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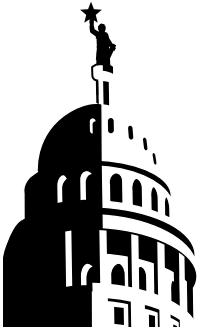
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# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

## TRTA 82ND LEGISLATIVE SESSION REVIEW

**DEFINED CONTRIBUTION BILL DEFEATED**

**PRESERVATION OF TRS-CARE FUNDING & PREMIUMS**

**\$100 MILLION MORE FOR TRS PENSION FUND**

**TRS BOARD ELECTION CHANGES**

Read what Executive  
Director Tim Lee has to  
say inside...



# TRTA 82ND LEGISLATIVE SESSION REVIEW



SENATOR  
**Robert Duncan**



STATE REPRESENTATIVE  
**Larry Gonzales**



STATE REPRESENTATIVE  
**Doug Miller**



STATE REPRESENTATIVE  
**Vicki Truitt**



STATE REPRESENTATIVE  
**Ruth J. McClendon**



SENATOR  
**Bob Deuell**

The common saying heard in the Capitol during the 82nd legislative session was “when there is no money, no one is happy.” Many long-time policy makers and political activists commented that this was a difficult session, maybe even the worst they had ever participated in.

Retired public education employees were not immune to this pain, and were even targeted as “being a part of the systemic problem” due to pension and other post employment benefit costs. Talk of cutting benefits was rampant, as was increasing payments to health care, reducing the state’s obligation to the pension fund and even eliminating the defined benefit plan.

TRTA members knew this session would be tough. We were ready to protect retiree benefits and advance policy proposals that could benefit retirees who have not had a pension increase in 10 years.

By the end of session, TRTA members had delivered a strong and consistent message to legislators that helped defeat damaging proposals while protecting the benefit programs education retirees worked their entire careers to receive. There were many goals that did not get accomplished, but one of TRTA’s primary legislative goals did end in victory. Overall the 82nd Legislative Session could have been much worse for public education retirees.

## The Good

### **Victory 1: Minimize the economic damage done to retirees through increased TRS-Care premiums**

Late last year, the estimates about increases to TRS-Care trickled in. The idea that premiums could increase as much as 30% in the coming biennium was very concerning to TRTA leaders. By the time session began, those projections rose to as much as 80%. TRTA knew such increases would be devastating for hundreds of thousands of TRS retirees and their dependents.

These drastic cost estimates rest squarely on the “cuts only” budget that first emerged from the Texas House. The initial plan gutted funding for the TRS-Care program, reducing the state contribution by half and leaving TRS retirees to pick up the slack.

What many people, including legislators, failed to realize is TRS-Care participants and their dependents already pay sizable

premiums for their coverage. In addition, plan participants have co-pay costs, as well as out-of-pocket and prescription drug expenses. TRS-Care provides a good benefit for public education retirees, but it does come with a price—one that would double under the House budget proposal.

The Texas Senate was not as quick to embrace “cuts only.” Senator Robert Duncan crafted a plan with his Senate colleagues to prevent massive premium increases for TRS-Care participants. Thanks to tens of thousands of emails and phone calls, TRTA members made it clear that this was a budget priority.

TRTA’s aggressive campaigning against massive cuts helped the Duncan plan ultimately prevail. The Legislature adopted a budget that funds TRS-Care at a level high enough to keep premiums from increasing in the coming biennium.

The compromise is far from perfect, as rising health care costs and an increasing

population of younger retirees who are not yet eligible for Medicare will continue to put pressure on the TRS-Care fund. The current fund balance is \$700 million. That balance is projected to be spent by the start of the next session. This puts the TRS-Care program in a very difficult position.

In addition, the Duncan proposal was very specific about not raising premiums for TRS-Care participants; however, the plan did not mention leaving the current benefits program completely intact. It may be that TRS-Care managers look to plan design changes as a way to relieve the pressure of rising costs and fewer dollars.

