TRS–Care, the retiree health insurance program offered through the Teacher Retirement System of Texas (TRS), will institute some major changes in the coming plan year. One of the most significant changes is the implementation of a TRS–Care Medicare Advantage plan. Another change is the use of the Employer Group Waiver (EGWP) option for retiree prescription drug coverage. Both of these changes offer major cost savings—hundreds of millions of dollars—for the entire TRS–Care group. This has TRS leaders working overtime to have these programs ready for implementation.

TRTA members are interested and concerned about how these changes will impact their quality of care, health care options, and out-of-pocket costs. Many want to know how they may benefit from these plans; others simply want to opt out. TRTA is working to protect your TRS–Care health insurance program and make certain you have the information you need to make informed choices about your health coverage.

It is also TRTA’s purpose to protect funding for TRS–Care. Any time the Legislature hears that money may be “saved,” TRTA assumes they will think of cutting funding for the program. The Texas Legislature already reduced funding for TRS–Care last session, and any additional reductions could send the entire program over the cliff.

With all of these changes, what do TRTA members need to know to make informed decisions and prepare for the upcoming legislative session? We will answer this question and more as we take an in depth look at the issue.

CONTINUED ON NEXT PAGE
What is the status of the current TRS–Care plan?
Last session, TRTA members worked tirelessly to protect the TRS–Care program. Thousands of volunteer hours went into making phone calls, sending emails, and making personal visits to legislators to keep health care premiums from exploding. Many of you will remember TRS estimates suggesting that premiums would increase 80% if TRTA members had not stepped in and advocated for legislative action.

TRTA stood against legislative budget proposals that would have cut funding for TRS–Care entirely. Many of our legislative champions—including Senator Robert Duncan and Representatives Vicki Truitt, Jim Pitts, Ruth Jones McClendon, and Lance Gooden (to name a few)—met regularly with TRTA to develop compromises that kept TRS–Care premiums from skyrocketing. In the end, TRTA successfully restored the funding necessary to protect TRS–Care premiums and benefits for another biennium (detailed information about TRS–Care funding is available in the first quarter edition of The VOICE, or online at www.trtaportal.org/PDFS/web.TheVOICE.1stQ2012.pdf).

Now, health care cost projections are being made for next session and the money in the TRS-Care fund is nearly gone. This has raised the alert level for TRS and for TRTA. TRS has responded by working to implement the EGWP and the Medicare Advantage options. TRTA is calling on the Legislature to raise much needed funding for the TRS–Care program.

What is a Medicare Advantage Plan?
As defined by Medicare administrators, a Medicare Advantage Plan is another plan choice you may have as part of Medicare. Medicare Advantage Plans, sometimes called “Part C” or “MA Plans,” are offered by private companies approved by Medicare.

If you join a Medicare Advantage Plan, the plan (in TRS–Care’s case, Aetna) will provide all of your Part A (hospitalization) and Part B (medical insurance) coverage. Medicare Advantage Plans also may offer extra coverage, such as health and wellness programs.

Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. However, each Medicare Advantage Plan can charge different out-of-pocket costs and have different rules for how you obtain services (such as whether or not you need a referral to see a specialist or if you must go to doctors, facilities, or suppliers that belong to the plan for non-emergency or non–urgent care). These rules can change each year.

Why is TRS implementing a Medicare Advantage Plan?
These plans offer cost savings for the group provider (TRS–Care). Projections estimate that TRS–Care may save as much as $385 million. This, of course, depends upon the number of enrollees that stay with the Medicare Advantage option.

TRS–Care is losing money quickly from its reserve fund and projections show that the fund will be depleted completely in the coming biennium (FY 2014). If this occurs, TRS will need to reduce benefits or drastically increase premiums for participants.

TRS and Aetna officials both contend that these cost savings do not come at the expense of quality of care, doctor access, or managed care options. Aetna asserts that health care costs are high in part because people are not offered guidance when making choices about care. Insurance providers believe that their personal assistance in helping you make more informed choices will lead to less costly health care throughout your retirement years.

However, the bottom line here is cost savings. Since state funding for TRS–Care is tied to active school employee payroll growth, it is unlikely to keep pace with ever increasing medical inflation costs. The state is projecting negative payroll growth for active school employees. This hurts TRS–Care even more as the plan loses money from the state and receives lower contributions from active school employees who are paying into the plan.

Who will be affected by the Medicare Advantage Plan?
The Medicare Advantage plan would be available as an option to TRS–Care participants that qualify for both Medicare A and B. This plan, while taking the place of these two options, does not remove an individual from the TRS health care program.
What is TRS–Care implementing and when?

