

TEXAS RETIRED TEACHERS FOUNDATION  
Causes That Matter Cover-3

TRTF Annual Appeal Letter  
**DONATE TODAY!** 15-16

Membership Update 4

Special Session News 5-8

65th Annual Convention 10

ATW Leads the Way 12

Texas Educators Vote 13

AETNA: Special Message 14



# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

## GIVE TO CAUSES THAT MATTER

**The Texas Retired Teachers Foundation (TRTF) has had a very productive year. On the heels of launching a new program to help recent college graduates with expenses for their very first classroom, TRTF set up a perpetual fund—the Disaster Relief Fund—to provide financial relief for educators struggling with the effects of widespread and natural disasters.**

As many members of the Texas Retired Teachers Association (TRTA) know, thousands of people across the coastal counties of the state were hit hard by Hurricane Harvey. Many of those hit the hardest were public education retirees and employees.

Texans, and TRTA members especially, are strong, resilient and compassionate. TRTA members and friends have donated more than \$130,000 to TRTF to provide financial relief to educators affected by the storm. Thank you so much for reaching into your hearts and sharing your donations to help your fellow retirees and active teachers.

However, many members of TRTA and friends in the active educator community continue to face dire circumstances or struggle to find the next foot forward. Entire communities will spend months or even years recovering from the devastation left in Harvey's wake.



Retirees live on fixed incomes and may have no insurance for home repairs, or money for food, gasoline, and basic necessities.

TRTF still needs your help! If you are able to make a donation, use the card found on page 16 of *The VOICE* and the enclosed postage-paid envelope to send a much-needed donation.

Perhaps you do not reside in the coastal areas of the state, but have family

members who do. We know your hearts are hurting for your fellow Texans, and our hearts are hurting as well. Despite this hurt, there is a great sense of empathy and generosity within the education community. We have heard many wonderful stories about Texans from all across the state traveling to Corpus Christi or Houston or Port Aransas or Rockport to volunteer to help rescue families, work in shelters, or donate food and clothes.

**CONTINUED ON NEXT PAGE**

# TEXAS RETIRED TEACHERS FOUNDATION: GIVE TO CAUSES THAT MATTER

Please reach out to TRTF if you or someone you know is in need of emergency assistance as a result of Hurricane Harvey. You can reach TRTF at 1.800.880.1650, ext. 129.

We hope you will take some time to read more about the amazing things Texas educators have accomplished together through the Texas Retired Teachers Foundation.

## **Beginning Teacher Scholarships: Helping Educators Get a Head Start!**

In years past, we have given scholarships to students pursuing degrees in education. After considerable discussion, the Foundation replaced its Student Scholarship program (which provided funds to graduating high school seniors and current college students) and created Beginning Teacher Scholarships. This program rewards students who have completed their college education and are about to enter the classroom as professional educators for the first time.

The Beginning Teacher Scholarship reimburses applicants for certification tests and provides funds to help purchase classroom materials for the first year of teaching.

TRTF will award fifteen \$750 scholarships for the 2017–2018 school year (up from ten last year) to applicants who are relatives of an active member of TRTA, have earned or are earning a degree in education at a Texas university or college, and have pursued or are pursuing their teaching certification exam, all in anticipation of beginning their teaching career during the fall of 2018 or spring of 2019. The recipients will be announced at the 2018 TRTA Convention during the Foundation luncheon in April.

We need your help promoting this program to soon-to-be and recent college graduates! Let's help our grandchildren who are continuing the public education legacy by providing them with much-needed financial

support. Email us ([help@trtf.org](mailto:help@trtf.org)), visit our website ([www.trtf.org](http://www.trtf.org)), or call 1.800.880.1650 to receive an application. The deadline to submit applications is March 15, 2018.

## **A Helping Hand: Now and in the Future**

As you read above, TRTF continues to provide emergency assistance to Texas public education retirees with critical needs. TRTF's primary program for aiding retirees, "A Helping Hand," began in 2010. To date, more than \$100,000 has been given to 107 retirees!

Our recipients are people you may know, but may not hear about. A couple of months ago, TRTF helped a member of TRTA pay for her Medicare premium. Access to affordable health care is vital to retirees, and without this payment, this member could not continue to receive medical care.