Finally, while the budget agreement provides more financial support for the TRS-Care plan, it still reduces funding for TRS-Care in 2013 from 1% of the aggregate active teacher payroll to 0.5%.

TRTA members did win a major victory

by keeping premiums from increasing as much as 80%. In a session as difficult as this, TRTA members should know it was their hard work that made a difference.

**Victory 2: Preserve state contributions to the TRS pension trust fund** The TRS pension trust fund remains one of the best managed and well-funded plans in the world. Clearly, this is good news for the 1.3 million people who rely on TRS for their retirement benefit. The bad news was that the Texas House proposed a budget that drastically reduced pension fund contributions. The current state contribution is 6.644%, but the House proposal dropped that funding to 6%—the minimum allowed by the Texas Constitution.

TRTA prevented the Legislature from regressing completely to the minimum state contribution. Once again, Senator Duncan suggested improved funding for TRS by proposing that the state contribution go down to 6.0% in 2012, but be raised to 6.4% in 2013. This is significant because it keeps the state in compliance with a law that was adopted in 2007 requiring its contribution to be equal to or greater than the active member contribution. The proposal also maintains active school employee contributions at 6.4%. These efforts keep the state accountable to active employees and to the TRS fund.

TRTA worked to minimize state funding reductions to the TRS pension fund. Our message was heard loud and clear and the “Duncan Plan” was adopted. This was a major victory and we are very pleased with the end result: an additional \$100 million in funding for TRS that was not there at the start of the session.

The additional \$100 million will not make the system “actuarially sound,” but it keeps pressure on the Legislature to not reduce their contribution when times are tough. By keeping state funding levels equal to active employee contributions for at least one year, the TRS fund will be on a path to actuarial soundness. This is a critical step in ensuring a true, permanent cost-of-living increase for all TRS retirees.

## Victory 3: Create additional opportunities for TRS retirees to serve on the TRS Board of Trustees

TRTA won another victory with the passing of HB 2120. This bill creates an “open seat” on the TRS Board. Presently, the position is reserved for a higher education member. TRTA argued that it makes more sense to have an open seat for which any Teacher Retirement System of Texas member is eligible to run. The Legislature agreed, and the bill is now on its way to the Governor.

TRTA was honored to work with Representative Doug Miller on this legislation. Last session, Representative Miller authored and passed legislation that would have added an additional seat on the TRS Board for a retiree. The Governor vetoed that bill, but Representative Miller was not deterred. His persistence and creativity paid off, and we are grateful for his support.

Now, it is up to Governor Perry to veto the bill or allow it to become law. TRTA is expecting a positive outcome.

## Victory 4: Defend the TRS defined benefit pension plan

Two bills were filed this session to eliminate the defined benefit pension plan. Representative Kenneth Sheets removed his bill from consideration, but Representative Warren Chisum’s legislation had a hearing in the House Pensions, Investments, and Financial Services Committee. TRTA opposed this legislation and with the help of TRTA members, the bill did not have the support necessary to be voted out of the committee.

There is no doubt that this issue will resurface, but for now TRTA members should know that they kept this devastating legislation from moving forward. Now is the time to reach out to other TRS retirees and active members and let them know that some legislators want to end the defined benefit plan. We MUST be ready to defend the retirement benefit structure when such legislation is introduced in the future.

