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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

TRS-CARE ON THE BRINK

TRTA's Call to Action!

By **Tim Lee**
Executive Director

By now, you have heard about the TRS-Care retiree health insurance program funding crisis. In our previous news bulletin, we expounded upon the impending shortfall, which may reach \$1 billion by the 2016-17 biennium. In short, if no viable solution is put forward next legislative session, retiree premiums may increase as much as 135% and benefits could be slashed to draconian levels!

The TRS-Care sustainability study being conducted by the Teacher Retirement System of Texas (TRS) is still underway, but the options being considered as recommendations to the Legislature paint a bleak picture of what may come. Read more about the nine options being reviewed on page 10.

Many legislators may believe that TRS-Care "issues" were fixed last session, but the truth is that the health care crisis merely was delayed! It is our role as advocates to ensure that this crisis is not ignored. EVERY TRTA MEMBER SHOULD BE READY TO HELP PROTECT THE TRS-CARE FUND. It's time to be bold: now is the time to activate our powerful advocacy network!

TRTA recently provided an extensive review of the TRS-Care sustainability options as part of our *Inside Line* email newsletter. We have received thousands of emails from concerned members. Your feedback helps us build our advocacy efforts and promote your voice in the hearts and minds of our legislators.

If you do not use our email service, PLEASE SIGN UP FOR THE *INSIDE LINE* TODAY! It is the most immediate tool for our members to take action during the legislative session. We make it easy to receive timely information and to send emails directly to your elected officials. Learn more at trta.org.



CONTINUED ON NEXT PAGE

TRS-CARE ON THE BRINK

Make the Next Five Months Count! The alarm is ringing. The crisis is here. Unlike the manufactured crisis that was (and continues to be) pushed by special interests who compare our pension fund to funds that have been mismanaged by elected officials in other states, the TRS-Care funding crisis is very real.

TRTA will be working with the Legislature to develop a long-term solution to this crisis. The answers will not come easily. The community of retired and active school employees will all be called to the table and asked to do more, but the Legislature must be ready to do their part!

TRTA has a very successful legislative track record. We are bridge builders, aggressive advocates, educated and articulate problem solvers, we are teachers. Let today be the day you decide to be involved.

Ask yourself this one question and pose it to any TRS retiree or pre-retiree you may know: Will the Legislature's response be more favorable or less favorable to the TRS-Care crisis if we are not organized and TRTA does not play a part? We know the answer is that TRTA members **MAKE A DIFFERENCE!**

Please use this calendar as a guide as you plan your legislative activities.

July 2014 — Read *The VOICE* and take action; Renew your TRTA dues if you have not done so; Send your story (see sidebar on this page) to TRTA to help shape advocacy efforts for the summer and fall; Sign up for the *Inside Line*.

August 2014 — Contact local school leaders and ask if TRTA can provide information on the TRS-Care crisis; Sign up new *Inside Line* email subscribers.

September and October 2014 — Attend a TRTA local unit meeting; Invite legislators or office seekers to address your local unit with their plans to resolve the TRS-Care crisis; Cultivate the support of candidates prior to the November elections; Continue outreach efforts with active school community; Sign up new *Inside Line* email subscribers.

November 2014 — Look for new TRTA advocacy resources in *The VOICE*; Sign up new *Inside Line* email subscribers.

December 2014 — Final opportunity to meet with elected officials prior to the start of session; Send a strong message to elected officials that TRS-Care must be a priority for the coming session; Sign up new *Inside Line* email subscribers.

January — June 2015 — TRTA advocacy begins in Austin with the start of legislative session; Make phone calls and send emails to your legislators in Austin, and visit with staff back in the district office. ★

Concern Transformed into Action:

- Tell your story—How does access to TRS-Care help you? Does it bring you peace of mind? Has TRS-Care provided financial security during your retirement? If TRS-Care is not properly funded and the worst case scenario occurred (losing your insurance or experiencing exorbitant premium increases), how would this change your retirement security? What message do you want to send to your legislators? Email your answers to info@trta.org!
- Join a TRTA local unit—Our retiree network is the strongest in the nation. TRTA has 259 local units. This is a great way for you to get involved at the grassroots level! Our leaders are ready to help you find the best fit for your talent and time. Make a difference and be a part of saving TRS-Care! Learn more at www.trta.org.
- Adopt your legislator—Relationships are vital in the advocacy business. Elected officials need to know they can turn to trusted sources who can provide factual data. Help them by providing materials and doing what TRTA members have always done best: educating them on our issues. Use the fact page found on pages 7-10 when communicating with legislators about TRS-Care!
- Organize with local members and meet with your elected officials in their district offices before session begins.
- Call your friends and colleagues who are still employed and ask them to get involved and join TRTA.
- Help build our TRTA TEACH program—TRTA works very closely with our friends in the active educator community. Groups like the Association of Texas Professional Educators (ATPE) and Texas Association of School Administrators (TASA) and many others are partners with TRTA in the legislative process. TRTA is expanding its network through a new initiative called TRTA TEACH: Together Education Associations Collaborate and Help! We want our message to reach all of them. If you can introduce us to key people in these organizations so that we can build our TRTA TEACH initiative, contact us at info@trta.org.
- Plug in!—TRTA is online! Like us on Facebook, follow us on Twitter and watch the videos on our YouTube channel. Visit trta.org to learn more about all of our social media resources.
- Make a decision to be a TRTA member and recognize the power of your annual membership.

TRS-CARE FACT SHEET: PAGES 7-10

★ PRESIDENT'S LINE

When I retired in 2002, my children were not surprised that I joined the Texas Retired Teachers Association (TRTA). Their grandmother was actively involved, as were their aunts. TRTA seemed to dominate the conversation when we got together.