TRS–Care will incorporate a Medicare Advantage Plan as a choice for retirees eligible for this option, which takes effect in January 2013. The plan provider will be Aetna. Aetna was selected because of their large network, current relationship with TRS–Care, strong pricing, and ability to communicate with and advocate for TRS retirees in their Advantage plan. The plan is NOT the same product as may be available in the private market—this is a product designed for TRS–Care participants specifically.

TRS–Care participants eligible for the Medicare Advantage plan will be enrolled automatically. Members need to know that plan participation is voluntary. Though you will be auto-enrolled, you can withdraw from Medicare Advantage. Those who withdraw will revert back to the plan they are already using.

Are there any incentives for joining the TRS–Care/Aetna Medicare Advantage Plan?

As an additional incentive for retirees participating in the Medicare Advantage plan, retirees will receive a $15 per month reduction in their premiums. In addition, Medicare Advantage deductibles will be reduced by 50%. If you are in TRS–Care 3 and choose Medicare Advantage, your deductible will be reduced from $300 to $150.

If you are in TRS–Care 2 and choose Medicare Advantage, your deductible will be reduced from $1,000 to $500.

I do not meet the qualifying guidelines that were mentioned. What happens to my TRS–Care coverage?

If a participant does not have Medicare A or B, there is no change for the participant. There are many TRS–Care participants who are over age 65, but may not qualify for both parts of Medicare (these individuals may not have changed jobs in their school district after 1986, or both spouses are educators that did not pay the Medicare tax after 1986). These people would not qualify for the Medicare Advantage plan that is being considered by TRS and will remain in their current TRS–Care plans.

The TRS–Care Customer Service number is 800.367.3636. You may call to ask general questions; at the prompt, please press 1 to connect directly to a TRS Customer Service Representative. For Aetna Medicare Advantage, please press 3 at the prompt to connect directly to a Medicare Advantage Advocate.

Does the Medicare Advantage Plan through Aetna require referrals?

Aetna will not act as a “gatekeeper.” Aetna describes this plan as an “open access program” that allows you to utilize their health advocate network as much or as little as you wish. There are no referrals needed for service; Aetna and TRS believe that a referral system with this plan design is not helpful as many TRS members may need to see more than one doctor every month. There may be some instances when a doctor may take Medicare and not Medicare Advantage. TRS expects Aetna to work with the provider and reach out to the provider community to resolve any issues to the fullest extent possible. Those TRS–Care participants who feel it is more beneficial to remain in their current TRS–Care 2 or TRS–Care 3 plan may choose to do so.

I want to know more about this. What resources are available on this change?

TRS will offer direct member informational sessions through the state’s regional service center network, establish a toll-free information line and provide written materials explaining TRS–Care participant options.

Is the Medicare Advantage plan through Aetna linked to the Affordable Care Act?

The Medicare Advantage Plan is

Continued on page 5
TRS–Care Premiums
There will be no premium increases for TRS–Care 1, 2, or 3 for the 2012–2013 plan year. Beginning September 1, 2012, certain preventive services will now be covered with no deductible or copay. A list can be found on the TRS website at www.trs.state.tx.us.

Prescription Drug Coverage
Beginning September 1, 2012, Express Scripts will replace Caremark as the TRS–Care prescription drug administrator. You will receive the same level of benefits. Please note that Express Scripts acquired Medco, and the combined company is undergoing a name change to Express Scripts. As a result, you will sometimes see the Medco name in pharmacy communications and on the web until the renaming process is completed.

In July, you will receive an introductory postcard from Express Scripts. In August, you will receive an Express Scripts “welcome kit” containing: your new ID card; a plan summary; forms for submitting mail order prescriptions; and information about preferred drugs. Please continue to use your Caremark materials through August 31, 2012. For more information, call 800.367.3636 and press 2.

Medicare Part D
Beginning January 1, 2013, TRS will introduce a new Medicare Part D prescription drug plan called the Express Scripts Medicare™ (PDP). TRS–Care 2 and TRS–Care 3 participants residing in the United States who have Medicare Part A and/or Part B will be automatically enrolled in the program with the ability to opt out. TRS–Care retirees and dependents who do not qualify will retain their current prescription drug benefits.

Benefits of the program include a $5 reduction in most copays and the availability of a brand prescription at the regular copay, even if the generic is available. A “welcome kit” will arrive in the mail for eligible participants in October.