## Honorable Mention List

Freshman Representative Larry Gonzales (R–Round Rock) authored legislation that would have used TRS investment earnings to subsidize the cost of a supplemental payment. The legislation would not have jeopardized the fund, as it maintained strict actuarial benchmarks that must be realized before a payment could be made. The House passed this

**CONTINUED ON NEXT PAGE**

## By the Numbers

Here are some facts to share with your fellow retirees that will help them educate legislators about issues impacting TRS annuitants:

**\$187.5 billion** 2010–2011 Texas budget

**\$172.3 billion** 2012–2013 Texas budget

**\$4 billion** (2.1% of state budget)  
2010–2011 TRS appropriations

**\$3.64 billion** (2% of state budget)  
2012–2013 TRS appropriations

**\$1,568,256,869** (6.0% of payroll) 2012  
state contribution to TRS pension fund in dollars

**\$1,676,606,708** (6.4% of payroll) 2013  
state contribution to TRS pension fund in dollars

**\$267,350,984** (1.0% of payroll) 2012 state  
contribution to TRS–Care in dollars

**\$133,675,493** (.5% of payroll) 2013 state  
contributions to TRS–Care in dollars

**285,000** Number of TRS retirees

**200,000** Number of TRS–Care participants

**53** Number of TRTA Inside Line e-newsletters written  
this session

**17** Number of Action Alerts through Inside Line

**86,709** Number of emails generated by TRTA  
members to legislators

**70,867** TRTA membership for 2010

**10** Number of years since last raise in TRS retiree  
benefits

**800** Number of members who attended the TRTA  
Day at the Capitol on March 23, 2011



# TRTA 82ND LEGISLATIVE SESSION REVIEW

legislation with only one dissenting vote (Representative Edwin Cain). The measure later stalled and eventually died in the Senate. Gonzales resurrected the measure in the special session, adding it to SB 1 as an amendment. The amendment, however, was stripped from SB 1 in conference committee.

TRTA also defeated some questionable ideas this session. For example, an attempt to pass unnecessary administrative costs onto TRS and TRS-Care was eliminated. One legislator who was particularly helpful in getting a measure corrected on a large health insurance reform bill was Representative Lois Kolkhorst (R-Brenham). Her partnership with TRTA helped keep TRS from having to subsidize a state health insurance regulatory agency that could have cost the TRS-Care fund a considerable amount.

## Concluding Comments

The 82nd Legislative Session is one that many people would like to forget, but likely will be remembered as one of the most contentious sessions in years. Public pension funds have been attacked all over the country and many are in poor financial health. There is considerable doubt about the long-term

solvency of Social Security and Medicare. This country is facing some very difficult challenges and no one may know when, or if, things will ever be “back to normal.”

The good news for TRS retirees and active employees is that their retirement system is on solid financial ground. TRTA helped secure funding for this vital retirement system and protect retiree health care costs. Even in the face of tremendous economic and political uncertainty, the Texas Legislature agreed that keeping TRS strong is in the best interests of all Texans.

The work that has been done this session will undoubtedly get us closer to the ultimate goal, a true cost-of-living increase for all TRS retirees. In a session that was about defense, TRTA members protected what we have all worked so hard to obtain.

Even though the regular session is over, the interim will focus on the TRS health care and defined benefit pension plans. Those opposed to TRS benefits are already organizing and doing what they can to overturn this great retirement system. We must remain vigilant and ready to oppose any effort to undermine the retirement security of our current and future TRS retirees. Thank you for your service and your membership in TRTA. ★

