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TEXAS RETIRED TEACHERS FOUNDATION
OUTLOOK
 November is Foundation Month!
15-16



The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

Since the announcement of a new Medicare Advantage (MA) option for TRS-Care participants, the Texas Retired Teachers Association (TRTA) has worked to provide answers about the change. Some of our members already know how they want to respond: stay in or opt out. Many others have not yet determined the best course for them. TRTA hopes to clarify some of your most frequently asked questions.

Why are retirees having to choose between the TRS-Care plan and the new Medicare Advantage plan? The Teacher Retirement System (TRS) is looking for ways to improve the health care program. Often, this means maintaining current benefit and premium levels for a growing population. This leads to many behind-the-scenes changes, such as improving contracts for services or funding for the program through its various revenue streams. Plan administrators say the program has been harder to maintain in recent years as costs and utilization have increased. This situation was made even more difficult when the Legislature reduced funding for TRS-Care last session.

Much of TRS-Care's funding is based on the aggregate active teacher payroll, instead of medical trends. State, active member, and district contributions to the plan are all based on the growth (or decline) of active school employee payroll. Ask yourself, what is going up faster: the cost of medical care or active teacher pay? Clearly, health care rates are outpacing growth of employee salaries. The decision to move forward with an MA option has everything to do with cost savings.

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CAN CHANGE BE A GOOD THING?

By Tim Lee
Executive Director

TRTA Looks at the New TRS Medicare Advantage Plan



CAN CHANGE BE A GOOD THING?

Who made the decision to implement a TRS-Care Medicare Advantage program?

The TRS Board of Trustees ultimately made the decision, which was not impulsive. The MA plan decision was considered for several years, and in recent months saw the involvement of TRS staff, independent health care actuaries and advisors as well as the TRS-Care Retiree Advisory Committee (a group of retired TRS members that meet with TRS to discuss TRS-Care). TRS also worked closely with TRTA and constituent groups

Does TRTA endorse the Medicare Advantage option?

TRTA does not “endorse” any specific plan design option under TRS-Care. Your health care is a very important and personal decision, and many times your choice of which plan best fits your needs is based on many factors (including premiums, coverage, and benefits).

TRTA supports the TRS Board of Trustees in their effort to save money for the plan and offer a wide array of options. The work done by the TRS staff and board is commendable. For many, TRS-Care MA will suit their needs as good as, or better than, the current Medicare/TRS-Care coordinated plan.

TRS-Care is facing serious financial challenges. TRS has done a wonderful job managing the plan

with no premium increases over the past 8 years. TRTA has worked with the Legislature to keep the plan funded and benefits intact. We have reached a point where management alone will not keep TRS-Care solvent. Introducing the MA option is a smart way to squeeze additional life out of the existing plan structure. TRS assures us they can do this without any decline in individual care. The thought that has gone into designing the new MA plan seems to fit this model. Time will tell as participants begin using the plan next year. If people opt out for poor coverage or unsatisfactory care, the designers will have missed the mark.

You are the ultimate decision-maker as to whether or not this plan is a good fit for you. TRTA sees the advantages of the new option on paper, but we are as eager as you are to learn how it actually operates.

Are my health care providers

accepting the new plan?

TRS projects that over 90% of the current medical providers in the Aetna network will participate. The benefit of contracting with Aetna is that they already have full knowledge of the network and utilization patterns under the existing TRS-Care plan. They applied that knowledge to design a plan that fits most participants. They also leveraged their presence in the marketplace to create a wide adaptation of the preferred provider organization (PPO)

networks. While some doctor and hospital networks may choose not to participate in the new TRS-Care MA option, most will take coverage under the new plan. The best way to know is to call Aetna and ask: 1-866-217-2409 (TDD: 711).

I talked to my doctor's office and was told they do not take Medicare Advantage plans. Is that the final answer? No, and this is a hurdle that

we must all work to overcome. We must recognize that not all MA plans are created equally! Many medical providers are so accustomed to saying they do not accept MA plans that they adopt a general rule to state as much.

TRS and Aetna believe their MA plan is beneficial for both the member and provider. This is due in large part to the established reimbursement rates for doctors and providers. These negotiated terms are not generally public knowledge, but can determine whether or not your medical provider will accept the terms and conditions of any health care plan.

Many MA plans in the general marketplace are designed to fit a wide population. The TRS-Care MA option is very specific, one Aetna believes most of their existing provider network will find acceptable.

If your doctor or provider said no, it is worth a call to Aetna to find out if they will accept the terms of the plan. The number is 1-866-217-2409 (TDD: 711).

Is there a list I can check to see if my providers are in the plan?

Unfortunately, the answer as of this writing is “no.” Having a web accessible list of providers would be ideal; but federal government rules on MA provider lists are complicated. If a medical provider does not accept all MA plans in the market, they are not allowed to be included in a master list of providers “accepting” Medicare Advantage. The best way to get information on your physician is to call 1-866-217-2409 (TDD: 711). In the future, TRS and Aetna may be able to develop a list of providers accepting the new plan.

I saw a video on the internet about MA plans and “Obamacare.” Is this plan a way to get more people into the Affordable Care Act? Is Congress going to cut funding for MA plans?

Many people have seen a video on the internet entitled “The \$8 Billion Dollar Coincidence.” While TRTA generally



does not give space to such items, enough of our members have asked about it to prompt a response. The video is not a TRTA production. We do not know who developed it, how it was researched, if it was produced by a political operative, or anything that validates it. The internet is full of both good and bad material. We have to work with organizations we trust to understand a subject. TRTA is more inclined to work with TRS and Aetna for valid information than to trust blindly an internet video that is difficult to attribute to any organization.

The TRS-Care Aetna MA option is not part of the Affordable Care Act (Obamacare). Funding for Medicare, Medicare D (prescription drug plan), and MA plans are all subject to Congressional action. As Congress decides to reduce funding for Medicare or any of these health care programs, it will impact TRS-Care.

