luncheon

2:00 p.m. – TBD
House of Delegates

TBD
RTA Board of Directors Meeting

Day at the Capitol Schedule

WEDNESDAY, MARCH 29, 2017

8:00 – 9:00 a.m.
Legislative Visits

9:30 a.m.
House Gallery

10:00 a.m. – 2:00 p.m.
Photo opportunities with legislators

10:30 a.m.
Senate Gallery

11:30 a.m.
Rally on the Capitol Steps or East Lawn (TBD)

12:00 p.m.
Additional Legislative Visits

12:00 – 2:30 p.m.
Ice Cream Social on the East Lawn

Continued from page 9

64th Annual TRTA Convention: TEAMWORK IS KEY!

The Day at the Capitol allows public education retirees to visit with their legislators, be honored by both the Texas Senate and House and enjoy a rousing speech by TRTA officers and elected officials on the Capitol grounds. All attendees at this event are encouraged to wear red!

Please note, an RSVP is required for the Day at the Capitol event even if you do not plan to attend the Convention. Your RSVP ensures that enough advocacy materials and refreshments are available for all attendees. Please check the appropriate box on the registration form if you are attending on March 29.

Look for the registration form for all events, including meal prices, on page 11. You may also register online at www.trta.org. Registration for the Convention and Day at the Capitol closes March 1, 2017. We hope you will join us in Austin in for convention, Day at the Capitol, or both and be a part of the TRTA Team!

TRTF to Host Breakfast, Training Session at Convention

The Texas Retired Teachers Foundation (TRTF) looks forward to the upcoming 64th Annual TRTA Convention in Austin, being held March 27-28, 2017.

TRTF will host a breakfast at 8:00 a.m. on Tuesday, March 28. Tickets are \$35 per person and may be purchased when you submit your convention registration form (see page 11).

Our fifteen Classroom Assistance Grant recipients will be announced during the breakfast. The first-ever ten recipients of TRTF's new program, Beginning Teacher Scholarships, will also be announced. Applications for both programs are available online now at www.trtf.org. The deadline to submit applications is March 16, 2017.

The Foundation will also provide an update for members about our "A Helping Hand" program, the Legacy Campaign and the Lehr-Pritchard Endowment Fund.

It is common for individuals, districts and local units to present gifts to the Foundation in honor or in memory of someone at the end of the breakfast. If you are attending the breakfast and would like to make a donation,

you may complete a form to include a personal message. Forms will be available on your table or in *The Ledger*, our monthly e-newsletter, and on the TRTF website (www.trtf.org).

The Foundation will host a training session on March 28. It is recommended that Local Unit Foundation Representatives and District Foundation Liaisons join the session. Understanding the roles of Foundation Liaisons and Representatives, fundraising, and program implementation will be discussed. We hope to see you there! ■



TRA UPCOMING DEADLINES

Reports for the Children's Book Project, Volunteer Hours, Health Care, Retirement Events, Scholarships and Grants: Due February 15 and March 1

Local unit reports are due to the District Committee Chairman by February 15, 2017.

District reports are due to the State Committee Representative by March 1, 2017.

Delegate Information: Due February 27

Names of all convention delegates are due in the TRTA office by February 27, 2017. Information and forms will be mailed to District and Local Unit Presidents in December. Local Unit Delegates: Two (2) delegates for the first one hundred (100) TRTA members or fraction thereof; and, one (1) delegate for each additional 100 TRTA members in a Local Unit or fraction thereof. Automatic Delegates: Members of the TRTA Board of Directors; Chairmen of the TRTA Standing Committees; District Presidents, First Vice-Presidents, Second Vice-Presidents, Secretaries and Treasurers or alternates appointed by the District Presidents when the elected officers cannot attend; and Past Presidents of TRTA.