## Key Legislative Bills: 2011 at a Glance

Bill Number	Author	Summary	Outcome
HB 60 HB 832	A. Martinez J. Lozano	Would provide a cost-of-living increase in accordance with inflation, equal to the CPI-W.	Died in Committee
HB 738 SB 1666	J. Otto R. Duncan	Would increase amount TRS could invest in hedge funds from five percent to ten percent.	Language combined into TRS omnibus bill, sent to Governor
HB 917	A. Allen	Would provide for a cost-of-living adjustment of 10 percent, and a four percent annual cost-of-living adjustment.	Died in Committee
HB 955	J. Lozano	Would increase the number of members on the TRS board trustees, adding one additional public education and one higher education member.	Died in Committee
HB 996	R. Gutierrez	Increases the size of the TRS Board of Trustees to 11 members (9 appointed by the Governor); includes adding another retiree to the board.	Died in Committee
HB 1061	J. Otto	Eliminates the expiration date of certain investment authority of TRS.	Sent to Governor
SB 1665	R. Duncan	Changes the expiration date to September 1, 2019 (from 2012) of certain investment authority of TRS.	Language combined into TRS omnibus bill, sent to Governor
HB 1699 HB 2150	J. Menendez C. Eiland	Provides for a one-time supplemental payment for retirees of TRS only if the system remains 80 percent funded after payment is made.	Died in Committee
HB 2120	D. Miller	Changes the composition of the TRS Board of Trustees to include an additional TRS retiree.	Sent to Governor
HB 2341	A. Ritter	Provides the TRS Board of Trustees with the option and authority to pay a one-time supplemental payment to retirees until August 2013.	Died in Committee
HB 3542 SB 1333	L. Gonzales B. Deuell	Provides a one-time supplemental payment for retirees, assuming the earnings the retirement system makes on its investments exceeds eight percent during the preceding fiscal year.	Died in Committee
HB 3747	R. McClendon	Changes the number of trustees the governor may appoint to the TRS Board of Trustees from seven to three, providing for direct election of the remaining board members.	Died in Committee
HB 2506	W. Chisum	Creates a defined contribution retirement plan for persons eligible to participate ERS and TRS beginning September 2012.	Died in Committee
HB 3639 HB 3645	J. Pitts	Removes requirement that state contribution to TRS cannot be lower than active employee contribution; but changes the state TRS-Care insurance contribution to .5%.	Language combined into budget bill, sent to Governor

# PRESIDENT'S LINE



## 2011–2012 TRTA PRESIDENT HERBERT NORRIS

What an eventful spring TRTA has had. We hosted a Day at the Capitol, a State Convention and Spring Leadership Conferences in every district while working on legislative efforts. We began the season with pessimism and now have some optimism regarding our financial concerns. We've come a long way, but there is still a great distance to go.

I'd like to express my thanks personally to those who participated in the Day at the Capitol and especially to the presenters and participants at the State Convention. You made it happen and we thank you! The officers and Board of Directors would like to express our thanks and appreciation to the membership. By working together, we can "reach new heights" for TRTA. I encourage everyone to make a committee of one, to do what we can whenever we can for TRTA.

Thanks to Bill Barnes (State Legislative Coordinator), Tim Lee and the State Legislative Committee members for their labor of love—planning, visiting and communicating for TRTA. If we sit idly by, nothing happens; but when we all work together and communicate

our concerns, doors will be opened. Remember, "there is a river that flows from deep within." We are that river and we must work vigorously and cooperatively to keep the water flowing for the Texas Retired Teachers Association.

## MEMBERSHIP UPDATE

### 2011–2012 TRTA FIRST VICE–PRESIDENT/MEMBERSHIP COMMITTEE CHAIRMAN MARIDELL FRYAR



What a great Spring TRTA has had! Over 800 of us decked out in red descended on the state capitol in March. Amy's ice cream was worth the trip! The warm and emotional reception afforded to us by the Senate was especially gratifying, and has translated into a version of the budget which is good for TRS annuitants. In April, over 1,000 of us met for our annual convention in San Antonio and enjoyed fellowship, the River Walk and Fiesta, and excellent training sessions! Finally, members met across the state for District Spring Leadership Conferences and prepared for another great year. A big part of that preparation is each local unit's annual membership drive, which kicked off in March and which will continue as we work throughout the summer and fall.

Congratulations to District 1, which received the highest membership gain and the highest membership percentage increase for 2010–2011! That means great effort and leadership at the district and local levels. Our TRTA membership as of February 2011 was 70,867. It is great to be a part of the largest retired teachers organization in the nation, and even better to be a part of one whose mission is to serve the interests of its members and provide a variety of benefits. Let's continue to be salesmen for TRTA.