My daughter recently attended the House of Delegates meeting at the TRTA 61st Annual Convention. She was able to hear Wendy Davis, David Dewhurst, Gregg Abbott and our own Tim Lee speak to an overflowing crowd. As the convention ended and I walked into the lobby, my daughter looked at me and said "Mom, this is a big deal!" I looked at the delegates as they prepared to go back to their homes and thought "yes, this is a big deal!"

During the TRTA Day at the Capitol, when hordes of members in red descend upon the Capitol grounds, file into the halls and offices and fill the galleries, those legislators realize that TRTA is a big deal! Putting books into the hands of the children of Texas and volunteering in local communities is a big deal for our retirees and the people of Texas! I recently attended a National Retired Teachers Association (NRTA) Conference in Atlanta, Georgia, and realized that we are the largest RTA in the United States. That is a big deal!

We need to continue to work with other retirees and our active school employees to make our organization a big deal! We need to publicize our activities in our communities and make our name well-known: our organization is one that they should join and support! We need to speak up and let our legislators know that we are a force to be reckoned with and we can back this up at the polls on Election Day! Update your local and district websites, use TRTAConnect, and become a Diamond Plus participant. These resources and programs are saving money for TRTA.

Be proud of your membership in TRTA. If you are not a member of a local unit, please join and make the local unit stronger with your involvement! If you are a member of a local unit, work at strengthening your unit and invite others to get involved. Membership matters and we need your help!

WE ARE A BIG DEAL!

Fran Plemmons

2014-2016 TRTA President



DIABETES PATIENTS ...



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Direct to your Door!**

Call CCS Medical Now

We offer OneTouch® products, the #1 brand
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NO-CHARGE OneTouch® meter.



The MetLife Auto & Home® Insurance Program is Now Available Members of the Texas Retired Teachers Association

TRTA will receive \$5 for every member who calls Met Life to receive a quote!

MetLife Auto & Home has announced that members of Texas Retired Teachers Association (TRTA) now have access to special group discounts* on auto and home† insurance. This group insurance program makes members of TRTA eligible for savings and benefits that could help members save hundreds of dollars a year.

In addition to special group discounts on auto and home insurance, TRTA members also have the opportunity to apply for renter's insurance, condo, boat, motor home and RV coverage, among other policies. TRTA members will also have access to value-added features through MetLife Auto & Home such as convenient payment options, personalized service, and excellent driver and length of membership discounts**, which are available in most states.

For more information about the group discounts offered through this program for TRTA members, please call: 1.877.491.5089 and mention Discount Code: C1C

*Group discounts are filed on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering in MA and other states.

†Home insurance is not part of MetLife Auto & Home's benefit offering in all areas, such as FL and MA.

**Length of Membership Discount does not apply to MA residents.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct

Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify.

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Happy Anniversary TRTAConnect!

July 1 marks the one-year anniversary of TRTAConnect! The response has been even better than anticipated. May was a record setting month, as over 90 local units submitted membership reports and paid state dues for over 3200 members! All dues were processed and posted by May 31. Almost every local unit has at least one officer that uses TRTAConnect to submit membership reports or obtain up-to-date membership rosters.

July 1 also marks the "second generation" of TRTAConnect users. Many current users are learning from members who attended training last year. In most cases, training is available at the district level. Some users are teaching themselves by following the step-by-step instructions. It really is that easy!

TRTAConnect represents TRTA's utilization of technology to operate more efficiently for our members. It also provides our volunteer leadership with an easier way to manage local unit membership. While TRTAConnect has not undergone any major changes, its operational environment has.

The change with the greatest impact is the upgrade of Internet Explorer. Microsoft upgraded their browser earlier this year, and the newest version is not compatible with TRTAConnect. We have researched ways to continue using Internet Explorer, but have found that any changes made would result in a compromise to the security of the program. Therefore, we recommend using either Mozilla Firefox or Google Chrome as your browser when using TRTAConnect. Both of these can be downloaded for free. Apple's Safari is compatible with TRTAConnect as well.

After experiencing the ease of submitting membership dues online, many local unit officers are now requesting the ability to submit membership corrections and changes online. That feature is not available through TRTAConnect. However, corrections and changes can be emailed to the Membership Department. Examples of information that can be emailed are: name, address, phone and email changes/corrections, at-large members joining the local unit, and notification of deceased members. Send notifications to brenda@trta.org or membership@trta.org.

If you are not using TRTAConnect and would like to begin, please contact Brenda Hoisager to obtain your username and password. TRTAConnect's first year has been an overwhelming success. Be on the lookout for enhancements to the program in the coming months!



TRTA Dental & Vision Program

Limited Time Open Enrollment with No Waiting Periods!

If you haven't received your enrollment packet there is still time to enroll in TRTA's group dental and vision plans! This is a great opportunity to join a dental plan with no waiting periods for covered services. Most plans require you to wait up to 12 months for certain services so this may be your only opportunity to enjoy no waiting periods!

Thousands of TRTA members are currently enjoying the benefits of this coverage! Without dental insurance, the cost of care can get very expensive. In Texas, common procedures such as root canals, bridges, and crowns can cost more than \$900 each! However, with rich benefit levels and first day access to all covered services, this plan can help ease the financial burden of dental expenses in retirement years.

TRTA Dental Plan:

- Freedom to use your own dentist or select a network dentist for discounted services
- Dental Rewards—rolls over part of your unused benefit to the next year!
- High calendar year maximum of \$1,500
- No deductible for preventative services!
- Rates and benefits guaranteed through July 2016!

TRTA Vision Plan:

- Eye Exams covered in full every twelve months after minimal co-pay
- Lenses covered in full every twelve months after minimal co-pay
- Savings on progressive and transitional lenses
- Frames covered up to the allowance every twenty-four months
- No waiting periods!