We know many more retirees will struggle with meeting medical costs in the coming year. Your donation is more important than ever as we strive to provide funds to help ensure that retirees can afford to go to the doctor.

Your donations also helped a disabled retiree purchase bus passes for the year, which she will use to transport her to a substitute teaching job. Another retiree who survived a cold winter in East Texas without heat because of a gas leak was able to repair her home with funds from TRTF.

There are many public education retirees in Texas—especially those who earn \$1000 or less per month (105,000 retirees statewide)—who are in need of emergency assistance. Perhaps their home was flooded during the recent hurricane, or high summer utility bills prevent them from affording food.

When you donate to "A Helping Hand," you are helping a fellow retiree resolve a problem that could have left them without a place to live or unable to see their doctor. Your generosity impacts their future well-being.

You may know someone who could use a helping hand right now! Please reach out to the Foundation, as our organization may be able to provide more than financial assistance, but also relief, comfort and the ability for a retiree to get back on his or her feet. Applications for assistance are accepted year-round and confidentiality is protected. For more information, call 1.800.880.1650.

In 2016, TRTA celebrated the 25th anniversary of the "CPI Catch-Up," a significant legislative change that enabled Texas public education retirees to receive permanent benefit increases to make up for losses due to the high inflation rates of the 1980s. By 1999, retiree benefits had been fully adjusted for inflation and were ahead of inflation by 10%. By 2001, adjusted benefits exceeded inflation by 15%!

The total value to all current and future retirees for the initiative equaled \$14.8 billion. All current and future retirees on average receive an extra \$300 per month as a result, impacting the future retirement income of hundreds of thousands of dedicated public education employees.

How does all of this impact the future of "A Helping Hand?" Today, TRS retirees live on an average fixed income of \$1900, and approximately 80% do not receive Social Security. The likelihood for significant benefit increases going forward is very low. As TRTF looks to the future, we know many retirees will need assistance as the purchasing power of fixed annuities is eaten away by inflation.

As a result, TRTF has established the Lehr-Pritchard Endowment Fund. The fund will continue the good work of two of the Foundation's most iconic figures, Mike Lehr and Tom Pritchard.

Lehr served as the Executive Director of TRTA from 1994 to 2003, spearheading the "CPI Catch-Up" strategy. He also served on TRTF's Board of Trustees until 2015.

# TEXAS RETIRED TEACHERS FOUNDATION: GIVE TO CAUSES THAT MATTER

Pritchard was TRTA's President from 2002 to 2004. Subsequently, he became the President of TRTF and served in this position until 2015.

The endowment fund proposes to solidify and expand "A Helping Hand," which Lehr and Pritchard fostered to success. The goal is to reach \$2 million in donations by December 31, 2019. Donations will be invested and the earnings will be used to fund the program indefinitely.

TRTF asks for your financial support as we pursue this essential mission to help retirees in need. Please consider making a tax-deductible gift to the Lehr-Pritchard Endowment Fund. A one-time donation of \$30 by all TRTA members would enable the endowment to raise \$2 million to generate earnings for "A Helping Hand."

## Impacting Texas Classrooms Every Day

Today's classroom teachers use a variety of tools to educate school children, but due to lack of sufficient funding, many find new technology items out of reach. TRTF's Classroom Assistance Grants help teachers improve the learning environment for students by giving \$500 towards projects, learning platforms, software, and much more. Since 2008, TRTF has provided \$63,500 in grants to educators across Texas. In 2018, TRTF will expand this program to award 30 \$500 grants, double the amount provided in 2017!

Bailey Shimek and Sarah Wilson (pictured above with TRTF trustee La Vonne Rogers) are Preschool Program for Children with Disabilities (PPCD) teachers at Jack Frost Elementary in Georgetown. With her \$500 grant, Ms. Shimek purchased the Second Step Early Learning classroom kit, which includes weekly theme cards, daily lessons, posters, puppets, engaging music, and take-home lessons for parents and families. This program teaches students learning, empathy, emotion management, friendship skills and problem-solving.