This availability of this option was subject to the decision made by the Supreme Court on the Affordable Care Act (ACA). At this time, there will be no change and the Medicare Part D plan will go into effect as scheduled. For more information, call 800.367.3636. At the prompt, press 2 to connect directly to Express Scripts Customer Service.

Medicare Advantage
Beginning January 1, 2013, TRS will introduce new health benefit plans provided by Aetna, called the Aetna Medicare Advantage Care 2 and Care 3 plans. TRS–Care 2 and TRS–Care 3 participants residing in the United States who have both Medicare Parts A and B will be able to take advantage of this program with the ability to opt out.

Benefits of the program include premiums that are $15 per month lower than the current TRS–Care 2 or 3 premiums for each covered individual. There is also a significantly lower deductible ($500 for Aetna Medicare Advantage Care 2 and $150 for Aetna Medicare Advantage Care 3).

To transition you to the January 1, 2013 Medicare Advantage plan, your 2012 plan year will be extended to December 31, 2012. Your deductible and out–of–pocket maximums will therefore be calculated over 16 months (from September 1, 2011 through December 31, 2012). Official Aetna Medicare Advantage plan documents will be mailed to you by Aetna in late July.

For more information, call 866.217.2409

Comments/questions, contact Tim Lee, Executive Director
800.880.1650 • tim@trta.org • www.trta.org

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NOT linked to the Affordable Care Act (ACA), and will take effect as scheduled in January 2013 regardless of the decision the U.S. Supreme Court made about ACA.

**What about coverage for TRS members who live out of state or for members when they are travelling?**

Because Aetna has a national Medicare Advantage PPO network, participants can obtain services when traveling or when living outside of Texas. Participants can choose to receive covered services from either in-network or out-of-network providers. Questions or concerns with regard to providers may be answered by contacting Aetna at 800.367.3636. At the prompt choose option #3.

**TRS chose to “auto-enroll” qualified TRS-Care participants. I do not want to be auto-enrolled, how do I keep what I have?**

Those who withdraw will revert back to the plan they are already using. For those interested in trying the Medicare Advantage plan, but concerned you will have difficulty switching back to TRS-Care if you decide to opt out, TRS explains that you will go back into your original plan (TRS-Care 2 or TRS-Care 3).

Beginning this fall (date to be determined), people wishing to opt out can do so by calling Aetna at 800.367.3636 or 866.217.2409. Please keep in mind that the deductible and out-of-pocket maximums for FY 2012 are being extended to December 31, 2012 to transition to the January 1, 2013 Medicare Advantage plan. If an individual opts out, the individual will revert back to their original TRS-Care 2 or TRS-Care 3 plan and begin a new plan year, with new deductibles and out-of-pocket maximums, as of the first of the following month. The plan year will extend from that date until August 31, 2013.

**Is TRS the only state-sponsored health care plan implementing a Medicare Advantage option?**

The Employee Retirement System of Texas (ERS) implemented a Medicare Advantage plan for their participants last year. Their plan, like the TRS-Care plan, was designed around an optional Medicare Advantage plan with an auto-enroll feature that allows people to opt out if or when they choose. This plan covers all state workers, including legislators.

TRS staff members have said that every consideration, from changing the eligibility age to pre-funding the plan, is being studied. Study results are due to the Texas Legislature in September. Betsey Jones of TRS pointed out that there are only three methods to improve program funding: 1. Adjusting eligibility and benefits; 2. Raising retiree premiums; and 3. Increased funding from other sources (including the state, active personnel, etc.).

TRTA is against raising retiree premiums or accepting benefit changes that simply cost-shift the burden onto retirees. Regardless of the study results, we will continue to push for additional funding from the state to help sustain the TRS-Care program. Our primary focus for this issue in the upcoming legislative session will be to reinstate funding to TRS-Care to the 1% of teacher payroll for both years of the biennium.

You are our number one priority. TRTA takes its role as your voice and advocate very seriously. We want to know that our members and all TRS retirees and TRS-Care participants will be better off if these plans are implemented. Please feel free to email us your questions, concerns, and suggestions at trta@trta.org.

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**Second Quarter 2012**

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**TRS-CARE MERGING HEALTH CARE OPTIONS**

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**Is TRS the only state-sponsored health care plan implementing a Medicare Advantage option?**

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TRTA believes that the Teacher Retirement System staff and Board of Trustees are providing the best Medicare Advantage plan that is possible for TRS-Care participants. This option provides a richer benefit, a provider network that is similar to the current TRS-Care plan, lower premium costs and deductibles, assistance through professional health care advocates, plan savings, and the ability to opt out of the plan without penalty even after the plan is launched in January 2013. TRS-Care will also extend the plan year through December 31, so that retiree deductibles and out-of-pocket maximum thresholds will not reset at the start of 2013.

