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# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

## PRESSURE ON TRS-CARE FUND ESCALATES



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

The Texas Retired Teachers Association (TRTA) has grappled with questions surrounding the financial well-being of the TRS-Care retiree insurance program for years.

During the 2015 Legislative Session, many TRTA members submitted their heartfelt letters to their state legislators. Your letters implored legislators to prevent an increase in health insurance premiums and protect TRS-Care benefits. Despite numerous other state budget needs and competing interests, legislators emphasized the needs of public education retirees by infusing TRS-Care with an additional \$768 million, and in doing so answered the call for help from thousands of retirees.

The news was welcomed with gratitude and relief, but also a caveat: this infusion of funds would not be a permanent solution to a fundamentally flawed system in desperate need of a fiscal overhaul. The Legislature also mandated that an interim committee of Senators and Representatives be formed to work on potential solutions throughout 2016.

**CONTINUED ON NEXT PAGE**

# PRESSURE ON TRS-CARE FUND ESCALATES

The legislative members assigned to the committee are 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).

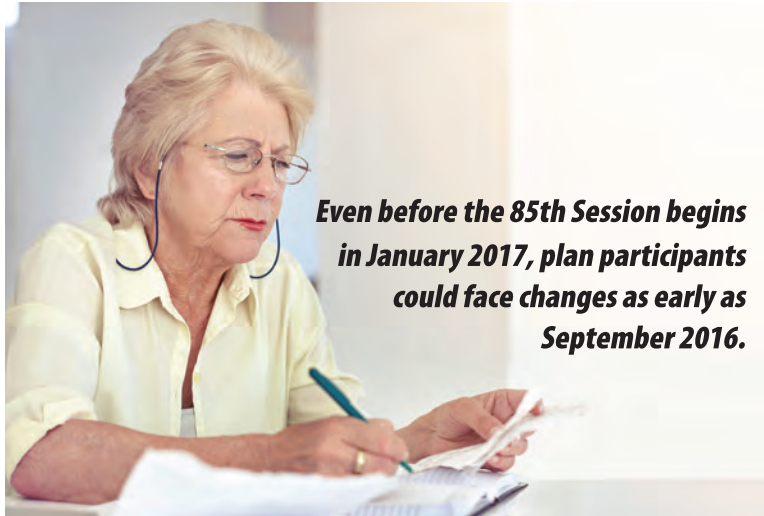
On March 30, the committee held its first hearing to discuss TRS-Care, which TRTA reviewed in its e-newsletter, the *Inside Line*. During the meeting, each legislator was divided on how to approach the conversation of solving the TRS-Care crisis.

Sen. Estes began the meeting by providing a statement of determination, but halfway through conceded that solving the crisis would require everyone to contribute. As a spectator for the meeting, Rep. Phil Stephenson (R-Wharton) was adamant that retirees should not have to incur any cost increases or benefit reductions.

TRTA Executive Director Tim Lee testified on behalf of thousands of retirees, stressing the necessity of additional funding to maintain TRS-Care's solvency. The current pay-as-you-go method has almost been as expensive as a pre-funded method. A pre-funded method would be similar to the TRS pension fund, which receives yearly contributions from the state, active educators and school districts.

While pre-funding TRS-Care is the best option for long-term solvency, and the method that is most fair to plan participants, it is the most expensive option for the Legislature. It would cost the state \$2.7 billion during the 2018-19 biennium and \$2.8 billion during the 2020-21 biennium to pre-fund TRS-Care.

On April 19, Texas Speaker of the



***Even before the 85th Session begins in January 2017, plan participants could face changes as early as September 2016.***

House Joe Straus released a letter to the members of the House Appropriations Committee regarding his concerns for the state budget and the many factors that must be considered during the 85th Legislative Session that begins in January 2017.

Straus addressed TRS-Care in the letter stating, "Even with the critical infusion of funding to TRS-Care last session, a sustainable, long-term solution is still needed."

Straus also noted that "writing a balanced and disciplined budget that appropriately funds our top priorities is going to be a significant challenge." TRS-Care faces a budget shortfall of \$1.6 billion next session, putting the 250,000 participants of the program at risk of skyrocketing premium increases, benefit changes or both! **This projected shortfall exceeds last session's shortfall by more than double.**

Achieving pre-funding might be a lofty goal, as Straus indicated that the state sales tax has "registered five monthly declines." Some of this decline can be tied to decreasing crude oil prices, a major sales tax driver in Texas. Crude oil is averaging \$37 per barrel, down from \$60 per barrel. While Straus noted that Texas is "better able to weather the peaks and valleys of a volatile energy market," he warned that Appropriations

Committee members will have to make difficult choices to balance the state's budget.

Though most education associations in Texas concur that pre-funding is the best option for TRS-Care, the reality of how the fiscal issues with the program will be resolved remains to be seen, and will be a point of contention during the 85th Legislative Session.