Ms. Wilson used her funds to create gross motor skills stations. The \$500 grant helped her buy a Kaplan mobile gross motor cart, a folding trampoline and balance stones from Beyond Play. This allows students to build gross motor abilities and improve their focus during academic lessons. "In our PPCD program," says Wilson, "we serve students with a variety of disabilities, such as physical disabilities, autism, Down Syndrome, hearing or visual impairment, and sensory integration disorder."

Ashley Crispin, a music teacher at King's Manor Elementary in Kingwood, used her grant for the "Sound of Science." Her kindergarten through 5th grade students will learn how sounds are created and write music using technology and science. She bought a Beamz Laser Controller (a programmable six-laser musical instrument) and Makey Makey Classic (a series of circuits that can be connected to touchpads).

"Students pass hands, vertically and horizontally, through lasers that trigger various programmable musical sounds and notes," Crispin says. She describes her students as multiculturally diverse, with families representing more than 20 home languages.

TRTF will support current classroom teachers by providing thirty \$500 grants for innovative projects in the coming year. Your donations help students develop real-world skills, and provides them with a caring, creative community to explore their future!

## November is Foundation Month!

Through TRTA, members advocate for their benefits and also for the secure future of active teachers and those who will become educators. Through TRTF, our members extend their generosity to causes that have tangible impacts on the lives of



retirees, classroom teachers and first-year educators.

You impact the future in measurable ways by supporting TRTF's programs: "A Helping Hand," Classroom Assistance Grants and Beginning Teacher Scholarships. Since 2008, our members have given over \$270,000 to educators of the past, present, and future, not including the more than \$130,000 TRTF has given to victims of Hurricane Harvey.

We appreciate all that you do to help TRTF impact the future every day! Since 2008, you have helped 102 retirees get back on their feet, 10 residents of West recover from a devastating disaster, more than 400 active and retired educators who suffered damages from Hurricane Harvey, 112 teachers implement projects benefitting their students, and 116 future educators pursue their passion. Donations also support our Legacy Campaign, which promotes a positive image of public education.

The TRTA Board of Directors has designated November as Foundation Month, a time to share positive news about how you and your fellow retirees help TRTF impact the future every day! TRTF is also using this time to conduct its annual fundraising campaign. Please see our annual appeal letter on page 15 of *The VOICE*, and learn how you can donate to TRTF. ★



# ★ MEMBERSHIP UPDATE

By Patricia Macias, 2016–2018 TRTA First Vice–President



## *Members make a difference!*

Greetings everyone! Our local units have started hosting their first meetings of 2017-18 and our districts are holding their Fall Conferences. However, many of our members were devastated by hurricane Harvey. I know that all of us are keeping them in our thoughts and prayers.

In July, the Membership Committee met to plan how the state office can help our local units increase their membership. Our goal is to work toward 100,000 + members. Last year, we ended with nearly 82,000 members!

Our membership consists of local unit and at-large members. It is vital that our membership continue to grow at the local level where the grassroots work is done with the Legislature! At the state level, we will be communicating with our district and local counterparts as well as collaborating closely with TRTA staff and other committees to promote the importance of being a member of TRTA, especially at the local level. The greater the membership number, the louder our VOICE!

This legislative session we were faced with a health crisis. The tremendous efforts of our members helped our Austin legislative team work with legislators during both the 85th regular legislative session, as well as the special session, to ensure TRS–Care was preserved. TRS will be holding meetings across the state to explain the changes. We are encouraging district and local unit members to attend these sessions and use the opportunity to promote TRTA membership. Have a presence at the meetings and explain TRTA’s important role with legislators.



We may have preserved TRS–Care, but with a mighty TRTA force we can improve it and also protect our defined benefit plan from those trying to change it to a defined contribution plan! We must make it clear to all TRS annuitants that TRTA is the only organization fighting to preserve and improve our health care and pension fund, not only for retirees but for future retirees as well!

It is a great honor and privilege to work with the state Membership Committee (pictured from left to right) – Irene Rodriguez–Dubberly (District 20), Norma K. Irwin (District 19), Dale Howard (District 10), Ofelia G. Estevis (District 1), as well as all of you! Thank you and have a great membership year! Remember, TEAMWORK is key and anything is possible!