I want to give this a try. What do I do?

The enrollment process is automatic for all eligible TRS-Care participants. While some may like the convenience of the auto-enroll process, others may not and will want to opt out prior to the January 2013 start date. Information on opting out is provided below.

What can I expect by remaining in the MA plan? Will my care be reduced? Will I have to argue for my care? Will Aetna and my doctor create a treatment plan for me without my involvement? Will it lead to lower quality care?

The basis of an MA plan is more about efficiency than “gatekeeping.” Aetna believes they can partner with you in your health care options, but has no intentions of second-guessing your medical provider or you about your care plans. This model is not akin to health maintenance organizations (HMOs). Those plans utilize primary care physicians to act as your main contact and refer you to specialists as needed. The Aetna MA plan works much like the plan you have now through TRS-Care. The bottom line is that the plan cannot overrule a doctor on your care decisions.

Aetna
1-866-217-2409 (TDD: 711)

Physician Information
1-866-217-2409 (TDD: 711)

Prescription Carrier Information
1-800-367-3636

Prompt #1 Non-Medicare Advantage

Prompt #2 Express Scripts

Prompt #3 New Medicare Advantage

Aetna contends that plan savings are based on “healthy lifestyles coaching,” such as answering your questions about care and care options, serving as an advisor in your health care decisions, and following up with you on your treatment to keep you healthier and get you well quickly. Aetna also believes that since this is a single-payer system (claims do not filter through Medicare first, then to TRS-Care and then to you), the efficiency in paying claims saves you and the plan money.

I know this is something I want to try. If it doesn't work out, can I opt out at any time next year?

Yes. The opt-out provision allows you to assess the plan and measure your satisfaction by either continuing in the plan or opting out at your discretion. Participants will not be able to opt out and then opt back in within the same plan year. You will be able to opt out and revert back to Medicare and TRS-Care 2 or 3 (the plan you have now) after the plan goes into effect in January. There is a waiting period to get back into the existing system, which is the first of the following month after you opt out.

If I stay in the Medicare Advantage plan and opt out later, will I be considered a “new Medicare patient” by my provider (many doctors aren't taking “new” Medicare patients)?

Each provider controls their office policy. You will need to direct this question to your provider.

I want to opt out. Will I be penalized?

You will not be penalized. However, you will not benefit from some of the special features of the new MA plan (such as a lower TRS-Care premium or richer benefit structure).

I don't know what I need to do. How can I make a good decision?

We hope this article has answered some of your questions. You can also visit our website (www.trta.org) to read more about the new MA option.

If your providers are in the plan and you think this may be a good fit for you, the opt-out provision provides a good way to try the program before making a determination. You may gain a lot by giving the program a try. The price for doing so if you do not like the plan is a few phone calls and a waiting period until you are re-enrolled in the current plan (the first of the next month after you opt out).

How does this coordinate with my prescription drug benefit? What happened to Caremark? TRS changed their prescription carrier from Caremark to Express Scripts. Aetna continues to be your medical benefit carrier. These are two different carriers. There is no coordination between your medical and prescription benefits. You will need to speak to Aetna concerning any provider/medical questions and to Express Scripts regarding prescription drug coverage. TRS has arranged to have one phone number for both carriers: 1-800-367-3636. Press Prompt #1 for Non-Medicare Advantage questions, Prompt #2 for Express Scripts, and Prompt #3 for questions about the new MA plan.

I want more information about these options. Who can I call or email?

Please review the materials that TRS sent to you, such as the Aetna “Welcome Kit.” Information is also available on the TRS website. Learn more about the benefits of the Aetna MA plan by calling 1-866-217-2409 and speaking to a Retiree Advocate. ★

★ MEMBERSHIP UPDATE

TRTA will celebrate its "Diamond Jubilee" in 2013, honoring 60 years of speaking for public education retirees and reaching out to active school personnel. Last year, TRTA had over 72,000 members! We are looking to surpass that number this year. Our members are doing a good job of recruiting new participants, but we need to reach all retirees! Together, we can vote for candidates that support our defined benefit plan, speak with one voice and be heard by our Texas Legislature. Legislators need to fund our pension system and health care insurance adequately!



The Each One Bring One incentive program will continue this year. The membership program to reward local units for an increase in net membership gain has been changed from \$7 to \$10 for new members for 2012–2013.

Please play an active role in your local unit. Volunteer to help! If you don't feel comfortable taking on a leadership role, ask to co-lead with another member. Recruiting new members and retaining the ones on your roster are jobs for everyone, not just a few. If everyone would do their share of the work, the goals of the unit would be met and exceeded.

Let's work on energizing our local units. Make sure that programs meet the needs of your members, visitors are made to feel welcome, and members are informed of legislative, TRS and TRTA actions. Enlist the aid of the Local Unit Support Committee, our newest standing committee.

Make sure your members are signed up for the Inside Line to receive the latest information. Encourage those without computers to team up with another member to print a copy of the latest updates. Consider incorporating social media, such as Facebook, to communicate with members and active employees.

Remember MEMBERSHIP MATTERS! We need to work together to increase the number of members in TRTA and to make our collective voice heard in the upcoming legislation session.

THANK YOU FOR ALL YOU DO FOR TRTA!

A handwritten signature in cursive script that reads "Francis Plemmons".

Francis Plemmons
2012–2013 TRTA First Vice-President

TRTA Receives With Our Youth! Excellence Award

The Texas Retired Teachers Association was selected to receive the National Retired Teachers Association's (NRTA) With Our Youth! Excellence Award at the state level for 2012. TRTA received word of this great honor in September and received a plaque and little red wagon to commemorate the association's achievement.