## **TRS-Care Fund Faces Immediate Shortfall, Changes Could Occur as Early as September**

Even before the 85th Legislative Session begins in January 2017, plan participants could face changes as early as September 2016.

During a Teacher Retirement System of Texas (TRS) Board of Trustees meeting on May 13, the news that TRS-Care may have a negative balance of \$18 million by August 2017 was shared. This balance is the amount that was not covered by the \$768 million infusion of funds provided in 2015.

**This increasing financial pressure may force the TRS Board to action this year!** The projected negative balance has decreased month over month, which is good news. However, due to the unpredictability of medical costs, the balance may severely increase or decrease in the coming months.

Fluctuations could affect TRS-Care in either a positive or adverse way, and there is no guarantee of receiving supplemental funding from the Legislature to cover the negative balance. TRS Executive Director Brian Guthrie suggested that mitigating this circumstance using methods that are within the purview of the Board of Trustees—actions that don't require legislative action or approval—should be considered sooner rather than later.

Guthrie stressed that the only opportunity to help prevent this potential negative fund balance is now, as waiting until 2017 to enact any changes is not enough time to have an effect. If changes are approved, they will be adopted in June 2016 and go into effect in September of this year.

Possible options that the board may consider include premium or out-of-pocket increases, limiting network access and enhanced network management.

TRS Chief Health Care Officer Katrina Daniel emphasized how important it is to avoid creating disruption or dissatisfaction with plan participants. Ms. Daniel provided a chart featuring an overview of options and how they impact the members financially, as well as the overall plan and the potential for savings.

When first reviewing these options, the projected negative balance to TRS-Care for fiscal year 2017 was closer to \$75 million. Per Ms. Daniel, if no other options were utilized, an increase of approximately twenty percent in premiums would be needed to effectively alleviate a shortfall of \$75 million. Every five percent increase in retiree premiums is the equivalent of approximately \$20.8 million.

Some of the options presented by Ms. Daniel included mandatory Medicare Advantage participation for all members, which could save the plan \$25 million but would create significant disruption for participants. Mandatory Part D participation would save the plan between \$5.5 and \$6.5 million, with considerably less disruption than mandatory Medicare Advantage.

Another consideration is using tiered pharmacy networks, which would save between \$6 and \$10 million. Mandatory mail order for pharmacy prescriptions could save \$8 to \$10 million. This option was the most thoroughly discussed by the board, with Chairman David Kelly questioning why this feature was not in place already.

**Please know that no recommendations were made to the trustees by the TRS staff at the May meeting; however, these are the options being studied.** Some options may be recommended during the summer quarterly TRS Board of Trustees meeting.

As of this printing, no additional information about whether or not TRS-Care participants will see plan changes this year is available. TRTA will continue to monitor this situation closely. Be sure you are signed up for our email newsletter, the *Inside Line*, for all the latest updates on your health care!

***TRTA believes that no matter what may be discussed regarding the health care plan, additional state revenue is needed to keep this plan intact now and for the future.***



### **What You Can Do Now to Help!**

TRTA and our members are leading, not following, on this issue. We are grateful for the attention being given to TRS-Care; TRTA knows that we have many friends in the Texas Legislature and that the TRS Board of Trustees' primary concern is the well-being of our public education retirees.

The solution to this difficult problem may include different benefit strategies; however, TRTA believes that no matter what may be discussed regarding the health care plan, additional state revenue is needed to keep this plan intact now and for the future.

Now that the primary elections are over, it is time for our members to focus on the next steps! Though there are still a few contested elections to be had in November, most of the 2017 Texas State Senators and Representatives have been selected through the primary process.

We cannot wait until after November to begin educating the many new legislators who are beginning their respective roles at the Texas Capitol next January. **NOW IS THE TIME** to begin reaching out to them and asking for their support of all current and future public education retirees. See the calendar on the next page for tips and tools on how you can help protect your retirement benefits, starting today! ★



## HELP PROTECT YOUR RETIREMENT BENEFITS, STARTING TODAY!

### JULY 2016

- Determine now who your Texas State Senator and Representative will be this coming January.
- Remember, many races are decided in the primary election, not the general election! The primary election winner may not face a challenger in November. Use resources such as the Texas Tribune to help you!
- Read TRTA's newly updated Legislative Training Initiative guides to learn more about how to meet with your legislator, respond to common legislator questions, proper etiquette and more! You will be able to download the most recent versions from [trta.org](http://trta.org) by July 15!

### AUGUST 2016

- If you have not done so already, join a TRTA local unit near you ([www.trta.org/localunit](http://www.trta.org/localunit))!
- There are 254 local TRTA affiliates in the state! Join a unit to stay up-to-date on the issues affecting you, meet your area legislators, and work with fellow retirees on strategies to communicate with elected officials.
- If you are a local unit leader or legislative chairman, begin developing contact teams for your area legislators. These are members of your unit who are willing to reach out to candidates or legislators when issues of importance and urgency arise. Consider creating a phone or email tree to communicate quickly and effectively with your team members.