## TRTA UPCOMING DEADLINES

### **Proposed Bylaws Amendments: Due November 1**

Article XV, Section 1 of the TRTA bylaws states that “proposed amendments to be considered by the Organizational Affairs Committee shall be made through a Local Unit or a TRTA District and shall be submitted to the TRTA office by November 1, 2017.” Download the bylaws amendment form at [www.trta.org](http://www.trta.org), under the Forms tab. Please attach a copy of the District or Local Unit meeting minutes during which the proposed bylaws amendment was passed.

### **Reports for the Children’s Book Project, Volunteer Hours, Health Care, Retirement Events, Scholarships and Grants: Due February 15 and March 1**

Local unit reports are due to the District Committee Chair by February 15, 2018. District reports are due to the State Committee Representative by March 1, 2018.

### **Delegate Information: Due March 9**

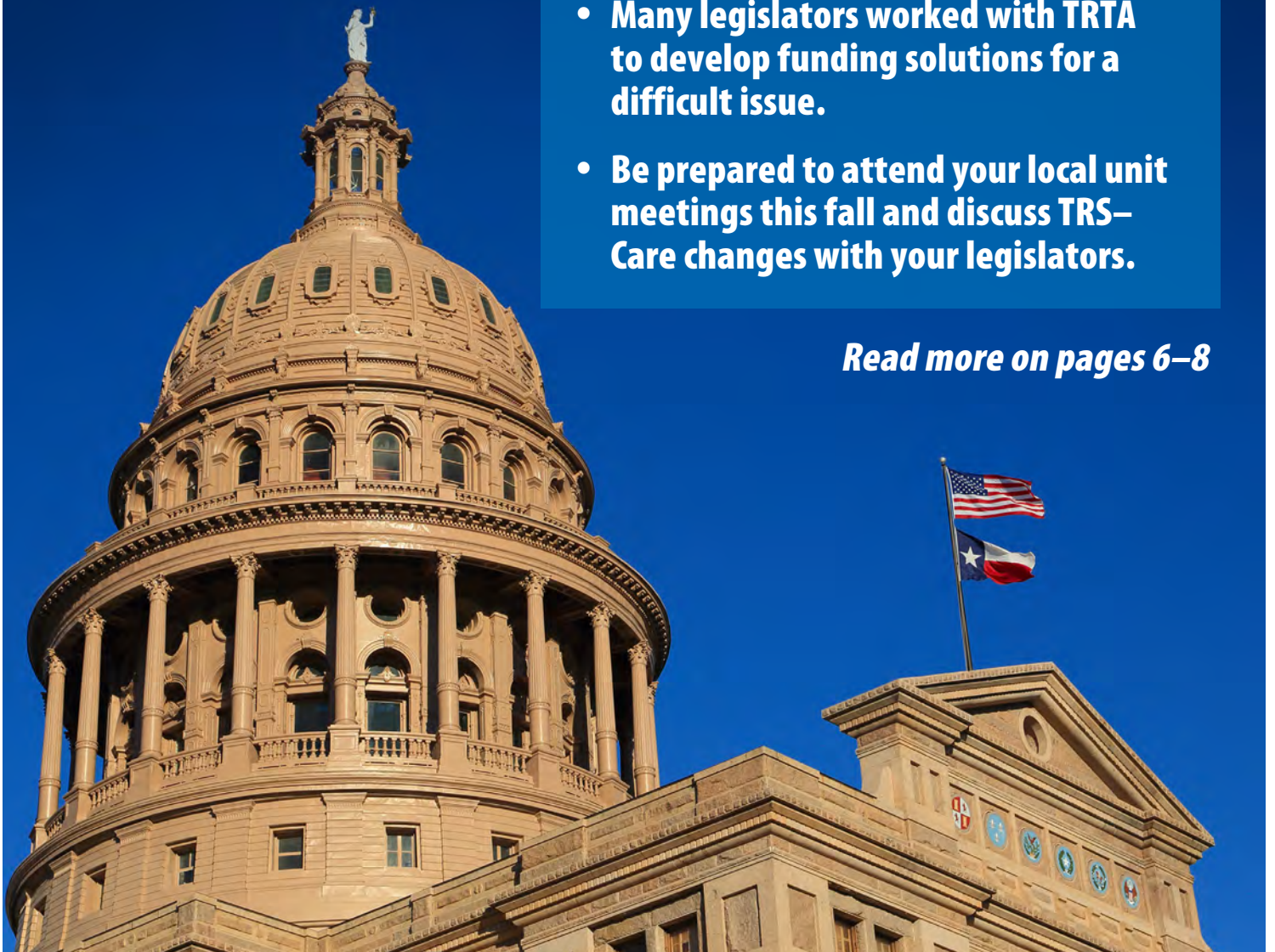
Names of all convention delegates are due in the TRTA office by March 9, 2018. Information and forms will be mailed to District and Local Unit Presidents in December. Local Unit Delegates: Two (2) delegates for the first one hundred (100) TRTA members or fraction thereof; and, one (1) delegate for each additional 100 TRTA members in a Local Unit or fraction thereof. Automatic Delegates: Members of the TRTA Board of Directors; Chairs of the TRTA Standing Committees; District Presidents, First Vice–Presidents, Second Vice–Presidents, Secretaries and Treasurers or alternates appointed by the District Presidents when the elected officers cannot attend; and Past Presidents of TRTA.