To view enrollment materials, or enroll online, visit www.myAMBAbenefits.info/trta. If you have questions, contact AMBA at 1.800.258.7041. Enroll in July for an August 1, 2014 effective date. Applications postmarked by August 15, 2014 will have an effective date of September 1, 2014. The time to act is now! Enroll today!

PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



Professional Liability Insurance is available for Regular Members (receiving an annuity from the Teacher Retirement System of Texas) of the Texas Retired Teachers Association (TRTA) who have returned to work in a public school district or public college/university either as a substitute teacher or in a full-time professional capacity other than administration and are subject to the exclusions of the policy. (For policy exclusions, contact

John A. Barclay, III, 512.476.6566.) **Renewals and new applications for this insurance will be accepted by TRTA through January 31, 2015.**

You **MUST** receive your paycheck from the ISD, NOT from a third-party employer to be eligible for this insurance and you **MUST** be a TRTA Regular Member. The TRTA-endorsed group professional liability plan through John A. Barclay, Inc. has an annual charge of \$39.00 per person.

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

The policy pays:

- ❖ Coverage A: Up to \$1,000,000 per insured, per occurrence/\$3,000,000 per occurrence
- ❖ Coverage B: Up to \$5,000 per claim, per insured. Subject to the \$10,000 annual aggregate for criminal proceedings and/or sexual misconduct \$1,000,000 annual aggregate, all claims under Coverage B
- ❖ 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, 2014 through July 31, 2015). A policy summary will be mailed to the participant after the application is processed.

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



PROFESSIONAL LIABILITY INSURANCE FORM

Name

Address

City + State + Zip

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

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

School District by which you are paid

☐ I am a current TRTA member and wish to enroll in the professional liability insurance plan for the school year 2014–2015, 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, 2014 – JULY 31, 2015

TRTA 61st Annual Convention Update

Over 1100 members attended the 61st Annual Texas Retired Teachers Association (TRTA) Convention in Dallas April 13-15, 2014, the most number of members ever to attend the annual meeting of TRTA!

This successful event was full of surprises and special guests and provided the first push towards pursuing legislative action for the TRS-Care health insurance program.

Although no bylaws amendments were considered this year, new officers were elected. For the first time, officers will begin serving two-year terms, with no elections occurring in odd-numbered years. Fran Plemmons, current TRTA First Vice-President, was elected to serve as TRTA State President for 2014-2016. She assumed her new responsibilities on July 1, 2014. Nancy Byler, current Second Vice-President, will serve as First Vice-President for 2014-2016. Patricia Macias was elected to the Second Vice-President position, while Leroy DeHaven was voted in as the new Secretary/Treasurer.

The excitement of the political process was contagious, as TRTA hosted several legislators at this year's Convention. During the TRTA legislative breakfast, State Representatives Roberto Alonzo (Vice-Chair of the Texas House of Representatives Pensions Committee) and Larry Phillips joined Teacher Retirement System of Texas (TRS) staff and board members in a discussion about the future of the TRS pension fund and TRS-Care. TRS Executive

Director Brian Guthrie shared with the audience that the pension fund is very healthy, and presently has \$123 billion held in trust for Texas' public education retirees. TRS board members Nanette Sissney and Anita Smith-Palmer also participated in the panel.

TRTA also had the pleasure of hosting gubernatorial candidate and Texas State Senator Wendy Davis on the final day of the Convention, and also had a surprise visit from current Texas Lieutenant Governor David Dewhurst. Gubernatorial candidate and Texas Attorney General Greg Abbott provided a video greeting that aired during the House of Delegates on April 15.

The presence of so many legislators signals the growing influence and strength of the TRTA grassroots movement, and provides our members with access to all points of view as they make their considerations for the November General Election.

TRTA leaders from all across the state also used this time to attend a variety of training and informational sessions. For all local units with state committee counterparts, training guides are now available online at the TRTA website. Visit the following link to download the guides: trta.org/index.cfm/committees. Guides for updating local unit websites and learning how to incorporate social media into their public relations activities are also included.

TRTA's new value-added membership program, Diamond Plus, was also featured, with over 200 members signing up while attending Convention! A special video featuring Fran Plemmons, who was First Vice-President and Membership Committee Chairman at the time the video was created, was shared and can be viewed online here: www.trtadiamondplus.org.

The video is available for download by contacting info@trta.org. The program was able to give its first prize drawing to TRTA member and Diamond Plus participant Marian King. Read more about Diamond Plus on page 11.

Our charitable partner, the Texas Retired Teachers Foundation (TRTF), hosted a successful luncheon during Convention, raising over \$13,000. The special event featured classroom assistance grant recipient Jackie Reily, two-time student scholarship winner Samuel Mosely and featured a special presentation by Dr. Jan Hungate, superintendent of West ISD. Last year, TRTA members donated over \$41,000 to the West Relief Fund, which provided grants to active and retired teachers in the area as well as funds to help rebuild the school. Texas State Senator Brian Birdwell also spoke about the generosity of TRTA members who gave so much to help the residents of West, an area he serves as a legislator.

TRTA's successful 61st Annual Convention could not have been accomplished without the outstanding volunteers from District 10, who stuffed bags, directed members to the appropriate meeting locations, assisted with registration and made all attendees feel welcome. TRTA thanks District 10 and all attendees for making this convention a truly productive experience.