### SEPTEMBER 2016

- Attend your fall local unit meeting!
- If you are a local unit leader, invite political candidates to your fall local unit meetings so that your members can meet them and learn more about their stance on retirement benefits for Texas public educators.
- Send a handwritten letter to the candidates participating in the November general election in your area! Tell them why health insurance is important to you, what would happen to you if your premiums tripled or your benefits were reduced, and how they can help you—by supporting additional funding to the TRS–Care program!

### OCTOBER 2016

- Attend your fall local unit meeting!
- Set up a personal meeting between you and some of your fellow retirees with any candidates running for state office in your area.
- Reach out to TRTA after your meeting to let us know how it went, and to help you answer any questions or provide supplemental materials that your candidate requested.
- After meeting with candidates, be sure to follow up with them by sending a thank you note and any information they may need.

### NOVEMBER 2016

- **VOTE VOTE VOTE!!!**
- Gather with your fellow retirees and make a plan to get to the polls in November.
- It is always important to vote. Your consistency and activism proves to elected officials that you care about your retirement benefits and that you will be vigilant in protecting them!

### DECEMBER 2016

- Send a note of congratulations or holiday card to the politicians who will be serving as your State Senator and State Representative in January.
- Mail your note or card to the Capitol by addressing to one of the following: The Honorable (Full Name), Texas House of Representatives, P.O. Box 2910, Austin, TX 78768-2910 OR The Honorable (Full Name), Texas Senate, P.O. Box 12068, Austin, TX 78711-2068.
- Be sure to include the following information in your note or card: your name, contact information, your professional background/history, and your concerns about TRS–Care and your pension fund.

## ★ PRESIDENT'S LINE

Our 63rd Annual State Convention was a success, with over 1000 members attending. Carlos Ortiz received the E.L. Galyean Award; Membership Awards were given to District 14, Abilene RTA and Hamilton County ARTSP; and the first ever President's Diamond Award was presented to Goliad County RSP. Military Veterans were recognized for their service to our country, and we were all entertained by Suzie Humphreys' presentation of "Don't Stop Laughing Until They Close the Coffin Lid!" A great time was had by all.



I appreciate the time I have spent as your TRTA State President. We have made many changes and will continue to improve our great organization. The best part of the job has been getting to know our great members!

TRTA ended the membership year with a grand total of 80,543 members. Due to the Diamond Plus participants, our continuing members who pay their dues monthly, we started the new membership year with over 25,000 members. Thank you to all members who have chosen to join Diamond Plus. Your participation has created great cost savings to TRTA!

Another area we have developed is our use of technology. Facebook, Twitter, Instagram, YouTube, local unit and district websites, and an ever-improving TRTA website have allowed us to communicate more effectively with our current and potential members and to promote our goals and objectives.

It is important that you continue to make your meetings an event in which members and prospective members want to be a part. Active school personnel need to be aware that we are working to preserve their defined benefit plan. Fellow retirees should be mindful that we are more effective when we speak with one voice. Legislators should know that we need and appreciate the support they give to retirees and pre-retirees.

Thank you for your membership! If you are not yet a member, please go to [trta.org](http://trta.org) and become a part of the largest retired teacher group in the nation!

Fran Plemmons  
2014-2016 TRTA State President

## TRTA Welcomes New Staff Members

TRTA is pleased to welcome several new team members to the staff in Austin.

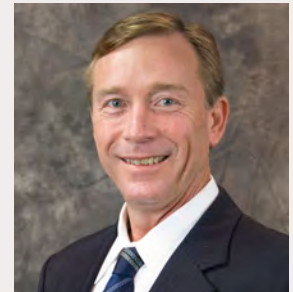
**Mr. Brock Gregg** has a long history serving as an advocate for students in public education, as well as lobbying to improve working conditions and benefits for current and retired public school educators. As a child of public school teachers, Brock grew up understanding the hard work and dedication that educators provide day in and day out, as well as the sacrifices educators make as servants for their communities and students.

After graduating with a political science degree from the University of Texas in 1990, Brock began his career as an education advocate in 1994 with the Association of Texas Professional Educators (ATPE). Brock has travelled all over Texas, getting teachers involved in the political process and training them to advocate for their students. He has over 20 years of experience in association management and lobbying at both the state Capitol and Washington, D.C., with knowledge of a broad array of education policies such as the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Brock looks forward to bringing retired and active teachers closer together as lifelong colleagues to serve Texas communities as mentors and volunteers, and to helping professional educators in the classroom all the way into their golden years. Feel free to contact Mr. Gregg at [brock@trta.org](mailto:brock@trta.org).

**Ashley Welch** serves as a project coordinator at TRTA, and assists in the planning of meetings and events. She developed a love for non-profit organizations by volunteering while in college. Ashley's passion for people motivated her to pursue a B.A in Psychology with a minor in Sociology from Texas State University, which she completed in August 2014. She now resides in south Austin with her boyfriend Josh and their fur child, Ollie. In her spare time, she enjoys biking through the city or hiking in the hill country. You may reach her at [ashley@trta.org](mailto:ashley@trta.org).