# SPECIAL SESSION BRINGS MORE FUNDING FOR TRS-CARE

*A MESSAGE FROM EXECUTIVE DIRECTOR TIM LEE*

- While TRS–Care participants received help, many are still feeling the pain of increased costs.
- Many legislators worked with TRTA to develop funding solutions for a difficult issue.
- Be prepared to attend your local unit meetings this fall and discuss TRS–Care changes with your legislators.

*Read more on pages 6–8*





## SPECIAL SESSION BRINGS MORE FUNDING FOR TRS-CARE

When the Texas Retired Teachers Association (TRTA) last updated its members in June through this publication, the 85th regular session of the Texas Legislature had just ended. Many retirees were left wondering how the changes made in the regular session would affect TRS-Care participants' pocketbooks. The unexpected changes continued through August as the Legislature began a special session in July.

The special session provided legislators a second chance to add more money into TRS-Care, and the lawmakers achieved this task by adding \$212 million into the program. The money is slated to come from deferred payments to managed care organizations. The additional funding will provide benefits to all participants within TRS-Care, but in particular, for pre-65 retirees, whose deductibles now will be lowered to \$1,500 per year. All changes that were passed by the Legislature and approved by the Teacher Retirement System (TRS) are available in the chart located on page 7.

From my perspective as Executive Director of TRTA, the intensity of the first eight months of 2017 cannot be denied. I knew that the regular legislative session produced mixed results for our retired educators. While questions continue to arise about how future sessions will affect retirees, especially their health care, it should be said that retired and active public school employees dominated much of the legislative activity this year.

It should also be said that the leadership demonstrated by TRTA members is unparalleled. Nancy Byler, State President, and Bill Barnes, State Legislative Committee Chair, led the charge. They demonstrated a commitment to our mission to improve the lives of retired educators

and worked every day to get the best deal possible for retirees in the sometimes controversial Texas political environment.

Bill Barnes is known to many as a dedicated volunteer who never quits until the job is done, and I know from personal experience that the perception is reality. There are few people who commit themselves to a volunteer role with the depth and determination that Bill exemplifies as Legislative Chair, a role he has filled for the past five legislative sessions.

Nancy Byler, and our board leadership as a whole, provided support from start to finish this year. They never lost sight of the real prize, which is hard to do in politics—stick by your principles, earn professional respect, and achieve the best deal possible for those you represent.

### **Why should I consider this legislative session something good for retired teachers?**

Many TRTA members have concerns and questions about the changes made to TRS-Care. I will address some of them in this article. Please feel free to send in questions and TRTA will answer them if possible (email questions to [info@trta.org](mailto:info@trta.org)).

Most people within TRTA and the Legislature do not believe that what happened to TRS-Care was a “good thing.” Everyone I know and worked

with in the session wanted to keep TRS-Care just as it was or make it better.