This Medicare Advantage proposal may be very beneficial for those who qualify for it. The proof, though, will be in Aetna educating members, answering questions, and working with doctors and medical providers to ensure their participation in the plan.

Some of you may be wondering about the options TRS is considering for non-Medicare eligible TRS-Care participants (people who are not yet age-eligible for Medicare coverage). TRS presently is conducting a legislatively mandated study of potential changes for this population. Younger retirees not participating in Medicare due to age factor at a higher cost than Medicare eligible participants. This is because Medicare becomes the primary insurance for the retiree, with TRS-Care being secondary.
Dear Chairman R. David Kelly and Members of the Board,

As an elected public servant who believes strongly in maintaining a strong and effective public school system in Texas, I want to commend you for your efforts to help provide for continued access to healthcare benefits for TRS retirees. Specifically, I appreciate the Board’s recent decision to adopt the TRS-Advantage plan and make it available for TRS retirees and dependents who participate in TRS-Care. It is my understanding what this decision will help keep the plan ‘in the black’ until at least 2016, by adding some new pharmaceutical and health care provider options in order to save the TRS system several million dollars over the next two years.

At the same time, I wish to advocate on behalf of the 223,000 TRS retirees and dependents who have all paid in their own premium dollars over the years to participate in TRS-Care. After spending their careers serving in our public school system in Texas, some of them being dual-educator families, these retirees must have access to health care benefits that will address their needs over the years sufficiently, rather than just covering the “bare minimum.” Although there may be a point when Medicare becomes the primary source for TRS retirees’ health care coverage and their TRS-Care cost will decrease, the participants in TRS-Care will still bare a cost of more than $125 per month per person. For young retirees in TRS-Care who are yet in the Medicare system, their premiums may still be more than $300 per month each for the retiree and dependent.

The Legislature and TRS need to seek effective solutions and utilize all sources of funding for TRS-Care, in order to assure the TRS-Care is still a viable and available health care resource after 2016. Not only do we need to do this for the retirees, we also need to provide an incentive for active TRS members so that they can have confidence that they will have a solid, stable resource for health care coverage when it comes their time to retire. This is in effect only a partial return on their personal investment of their lives and careers. These educators serve as the backbone of the state’s 8,317 public schools and the stewards of learning for our 4,329,841 public school students.

I feel sure that the Board will continue to analyze carefully the state’s contribution, retiree premiums, active school employees’ payroll tax, and school districts’ payroll tax as the major funding sources, in addition to other savings that may be had from Medicare and federal prescription reimbursements, and in using physician and pharmacy networks.

June 25, 2012

There are many legislators working hard to protect your interests as a retired public school employee. One of TRTA’s long-time friends is Texas State Representative Ruth Jones McClendon (D-120). Representative McClendon has championed TRTA issues such as pension increases for TRS retirees, improved funding for the pension and health care funds, and has spoken at several TRTA conventions and legislative events. We are grateful that Representative McClendon is continuing this strong support. The letter below urges the TRS Board of Trustees to take the steps necessary to keep you informed about your health insurance choices, and for the Board to plan ahead for the upcoming legislative appropriations process to ensure TRS-Care is viable and strong in the future. Thank you Representative McClendon. Now is the time for all legislators to make similar communications to TRS and for them to be ready to protect TRS-Care and the TRS pension fund next session. TRTA members, please ask you legislators to take similar action. —Tim Lee, Executive Director
I would urge the Board, in crafting the LAR’s for TRS, to provide a solid level of funding support for TRS-Care in order to provide an equitable and appropriate state contribution for TRS-Care. We must bear in mind that although the state remains responsible for its share, the state is not bearing the whole burden in this regard and TRS participants are keeping up their end of the bargain.

Also, I would call your attention to the “opt-out” aspect in offering the TRS-Advantage plan. Please take appropriate measures to provide clear and timely notice to all participants in TRS-Care of the steps they would need to take and when to take them, if they do wish to opt-out of this plan.

In short, I am asking the Board to commit to two actions:

1) Make it clear to those participating in TRS-Care what they need to do and when they need to do it, if they would rather remain in TRS-Care; and 2) Plan ahead for the appropriations process so that when 2016 comes, TRS-Care is in a strong position to continue being a reliable and dependable resource for TRS retirees and their dependents well into the future.