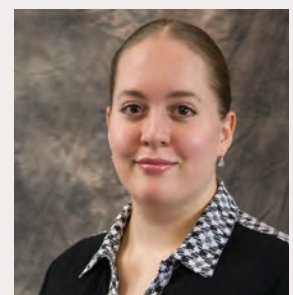
**Amanda Byland** is TRTA's new receptionist. Amanda worked in the hotel industry for four years, and was a customer service manager at Hobby Lobby before joining the TRTA team. She is a native of El Paso and a proud graduate of Burges High School, with two years of college under her belt. Amanda and her husband moved this year to the Austin area with their schnauzer, Harley. Amanda enjoys immersing herself in all of the creative arts, as well as reading, and she has an entire room dedicated to books and art supplies in her home.



BROCK GREGG



ASHLEY WELCH



AMANDA BYLAND

## TRTA Hosts Successful 63rd Annual Convention in Houston

The Texas Retired Teachers Association (TRTA) hosted its 63rd annual convention April 10–12 in Houston at the Westin Galleria. More than 1,000 members convened to enjoy fellowship, receive vital training from state counterparts and conduct the business of the association.

One of many highlights of the three-day event, Congressman Kevin Brady (R–The Woodlands) stopped by during the Opening Ceremonies to discuss his bill, H.R. 711, with attendees. Brady was greeted with the voices of 1,000 public education retirees singing happy birthday to him before he spoke about his years-long journey trying to repeal the Windfall Elimination Provision (WEP). In a recent news article, Brady states that he is “cautiously optimistic” that the bill will pass this year. To learn more about the WEP and HR 711, visit [trta.org/legislation/windfall-elimination-provision](http://trta.org/legislation/windfall-elimination-provision).



The Texas Retired Teachers Foundation (TRTF), the charitable arm of TRTA, made several important announcements during the convention, including the introduction of the Lehr–Pritchard Endowment Fund. The fund is being created to establish long-term earnings that will be dedicated for TRTF’s most recognizable program, “A Helping Hand.” The grant program provides emergency assistance for Texas public education retirees in critical need. To date, more than \$84,000 has been given to 88 retirees.

Members donated more than \$10,000 during the Foundation’s annual luncheon to the endowment fund. The goal of the endowment fund is to reach \$2 million in donations by December 31, 2019. TRTF is asking all members of TRTA to consider making a one-time donation of \$30 to help the fund reach its \$2,000,000 goal. Donations may be made by telephone (1.800.880.1650) or via snail mail by sending a check to TRTF, Attn: Endowment Fund, 313 E. 12th Street Suite 220, Austin, TX 78701.

TRTF also announced the creation of a new “Beginning Teacher” Scholarship, which will benefit recent college graduates pursuing a career in education in Texas by helping them pay for certification tests and supplies to set up their first classroom. This year’s Classroom Assistance Grants for public school teachers and Student Scholarships for graduating high school seniors were also announced. Read about the recipients on page 14.

The TRTA House of Delegates, retirees representing the organization’s 254 affiliated local units, conducted association business on April 12. Members elected the following individuals to serve as officers of the state organization for the 2016–2018 term: Nancy Byler, President; Patricia Macias, First Vice-President; Leroy DeHaven, Second Vice-President; and Marcy Cann, Secretary/Treasurer. Members also voted positively on several bylaws amendments, including one that will allow the state Historian to become a voting member of the TRTA Board of Directors.

North San Antonio RTA member Carlos Ortiz (pictured above) was honored during the Awards Banquet with the prestigious E.L. Galyean Award for his many years of service. Mr. Ortiz has served in many capacities at the local



unit, district and state level, including as a member of the TRTA State Legislative Committee and TRTF Board of Trustees.

District 14 won awards for the highest percentage of membership gain, as well as highest total membership gain. Hamilton County ARTSP won the local unit award for the highest percentage of membership gain, and Abilene RTA won the local unit award for the highest total membership gain.

TRTA President Fran Plemmons was also honored with a special gift as she completes her term leading the organization. Under her leadership, TRTA’s membership has grown to over 80,000. Fran also created the President’s Diamond Award, which was presented for this first time during this year’s convention. The \$1,500 award was presented to the Goliad County RSP for their advances in membership growth utilizing the Diamond Plus program.

About 800 attendees enjoyed a Legislative Luncheon, with the opportunity to hear from TRS Executive Director Brian Guthrie, and State Senators Joan Huffman and John Whitmire. The panel, led by TRTA Executive Director Tim Lee, enlightened the crowd about the problems plaguing the TRS–Care retiree health insurance program, potential solutions and state budget concerns.