The NRTA With Our Youth! program focuses on volunteer service that provides meaningful educational and life-skills to young people. This program was designed by retired educators and school personnel to recognize inspirational volunteers on an individual, unit/chapter or statewide level. According to NRTA, retired educator associations serve over 500,000 youth in more than 1,000 communities annually.

The NRTA With Our Youth! award is a tribute to all of the dedicated TRTA members volunteering, walking, and giving books to school children across the great state of Texas. TRTA Community Volunteer Service (CVS) Committee Chairman Sherry Cumby (2011–2012) nominated TRTA for the award. Many of TRTA's 72,000+ members invest in the lives of Texas children by donating volunteer hours in local schools. Our members volunteer in hospitals, nursing homes, churches, and neighborhoods. TRTA collected 5,772,074 volunteer hours reported by 41,233 participating members in 2011. The Independent Sector estimated the 2011 value to be \$21.79; which means, TRTA's volunteers gave \$125,773,492 to Texas!

Last year, 132,259 books were placed in the hands of children through the TRTA Children's Book Project. TRTA members reported walking 15,881,245,901 steps in 2011. Thank you to all the members who made this achievement possible by giving their time and nurturing to the children of Texas.

We'd also like to remind our members that the deadline to submit books distributed, steps taken and hours volunteered for 2012 to your local unit representative is January 15. ★

Local Unit Recruitment Efforts

We've heard great news from our local units about their fall recruitment efforts! The Montague County RTA reported a gain of 67 new associate members. When asked how they accomplished such an incredible feat, we learned that President Mary Ann Ewing spoke at a recent teachers' in-service meeting. Ms. Ewing discussed how changes to the TRS would impact their financial security and encouraged them to stay informed by joining TRTA. The unit had less than 200 members prior to Mary's visit. What are our other local units doing to spread the word to active public school employees about protecting their retirement? Email us at info@trta.org to share your story! ★

Membership Renewal Winners

The following TRTA members were selected as winners in this year's membership renewal drawing: \$250–Deanna Castillo (Edinburg) and Howard Pickle (West Columbia), \$150–Bobbie Wallace (Atlanta) and Virginia Sinclair (El Paso), and \$100–Donna Arnold (Carthage) and Melva Jones (Highland Village). Congratulations!

2013–2014: RUNNING FOR TRTA OFFICER POSITIONS

If you are a qualified member interested in running for a TRTA office for the year 2013–2014, please complete the filing form and submit it to the TRTA office (deadline is January 15, 2013). The form can also be downloaded at www.trta.org. In accordance with the TRTA Bylaws, the elected officers of the association shall be President, First Vice–President, Second Vice–President, and Secretary/Treasurer. Below are steps governing the election of TRTA Officers:

Officers of the Organization, Article VII, Section 1.1

TRTA shall have the following statewide officers, who shall be elected or appointed as specified:

1. The officers elected by the House of Delegates shall be the President, First Vice–President, Second Vice–President, and Secretary/Treasurer. A candidate for any of these offices shall have been a participating member of TRTA and of a Local Unit for at least three (3) years, and shall have served as an elected officer of a District or Local Unit, but need not have served as a statewide officer.

Nominating Committee Guidelines

TRTA Operations Policy

1. The Nominating Committee shall solicit nominations for elections to statewide office in the September and December issues of the TRTA publication. Nominee forms should be requested from the TRTA administrative office and must be completed and returned to that office with photos, postmarked no later than January 15. All nominees meeting the established criteria, as determined by the Nominating Committee, shall be candidates for the respective offices. Biographical data and photos of all candidates shall be published in the February issue of the TRTA publication.

Campaigning for TRTA Office/Position

TRTA Operations Policy

Campaign procedures to be followed by all candidates for TRTA office are:

1. Whether announced or unannounced as a candidate for a TRTA office, the campaigning period shall begin 90–days prior to the start of the TRTA convention and conclude upon the election of TRTA officers.
2. TRTA shall not pay campaign expenses incurred for any candidate.
3. Name and address mailing labels of district and local unit presidents, and the Board of Directors, may be provided to TRTA officer candidates upon written request to the Executive Director. A payment of \$25 is required. The request must indicate that the label information will be used only in the campaign for the current office sought.
4. A request for mailing labels shall be discussed only with staff and/or officers, and only for the process of providing the labels.

Elections, Article VIII, Section 2

1. The House of Delegates shall elect the officers by secret ballot at the annual TRTA Convention. A majority vote shall elect. If no majority vote is achieved, a run–off election shall be conducted between the two (2) candidates receiving the most votes. If there is only one (1) nominee for an office, a vote for that office may be by voice.

FILING FOR TRTA STATE OFFICE

Name _____

Address _____

City, State, Zip _____

Phone _____

Email _____

Local Unit _____

I am filing for:

- ☐ **TRTA President** ☐ **TRTA 1st Vice–President**
☐ **TRTA 2nd Vice–President** ☐ **TRTA Secretary/Treasurer**

☐ I understand that a candidate for this office shall have been a participating member of TRTA and of a Local Unit for at least three (3) years, and shall have served as an elected officer of a District or Local Unit, but need not have served as a statewide officer.

My credentials are:

A postmark of January 15, 2013 is the deadline for the TRTA office to receive this completed form and a color photo of you to be included in the first quarter 2013 issue of *The VOICE*.

Mail to TRTA | 313 E. 12th Street, Suite 200 | Austin, TX 78701



TRTA to Celebrate “Diamond Jubilee by the Sea!”

TRTA will host its 60th annual convention April 9-11, 2013 in the beautiful coastal city of Corpus Christi. We know many members will want to join us for our “Diamond Jubilee by the Sea” at the American Bank Convention Center located on 1901 North Shoreline Boulevard.

You can make your hotel reservations now at the Omni Bayfront Tower on 900 North Shoreline Boulevard. Located in the lively downtown Marina District, the four-diamond Omni Corpus Christi Hotel Bayfront Tower offers newly renovated rooms with spectacular views of the Corpus Christi bay. The TRTA room block is open until March 20, 2013.