Thank you for your service on the TRS Board and your commitment as trustees to preserving the best interests of TRS participants in a fiscally responsible manner. If you would like to discuss these matters in person, please feel free to contact me.

Sincerely,

Ruth Jones McClendon

cc: Ms. Charlotte Clifton, Vice Chair
    Mr. Todd Barth, J.D., Board Member
    Ms. T. Laren Charleston, Board Member
    Mr. Joe Colonetta, Board Member
    Mr. Eric C. McDonald, Board Member
    Mr. Christopher Moss, Board Member
    Ms. Anita Smith Palmer, Board Member
    Ms. Nanette Sissney, Board Member
    Mr. Brian Guthrie, Executive Director
Highlights from the 59th Annual Convention

Over 1,000 public education retirees met in Houston at the Westin Galleria for the 59th Annual TRTA Convention March 25–27! The convention is held in a different city each year, and serves as an opportunity to train officers and committee chairmen from all 257 local units. The statewide business of the association was conducted as well, including the election of officers for the TRTA Board of Directors for the 2012–2013 fiscal year and voting on numerous bylaws amendments.

In addition to business, attendees enjoyed several enlightening activities. This year, our charitable arm, the Texas Retired Teachers Foundation, aired a special video for the Foundation luncheon attendees on March 26. You may have heard about TRTF’s Legacy Campaign to promote a positive image of public education in Texas. Many TRTA members have donated generously to this program. In addition, TRTF’s Board of Directors met on March 27 in the ballroom to elect officers and vote on numerous bylaws amendments.

The TRTA Legislative Luncheon at Convention was a huge success with over 530 TRTA members in attendance and several hundred other attendees watching the event in an overflow room. A panel of legislators that included State Senator John Whitmire and State Representatives Alma Allen, Larry Gonzales and Dan Huberty answered questions posed by Tim Lee about funding the retirement system and attacks from outside groups that oppose the defined benefit plan. In addition, unlimited opportunities to view the videos shown in the opening video session were available to attendees. TRTA is happy to welcome them to the team.

Officers for the TRTA Board of Directors were elected. Taking office on July 1, 2012 will be President Maridell Fryar, First Vice-President Francis Plemmons, Second Vice-President Nancy Byler and Secretary/Treasurer Don Vardeman. Herbert Norris will continue to serve on the Board as Immediate Past President after his presidency concludes on June 30.

The 2012-2013 Nominating Committee members are Sue Melton (District 12), Mary Nell Short (District 8), Thalia Matherson (District 10), and John Krodel (District 16).

Mary Jane Hamilton (pictured on the following page), who served as Second Vice-President for the past two years, resigned her position effective March 28 to join the TRTA staff. Ms. Hamilton will manage the TRTA schedule and plan major events, such as next year’s Convention in Corpus Christi. Her new title is Coordinator for Programs and Initiatives. TRTA is happy to welcome here to the team!

The TRTA House of Delegates discussed and voted upon several bylaws amendments. Amendment 2 passed, allowing officers elected to the TRTA Board of Directors to serve two-year terms. Previously, officers served one–year terms with elections held every year. This change will take effect in July 2014. A new business item introduced from the floor of the House of Delegates also passed, making the Local Unit Support Committee a permanent standing committee. No other amendments passed, though Amendment 7 to combine three standing committees was referred to the Board for further study (see page 10 for more details).

TRTA appreciates the dedication of our delegates. Your participation in this convention was vital and productive. We also want to give a special thank you to the volunteers of District 4 who hosted the convention. Their tremendous energy and organizational skills made everything operate smoothly.

Next year’s Convention in Corpus Christi marks TRTA’S 60th anniversary and will occur April 9–11, 2013. TRTA looks forward to working closely with District 2 in planning this milestone event!
TRTA 59th Annual Convention

1 District 1 Delegates
2 TRTF Trustee member Corky Pence, TRTF President Tom Pritchard and members
3 TRS Board Trustee Anita Palmer with District 9 Delegates
4 Tim Lee and the Legislative Luncheon panel
5 First Vice-President Francis Plemmons and members
6 TRTA staff Mary Jane Hamilton
7 District 4 Delegates shop exhibits
8 Delegates hard at work
9 E. L. Galyean Award recipient Dr. Norma K. Hill and Tim Lee
10 Members attending a leadership training session
11 Julie Eisenhauer and Mary Osborne (District 4)
12 Cane Island volunteers
13 TRTA member enjoying Mutual of Omaha Wild Kingdom owl
14 TRTA members preparing to register
The following proposed bylaw amendment was approved at the House of Delegates at the 59th Annual Convention in Houston.