TRTA appreciates the hard work of District 4 volunteers and the Leadership Training Committee members, all of whom worked non-stop to make the 63rd annual convention a great success! ★







# Governor Abbott Appoints Three Members to TRS Board of Trustees

Governor Greg Abbott has appointed John Elliott and Greg Gibson and reappointed Christopher Moss to the Teacher Retirement System of Texas (TRS) Board of Trustees, for terms set to expire August 31, 2021. As our members know, the TRS Board manages retirement and other benefits for teachers and employees of the state's public schools and institutions of higher education.

John Elliott of Austin is a partner at Smith, Robertson, Elliott & Douglas, L.L.P. He is a member of the American Bar Association, State Bar of Texas, Austin Bar Association, International Council of Shopping Centers, Urban Land Institute and the Real Estate Council of Austin. Elliott received a Bachelor of Business Administration in Accounting and a Juris Doctor from The University of Texas at Austin.

Greg Gibson of Schertz is superintendent of Schertz-Cibolo-Universal City Independent School District. He is a member of the Texas Association of School Administrators and National Baldrige Award Panel of Judges. Additionally, he is a board member and examiner for the Quality Texas Foundation. Gibson received a Bachelor of Science and Master of Arts in education from Midwestern State University and a Doctor of Education from the University of North Texas.

Reappointed trustee Christopher Moss of Lufkin is president of Allendale, Inc. DBA The Advanced Financial Group. He is a member of the National Association of Insurance and Financial Advisors, board member of the Angelina County Fair and a committee member of Angelina County Go Texan. Moss received a Bachelor of Science from Texas A&M University and a Master of Business Administration from Sam Houston State University.

TRTA has yet to meet the newly appointed trustees, but will reach out to them in the coming months and keep our members informed about their expertise and vision for the future of the retirement system, as well as the TRS-Care health insurance program. We thank them for their willingness to serve Texas' great public education retirees and pre-retirees.

TRTA would also like to take this opportunity to thank Nanette Sissney, current Vice Chair of the TRS Board of Trustees and a school counselor at Whitesboro Independent School District. Ms. Sissney was appointed to the board in 2009 by then Governor Rick Perry, and will complete her term this August 31.

Nanette is also immediate past president of the Texas Classroom Teachers Association (TCTA), a previous second vice-president of the Delta Kappa Gamma Kappa Zeta Chapter, and has served as a trustee for the First United Methodist Church of Whitesboro and as a volunteer with the Whitesboro Ministerial Alliance. She has been an educator for 23 years, including teaching government and economics for 12 years. Prior to her work as an educator, she spent many years as a financial auditor and analyst in the private sector.

Sissney represented active school employees during her time on the board, and participated in the Ethics, Audit, Investment Management, Benefits, Budget and Compensation Committees during her service. Her years of dedication and leadership are appreciated and will never be forgotten.



**New day,  
new adventures**

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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# 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 18, 2016 and your coverage will be effective August 1, 2016. Applications postmarked by August 17, 2016 will be effective September 1, 2016.**

## 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



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](http://www.myAMBAbenefits.info/trta)

## 2016 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 \_\_\_\_\_

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

## MEMBER BENEFITS

**Association Member Benefits Advisors • 1.800.258.7041 • [www.myambabenefits.info/trta](http://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](http://www.myambabenefits.info/trta)** • 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](http://www.trta.org) to enroll.

**MetLife Auto & Home ® Insurance • 1.877.491.5089** • Special group discounts on auto and home insurance, renter's insurance, condo, boat, motor home and RV coverage, among other policies. Mention discount code C1C.

**Veterinary Pet Insurance (VPI) • [www.petinsurance.com/amba](http://www.petinsurance.com/amba)** • Enjoy a 5 percent discount on your pet insurance premiums. Coverage is available for dogs and cats, as well as exotic pets including birds.

**American Hearing Benefits • 1.800.258.7041 • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • Benefits in this program include exclusive discounts, free annual hearing consultations, a free supply of batteries, a 60-day trial period, and a free warranty (including loss and damage). Code "AMBA."

**Hearing Aid Express • 1.866.478.8782 • [www.hearingaidexpress.com](http://www.hearingaidexpress.com)** • Statewide network of hearing health care professionals. Member benefits include free hearing tests and a 10 percent off hearing aid prices.

**Medical Air Services Association • 1.800.258.7041 • [www.myambabenefits.info/trta](http://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** • 3 painless cardiovascular ultrasounds for the early detection and prevention of stroke.

**Vision Service Plan (VSP) • 1.800.258.7041 • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • 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. Visit [www.vsp.com/go/trta](http://www.vsp.com/go/trta) or call 1.800.877.7195 to locate provider.

**Drury Inn & Suites • 1.800.378.7946 • [www.druryhotels.com](http://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](http://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.

**Acadian On Call • 1.800.259.1234 • [www.acadianmedicalalerts.com/trta.html](http://www.acadianmedicalalerts.com/trta.html)** • 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!