## PUBLIC RELATIONS UPDATE

### 2011–2012 TRTA SECOND VICE–PRESIDENT/PUBLIC RELATIONS COMMITTEE CHAIRMAN MARY JANE HAMILTON



"SHOUT IT OUT!!!" Paul Revere rode through the city shouting his message, the Pony Express rode through the towns shouting about mail delivery and the newspaper boys stood on street corners shouting out the headlines. These are examples of how influential informing the public can be. Let's begin "Shouting it out for TRTA, for your Districts, and for your Local Units!" We are the VOICE of TRTA!

TRTA had a most successful year due to the wonderful contributions from our Local Units. This year more than 122,500 books were distributed to Texas school children, more than 23 billion steps were reported as part of the Walks-A-Million program and 5,831,707 volunteer hours were collected. Our members also contributed to Local and District scholarships and to our Foundation, attended our "TRTA Day at the Capitol" in Austin, communicated with legislators in Austin and at home, and attended the annual TRTA Convention and their District conventions and conferences.

I hope that you are publicizing your activities through press releases or by writing letters to the editor. "Public relations" encompasses all we do and impacts all of our committees and projects. During your summer meetings, plan the implementation of your public

relations outreach. We must continue to inform our communities and recruit other retired educators through various media sources. Good PR can have a significant influence on marketing TRTA!

# Convention enjoyed by nearly 1,000

TRTA held its 58th Annual Convention April 12–14 in San Antonio during the city’s traditional, fun-filled Fiesta! Nearly 1,000 attendees enjoyed great food, entertainment and benefitted from information-packed training sessions while staying at the Grand Hyatt. This year’s theme—“Reaching New Heights”—was fitting, as public education retirees always rise to a challenge such as this year’s tough legislative session.

Opening ceremonies began on April 12 with the lively voices and harmonies of the TRTA Men’s Choir. Famed columnist and advice guru Heloise was our keynote speaker. She discussed helpful household hints and regaled the crowd with humorous anecdotes.

Of note is this year’s first ever legislative luncheon featuring guest speaker Evan Smith, which was held on April 13. Mr. Smith, a political analyst and editor of the Texas Tribune, provided insight into this year’s legislative session and a variety of political issues that impact all Texans.

Wednesday evening provided an opportunity for camaraderie and celebration. We congratulate District 1, which received the award for the highest number of members as well as for the highest percentage during the 2010–2011 membership year. This year’s prestigious E. L. Galyean Service Award, the highest honor that can be bestowed upon a member of TRTA, was given to Tom and Jane Pritchard.

On April 14, the Texas Retired Teachers Foundation raised over \$5000 in donations during their annual luncheon. These



**2011–2012 TRTA Elected Officers from left to right: Francis Plemmons, Maridell Fryar, Herbert Norris and Mary Jane Hamilton**

funds will help our charitable arm assist retirees in critical need, and provide grants to public school teachers and scholarships to future educators.

During the annual business meeting on Thursday, there were no article amendments or changes made to the bylaws. The TRTA House of Delegates re-elected the following officers for 2011–2012 (pictured above): Herbert Norris, President; Maridell Fryar, First Vice-President; Mary Jane Hamilton, Second Vice-President; and Francis Plemmons, Secretary/Treasurer. We appreciate their leadership and dedication and look forward to having them serve again.