Mark your calendars for next year's 62nd Annual Convention to be held in Austin. This will be a tremendous opportunity for our members to become involved in the legislative process firsthand, as TRTA simultaneously hosts its Day at the Capitol event and advocates for the protection of TRS-Care while the Legislature is in session. See you there April 6-8, 2015! 📅



LAVONNE ROGERS, E. L. GALYEAN AWARD RECIPIENT TOM ROGERS AND SON BOB ROGERS



LOCAL UNIT MEMBERS SHARE THEIR SCRAPBOOK



LEGISLATIVE BREAKFAST GUEST SPEAKERS

TRS-CARE FACT SHEET

BACKGROUND

The TRS-Care retiree health insurance program began in 1986 and has grown to over 240,000 participants. It is currently funded on a pay-as-you-go basis and is subject to change based on available funding. Funding sources include retiree premiums, state funding, and school district and active personnel contributions. TRS-Care 1 offers a high deductible plan at no cost for employee only coverage with different deductibles based on Medicare status. TRS-Care 2 and 3 offer comprehensive benefits with a carve out prescription drug benefit. TRS-Care 2 and 3 Medicare Advantage and Medicare Part D plans have richer benefits and lower premiums.

TRS-Care 243,100* Participants:

Care 1 - 30,100

Care 2 - 55,000

Care 3 - 158,000

*Includes approximately 48,100 dependents (spouses & children)

Distribution by Medicare Status:

Medicare A & B - 60%

Medicare B Only - 8%

Non-Medicare - 32%

Medicare Advantage Participation - 68%

Medicare Part D Participation - 81%

Retirees need your help and they need it now. **Work with TRTA** to be a part of the solution!



For over 60 years, the Texas Retired Teachers Association (TRTA) has been working to protect and improve the retirement benefits of all Texas public school retirees. Our collaborative efforts with the Texas Legislature and active educator groups have helped ensure retirement security for over 300,000 retirees and nearly 1,000,000 active employees.

In 2013, TRTA helped to pass Senate Bill 1458, which made the Teacher Retirement System of Texas (TRS) pension fund

actuarially sound and provided the first cost-of-living increase for some retirees in over 12 years. This also safeguarded the fund for future retirees, most of whom will not receive Social Security benefits and rely upon TRS as their sole source of retirement income.

Now, our retirees are faced with the harsh reality of an impending shortfall to their health care plan, putting the affordability and accessibility of this very necessary insurance in jeopardy! We need your help!



CONTACT OUR GOVERNMENT RELATIONS DEPARTMENT AT 1.800.880.1650 OR EMAIL US AT INFO@TRTA.ORG.
313 E. 12TH STREET, SUITE 200 | AUSTIN, TX 78701-1957 | WWW.TRTA.ORG

THE HEALTH CARE OF OUR TRS RETIREES IS AT RISK.

WHAT WE KNOW: THE CRISIS IS HERE!

- ▶ TRS–Care is facing a \$1 billion funding shortfall.
- ▶ This crisis is not a surprise. TRTA and other education organizations have known that this was coming, and agree that now is the time to deal with it.
- ▶ TRS retirees consistently have paid the highest portion of costs for the TRS–Care program since its inception in 1986.
- ▶ TRS–Care has multiple other funding sources including contributions from the state, school districts and active employees. These appropriations are based on active school employee payroll, not health care costs!
- ▶ Basing appropriations on how much active school employees are being paid is inadequate and does not keep pace with the inflation of health care costs!
- ▶ The Legislature must resolve this funding crisis this coming legislative session. Doing nothing will force the program to drastically reduce benefits, increase retiree premiums or both!
- ▶ Just raising premiums is not a solution! If the Legislature fails to act, premiums would need to increase by as much as 135% (more than double) to cover the shortfall. Retirees, who have received only one permanent cost-of-living increase in 12 years, cannot afford this!
- ▶ The average monthly annuity of a TRS retiree is \$1,981.

EXPENDITURES FOR FISCAL YEAR 2013:

Medical
\$686,321,002
56%

Drug
\$496,229,923
40%

Medicare Advantage
\$1,075,388
0%

Administrative
\$47,048,587
4%

Total Expenses
\$1,230,674,900
100%

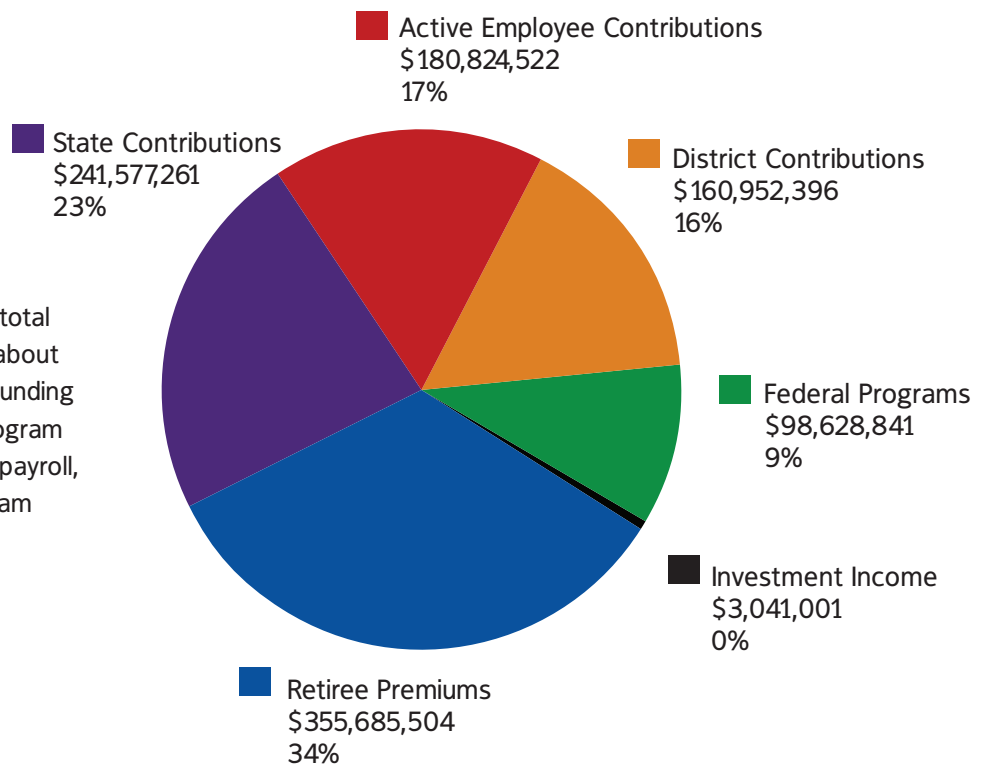
Expenses in Excess of Income
\$189,965,375