**CSID • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • For \$9.00 a month you can start protecting your identity from one of the fastest growing crimes. Also provides non-credit loan activity, public records and criminal record monitoring, restoration services, and \$25,000 of identity theft insurance.

**AMBATravelPerx • 1.800.480.4080 • [www.ambatravelperx.com](http://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.

**Avis Rent-A-Car • 1.800.331.1212 • [www.avis.com/AvisWeb/html/bridge/go.ex?D404600](http://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](http://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.

**Enterprise Rent-A-Car • 1.800.736.8227 • [www.enterprise.com](http://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.

**Road Scholar • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • \$200 discount for international and foreign travel, and a \$75 discount for domestic and state travel.

**1-800-Flowers Discount • [www.1800flowers.com](http://www.1800flowers.com)** • Save 15 percent off and use code "AMBA" to receive discount.

**Apple • 1.800.692.7753 • <http://store.apple.com/us/go/eppstore/amba>** • 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.

**Dallas Zoo Online Discount Tickets Program • <https://zootickets.dallaszoo.com>** • Enter "trta" to purchase tickets online.

**Dell Computers • 1.800.695.8133 • [www.dell.com/eppbuy](http://www.dell.com/eppbuy)** • Online and by phone use the TRTA code "KS41515384."

**Reverse Mortgage Solutions • 1.800.258.7041** • Contact Jeanie Coffey, National Director of Association Relations at AMBA.



# 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. Renewals and new applications for this insurance will be accepted by TRTA through January 31, 2017.

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 \$35.00 + State Taxes & Fees (5.00%) \$1.75 + Association's Admin Fees \$2.25 = 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, 2016 through July 31, 2017). 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 2016–2017, 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, 2016 – JULY 31, 2017**

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.

# Help for Aging Adults, Kids with Disabilities is Just a Phone Call Away

Jeff Carmack, Editor, Texas Department of Aging and Disability Services

If you're looking for help for an aged parent or a child with a disability, the task can be overwhelming. There are so many agencies and programs, and the services they offer can be confusing. Making heads or tails out of all of them can be daunting.

Wouldn't it great if you could pick up the phone, make one phone call, and get all the information you needed at once?

In Texas, you can do just that. By calling your local aging and disability resource center, you will be connected with a trained case manager who can will listen to your needs and send you to the right place for the services you need.

Anyone - individuals, concerned families or friends, or professionals working with issues related to aging or disabilities - can call their local ADRC for information tailored to their situation. ADRCs can provide information on programs and services, help people understand their long term-care options, apply for programs and benefits, and more. What's more, these services can be provided at the ADRC, via telephone, or through a home visit, whichever is more convenient to the caller.

Doni Green, director of aging at the North Central Texas Council of Government's ADRC, said, "ADRCs help people of all ages or their caregivers, as well as those who just want to plan in advance, to identify community-based services to allow them to remain in their homes as long as possible."

Green said getting help from an ADRC is simple. "A caller will speak with a case manager who will do his or her best to identify the presenting issue and any other underlying issues," she said. "The case manager will gather that information so he or she can identify at least a few resources to meet those immediate needs."

Green said another great thing about ADRCs is that they serve everyone. "We don't have any age requirement or income restrictions or diagnosis, so it's really a great source for objective information for people of all ages with all kinds of disabilities."

Many who seek help from ADRCs are older, so ADRCs have a special expertise in Medicaid programs and waivers, Green said. "Those tend to be complex, so one of the great benefits of having the ADRC on your side is that it gives you access to someone who is familiar with Medicaid, Medicaid waivers, and also a broad range of federal, state and local programs."

The 22 ADRCs in Texas are funded by the Texas Department of Aging and Disability Services (DADS). In January 2015, DADS launched a toll-free number (1-855-937-2372) to make getting services even easier. In the month following the launch of the number, ADRCs fielded more than 1,000 calls. Since that time, they have averaged more than 3,200 calls a month.

"Your ADRC really is a one-stop shop where people can get quick and easy access to programs and chart out their futures," Green said.

AGING AND DISABILITY RESOURCE CENTERS

**855-YES-ADRC**  
(855-937-2372)

HELP FOR OLDER ADULTS  
AND PEOPLE WITH DISABILITIES

TOLL-FREE CALL  
TALK TO A TRAINED  
PROFESSIONAL

TEXAS  
Department of Aging  
and Disability Services

Claudia Ramirez  
trained case manager

Wise people  
need  
wise people.

Come see why more than 200  
former Texas educators  
call us home.

Visit an Atria community near you  
and enjoy lunch – on us.