TRTA officers would serve two year terms.

Article VII, Section 2
1. The officers elected by the House of Delegates shall serve one-year two-year terms, coinciding with the fiscal year, with no subsequent consecutive term. Officers shall be eligible for reelection to one (1) subsequent consecutive term.
2. The appointed officers shall serve one-year two-year terms and, except for the Legislative Coordinator, shall be eligible for reappointment not to exceed four (4) consecutive years.

Article VIII, Section 1
1. Secret ballot shall determine election for a term of one (1) two (2) years, with no subsequent consecutive term.

Proviso: This amendment would become effective July 1, 2014.

A motion to refer this amendment to a committee of five persons to study the feasibility and implementation of the proposed amendment reporting to the Organizational Affairs Committee and the Board of Directors by October 1, 2012.

If approved, $10 would be collected for Local Unit dues.

Article IV, Section 5     (Additional section)
5. The Association operates with a system of inclusive dues whereby $10 annually is assessed in addition to the state dues for all members except Life members.
   a. Members will specify the local unit to which they wish to belong. If the member does not specify a local unit, the state office will assign the member to the local unit geographically closest to the member’s place of residence.
   b. If dues are paid to the local treasurer, $10 will be retained for local use and the balance will be sent to the TRTA office.
   c. If dues are paid directly to the state or through payroll deduction or bank draft, the state office will send the local unit a rebate of $10 on a monthly or quarterly basis for each new member received during that period.
   d. There will be no at-large members and all members will be counted in the determination of convention delegates.

A motion to refer this amendment to a committee of five persons to be established by the Board of Directors for further study was adopted.

If approved, three TRTA Standing Committees would be combined into one committee.

Article XI, Section 1
The standing committees of TRTA shall be Audit, Community Volunteer Service, Finance, Health Care, Informative and Protective Services, Community, Health, Informative and Protective Services, Leadership Training, Legislative, Member Benefits, Membership, Organizational Affairs, Public Relations, and Retirement Education.

A new business item to amend Article XI, Section 1 to include Local Unit Support as a standing committee was adopted.
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.)

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, 2012 through July 31, 2013). 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 2012–2013, 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, 2012 – JULY 31, 2013

TRTA Dental & Vision Program

Open Enrollment Means Great News!

Open enrollment is currently underway for the endorsed dental and vision plans for all TRTA members and their families. This is a great opportunity for anyone who does not have coverage to join a dental plan with no waiting periods for covered services. Without prior coverage, most plans make you wait a year or more to have major services covered. When you join during TRTA’s open enrollment, you have first day access to all covered services day one! If you haven’t enrolled yet, there’s still time. For more information, contact AMBA at 800.258.7041. Enroll by August 14, to take advantage of this great offer!

Freedom of Choice – TRTA’s endorsed dental plan, with Ameritas Life Insurance Corp., allows you to use any dentist you choose. Are you comfortable with your current dentist and don’t want to change? No problem! That’s exactly what this plan was designed for. There is dental network to choose from offering discounts of 20-30% off services. Visit www.ameritasgroup.com/resources/find.asp to locate a network dentist in your area.

Coverage Highlights:
- No waiting periods for any covered services and freedom to use your own dentist – NO network required!
- You may choose an Ameritas network provider and save from 20-30%
- Routine cleanings and exams are covered at 100% of the usual and customary rate with no deductible (twice per calendar year)
- $1,500 calendar year maximum per person
- Dental rewards can enable your $1,500 calendar year max to grow to $2,750!

Not Only Good for Your Eyes, But Your Wallet Too – Vision Service Plan. You don’t have to cut coupons or wait for a sale at a local retail chain – your savings are built into your VSP plan automatically!
- You can save on average $231 with VSP
- VSP doctors can help you keep your eyes healthy and offer great eyewear!
- Low group rates for TRTA members help you keep your vision at its best!

Enroll online today at www.trtabenefits.com
TRTA Members

Save BIG with AMBA TravelPerx

- Discounted Resorts
- Tour Travels
- Discounted Cruises

This is an exciting travel deal for TRTA members! Review the super values on the website, or give them a call to inquire on any resort, cruise or tour package that interests you.