TRS–CARE FUNDING FY 2013 PIE CHART

Retiree premiums (for retiree only) range from \$60 to \$310 for Care 2 and 3. Care 1 is free for retirees only.

Retiree premiums accounted for 34% of the total funding of TRS–Care. The State contributes about \$100 per month per TRS–Care participant. Funding for TRS–Care and the cost of running the program are not aligned. Contributions are based on payroll, which is not correlated to increases in program participation or increasing medical costs.

Funding contribution rates:
State of Texas 1%,
Active Member .65%,
School Districts .55%.



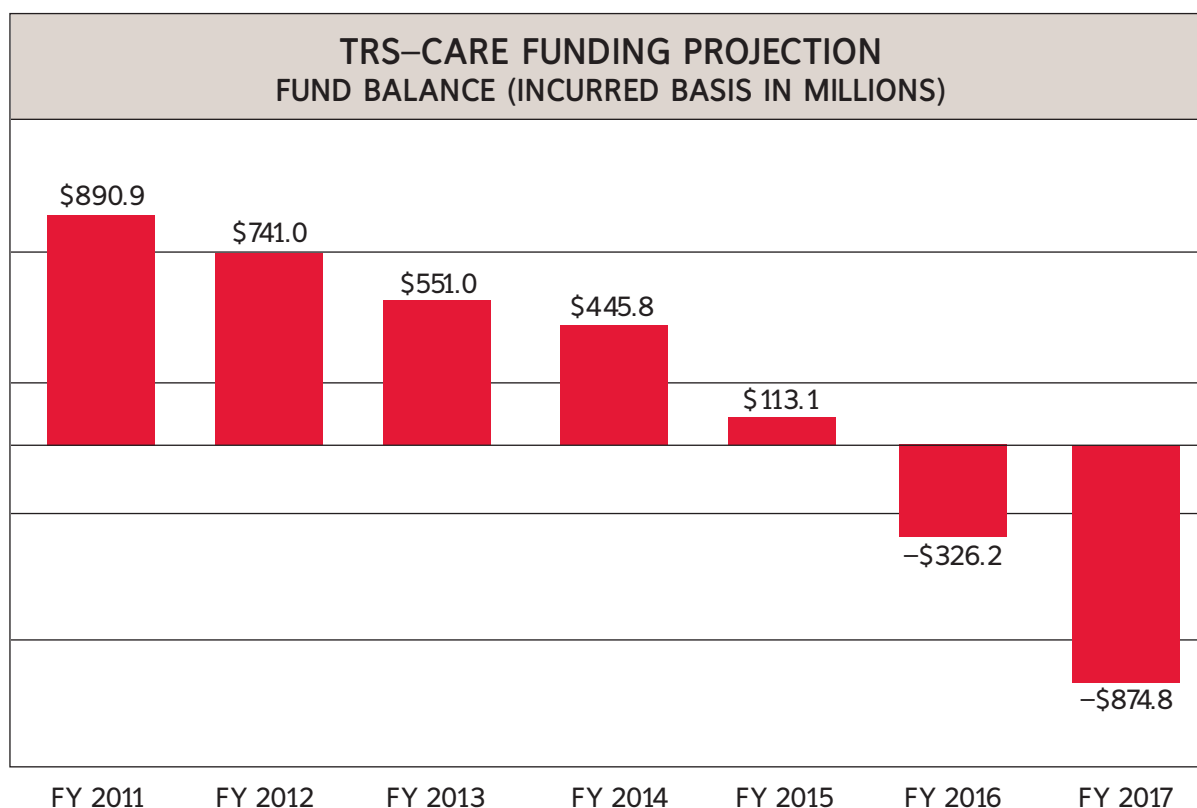
WHAT WE NEED:

QUALITY HEALTH CARE AT AN AFFORDABLE COST, HIGHER STATE APPROPRIATION FOR TRS-CARE

- ▶ TRS-Care needs more money. TRTA is calling on the Legislature to increase its appropriation to the retiree health insurance program.
- ▶ Retirees, active school employees, the state and school districts must all be engaged early in the 84th Legislative Session to develop a funding plan for TRS-Care.
- ▶ A funding plan that focuses on the long-term sustainability of TRS-Care must be developed so that retirees and future retirees are not faced with a funding crisis every session.
- ▶ TRS-Care needs a solution that does not drastically cut health care benefits, but instead provides quality health care options at reasonable costs very similar to what already is offered to participants.

TRS retirees need legislative champions who will carry these issues in 2015!

MONTHLY FUNDING PER RETIREE & SURVIVING SPOUSES		
	Without Dependents	With Dependents
Retiree Contribution	\$152	\$122
State (0.5%)	\$59	\$48
State Settleup	\$44	\$35
Active Members (0.65%)	\$77	\$62
District Contributions (0.55%)	\$69	\$55
Investment Income	\$1	\$1
Medicare Part D Subsidy	\$42	\$34
Total Monthly Income Per Retiree	\$445	\$357



WHAT WE BELIEVE:

PUBLIC EDUCATION RETIREES AND FUTURE RETIREES DESERVE A QUALITY HEALTH CARE BENEFIT AS PART OF THEIR RETIREMENT SECURITY.