CONVENTION REGISTRATION FORM

REGISTRATION DEADLINE: MARCH 1, 2017



REGISTRANT INFORMATION

Last and First Name	RTA ID	
Address		
City	State	Zip
Phone	Email for Confirmation	
In case of on-site emergency contact	Cell Phone	

CONVENTION INFORMATION

Every convention attendee must register online or by mail. One registrant per form. Please check all boxes that apply. Attendees must pay the \$40 registration fee or \$45 on-site registration (late) fee. Refund requests must be received by March 12, 2017. Refunds will be processed after Convention by April 10, 2017. A \$10 service charge will apply. Register online at www.trta.org or mail completed form and payment to TRTA, Attention: Convention, 313 E. 12th Street, Suite 200, Austin, TX 78701.

SPECIAL EVENTS

<input type="checkbox"/> Registration (Deadline March 1, 2017) \$40 per person	\$ _____
<input type="checkbox"/> Awards Dinner (Monday, March 27, 2017 • 6:30 – 8:30 p.m.) \$55 per person	\$ _____
<input type="checkbox"/> Foundation Breakfast (Tuesday, March 28, 2017 • 8:00 – 9:15 a.m.) \$35 per person	\$ _____
<input type="checkbox"/> Legislative Luncheon (Tuesday, March 28, 2017 • 12:00 – 1:30 p.m.) \$40 per person	\$ _____
<input type="checkbox"/> Day at the Capitol (Wednesday, March 29, 2017 • 8:00 a.m. – 2:30 p.m.) Complimentary	
<input type="checkbox"/> I will be attending the Day at the Capitol	

PAYMENT INFORMATION

A confirmation letter will be emailed/mailed prior to convention.

<input type="checkbox"/> Check or money order enclosed payable to TRTA	TOTAL REMITTANCE \$ _____
<input type="checkbox"/> Please charge my credit card	

▼ Credit Card Number

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IMPORTANT MEMBERSHIP ALERT

Friends, we know you are concerned about the state of health care today.

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But imagine how circumstances would be if TRTA were not here working for you. TRTA is your champion. We work solely for the betterment of our retired public educators!

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LET'S MAKE IT STRONGER!**

Please, if you have not yet renewed your membership dues with TRTA, do so today!

Renew online (www.trta.org/renew) or call us toll-free at 1.800.880.1650.

For just \$35 per year, or \$2.92 per month, help make TRTA the strongest it has ever been!

If you have paid your dues already, ask a friend to join.

Let's go from 80,000 to 100,000 members in time for the 85th Legislative Session.

What a POWERFUL message we could send!

Now is the time to get involved. Be sure to attend your local unit meetings!

**STAND WITH AN ORGANIZATION THAT FIGHTS FOR YOU!
TOGETHER, WE ARE STRONGER!**



Silver Lining Program is Connecting Girl Scouts and Nursing Home Residents

A new twist on an old program is helping Girl Scouts in northeast Texas engage with long-term care facilities, and organizers hope it will also help foster meaningful long-term relationships between generations.

The program is Silver Lining, a partnership between the Texas Health and Human Services Commission and the Girls Scouts of Northeast Texas. Silver Lining helps Girl Scout troops "adopt" a nursing home or assisted living facility in their area.

Scouts visit their chosen facility a specified number of times a year and interact with residents. Activities include reading to residents,

performing skits, caroling, decorating as well as a host of other activities.

Claire Irwin, with HHSC Aging Services Coordination, said the new initiative—the brainchild of the Girl Scouts of Northeast Texas Council—is a



pilot "match-making" program that, if successful, will help scouts and facilities get together more often.

Today, thanks to collaboration between the council and HHS, interested facilities are listed on the council's website. Troops can check there and see which facilities are available, Irwin said.

"In the past the onus was on the troops to find a facility that wanted to participate," she said, "and sometimes that could take a while." Today, scouts can go to the website and easily search for a facility to adopt.

Irwin said the 26,000-member council had been involved with Silver Lining for years. But recently, council leaders approached her with their idea to make match-ups easier. About 100 facilities have signed up on the website.

"We hope this becomes an ongoing, long-term relationship between the scouts and the facilities," Irwin said. "If successful, our hope is to expand it to other scout councils."

Karlynda Poage, program director for Girls Scouts of Northeast Texas, said the tweak has boosted participation in the Silver Lining program. "Since we started new program, in three years' time we've seen a 600-percent increase in participation."