*Atria* SENIOR LIVING

Independent Living | Assisted Living | Memory Care

[AtriaSeniorLiving.com/Texas](http://AtriaSeniorLiving.com/Texas)

146362



# OUTLOOK

## LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

### DONATE TODAY!

Donation card on the back of *The VOICE*

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### TRTF ANNOUNCES SCHOLARSHIP & GRANT RECIPIENTS

13-14

### TRTF ANNOUNCES NEW ENDOWMENT FUND

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## TRTF AWARDS GRANTS TO TWO AUSTIN TEACHERS

The Texas Retired Teachers Foundation (TRTF) recently announced the recipients of their 2016-17 Classroom Assistance Grant recipients, after receiving over 80 applications from current public educators all across the state of Texas.

Two of this year's recipients work in Austin at Akins High School. Akins High School was named after Dr. W. Charles Akins, a dear friend and former colleague of long-serving TRTF Trustee and TRTA E. L. Galyean Award Recipient La Vonne Rogers.

"I have known Charles for more than twenty years, and worked more closely with him over the seven or so years we both served on Dr. John Ellis's Superintendent's Cabinet," says La Vonne. "During all that time Charles never wavered or changed from being the humble,

gracious, polite, smart and funny gentleman that that I have known."

According to the Akins High School website ([akinseagles.org](http://akinseagles.org)), where Dr. Akins truly distinguishes himself is in "his contributions to one of 20th Century America's most important societal advancements - equal education for all children."

Some of Dr. Akins' professional accomplishments include opening the newly integrated L. C. Anderson High School in 1973. He served there until 1982, where he "paved the way for all Austin schools to create communities in which diversity is valued."



"In more recent years, a new and very beautiful high school was opened in South Austin and was named for him—a very well-deserved honor," says La Vonne.

Dr. Akins was able to attend a presentation at Akins High School on April 26, when La Vonne presented two \$500 checks to teachers Allen Hubbard and David "Matt" Stricklen.

**CONTINUED ON BACK PAGE**

## TRTF SCHOLARSHIP AND GRANT WINNERS ANNOUNCED!

TRTF is proud to announce its 15 Student Scholarship and 15 Classroom Assistance Grant recipients. All winners received \$500. To learn more about the recipients, please visit [trtf.org/scholarships-grants](http://trtf.org/scholarships-grants).

### 2016-17 TRTF STUDENT SCHOLARSHIP RECIPIENTS

Bailey Bohlken is related to David Maxton of the Franklin County RSEA (District 8).

Glendie Cornelison is related to Harold Cornelison, an at-large member of TRTA from Abilene (District 14).

Allison Cook is related to Cynthia Prater of the Johnson-Somervell RSEA (District 11).

Caleb Murrile is related to Jimmy Murrile of the Wharton County RTA (District 3).

Taylor Parker is related to Patricia Brown of the Smith County RTSPA (District 7).

Cameron Stevens is related to Mary Lou Roemer, an at-large member of TRTA from San Antonio (District 20).

Rebekah Noey is related to Margaret Noey, an at-large member of TRTA from Spring (District 4).

Carley Moody is related to James and Fleda Maxton, members of the Mt. Pleasant-Titus County RSPA (District 8).

Hannah Lyssy is related to Peggy Hosek, an at-large member of TRTA from Poth (District 20).

Joshua Poling is related to Dan Webb of the Clay County ARSP (District 9).

Mary Cass is related to Katherine Cass of the Lamar-Delta RTSEA (District 8).

Noah Martin is related to Nina Fancher of the Wichita Falls Area ARSP (District 9).

Cassidy Crutchfield is related to Elizabeth Ann Metcalf of the REA Panhandle Schools (District 16).

Phebe Foster is related to Suzette Valentine of the Kaufman County RSP (District 10).

Rylee Clinton is related to Brenda Fietz Miller, an at-large member of TRTA from Kingsland (District 13).

### 2016-17 TRTF CLASSROOM ASSISTANCE GRANT RECIPIENTS

Thomas Ehlinger teaches JROTC at Stafford Middle and High Schools in Stafford.

Roberto Barbosa teaches U.S. History at Sharyland High School in Mission.

Karen Baker teaches Reading at Bear Creek Elementary in Houston.

Sandra Ramirez teaches Math, Science, Reading and Writing at Patton Springs Middle School in Afton.

Allen Hubbard teaches Physics at Akins High School in Austin.

Jesus Torres teaches Band at East View High School in Georgetown.

Polly Wilson teaches first grade at Crockett Elementary in Bryan.

Joel Yelton is an Industrial Technology teacher at Cypress Ridge High School in Houston.

Kayla King Tillison teaches Math at Northside Intermediate in Henderson.

Laura Vrana teaches all subjects at Jefferson Avenue Elementary in Seguin.

David Stricklen teaches Earth and Science at Akins High School in Austin.

Sarah Hurt and co-applicant Irma Martinez teach first grade dual language learners at Faith Family Academy in Dallas.

Sally Keddal teaches Pre-K through fourth grade at Ball Early Childhood Center in Seguin.

Wimberley Krueger teaches science at Centerville Jr.-Sr. High School in Centerville.

Donna Magjarevich works with fourth and fifth grade dyslexic students at Selman Intermediate in Sealy.