This year’s events were a success thanks to the hard work and creativity of hundreds of volunteers from District 20. From the handmade decorations to the amiable smiles, the volunteers made the Convention efficient and enjoyable for all. TRTA would also like to thank the TRTA Board of Directors and leadership team, and the state office staff. As 2011 continues, we prepare for our 59th Annual Convention to be held March 25–27 at the Houston Westin Park Central Galleria. We hope to see you there! ★

## 2011 TRTA District Fall Conventions

1	10/24/11	9:15 a.m.–2:30 p.m.	Echo Hotel and Convention Center	1903 S. Closner Blvd. • Edinburg	Gordon Taylor
2	10/25/11	8:30 a.m.–2 p.m.	Holiday Inn Airport	5549 Leopard St. • Corpus Christi	Margaret De Ville
3	10/26/11	9:30 a.m.–1:30 p.m.	Texas Baptist Encampment	100 First Street • Palacios	Helen Sadler
4	9/16/11	9 a.m.–1:30 p.m.	Katy ISD Merrell Center	6301 S. Stadium Lane • Katy	Brenda Ritter
5	10/13/11	9:30 a.m.–2 p.m.	St. Mark Episcopal Church	680 Calder St. • Beaumont	Roy Tully
6	10/12/11	8:30 a.m.–2:30 p.m.	Region 6 ESC	3332 Montgomery Rd. • Huntsville	Mary Sue Ribardo
7	10/11/11	8:30 a.m.–noon	First Baptist Church	301 W. Ferguson • Tyler	Willie Boyd
8	10/20/11	8:30 a.m.–noon	Region 8 ESC	2230 N. Edwards St. • Mt. Pleasant	Paul Payne
9	10/18/11	9:30 a.m.–2 p.m.	Region 9 ESC	301 Loop 11 • Wichita Falls	De Cottrell
10	10/17/11	9 a.m.–2 p.m.	Courtyard Marriott	210 E. Stacy Rd. • Allen	LaWynn Rogers
11	10/19/11	8:30 a.m.–3 p.m.	W. G. Thomas Coliseum	6108 Broadway Ave. • Haltom City	Bill Barnes
12	9/23/11	8:30 a.m.–noon	Region 12 ESC	2101 W. Loop 340 • Waco	Don Vardeman
13	9/22/11	8:30 a.m.–noon	First Christian Church	3105 Ranch Rd. 12 • San Marcos	Ruth Spear
14	9/20/11	8:30 a.m.–noon	Region 14 ESC	1850 Hwy. 351 • Abilene	Sue Burgess
15	9/21/11	9:30 a.m.–2 p.m.	Brownwood ISD Admin. Bldg.	2707 Southside Dr. (4th St.) • Brownwood	Nancy Byler
16	10/20/11	8:30 a.m.–2:30 p.m.	Region 16 ESC	5800 Bell St. • Amarillo	Carolyn Cobb
17	10/06/11	9:30 a.m.–2:30 p.m.	Lubbock Women’s Club	2020 Broadway • Lubbock	Mary Sexton
18	9/26/11	8:30 a.m.–2 p.m.	Region 19 ESC	2811 La Force Blvd. • Midland	Ann Parish
19	10/11/11	10:30 a.m.–1:30 p.m.	Vista Hills Country Club	2210 Trawood • El Paso	Jackie Morgan–Tomko
20	10/27/11	10:30 a.m.–2 p.m.	Ye Kendall Inn	128 W. Blanco • Boerne	Kay Below





## TRTA 58th Annual Convention

- 1 Mariachi perform during the Presidents welcome
- 2 TRTA Men's Choir
- 3 East Central ISD Superintendent Gary Patterson
- 4 Mary Reeves and La Vonne Rogers
- 5 Keynote speaker Heloise
- 6 TRTA President Herbert Norris and District Presidents Council Vice-Chairman Don Vardeman
- 7 TRTA members pose at the Foundation photo booth
- 8 TRTA Member Benefits Chairman Pat Macias
- 9 TRTA members pose at the Foundation photo booth
- 10 E. L. Galyean Award recipients Tom And Jane Pritchard
- 11 Local Unit Support Chairman Martha Kallus (right) and member Sharon Welch
- 12 District 1 First Vice-President Maria Garza and District 1 President M. Gordon Taylor
- 13 Executive Director Tim Lee, TRS Executive Director Ronnie Jung and TRTA Legislative Coordinator Bill Barnes
- 14 TRTA members gather at the House of Delegates
- 15 Jackson County RSP (District 3) members
- 16 Banquet entertainer LaDonna Gatlin