To reserve your room, please call 800.843.6664 and use the code 14500811252. The cost for a single/double room is \$132; a triple room costs \$152; and quad room costs \$162. Other hotel

highlights include 100% non-smoking rooms, a full-service salon, an outdoor heated swimming pool, massage services, and high-speed wireless Internet access as requested. Rooms are limited, so make your reservations early!

If guest rooms are full at the Omni Bayfront, you may also contact our overflow hotel, the Omni Marina Tower (707 North Shoreline Boulevard). For reservations, call 800.843.6664 and use code 14500v11253. Attendees will be able to ride a free shuttle to and from the convention center and hotels.

This year’s convention marks 60 years that TRTA has been serving as the voice for all public education retirees in Texas. Our Board of Directors is preparing for several special activities to commemorate this significant anniversary. This year’s convention falls during legislative session, and attendees will learn more about the new statewide Legislative Training Initiative and the progress our leaders are making back in Austin.

Although Convention delegates spend most of their time at convention attending training sessions and conducting the business of the association, there are many opportunities to enjoy the unique environment of Corpus Christi. Local attractions in the area include the glorious beaches as well as the Museum of Science and History, the U.S.S. Lexington, the Texas State Aquarium, and South Texas Botanical Gardens and Nature Center.

You may remember the inimitable humor and talent of LaDonna Gatlin if you attended the TRTA convention in 2011. We are honored that LaDonna is returning in 2013 to sing, dance and laugh her way into our hearts during the banquet on April 10. Stay tuned as more details about TRTA’s “Diamond Jubilee by the Sea,” such as our keynote speaker, are announced in the next issue of *The VOICE*! ★

A New Resource for Family Caregivers

Are you or someone you know caring for an older adult or someone with a disability? If you answered yes, you might be an informal caregiver. There are an estimated 2.7 million informal caregivers in Texas. These caregivers help seniors and individuals with disabilities manage daily living tasks such as bathing, dressing, transportation and household chores. Caregivers enable their loved ones to remain at home by providing the support they need to maintain their health and wellbeing.

The Texas Department of Aging and Disability Services (DADS) has launched a new website with support resources for informal caregivers. Take Time Texas (www.taketimetexas.org) is the first statewide clearinghouse of information for respite services—services that allow caregivers to take a temporary break to restore or strengthen their ability to continue providing care for a child or adult with functional needs. The centerpiece of the website is the Texas Inventory of Respite Services, a searchable database of more than 900 respite care providers across Texas. Caregivers can search for providers in their area by name, county, type of respite provided, age group served or type of provider.

The website also provides educational information for family caregivers, such as self-assessment tools, information on managing stress related to providing care, disease-specific information and educational programs. The website also offers training and outreach materials that can be used by service providers to increase their professional skills, raise awareness of respite care, and reach out to caregivers.

TakeTimeTexas.org was created in partnership with the Texas Respite Coordination Center, a grant-funded program of the Texas Association of Regional Councils, in collaboration with the Texas Association of Area Agencies on Aging.





★ LEGISLATIVE PREVIEW

At the end of the 82nd legislative session, the Teacher Retirement System of Texas (TRS) was charged by the Legislature with performing two studies to assess both the pension fund and the TRS-Care health insurance program. The results of those studies were made public on September 1, 2012 and likely will influence many decisions made by our elected officials in 2013. To read both studies in full, visit the TRS website at the following link: www.trs.state.tx.us/global.jsp?page_id=/about/legislative_studies.

Where We Are Today, What to Expect Tomorrow

By Tim Lee, Executive Director

TRS and TRTA presented testimony about the results of the studies to the staff of the Legislative Budget Board and the members of the Pensions, Investments, and Financial Services Committee (PIFS).

The TRS Pension Study

There were several key findings from the pension study that will interest TRTA members:

- TRS is able to pay currently projected benefits through the year 2075 even without making changes to the system; however, the State and TRS need to address the \$24 billion unfunded liability the system holds. TRS is at a funded ratio of 83%, a healthy benchmark for public retirement funds. However, Texas statute provides that in order to provide permanent cost-of-living increases to TRS annuitants the fund must have a funding period of less than 31 years. Currently the fund has a “never” funding period (meaning that based on current funding levels and expected investment returns, the plan will not return to solvency). TRS retirees have not received a permanent increase since 2001!
- The value of the retirement benefit available for TRS members is 36% less than the average benefits available to members of other state teacher retirement systems. In other words, the average monthly annuity of \$1867 for a TRS annuitant is considered modest among peer pension plans.

- The defined benefit plan provides benefits at a lower cost than alternative plans. As you know, there are groups in Texas that want to change TRS to a defined contribution (DC) plan, often citing cost savings as a reason to support the change. The study confirms that the current DB structure is the most cost efficient for the state and taxpayers. In fact, changing TRS to a DC plan (for new hires) would immediately add \$11.7 billion to its unfunded liability.
- The majority of TRS members would do a worse job of investing in their own plan with a DC component. One

of the greatest benefits of having a DB plan is the ability to pool assets and have the system itself assume the risk of investing while ensuring a monthly annuity for the members. With a DC plan, that risk shifts onto the retiree, who may outlive their benefit. TRS saw their plan’s value erode from \$112 billion to a reported \$67 billion in February of 2009. Today, the TRS pension trust fund has reclaimed those losses through professional investing and the ability to weather difficult economic times. The trust fund is again worth over \$112 billion.

- Alternative plan structures carry differing levels of risk for the state and for TRS members. DC plans shift risk away from the State, but are far riskier for the retiree. However, this shift does not solve the issue of the plan’s unfunded liability.