For more information about the Silver Lining program, visit the HHSC Age Well Live Well website.

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TEXAS RETIRED TEACHERS FOUNDATION

OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION



2016 DONATIONS

TRTF Raises Nearly \$60,000 So Far!

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SCHOLARSHIPS & GRANTS

Applications now available!

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DONATE TODAY!

Donation card on the back of *The VOICE*

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THANK YOU FOR HELPING US FOCUS ON THE FUTURE!

The Texas Retired Teachers Foundation (TRTF) believes that educators matter! The work they do changes lives, and every day is an opportunity to impact the future! The Foundation is able to help educators of every generation do just that, thanks to the overwhelming generosity of the members of the Texas Retired Teachers Association (RTA).

Our members—retired teachers, principals, superintendents, school bus drivers, administrative personnel, cafeteria employees, and more—spent decades nurturing the hearts and minds of millions of Texas school children.

Through the Texas Retired Teachers Foundation, our members extend their generosity through donations to causes that have genuine, tangible impacts on the lives of retirees, current classroom teachers and first-year educators.

Our members impact the future in measurable ways by supporting TRTF's charitable programs: "A

Helping Hand," Classroom Assistance Grants and our newest program, Beginning Teacher Scholarships. Since 2008, your donations have enabled TRTF to give over \$244,000 to educators of the past, present and future!

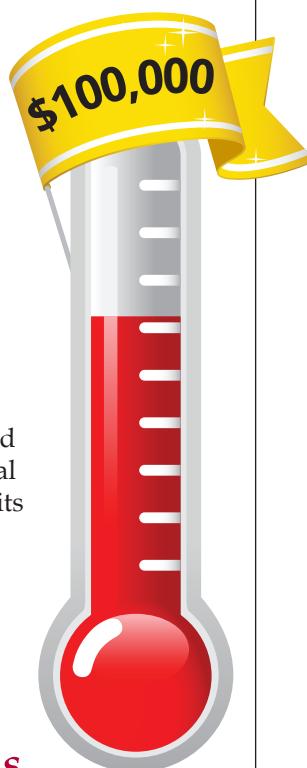
"A Helping Hand" assists the Teacher Retirement System of Texas (TRS) retirees with financial grants, allowing them to resolve emergencies that otherwise could have left them homeless or unable to buy food. Classroom Assistance Grants impact not only the lives of teachers, but the many students they influence on a daily basis. Our Beginning Teacher Scholarship program provides assistance to recent college graduates who need to purchase materials for their very first classroom. Your donations also support our Legacy Campaign, which promotes a positive image of public education in Texas and has allowed us to give \$30,000 to the Texas Teacher of the Year program.

Your generosity unequivocally has impacted the lives of hundreds of educators!

November was Foundation Month, a time designated by the TRTA Board of Directors to honor the Foundation through local unit programs and an annual appeal. In the third quarter issue of *The VOICE*, TRTA generously allowed TRTF to use several pages to promote its annual request for donations.

***RTA members have
donated more than
\$60,000 to the
Foundation's programs
since November 1!***

CONTINUED ON THE BACK





The VOICE

Send address changes to:
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CONTINUED FROM PAGE 15

If you want to donate to a valuable cause that has a direct impact on educators and education programs in Texas, please consider making your year-end tax-deductible donation to TRTF.

You may donate using the card found on the page 16 of *The VOICE*, or pay by phone with a credit card by calling 1.800.880.1650. You may also donate online through our website www.trtf.org.

If you are unable to donate but still want to help, please consider sharing the Foundation's new video series that features real stories of teachers, students, and retirees whose lives you've changed for the better thanks to your goodwill. The videos were released through Tim Lee's *Inside Line* email newsletter and can also be viewed on www.trtf.org. Please share them with your local unit members, active teachers you know, and members of your community.

Thank you for considering TRTF during this charitable giving season!

Beginning Teacher Scholarship and Classroom Assistance Grant applications are now available!

Visit trtf.org/scholarships-grants or email help@trtf.org!

Applications are due March 16, 2017.



TEXAS RETIRED TEACHERS FOUNDATION **OUTLOOK**

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

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