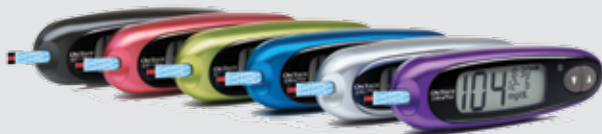
# FREE BLOOD GLUCOSE METERS

Available to TRTA Members



Did you know that by calling CVS Caremark—one of the providers of the many benefits available to TRTA members—you can obtain a blood glucose meter at no charge?

When you order your no-charge meter, CVS Caremark will also assist you in filling a test strip prescription at the same time. Additionally, by using CVS Caremark's mail order service for your test strips, you may save money on your co-payment. You can speak to a CVS Caremark representative by calling 800.588.4456, M-F.



## LA QUINTA INNS & SUITES wake up on the bright side®

La Quinta Inns & Suites offers TRTA members the Texas State Rate which is up to 35% off prevailing room rates in Texas and 15% off prevailing room rates nationwide subject to availability. Call 866.468.3946 or visit [www.lq.com](http://www.lq.com). TRTA members should refer to promotional code "TRTA" when making reservations.

### Additional information about rates and reservations.

Occasionally, you may find rates that are lower than TRTA rates due to low occupancy at a particular property during slow times of the year. If/when this occurs when you are reserving online, you may enter promotional code "TXSTAT10" and receive 10% off a particular property's Best Available Rate.

When making reservations by phone, ask the reservation clerk to check both promotional codes to see which will give you the best rate.



## TRTA Welcomes Amber Ford

Amber Ford is the newest addition to the TRTA office staff. She serves as the Assistant to the Executive Director, Scheduling and Planning. In this role, she maintains the Executive Director's calendar, scheduling meetings and speaking engagements. She also organizes and manages association events, including board meetings, the District Presidents Leadership Training Conference and the annual TRTA Convention.



Amber Ford ([amber@trta.org](mailto:amber@trta.org))

Amber comes to TRTA from Deloitte, where she planned events for both the Dallas and Austin firms. Amber received her degree in Kinesiology from Dallas Baptist University where she also obtained several teaching certifications. In her free time, Amber serves as a volunteer mentor through Community New Start, enjoys being active on the Austin trails and is involved in her church.

A native of Texas, Amber met her fiancé in Dallas. They will be married in Dripping Springs at the end of July and will continue to reside in Austin with their six month old yellow lab, Abby.



# 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, 2011 through July 31, 2012). 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 2011–2012, 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, 2011 – JULY 31, 2012**

## TRTA Dental & Vision Program Open Enrollment Means Great News!

TRTA's Dental & Vision open enrollment deadline is August 15, 2011. During this special enrollment, you have the rare opportunity to join the dental plan with no waiting periods for covered services! Since most dental plans require a 12-month waiting period on certain services without prior coverage, this is an exceptional opportunity!

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.

#### TRTA Dental Plan Outstanding Features:

- No waiting periods for covered services when you enroll by August 15, 2011!
- Freedom to use your own dentist, or select a network dentist and save 20–30%
- Dental Rewards—enables a portion of your unused benefit to rollover to the next year!
- High calendar year maximum of \$1,500
- No deductible for preventative services
- Rates & benefits guaranteed through July 2012

#### TRTA Vision Plan Outstanding Features:

- 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 your allowance every twenty-four months
- No waiting periods!

If you have any questions, or would like to request an enrollment package, contact AMBA at 800.258.7041.



**Enroll online today at  
[www.trtabenefits.com](http://www.trtabenefits.com)**

# OUTLOOK



## LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

Jerry Richey

### SPECIAL FEATURE

TRTF grant recipient Jerry Richey

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### SCHOLARSHIPS AND GRANTS

2011 recipients announced!