It is important to understand what was happening at the time decisions were made to provide clarity. When 2017 began, TRS-Care was on the verge of imminent collapse and there was no agreement in the Legislature to fund the looming \$1.1 billion shortfall. There were two

camps of thought: one camp believed that there was no feasible way the Legislature could fund the budget shortfall; the other believed the state had numerous resources available (such as the Rainy Day Fund) to fill the gap, and as such, the problem was about spending priorities.

It was clear during the regular session that the Legislature did not have the necessary votes to fully fund the expected TRS-Care shortfall. Some legislators suggested that even if they did, TRS-Care's cost versus revenue trajectory was so lopsided that structural changes were inevitable.

Legislators were also sensitive to the low incomes of retirees. During prior sessions spanning more than a decade, retiree health care premiums were capped to make up for the lack of annuity increases. The eventual and unfortunate effect was that the cost of TRS-Care, and health care in general, continued to rise at an astronomical pace.

For many legislators, the inability to keep up with this pace signaled that TRS-Care had reached a point where changes in both benefits and revenue streams (who pays for the program) were needed before the program collapsed.

At the end of the regular session, the Legislature and the Governor agreed on a budget that did not completely fill



## SPECIAL SESSION BRINGS MORE FUNDING FOR TRS-CARE

the \$1 billion budget shortfall and left retirees carrying a significant financial burden. TRTA was told that receiving any additional appropriations would be difficult, if not impossible.

Retirees, learning of the impending changes to the program, were understandably concerned and reached out to their legislators after session ended. As a result, many Senators and Representatives realized that TRS-Care needed further refinement. Despite not originally being included on the special session call, TRS-Care was added by Governor Abbott in mid-July.

While TRS-Care received considerable attention during regular session, the special session truly galvanized all parties to do more for the retiree health care program. The thousands of stories from educators that elected officials heard when they returned to their districts in June were at the heart of this effort. By the conclusion of the special session in August, TRS-Care received an additional \$212 million.

While the program has changed, and those changes are very painful for many retirees, TRTA and its members were successful in winning the additional revenue by giving a collective voice to retirees' concerns. In comparison, many other state-run programs at all levels of government either lost revenue or were cut. TRTA and its members overcame long odds and won many legislators' hearts, and proved the necessity of the program for our retirees.

### What about ERS? Why can't TRS retirees have what state employee retirees have?

This is a difficult question for some to answer, but not for TRTA. We believe every retired public employee should have equal access to quality health care benefits at the same cost to the participant as those currently covered under the State Employees Retirement System, or ERS.

Participant Status	2018 TRS-Care Plan Design (begins January 1, 2018)	FY 2018 Monthly Retiree Premiums
Non-Medicare members	<b>TRS-Care HD</b>  <u>In-Network</u> \$1,500/\$3,000 Deductible \$5,650/\$11,300 MOOP 80%/20% coinsurance  <u>Out-of-Network</u> \$3,000/\$6,000 Deductible \$11,300/\$22,600 MOOP 60%/40% coinsurance	<b><u>Non-Medicare Retirees</u></b>  Retiree Only=\$200  Retiree & Spouse=\$689  Retiree & Child(ren)=\$408  Retiree & Family=\$999
	<b>Medicare Advantage/Part D</b>  \$500 Deductible \$3,500 MOOP 95%/5% coinsurance	<b><u>Medicare Retirees</u></b>  Retiree Only=\$135  Retiree & Spouse=\$529  Retiree & Child(ren)=\$468  Retiree & Family=\$1,020
Medicare Part B Only members	Copayments for PCP and Specialist visit, IH Admit, OH services, ER visit, UC visit, Lab and prescription drugs	
Medicare Part A & B members		

ERS benefits are extremely rich. A retired state employee has a generous, no-cost health care plan. Spousal coverage is subsidized at 50 percent. No one can deny the benefits are very good; but, these benefits are also expensive. In fact, when comparing the funding levels of ERS to TRS, the Legislature appropriates twice the amount (at the individual rate) for the ERS program as TRS-Care, but for half as many people.