- Other state retirement systems that have changed their plan structures from DB plans to other types of plans have also had to lower benefits to see

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The TRS pension study confirms that the current defined benefit structure is the most cost efficient for the state of Texas and its taxpayers.

cost savings for their plans. In other words, changes to plan design are accompanied by drastic benefit cuts for future retirees. As we pointed out, the TRS Texas retirement plan is already 36% less rich than comparison plans. Cutting TRS benefits any further may severely impact future retirement security for over 1 million active school employees.

- Moving new hires to a DC plan or alternative plan does not eliminate existing liabilities. Such a shift would actually increase those liabilities. Additionally, changing to a DC plan also removes a source of revenue from the fund which could no longer be used to pay down the unfunded liability. The state or TRS would have to find some other revenue source to eliminate that debt.
- 95% of public school TRS members do not pay into Social Security (SS), meaning that the TRS benefit is their only form of retirement security. As mentioned in previous articles, there is also the possibility that Texas school districts would have to begin paying into SS if new hires were put into a DC plan. This creates a new financial burden for school districts and their employees.

TRTA has stated repeatedly over the past two years that the TRS pension trust fund is NOT in crisis. While modest changes to the system can be made to bring the fund closer to actuarial soundness, the structure of the system as a defined benefit is viable, efficient and a necessary component of our retirees' financial security.

The TRS–Care Health Insurance Program Study

The TRS–Care study addresses a more immediate concern in funding. At the end of last session, the healthcare program was facing an imminent shortfall in 2014-2015. TRS was tasked with exploring options to sustain the insurance program for the long-term, including the possibility of plan design changes.

As a result of this study, you have already seen many changes, including the new TRS Medicare Advantage program. TRS also re-bid its existing contract for a Pharmacy Benefit Manager and added a Medicare Part D plan as an option.

While these changes are projected to save TRS–Care millions of dollars, they are not enough to prevent a shortfall in the 2016-2017 biennium, according to the study. These plans are dependent upon high participation rates in the Medicare Advantage program, as well as the state restoring its contribution to the full 1% of teacher payroll.

The options available for extending the life of TRS–Care are changes to benefits and eligibility, changes to retiree premiums, or increasing revenue through contributions from the state, school district, active employee or from the federal government. The study took into account that non-Medicare eligible participants cost the plan more than Medicare eligible participants.

It is important to note that both studies were conducted as a means to provide objective solutions to long-term (the pension fund) or immediate (TRS–Care) funding concerns. TRS will not make any recommendations to the Texas Legislature as to what options should be pursued. TRTA, on the other hand, as your voice and advocate, will support actively the TRS defined benefit structure and increasing the state contribution to TRS–Care back to 1% of teacher payroll.

Getting Ready for the 83rd Legislative Session: What You Can Do Now!

Although the current members of the Pensions, Investments, and Financial Services Committee (PIFS) in the Texas Legislature have had an opportunity to review the TRS legislatively mandated studies, not all members of that body are returning in January. Some were



TRTA, as the voice for all public education retirees, will support actively the TRS defined benefit structure and increasing the state contribution to TRS–Care back to 1% of teacher payroll.

defeated in election primaries and others are pursuing higher office positions.

An article that appeared recently in the Austin American-Statesman (www.statesman.com/news/news/state-regional-govt-politics/some-gop-leaders-say-call-for-state-pension-overha/nSLsg) quotes committee member Representative Rob Orr (in consideration to be the next chairman of the committee) said “state pension funds are in good financial shape and should not be lumped into the discussion about poorly run plans.” Long-time PIFS member Representative Rafael Anchia stated that “any move to drop the pensions for new hires would be driven by ideology rather than the facts.” Still, Anchia admits, this issue “is going to be a priority” in the upcoming session.

The Statesman’s editorial board wrote a piece a few days later entitled “Don’t Mess with Texas Pension Funds,” saying that the TRS fund’s “long-term

★ LEGISLATIVE PREVIEW

liability does not represent a crisis” and that “the retirement funds for teachers and state workers are in good shape.”

While we have seen tremendous support recently from some elected officials to maintain the TRS defined benefit plan, we must remember that we still have an election in November that may further change who serves on this vital committee. Before session begins, we must educate ALL of our legislators!

The following steps should be taken by all TRTA members:

VOTE in the general election!

TRTA does not endorse candidates. The best way to determine if a candidate will work for you is to ask them if they support the TRS defined benefit plan and will protect the benefits of TRS annuitants. A great resource for our members to use is www.teachthevote.org. Created by the Association of Texas Professional Educators, this site features candidate responses to survey questions concerning education, as well as TRS. Please note, not all candidates answered the survey.

Educate yourself on the issues!

TRTA has been busy this year creating its first ever Legislative Training Initiative (read more on page 10). The resources created from this initiative are free to download from our website (<http://trta.org/go.cfm?go=getpage&id=284&alias=TRTA-2012-Legislative-Training-Initiative>). Our Legislative Training Guide provides simple “How To”s on determining who your legislator is, how to contact them, and how to communicate about retirement issues. Our Legislative Resource Guide provides detailed definitions and descriptions. These guides also include Fact Pages that

are great to give to elected officials. There are also five training videos featuring Executive Director Tim Lee. Use these resources to familiarize yourself with TRTA issues and feel more confident when speaking with or writing to your legislators.

Write letters to the editor!

Writing a letter to the editor of your local newspaper is a great way to inform the general public about the truth of TRS. Many people do not know, for example, that 95% of public school employees in Texas do not pay into Social Security. It is important to spread the message that TRS is NOT in crisis, that our retirees have earned their financial security, and that protecting the system now also protects our children and grandchildren who are also educators in the future.

CONTINUED ON NEXT PAGE



Legislative session begins on January 8, 2013, but it's not too soon to start communicating with legislators, fellow retirees, and active school personnel about your retirement benefits!

What You Can Do Now!

VOTE in the general election!