Book online with one of their featured partners, Funjet Vacations, offering fantastic air and hotel package pricing. If you are looking for a condo getaway in the US, Canada, or any other destination offered, check out EVRentals. Superb value & deeply discounted rates for you!

AMBA TravelPerx - Providing TRTA members the BEST deals in resorts, travel, and cruises!

www.AMBAtravelperx.com
800.480.4080
Call Today!

TRTA Hearing Benefits Plan

Now With New, Expanded Benefits

The TRTA Hearing Benefits Plan is designed so that all TRTA members and their spouses can take advantage of their well-deserved benefits, even if they don’t own or need a hearing aid.

- Hearing Aids Now Available For Under $1,000
- 0% Interest Financing Now Available On All Purchases
- Annual hearing screenings at no charge
- FREE hearing aid cleaning
- FREE hearing aid analysis
- A minimum 10% discount off your provider’s everyday published pricing
- All follow-up care - FREE
- All reprogramming and adjustment of digital and programmable hearing aids - FREE
- A minimum two-year repair warranty
- A two-year supply of batteries

To Find Your Hearing Benefits Plan Provider Call 1-866-478-TRTA

Have A Hard Time Hearing On The Phone?

Let Us Help You Get A FREE Amplified Phone

Texas residents with a hearing loss can get a voucher for a FREE amplified telephone and accessory bundle valued up to $300. Call us at 866-478-8782 to find out how you can get yours. Texas residents only. Limit one per household every 5 years.
The aging of Texas’ population is one of the most important demographic trends affecting local communities and our state. The 65 and older population is projected to grow at 184% during the next 20 years. Our ability to “age well” is influenced by our awareness of issues and resources, adopting healthier lifestyles and staying engaged.

To help Texans prepare, the Texas Department of Aging and Disability Services (DADS) developed the Age Well Live Well (AWLW) collaborative community initiative. Through regional AWLW initiatives, DADS and local organizations work together to provide area residents with information and programs to help meet the challenges of aging.

Age Well Live Well focuses on:
- improving the physical health of older adults, people with disabilities, their families, and the community;
- providing opportunities for residents to volunteer with older adults and people with disabilities;
- creating awareness of aging issues and resources offered through AWLW partners and the aging and disability network;
- engaging the community in collaborative partnerships that benefit all.

The health and wellness focus uses DADS Texercise as a way to motivate Texans to become more active, improving their health. Communities are encouraged to host 12-week Texercise challenges to engage older residents in becoming physically active and eating healthier. Texercise provides educational, motivational and recognition incentives to participants 45 and older to encourage them to make healthy lifestyle behaviors part of their daily routine.

Age Well Live Well is more than improving physical health; it also encourages volunteerism and social engagement. Through the DADS Silver Lining volunteer program, individuals or groups interested in volunteering are linked with long-term care facilities (nursing homes, assisted living and state supported living centers). Silver Lining encourages the social well-being of individuals by promoting social connection.

AWLW also encourages resource and information sharing. AWLW and its partners help residents learn about the variety of resources available to them. State and federal agencies provide an array of services, supports and resources. DADS provides a resource sheet for AWLW communities that highlights state and federal programs for healthy aging.

A key issue addressed through AWLW is caregiving, which will affect all of us in some way as we look for resources to help a family member or friend. Important caregiving resources, programs, and information are available through: Area Agencies on Aging (800.252.9240), Elder Care Locator (800.677.1116), and DADS Consumer Rights and Services (800.458.9858x4).

For more information on the “Age Well Live Well” initiative and the DADS programs, call 800.889.8595 or visit: www.volunteeratdads.org, www.texercise.com, or www.silverliningatdads.org.

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TRS 75th Anniversary Celebration

September 12, 2012
Shoal Crossing Event Center
Austin, Texas
6 PM—8:30 PM
Tickets on Sale Now

This year we celebrate the 75th Anniversary of the one the largest, best funded and managed, and most efficient public pension plans in the country. The Teacher Retirement System of Texas (TRS) has helped protect retirement incomes for millions of Texans, and has allowed our state public education employees to enjoy a dignified retirement after their decades of public service to Texas schools.

The Texas Retired Teachers Association, in partnership with numerous other organizations, is hosting a special celebration dinner in honor of the Teacher Retirement System of Texas. Tickets for this event are $20 each and can be purchased by calling TRTA at 1.800.880.1650, or by visiting our web site and clicking on the “TRS 75th Anniversary Celebration” tab.

Participants will enjoy a wonderful dinner, receive a commemorative program, and hear from special guest speakers (seating capacity is limited; contact us early about reserving tickets).