TRS–Care is a vital part of school employees’ retirement security. This assurance makes Texas schools attractive to the best and brightest educators, and fulfills a promise made for a lifetime of public service. TRS–Care is also financially supported by active school employees. Their contribution should allow them access to TRS–Care when they retire.

TRS–Care is well-managed and cost-efficient. It is not a free ride! TRS–Care offers reasonable coverage at an affordable price for hundreds of thousands of retirees and has done so for 30 years. The solution to the funding shortfall is not a mix of complicated benefit formulas or hurdles to accessibility. It simply is a matter of funding. **It is unreasonable to pass all of the cost onto retirees.**

TRTA and the Texas Legislature have solved big challenges together for over 60 years. Last session we passed vital legislation protecting our defined benefit plan. We cannot sacrifice this work! Pension and health care funding are two separate issues. We **MUST** address the health care funding shortfall in 2015!

TRS–CARE SUSTAINABILITY STUDY OPTIONS

The final study will be completed this coming September. The nine options being reviewed are:

- 1. Pre-fund the long-term liability:** This would be similar to funding the program the way the TRS pension trust is funded. This requires a significant amount of funding from the Legislature, school districts and active employees and would likely include increased premiums for retirees.
- 2. Fund on a pay-as-you-go basis for the biennium:** This is the current method for funding TRS–Care. Because TRS–Care is facing a funding shortfall of approximately \$1 billion, changes would need to be made to this methodology to pay for the shortfall itself and for the costs associated with the program for the next funding cycle. This means that every legislative session, the Legislature would have to revisit the issue.
- 3. Fund for 10-year solvency:** This option is similar to Option 1. The major difference between these two options is that in Option 1, we would amortize the unfunded liability over 30 years (much like a mortgage). In Option 3, TRS–Care would be pre-funded for only 10 years.
- 4. Retiree pays full cost for optional coverage:** If Option 4 were to be put into place, all TRS–Care participants using TRS–Care 2 or 3 would have to pay for the full cost of their insurance above the actual cost for TRS–Care 1. This means that benefits for TRS–Care 1 would be reduced, although the coverage for TRS–Care 1 would still be free (no premiums) to the participants.
- 5. Mandatory participation in the Medicare Advantage and Medicare Part D plans:** In Option 5, the mandatory participation in the Medicare Advantage and Medicare Part D plans for Medicare-eligible TRS–Care participants includes a caveat that non-participation would provide the insured with TRS–Care 1 only. This option includes an appeal process, allowing participants to opt out if there is inadequate access to providers that accept Medicare Advantage plans.
- 6. Defined contribution: Establish a Health Reimbursement Account (HRA) for non-Medicare retirees.** Retirees would shop for coverage in either the public exchange or a private exchange provided by TRS. Retirees eligible for subsidies may decide to refuse the HRA funds and participate in the federal ACA with subsidy arrangement.
- 7. Modify eligibility for TRS–Care 3 standard plan:** This option would grandfather current enrollees, and allow new enrollees over age 65 who do not have Medicare Part A. A hybrid TRS–Care 2/TRS–Care 3 plan for non-Medicare new enrollees under age 65 would be created.
- 8. Steerage plan design for the non-Medicare population:** Steerage means encouraging participants to use the most cost-effective plan for them. This option could require mandatory participation in a disease management program.
- 9. Combine TRS–Care and TRS–ActiveCare:** One option is to combine both the Medicare and non-Medicare retirees with ActiveCare. Another is to combine only the non-Medicare retirees with ActiveCare.

Have You Heard About Diamond Plus?

Thousands of members of the Texas Retired Teachers Association (TRTA) are participating in a new, value-added program called Diamond Plus! Launched in 2014, Diamond Plus provides its participants with a permanent TRTA membership card, a timely email newsletter, special benefits and the chance to participate in quarterly prize drawings.

During the 61st Annual Convention, over 200 members of TRTA joined the program. It's easy to participate! TRTA members who pay their dues monthly via either TRS payroll deduction or bank draft (just \$2.92 per month) automatically become participants in the program.

Diamond Plus has its own website (www.trtadiamondplus.org) featuring expanded content not available through some of TRTA's other resources. One of our participants' favorite features is Ronnie's Corner, which allows them to ask Ronnie Jung (former Executive Director of the Teacher Retirement System of Texas and TRTA's Retirement Consultant) questions about TRS and TRS-Care. Recently, Ronnie explained what actuarially sound means and reflected on the changes made to the pension fund with the passage of Senate Bill 1458. He also clarified how the shortfall to the TRS-Care program became so large.

Another popular feature on Diamond Plus is Spotlight TRTA, which showcases TRTA districts and local units, giving our participants insight into what TRS retirees are doing in communities across the state. We also feature a Participant of the Week and share photos from members. Participants also enjoy reading about pension news from other states and interviews with the officers of the TRTA Board of Directors. Soon, the site will feature video content created in-house. The Department of Aging and Disability Services of Texas also provides monthly content updates. See their ombudsman ad on page 12.

If you are not a participant and want to view a video featuring Fran Plemmons, our new TRTA State President, please visit the home page of www.trtadiamondplus.org. Renew your state dues using the payroll deduction or bank draft method, and begin enjoying all that Diamond Plus has to offer right away! Contact our Membership Department at 1.800.880.1650 or email us at diamond@trta.org.