The general election is on Tuesday, November 6.

Educate yourself on the issues!

Download the new TRTA Legislative Training and Resource Guides.

Write letters to the editor!

Share facts about TRS with your local newspaper.

Attend local unit meetings!

Meet with fellow retirees and hear news from local legislative chairmen.

Meet with active teachers!

Share information about TRS with active employees and engage them in the fight to protect the defined benefit plan.



Attend local unit meetings!

Attending a local unit meeting, even if you are not a member, is a great way to learn more about organized efforts to talk to legislators. Every local unit has a legislative chairman trained on TRTA issues. They may be planning a trip in 2013 to visit the Capitol or arranging letter-writing campaigns now! Unified, consistent efforts across the state are needed to spread the message that our retirement system is in good shape and our health care is in need of immediate legislative attention.

Meet with active teachers!

Active teachers need to know that this is their money too. Any change to the TRS defined benefit plan will impact them the most. TRTA believes in the long-term health of the Teacher Retirement System of Texas (TRS), not just for our members but for their family members who will enter the profession in the future. Communicate with the active employees in your area about protecting the retirement system. Provide them with the fact sheet found in the Training Guide. Enlist their participation in letting legislators know that TRS is the best bang for the buck for Texas public school employees and taxpayers! ★

TRTA Launches New Legislative Training Initiative

TRTA is moving forward with an exciting, inclusive strategy to protect public education retirees' defined benefit retirement plan. In July, the state legislative committee, district legislative chairmen and district presidents met in Austin to attend the first ever Legislative Training Initiative.

The TRTA Legislative Training Initiative has been a long time in the making. This intense, fact-filled program began as a proposal from members of TRTA District 13. The proposal was enhanced by the state legislative committee and submitted to the TRTA Board of Directors. After months of preparation, TRTA began the first phase of this statewide training program by inviting many of the association's top volunteers to learn how to be superior advocates for TRTA and TRS issues.



Those district and statewide leaders are in the process of expanding this program into our 256 local units. Many local unit legislative chairmen received their training at the district fall conferences.

This initiative will not only bring together TRTA teams for each Texas state legislator, it is also a fantastic resource for any TRTA member who wants to communicate effectively with his or her elected officials. TRTA has created two essential documents that can help our members with understanding complicated concepts such as actuarial soundness and also provides them with important descriptions of the state laws that affect TRS.

These documents may be downloaded from our website for free, and can be found on www.trta.org under the Legislation

tab, 2012 TRTA Legislative Training Initiative. Members should review the Legislative Training Guide if they want to prepare to meet with a legislator, and the Legislative Resource Guide to learn about everything from TRS-Care contributions to the average monthly salary of TRS annuitants.

Members can also view five training videos for free online under on the same web page. You can hear Executive Director Tim Lee explain TRTA's goals and issues in his own words, learn more about the best way to set up appointments with legislators, and learn what to say when your elected official does not agree with your position.

Our members have been asking for a program like this, and we hope the Legislative Training Initiative provides all of you with the facts and confidence to represent your voice. TRTA's top priority is protecting your retirement security. This initiative will give us all a cohesive and strong voice to present to the Texas Legislature. ★

District Presidents Leadership Training Conference Overview

TRTA held its annual District Presidents Leadership Training Conference (DPLTC) this July in Austin. The association's 20 district presidents convened at the Airport Hilton July 18 and 19 to receive comprehensive training from all TRTA state committee chairmen, the Board of Directors and members of the Texas Retired Teachers Foundation.

The conference served as an opportunity for all continuing and incoming district presidents to become acquainted with one another. One of the primary focuses of the event was to inform presidents of coming challenges for TRTA in the 83rd legislative session. The presidents joined members of the state legislative committee and district legislative chairmen earlier in the week at the inaugural Legislative Training Initiative.

Along with new initiatives, district presidents learned how to glean and disseminate information from state level committees to their district and local unit counterparts. Facilitating the work of the health care, retirement education, community and volunteer service, informative and protective services, member benefits, organizational affairs, and local unit support committees is a key role for a TRTA district president.

After being awarded "graduation" certificates by Leadership Training Committee Chairman Jack Lavy, the presidents returned home excited to face the challenges of the coming year. TRTA is grateful for the active participation of our district leaders and looks forward to working with them to make our association cohesive and strong. 📌

2012-2013 TRTA District Presidents

Maria V. Garza (1), Leroy DeHaven (2), Helen Sadler (3), Brenda Ritter (4), Linda Briggs (5), Don Allphin (6), Gloria Bethany (7), Paul Payne (8), De Cottrell (9), Jo Long (10), Jo Ann Smith (11), Laura Rothrock (12), Mollye Long (13), Sue Burgess (14), Nancy Byler (15), Carolyn Cobb (16), Mary Sexton (17), Ann Parish (18), Jackie Morgan-Tomko (19), and Kay Below (20)



Helping Educators of the Past, Present and Future

The Texas Retired Teachers Foundation and You...

November is Foundation Month!

Helping educators of the past through "A Helping Hand" assistance grants, present through Classroom Assistance grants for public school teachers, and future through Student Scholarships.

Promoting a positive image of public education and retirees in Texas through the Legacy Campaign.

www.trta.org/legacy

When we come together, we can help each other!

Designate your fall meeting to increase awareness of the Texas Retired Teachers Foundation. Contact us to learn how you may participate.

800.880.1650

Texas Retired Teachers Foundation

313 E. 12th Street, Suite 200, Austin, TX 78701-1957

www.trtf.org | info@trtf.org

How Will You Manage Your Diabetes?

How will you manage your diabetes? The goal of all diabetes treatment is to keep your blood sugar in a healthy range: not too high and not too low. Your health care professional will prescribe the medication that's right for you. When you're diagnosed, it may take some time to find the dosage of medication or insulin that works for you. Over time, it's normal to require dosage and medication adjustments. While diabetes medications and insulin help control blood sugar levels, you have to do your part, too. Here's how you can take charge.