In addition to this celebration, TRTA will host several legislative programs throughout the day. A list of speakers, topics, and times will be posted to the TRTA web page.

This is an important time to remember how TRS has helped protect the retirement security for so many Texans. We know that the TRS pension plan offers a great benefit and a great value to all Texans. We hope that you will consider coming to this fun and exciting event.

Again, more information can be found on the TRTA web site or by calling the TRTA office.

We look forward to celebrating with you!
TRTF LEGACY CAMPAIGN PREMIERES FIRST PROMOTIONAL VIDEO

In the previous issues of *The VOICE*, you may have read a few words from Tim Lee about the need for an education effort that engages both retired and active TRS members for the common goal of promoting the Texas public education legacy. The Legacy Campaign has successfully raised over $75,000 in donations to help both TRTA and the Texas Retired Teachers Foundation (TRTF) inspire a positive image of public education.

During the 59th Annual TRTA Convention in Houston, TRTF enjoyed the company of over 350 TRTA members at their yearly Foundation luncheon on March 26. Included in this year’s program was the premiere of the Foundation’s first Legacy Campaign promotional video. Now, all members of TRTA can view the first of many projects to be conceived from this initiative!

The video, entitled “Yesterday, Today & Tomorrow: The Texas Public Education Legacy,” may be viewed by visiting the following link: http://trta.org/legacy.

TRTF is now asking you to please share this video with everyone you know: fellow retirees, current active educators and school personnel, your legislators and friends. It is our hope that this video and its touching message will resonate with all residents of Texas, motivating them to appreciate the individuals who have dedicated their lives to the noble endeavor of public education.

As of today, the video has nearly 2,800 views! We would love to see that number grow to 28,000!

TRTF wants to extend its sincere gratitude to the participants in the video. All are devoted TRTA members and former educators: Naomi Pasemann (pictured above), Randall Craig, William “Bill” Bacon, and La Vonne Rogers. We also thank the local Austin RTA legislative committee for allowing us to film during a recent meeting.

As the Legacy Campaign continues, TRTF will create more videos as well as fact pages for you to share.

Help us share the TRTF Legacy video

“Yesterday, Today & Tomorrow:
The Texas Public Education Legacy”

www.trta.org/legacy
TRTF ANNOUNCES SCHOLARSHIP AND GRANT RECIPIENTS

The Texas Retired Teachers Foundation is now in its fifth year of awarding scholarships to students pursuing degrees in education and grants to public school teachers for innovative classroom projects. To date, TRTF has awarded $22,500 in scholarships and $18,000 in classroom assistance grants.

During the TRTF Annual Luncheon at the TRTA Convention, the 2012–2013 recipients were announced for both programs. To read a detailed summary of the aspirations of our scholarship and grant recipients, please visit our website (trtf.org/index.cfm/scholarships-grants).

2012 Scholarship Recipients
• Jonathon Williamson, related to Sherry & Charles Bradberry (District 7).
• Madilyn Shults, related to Floyd & Janice Sackett (District 16).
• Alana Ali, related to Lydia Dozler (District 4).
• Michael Vargas, related to Linda Vargas (District 18).
• Kaylea Dews, related to Donna Middlekauf (District 10).
• Kirby Jan, related to Carla Meuth (District 4).
• Meredith Jones, related to Linda Renfro (District 11).
• Monica Huddleston, related to Teresa Huddleston (District 9).
• Samuel Moseley, related to Joyce Baker (District 11).
• Tristan Johnson, related to Marguerite Howard (District 4).

2012 Classroom Assistance Grant Recipients
• Justin Harper, for his Disaster Response class at Jack E. Singley Academy High School in Irving.
• Dolores Perez, a 4th grade writing lab teacher at Cromack Elementary in Brownsville.
• Walter Burrough, a high school chemistry teacher at Del Valle Opportunity Center.
• Brandy Gratten, a U.S. History teacher at Gus Garcia Middle School in Austin.
• George Hademenos, a physics teacher at Richardson High School in Richardson.
• Reecie Cannon, a kindergarten teacher at Alta Vista Elementary in Waco.
• Jennifer Sanchez, a science lab teacher at Felix Botello Elementary in Dallas.
• Tammie Shelton, a school counselor at Northbrook Elementary in Ft. Worth.
• Shannon Caesar, a 4th and 5th grade English proficiency teacher at Holmsley Elementary in Houston.
• Marianne Bailey, a reading interventionist at Bowie Middle School in Irving.