Let me be clear: no one in TRTA believes we should reduce health care benefits for ERS employees or retirees. A good public workforce is essential to running an efficient and effective state government. As citizens, we all want to attract high quality employees and retain them in important positions. We want to employ exemplary state health services workers, have great scientists and investment professionals, and retain a quality public safety workforce.

These same ERS benefits are also provided to our elected officials and judges. While many states may pay

legislators for their service, having good health care options is one of the few compensatory benefits a Texas elected official may receive.

The real issue is not taking anything away from someone else, but providing more benefits to other public workers. Public school educators serve our schools and our state, and they deserve high quality, affordable health care benefits, period!

Unfortunately, TRS-Care and TRS-ActiveCare do not receive revenue based on cost, but on alternative funding formulas that are tied to teacher payroll and school funding. There will continue to be shortfalls to TRS-Care as long as this obvious disconnect between funding and cost exists.

ERS health care is funded on a completely different premise. The Legislature collects and provides data on what the program will cost, and the Legislature funds the program based on that data. Simple and effective, but expensive.

**CONTINUED ON PAGE 8**

# SPECIAL SESSION BRINGS MORE FUNDING FOR TRS-CARE

## How can positive change happen?

Health care programs for public servants have been eroding all over the country. The public service model is based on modest pay, good health care and a quality retirement. Our school employees have modest pay and a quality retirement program, but the health care plan is wearing down. TRTA believes this situation could be remedied simply: by moving all public education workers and retirees into the ERS health care plan, or by having the Legislature pre-fund the program like public pensions using health care inflation instead of teacher payroll as the funding metric.

However, it is extremely difficult in the current environment to believe that the Legislature and school districts will provide enough revenue to subsidize these potential costs. It is also unlikely that state employees and retirees will continue to have their very beneficial health care plans in perpetuity. Health care costs are exploding for everyone, so it is more likely that the Legislature will begin making ERS health care look more like TRS-ActiveCare and TRS-Care than the other way around.

The Legislature controls the revenue for TRS-Care, TRS-ActiveCare and ERS. It will be a challenge in coming sessions to keep ERS and TRS retirees from competing for the same health care dollars. If public workers are pitted against each other, Texas will have a very big policy problem with adverse effects for the children and taxpayers served by this workforce.

In the absence of major funding changes, if the Legislature believes the school districts should carry a bigger piece of the pie, then that rate needs to be set in statute. If they want the state to pay the larger share, then that needs to be set that in the state budget.

Skyrocketing health care industry costs should not and cannot fall on the backs of our retired and active teachers, who have modest fixed incomes and stagnant wages. It falls to us as public

servants and taxpayers to pay attention and ensure that those elected to craft our collective future understand these facts and share this viewpoint.

## Did anyone really help us this session?

TRTA and our retired members have many friends and close allies in the Legislature on both sides of the aisle. In fact, I can think of few other groups that command the same level of respect. No one wins everything they want in the Legislature. Our members and local leaders do their best to build relationships throughout the year so that they can represent all retirees and get the best results possible during session. This session was no exception, especially considering the very difficult state budget picture laid out in January of 2017.

TRTA worked very closely with the authors of the TRS-Care legislation, Senators Jane Nelson and Joan Huffman, as well as Representatives John Zerwas and Trent Ashby. These four legislators were in a position to direct the fate of TRS-Care during the regular and special sessions by shining a light on the structural problems and working hard to find as much funding as possible in a sea of statewide needs. It was their attention, negotiating ability, and decision-making that ensured a path to a sustainable future for TRS-Care. TRTA appreciates all the hours of work dedicated to this issue.

During the regular and special sessions, many elected officials drafted legislation and advocated to improve pensions and health care for TRS members. All legislative and state budget decisions are a function of the priorities chosen by those individuals we elect, from State Senators and Representatives to Governor to Lieutenant Governor. By the end of the special session, TRTA's advocacy, combined with the desire to do the right thing, turned the original proposal of zero dollars into an appropriation of almost \$700

million toward the \$1 billion deficit for TRS-Care.

**TRS-Care was not on the Governor's agenda when the special session started, but it was one of only nine priorities that reached a favorable outcome.** Many elected officials took a stand on our issues, got past the politics and took the hard votes to place TRS-Care above other state needs and fund 70 percent of the deficit. Their efforts are appreciated.