## TRTF LAUNCHES THE LEHR-PRITCHARD ENDOWMENT FUND

During the 63rd Annual TRTA Convention held in Houston April 10-12, several members of TRTA offered the first donations towards a newly established fund that will continue the good work of two of the Foundation's most iconic, important figures, Mike Lehr and Tom Pritchard.

The Lehr-Pritchard Endowment Fund is being created during the 25th anniversary of the passage of the Consumer Price Index Catch-Up Plan (CPI Catch-Up) that was passed by the Texas Legislature in the 1990s.

This was a significant legislative change that enabled Texas public education retirees to receive permanent benefit increases to make up for losses due to the high inflation rates of the 1980s. The "CPI Catch-Up" plan was passed in 1993, and phased in over several years through 2001.

Although the CPI Catch-up strategy was the collective brainchild of the TRTA leadership at that time, former TRTA Executive Director Mike Lehr is recognized as the driving force behind the implementation of this strategy. This initiative was a huge success. By 1999, retiree benefits had been fully adjusted for inflation and were ahead of inflation by 10%. By 2001, adjusted benefits exceeded inflation by 15%!

The total value to all current and future retirees for the CPI Catch-Up initiative equaled \$14.8 billion. All current and future retirees on average are getting an extra \$300 per month as a result of the work of Mr. Lehr and the TRTA leadership.

Established in 2010 at the behest of longtime trustee and TRTF Past President Tom Pritchard, "A Helping Hand" provides assistance to retirees who are struggling with unexpected financial emergencies.

"A Helping Hand" has benefitted 88 retirees since 2010 with over \$84,000. Additionally, when the fertilizer plant explosion occurred in West, Texas in April 2013, TRTF and its supporters rallied together to provide financial assistance to both active and retired school personnel who faced seemingly insurmountable hardships as a result of the disaster. Referred to as the West Relief Fund, a subsidiary of "A Helping Hand," over \$41,000 was raised and given directly to residents and schools in the small Texas town.

Today, TRS retirees live on an average fixed income of \$1900, and approximately 80% do not receive federal Social Security benefits. The likelihood for significant benefit increases for retirees going forward is very low. Over time, the number of retirees needing assistance will

increase as the purchasing power of fixed annuities is eaten away by inflation.

Annual donations from TRTA members to the current "A Helping Hand" program to assist fellow retirees in need have been generous, but will not be enough to fund the increase in the number of retirees needing assistance.

To ensure that adequate resources are available in the future to fund "A Helping Hand," TRTF has created the "Lehr-Pritchard Endowment Fund," with earnings from the endowment dedicated to the program.

Donations made to the endowment fund will create a long-term account from which interest can be earned. All earnings from the fund will benefit the "A Helping Hand" program, TRTF's emergency assistance plan for Texas public education retirees in critical need.

TRTF is asking all members to consider making a one-time donation of \$30 to the endowment fund to aid in the long-term financial health of the "A Helping Hand" program, as TRTF anticipates that more retirees will need assistance in the years to come. Learn more at [www.trtf.org/giving/donate](http://www.trtf.org/giving/donate).

## 2016-17 TRTF CLASSROOM ASSISTANCE GRANT RECIPIENTS



**LAURA VRANA**



**DONNA MAGJAREVICH**



**SANDRA RAMIREZ**



# 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 13

Allen Hubbard, who teaches Physics at the school, will purchase a high-speed camera for his courses. The Casio Ex-ZR700 will help students conduct experiments in which they obtain video footage and analyze the physics behind the footage. Hubbard finds that his students are “more inclined to be involved in their learning when they have a personal stake in the activity.”

David Stricklen teaches Earth and Science. He will buy an augmented reality sandbox to help his students create topography models and 3D water simulations to learn hydrologic concepts, including flooding and watersheds. These experiments are particularly relevant to Mr. Stricklen’s students, many of whom “have been displaced by repeated flooding on Onion Creek.”

Both Dr. Akins and Mrs. Rogers (pictured below) spoke to a small crowd of Hubbard and Stricklen’s fellow teachers. “It was a bit unusual for two such grants be given to two teachers in the same school, and it was also fun to visit with Charles again and to witness the celebration and acceptance of two appreciative teachers for this assistance,” says La Vonne. “Charles was very proud, and so were all of the witnesses.”



Akins High School strives to prepare its students for success “in any postsecondary endeavor,” per the school’s website. “Through our Smaller

Learning Community structure, students are exposed to college and career pathways while receiving individualized instruction.”

TRTF is pleased to provide assistance to two outstanding teachers who fully embody the mission of Akins High School, the legacy of public education, and who strive to match the diligence of Dr. Akins in their educational efforts.

## TEXAS RETIRED TEACHERS FOUNDATION

# OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

## TEXAS RETIRED TEACHERS FOUNDATION



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Texas Retired Teachers Foundation • 313 E. 12th St., Ste. 220 • Austin, TX 78701-1957