Testing your blood sugar: Your health care professional uses an A1C test to see what your average blood sugar level has been over the past 2 to 3 months. However, your A1C result does not show the daily effects of food choices and activity. Testing with a blood glucose meter is the best way to see the immediate effects of factors like food choices on your blood sugar, so you can take action to bring high or low blood sugar back into range. Your health care professional also relies on your meter results to assess your need for treatment adjustments. Learning to use blood sugar testing to help make lifestyle adjustments will help to keep your blood sugar in a healthy range and help put you in charge of your diabetes.

Adjusting your food and portion choices: Of all the things that affect your blood sugar, food has the biggest effect, especially foods with carbohydrates (carbs). Your body uses carbs for energy, but they raise your blood sugar higher and faster than other kinds of food. Diabetes is different for everyone, including the way various foods affect your blood sugar. The goal is to plan meals with the right portions of carbs for your body.

What you can eat: Having diabetes doesn't mean you can't enjoy food. Planning snacks and meals with the right amount of carbs helps take the guesswork out of controlling your blood sugar. For energy, people generally need 45 to 60 grams of carbs in each meal, and 15 to 30 grams of carbs in snacks. Consult a dietitian or other health professional for the amount that's right for you. Food labels list the amount of carbs in grams (g). As a rule of thumb, 15 grams of carbs=1 carb choice.

Using test results to make adjustments: Testing before meals can help guide your food choices. A high result before a meal may encourage you to plan a meal with smaller carb portions. A test 1–2 hours after the beginning of a meal shows the effect of your food and portion choices on your blood sugar. Here's an easy way to see if the food and portion choices at your next meal keep your blood sugar in range.

Try testing before and after a meal: Test before and 1–2 hours after the beginning of a meal. If your after-meal test result is more than 50 mg/dL higher than your before-meal result, try eating a smaller portion of carbohydrates next time. You'll soon



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learn what foods and portions keep you in range so you can make choices that are right for you.

Getting and staying active: The proven positive effects of physical activity can't be overstated. On top of all the health benefits, like improving your heart health, getting more activity is a great way to lower high blood sugar and help use the insulin your body makes more effectively.

Aim for 30 minutes a day: 30 minutes of activity most days of the week will help get your blood sugar in shape. Find an activity you enjoy so you can stick with it. Talk to your health care professional before you begin an activity or program. As you become more active, your blood sugar may become more responsive to activity. So keep it up!

Key times your doctor may ask you to test when you're active:

1. Before you start a new activity—Your body uses up blood sugar when you're active, so it's important to make sure your blood sugar isn't low before starting a new activity. If your result is lower than 100 mg/dL, eat a small carbohydrate snack before you start.
2. When you finish the activity—Test to see if your activity lowered your blood sugar.

To plan your next activity: Use your results to refine your activity plan. For example, you may want to increase or decrease the length of time or intensity of your activity.

Carbs Quiz: Managing carbs to stay in range

Carbs are the starches and sugars in foods such as grains, fruit, milk products, and sweets. Your body uses carbs for energy, but they raise your blood sugar higher and faster than any other kind of food. So if you have diabetes, it's important to avoid meals that have too many carbs. Start by knowing which foods have carbs.

Check the foods with carbohydrates.

- | | | |
|--------------------------------------|--------------------------------------|-------------------------------------|
| <input type="radio"/> Peach | <input type="radio"/> Cheddar cheese | <input type="radio"/> Cereal |
| <input type="radio"/> Toast | <input type="radio"/> Soda crackers | <input type="radio"/> Tuna |
| <input type="radio"/> Skim milk | <input type="radio"/> Sausage | <input type="radio"/> Raisins |
| <input type="radio"/> Sandwich bread | <input type="radio"/> Corn | <input type="radio"/> Pork chop |
| <input type="radio"/> Diet soda | <input type="radio"/> Potatoes | <input type="radio"/> Peanut butter |
| <input type="radio"/> Oatmeal cookie | <input type="radio"/> Apple | <input type="radio"/> Salmon |

Answer: Peach, toast, skim milk, sandwich bread, oatmeal cookie, soda crackers, corn, potatoes, apple, cereal, raisins.

TRTA Awards Program

A summary of the TRTA Awards Program is shown below. All awards—both at the district and local unit levels are self-nominated awards and TRTA will honor all nominations. TRTA Awards Program packets will be mailed in December to district and local unit presidents. In order for all awards to be prepared on time, all packets must be submitted to the TRTA office no later than February 15, 2013.

The E. L. Galyean Service Award shall be presented when the Board of Directors deems it appropriate to honor a person who exemplifies the qualities of dedication and ability to learn to motivate people toward the improvement of benefits and services for retired school personnel through TRTA. Only one person per year shall receive the E. L. Galyean Service Award (deadline to the TRTA office is January 1, 2013).

District Awards

Achievement Award

Nominated by the District President. Award recognizes district organization and programs; conducted 2 successful meetings with representatives from all local units

Golden Apple Award

Nominated by the District President. Award recognizes TRTA organizational activities—based on organizing a new local unit or reactivating one or more local units (maximum of 3 awards)

Grand Prix Award

Nominated by the District elected Officers or TRTA Board of Directors. Award recognizes exemplary service, projects and/or contributions made in support of or on behalf of a retired teacher association at any level; awarded for total commitment to promoting the progress of education in Texas or supporting the best interest of all retired educators—(maximum of 3 awards)

Appreciation Award

Nominated by the District President. Award recognizes unusual service at the district level; for service not covered by other awards (maximum of 3 awards)

School Bell Award

Nominated by the District President. Award recognizes news media (newspapers, radio and television stations or respective media staff) for portraying a positive viewpoint on education or educators and who have promoted the interest of retired educators in some exceptional way