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### "A HELPING HAND"

Ten grants awarded this year!

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## TEXAS TEACHER RECEIVES GRANT FROM TRTF



As a first year teacher, Jerry Richey didn't expect to receive a grant from the Texas Retired Teachers Foundation. Mr. Richey switched careers to follow his dream of helping students realize their potential, which he is accomplishing as a construction, architecture and welding teacher at Waelder High School.

Waelder, located in central Texas near Luling, has a population of approximately 1,000. The school serves 250 pre-K through 12th graders. 85% of the students in Waelder School are considered economically disadvantaged. Mr. Richey describes his students as "resilient, hard-working and always ready to learn" despite their economic circumstances.

The courses Jerry teaches are new to the school, and during 2010 he was able to purchase some of the tools needed with his class budget. He and his students also built a 5' x 18' tool room and individual tool boxes, items other teachers usually buy.

With the \$500 grant from TRTF, Jerry will be able to purchase instructional videos, a DVD player, and a scale model home-framing kit. His wish list also includes electrical circuit mock-ups and a laser measuring tool.

Though Jerry gives much credit to his students for their work ethic, it cannot be denied that he possesses dedication to his students that goes above and beyond. Every day, he commutes 100 miles one way to teach his students how to build items using their own hands and creativity. The Foundation is proud to honor Mr. Richey as one of this year's classroom assistance grant recipients.







# 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)

## SCHOLARSHIP & GRANT WINNERS

The 2011-2012 TRTF Student Scholarship and Classroom Assistance Grant recipients were announced at the Texas Retired Teachers Foundation annual luncheon on April 14, 2011.

For the 2011-2012 school year, TRTF awarded 10 \$500 student scholarships and 10 \$500 classroom assistance grants! Read about one of our classroom assistance grant recipients and his inspiring classroom project on the previous page.

The 2011-2012 student scholarship recipients are: Bailey Long, Kristina Owen, Jonathon Williamson, Madilyn Shults, Savannah Jones, Shanna Scarborough, Brianna Bonnette, Jennifer Cox, Lauren McManus, and Carlee Black.

The 2011-2012 classroom assistance grant recipients are: Jim Heston, a videography teacher from G.W. Carver Magnet Middle School in Waco; Shannon Miller, a veterinary medicine teacher from R.L. Turner High School in Carrollton; Katherine Cantu-Sickle, a 2nd through 5th grade science teacher from Beacon Hill Elementary in San Antonio; Justin Harper, a criminal justice teacher at Jack E. Singley Academy High School in Irving; Lori Mensing, a third grade math and science teacher at Delaney Elementary in Kennedale; Barbara Harris, a 3rd through 5th grade math teacher at Irving Elementary in Cleburne; Jerry Richey, a welding, architecture, and construction teacher at Waelder High School; Megan Kunkel, a science lab teacher at Anthon Elementary in Uvalde; Sandra Ramirez with Dancie Fulmer, both teachers at Patton Springs ISD in Afton; and Kayla Turner, a veterinary medicine teacher at Cypress Springs High School in Cypress.

## "A HELPING HAND" UPDATE

When we last provided you with an update on our emergency assistance program, "A Helping Hand," the Texas Retired Teachers Foundation had awarded over \$6300 in grants to retirees in need since 2009.

Thanks to our generous donors, we have been able to provide ten grants through the program in 2011 already. Since the program's inception, including the pilot period, TRTF has provided 16 grants for a total of \$12,500!

If you are a retiree in need of assistance, please contact your Local Unit President or Foundation Representative for application materials. At-large members of TRTA may apply by contacting the Foundation office directly at 800.880.1650.

If you prefer to make your donation online using a credit card, please visit [www.justgive.org](http://www.justgive.org) and search for the Texas Retired Teachers Foundation.

TEXAS RETIRED TEACHERS FOUNDATION

# OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

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