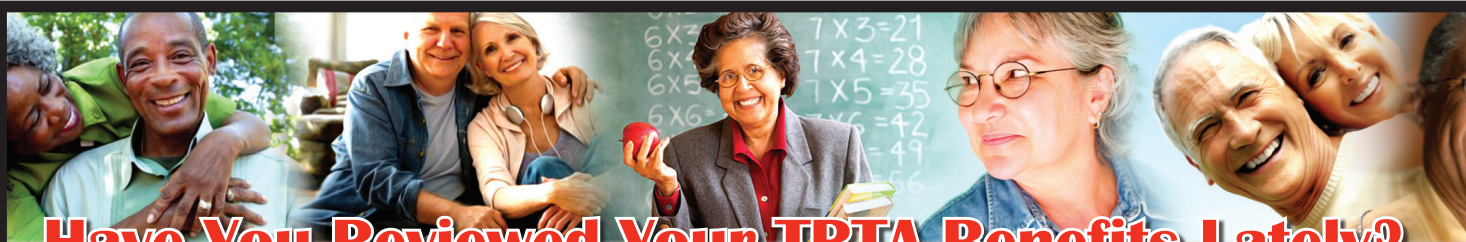
Congratulations to our first Diamond Plus quarterly prize drawing winners!

Christie L. Stinson of Kingwood:
\$25 gift card to Walgreen's

Mary Boswell of College Station:
\$25 gift card to Wal-Mart

Juliann Chaney of Lampasas:
\$25 gift card to CVS Pharmacy

Mary Coleman of Flower Mound:
\$25 gift card to Wal-Mart



Have You Reviewed Your TRTA Benefits Lately?

TRTA Members Have Access To:

- Dental & Vision Plans at Group Rates
- Long Term Care Policy
- Tax Deferred Annuity
- Medicare Supplement Plans
- Discounted Travel Accommodations
- Emergency Air & Ground Transportation

And many, many, more!

To learn more, call 800.258.7041 or visit:

www.myAMBAbenefits.info/trta

Benefits made available through



OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION



2014 CONVENTION RECAP

TRTF Raises Nearly \$13,000

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TRTF SCHOLARSHIPS & GRANTS

2014 Recipients Announced

14-15

DONATE TODAY!

Donation card on the back of *The VOICE*

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2014 CONVENTION RECAP: ANNUAL TRTF LUNCHEON A BIG SUCCESS

The Foundation enjoyed the company of 400 guests at their annual luncheon on April 14, 2014 during the 61st Annual TRTA Convention in Dallas. Guest speakers Senator Brian Birdwell, Dr. Jan Hungate, Jackie Reily and Samuel Moseley regaled the guests with moving and inspiring speeches. Topics ranged from the West, Texas fertilizer plant explosion and the rebuilding of West ISD schools, to the new experiences given to students with the aid of a TRTF Classroom Assistance Grant, and the hopes and dreams of a future educator.

By sharing these personal stories, guests were reminded of how significant each donation is in changing the lives of our educators of the past, present and future. Appreciation was expressed numerous times to our members for their support of TRTF



DR. JAN HUNGATE

and its charitable programs, including the West Relief Fund.

Trustee Ronnie Jung presented Dr. Jan Hungate with a check in the amount of \$6,500 for the Legacy West Education Foundation to support the classroom needs of West ISD teachers and students. This \$6,500 was the remaining balance of the West Relief Fund. At the end of the luncheon, individuals and local unit and district representatives brought forward donations that included memorials and honorariums. These donations totaled \$12,990.41!



SAMUEL MOSELEY

Foundation Coordinator Beth Unite conducted a training seminar for Foundation district liaisons and local unit representatives. New training guides were handed out and are available online at www.trtf.org. Fundraising ideas were shared and many questions were answered

regarding the "A Helping Hand" program and donation collection.

At the TRTF exhibit booth, trustees handed out vital information pertaining to the Foundation and a prize drawing was held for two \$100 Wal-Mart gift cards. The winners were announced during the Second House of Delegates.



2014 TRTF SCHOLARSHIP AND GRANT RECIPIENTS

The Foundation's Classroom Assistance Grant program honors public school teachers whose dedication to their students is realized through unique projects. This year, TRTF awarded \$500 to 15 recipients. The 2014-2015 Classroom Assistance Grant recipients are:

1. Bonnie Hybner, a biology and IPC teacher at Bloomington High School in Bloomington.
2. Amy Baker, a marketing/business teacher at Frenship High School in Wolfforth.
3. Angie Lassitter, a bilingual teacher for third grade students at Lorenzo de Zavala Elementary in San Marcos.
4. Stephanie Peters, a teacher for special needs students at Hitchcock Primary in Hitchcock.
5. Angie Rosenblatt, a music teacher at Shady Oaks Elementary in Hurst.
6. Emily Tannert, a band/percussion teacher at East View High School in Georgetown.
7. Stephanie Valderrama, a speech and audio/video technology teacher at Sinton High School.
8. Kay Knebel, a technology teacher at Wall Elementary in Wall.
9. Tammy Schneider, a physical education teacher at C.C. Hardy Elementary in Willis.
10. Brian Coatney, an enthusiastic orchestra teacher at Plano Senior High School.
11. Emily Hopkins, a creative music teacher at Lister Elementary School in Garland.
12. Paula Schwertner, a librarian at River Road High School in Amarillo.
13. Anna Davis, an English/Language Arts teacher at Southland Middle School in Southland.
14. Brandy Cavness, a teacher for dyslexic students at Brady Middle School in Brady.
15. Carla Burris, a health science teacher at Galena Park High School in Galena Park.