Local Unit Awards

Recognition Awards—Basic, Banner and Bell Ringer

Nominated by the Local Unit President. Award recognizes local unit organization, programs and achievements (a local unit should apply for only highest award for which it qualifies)

Membership Retention Awards—Bronze, Silver and Gold

Nominated by the Local Unit President. Award is based on the percentage of retention of last year's membership: Bronze = at least 80% retention, Silver = at least 90% retention, Gold = 100% retention (only 1 award per membership level)

Special Unit Award

Nominated by the Local Unit President. Award recognizes promotion of TRTA membership; awarded on % basis

Silver Star Award

Nominated by the Local Unit President. Award recognizes TRTA membership recruitment; awarded to a TRTA member who recruits 5 or more new members

Outstanding Recognition and Achievement Award

Nominated by the Local Unit President. Award recognizes group contributions to its community and achievements of local units whose members joined together on one or more projects

Twenty-First Century Award

Nominated by the Local Unit President. Award recognizes outstanding service; awards given according to number of members in local unit (# of awards based on # of members)

Appreciation Award

Nominated by the Local Unit President. Award recognizes unusual service at the local unit level; for service not covered by other awards

School Bell Award

Nominated by the Local Unit President or Local Unit Awards Committee. Award recognizes news media (newspapers, radio and television stations or respective media staff) for portraying a positive viewpoint on education or educators and who have promoted the interest of retired school personnel in some exceptional way

Volunteer Service Award

Nominated by the Local Unit President. Award recognizes a member of a local unit with the highest volunteer service hours in that local unit (may only submit one nominee)

Health Care Award

Nominated by the Local Unit President. Award recognizes a member of a local unit walking the most steps/miles for the Walks-A-Million Program (may only submit one nominee)

OUTLOOK



LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

CELEBRATE FOUNDATION MONTH

Help us reach our goals!

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A YEAR IN TRTF

The Foundation welcomes Ronnie Jung

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DONATE TODAY!

Donation card on the back of *The VOICE*

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NOVEMBER IS FOUNDATION MONTH!

For the fourth year in a row, the Board of Directors of TRTA has designated November as Foundation Month! Foundation Month is an opportunity for districts, local units and individual members of TRTA to learn more about the charitable activities of our partner organization, TRTF.

Last year, through the efforts of hundreds of volunteers and thousands of donors, the Foundation was able to raise \$76,000 for its three philanthropic programs: "A Helping Hand," classroom assistance grants and student scholarships. The funds donated also helped us launch The Legacy Campaign, which promotes a positive image of public education in Texas.

This year, our goal is to increase what we give through our programs. For the past two years, TRTF has given 10 \$500 student scholarships and 10 \$500 classroom assistance grants. We hope to receive enough donations to double the amount of scholarships and grants to 20.

Our "A Helping Hand" assistance program for retirees in critical need has been growing tremendously since its inception in 2010. Since that time, TRTF has helped over 35 retirees with issues such as prescription eyeglasses, urgent dental work, and even the repair of a garage roof damaged unexpectedly in a fire. Our grand total of nearly \$32,000 given in grants has provided life-changing value to our recipients.

In the past month alone, TRTF has given \$4000 through "A Helping Hand!" TRTF would like to increase the monetary amount available for Helping Hand grants to \$25,000 in the year 2013.

Many local units and districts honor the Foundation during their fall meetings. Additionally, TRTF will mail its annual appeal letter to all members of TRTA in November. When you received our letter, please consider making a tax-deductible donation to TRTF and designating your gift for one of our valuable programs.

Your donation will enable us to give \$10,000 in student scholarships, \$10,000 in classroom assistance grants and at least \$25,000 in grants for "A Helping Hand" in 2013.

If 2,000 people donate \$75 each, we could raise \$150,000! We can double the number of scholarships we give to future educators, we can double the number of classroom grants we provide for public educators, and we would still have enough money to help 25 or more retirees in critical need in 2013!



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

WHAT A DIFFERENCE A YEAR MAKES!

Last year at this time, the Foundation was launching its newest venture, the Legacy Campaign. The goal of this unique program is to educate and inform retirees, legislators and the general public about the value of our Texas educators and TRS.

Your donations enabled the Foundation to produce a moving 13 minute vignette that tells the stories of four Texas retired public school teachers who now draw a pension from TRS. The video may be viewed online at www.trta.org/legacy.

TRTF will continue to use funds designated for the Legacy Campaign to create videos and printed materials that support public education and the defined benefit plan structure. These resources will be available for use by all TRTA volunteers as well as any public education employee or retiree who wants to provide factual material to their legislators about their long-term financial security. You can help by contributing a tax deductible donation to the TRTF Legacy Campaign.

Thank you for supporting the initiatives of the Texas Retired Teachers Foundation. Together, we can support educators of the past, present and future!

Also, TRTF welcomed a new member of the Board of Trustees in July.

Mr. Ronnie Jung, former Executive Director of the Teacher Retirement System of Texas (TRS), has joined the Foundation for a three-year term. Ronnie worked as the Executive Director of TRS from September 2003 until August 2011. His previous roles with TRS include Executive Liaison to the TRS Board, Deputy Director and Chief Financial Officer. He also worked for twenty years at the Texas State Auditor's Office in various roles and for two years at the Texas Legislative Budget Board. Although Ronnie has retired from TRS, he is still very active, especially in charitable endeavors. Ronnie served as President of the National Council on Teacher Retirement (NCTR) and as a board member for the National Institute for Retirement Security (NIRS). Ronnie brings a wealth of knowledge and experience to his role as a Foundation trustee. Please join us as we wholeheartedly welcome Mr. Jung to our growing organization.



Ronnie Jung

TEXAS RETIRED TEACHERS FOUNDATION

OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

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in honor of (circle one):

Please accept my donation of:

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