Student Scholarships are awarded to students majoring in education at a Texas college or university. Our recipients are also relatives of members of TRTA. We are pleased to announce the following 2014-2015 Student Scholarship recipients, all of whom received \$500:

1. Leah Doughty, related to John Doughty, At-Large member.
2. Jonathan Turner, related to Paula Turner, member of Western Bowie County RTA, District 8.
3. Tara Warren, related to Betty Forrest, member of Odessa RT/SPA, District 18.
4. Bailey Bohlken, related to David Maxton, member of Franklin County RSEA, District 8.
5. Zachary Tabor, related to Sue Tabor, member of Wichita Falls Area ARSF, District 9.
6. Jacob Hall, related to Sabra Hall, At-Large member.
7. Zachary Munro, related to Dr. Patricia Munro, member of Irving RSPA, District 10.
8. Lyndon Baty, related to Louis Baty, member of Knox County RSPA, District 9.
9. Bailey Beam, related to Sondra Long, member of Allen REA, District 10.
10. Ashley Metzler, related to Mary Peek, member of Houston ART, District 4.
11. Jaxon Vanya, related to Rosemary Dale, member of Twin County RSPA, District 5.
12. Hannah Chambers, related to Donald Love, At-Large member.
13. Miranda Kahl, related to Janice Kahl, member of El Paso-Lower Valley RTA, District 19.
14. Barry Martin, related to Sharon Martin, At-Large member.
15. Kylie Schaper, related to Wayne Schaper, member of Northwest Harris County RTA, District 4.

TRTF AWARDS ADDITIONAL GRANTS

Due to the generosity of our members, the Foundation exceeded its fundraising goal and was able to expand its charitable programs. One way TRTF chose to disperse more funds was to award an additional Classroom Assistance Grant for \$500 to a well-deserving math teacher from J.K. Hileman Elementary.

Rene Callison received the funds to support her Camp Invention project. Camp Invention is a program that is open to all students in Cass County and allows students to explore STEM (science, technology, engineering and math) concepts through hands-on, creative problem solving activities. By working in teams, children are presented with real world challenges that promote the direct application of critical thinking and communication skills demanded by colleges and careers. The funds will be used to provide more children with the opportunity to attend regardless of financial circumstances.

Also, TRTF awarded over \$17,500 in "A Helping Hand" grants for 2013-2014, providing emergency financial

assistance to 17 individuals.

Recently the Foundation helped individuals with dental work, as well as electrical and plumbing repairs. One retiree and TRTA member in the Houston area lost her home to a fire. Although insurance covered some, she was still left with many expenses. When she reached out to TRTF, the "A Helping Hand" committee was empathetic to her situation. She was immediately awarded with a grant to cover repairs to her new home.

If you know of someone in your area that is in critical need, please have them contact Beth Unite for an application by calling 1.800.880.1650 x 102 or sending an email to beth@trta.org. Anyone receiving or eligible



TRTF TRUSTEE CAROLYN LANCE PRESENTING THE AWARD TO RENE CALLISON, JOINED BY EASTERN CASS COUNTY SCHOOL RETIREES BABS MCCOY AND JANET CALLISON.

to receive a TRS annuity is eligible to apply. All applications are confidential.

Since the program's inception in 2010, "A Helping Hand" has assisted 62 TRS retirees and active school personnel with grants totaling more than \$58,000.

TRTF sends a warm and heartfelt thank you to all TRTA members who have supported the Foundation and enabled the success of our charitable programs!



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

CONTINUED FROM PAGE 15

UPDATES FROM THE FOUNDATION BOARD OF TRUSTEES

The TRTF Board of Trustees met in Austin on June 4, 2014 and held elections for the new fiscal year. La Vonne Rogers and Carolyn Lance were reappointed and will each be serving three-year terms. The 2014-2015 officers were elected and are as follows: Tom Pritchard, President; Dr. William "Corky" Pence, Vice-President; and La Vonne Rogers, Secretary/Treasurer.

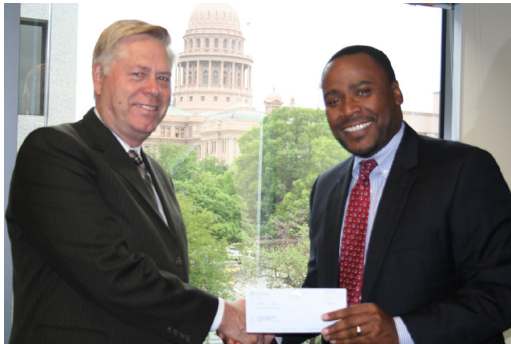
Tim Lee, TRTF State Coordinator, presented his plan to expand the Legacy Campaign by partnering with the Texas Association of School Administrators (TASA) in support of the Teacher of the Year project. The Foundation is enthusiastic about promoting excellence in teaching by providing assistance to active school teachers.

Greater visibility is an additional benefit, as our partnership will raise awareness and educate school employees about the various causes supported by both TRTA and TRTF.

TRTF RECEIVES \$500 DONATION

The Texas Retired Teachers Foundation (TRTF) recently received a corporate contribution from Frost Bank. Norman Witcher of Frost Bank is featured presenting a \$500 check to Ronnie Jung, TRTF Trustee, in support of the charitable and educational programs of the Foundation.

Receiving corporate sponsorship is vital to furthering the mission of TRTF. In an effort to generate more visibility among corporate donors, the TRTF Board of Trustees has created a Fundraising Committee. Serving on the committee are Mr. Jung, Chairman, Carlos Ortiz and Jamie Larson. The committee is seeking



members who have established relationships with corporations that may be interested in contributing to the Foundation. If you have a contact that you wish to share, please send an email to beth@trta.org.

TEXAS RETIRED TEACHERS FOUNDATION

OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION



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☐ \$25 ☐ \$50 ☐ \$100 ☐ \$_____

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Donations are tax deductible. Enclose a check, completed donation card and send to:
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