However, it was retired educators who did the heavy lifting! Retirees came out in force to ask their legislators tough questions when the regular session ended, and many retirees attended rallies across the state to draw awareness to our issue. In the end, legislators came back during the special session determined to pass additional funding for TRS-Care. This proves the old saying that "democracy is not a spectator sport!"

If you want to know more about how your elected officials worked for you, attend a local unit meeting and talk with your fellow retirees. Be sure to attend your local meeting when your elected official comes to speak. Don't be afraid to ask tough questions. Many retirees may be faring better as a result of changes made during the special session, but may be asking "is it enough?" Ask your legislators what they will do to protect and improve TRS-Care going forward!

Have high expectations and be ready to challenge the status quo, but always do so with professionalism and the desire to build or improve upon a working relationship.

If you do not think your legislators have your best interests at heart, consider voting for someone who does. TRTA will provide more information about how vital it is to vote in the March Primary Election in the next issue of *The VOICE*. ★



# The One Checkup You Don't Have to Worry About — Your Benefits Checkup!



As a Texas Retired Teachers Association (TRTA) member, you are eligible to get a complimentary benefits checkup from Association Member Benefits Advisors (AMBA). Do you have questions about long-term care, choosing the right Medicare supplement plan, or how to get dental and vision coverage? No problem, we're here for you. Call today to schedule your free, no obligation benefits checkup.

**Call today!**  
**800.258.7041**

Benefits made available through



## TRTA 65th Annual Convention News!



TRTA members are in for a distinctive and transformative experience at the 65th Annual TRTA Convention! The convention will be held April 8–10, 2018 at the La Cantera Resort and Spa, located at 16641 La Cantera Parkway in San Antonio. The theme for the convention is “Preserving the Past; Securing the Future.”

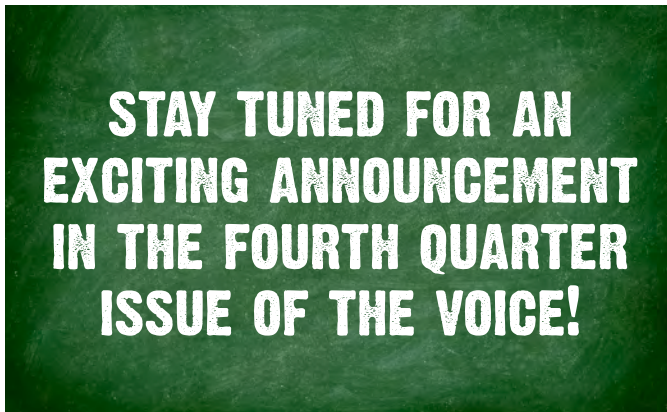
This beautiful resort sits atop the highest point in San Antonio, overlooking breathtaking rolling hills in the Texas Hill Country. La Cantera is described as a location that “perfectly embodies the spirit of the Lone Star State: a cosmopolitan city that seamlessly blends the diversity of cultures and traditions that came together to form it.”

The resort features five restaurants, two swimming pools, two championship eighteen-hole world-class golf courses, and a luxurious spa offering massages, facials and sanctuary. There are ample opportunities to enjoy the resort’s various amenities while attending the convention. A complimentary shuttle providing service to

and from the nearby shops and theme parks is also available.

The hotel is now taking reservations at the group rate of \$149 per night. To reserve your room, please call 1.855.499.2960 and reference the code “TRD0718A” to receive the discounted TRTA rate. For online reservations, please visit the TRTA homepage at [www.trta.org](http://www.trta.org) and click on the link found in the Features section on the left-hand side of your computer screen.

The reservation limit is two rooms per person. Available rooms are limited and going fast! All meal functions require the purchase of a separate ticket, and seating will be reserved according to TRTA district. More information about sessions and exclusive events will be available in the fourth quarter issue of *The VOICE*.



### Convention Schedule

#### SUNDAY, APRIL 8, 2018

10:00 a.m.  
TRTA Officers Meeting

11:00 a.m. – 6:00 p.m.  
Registration/Delegate Certification

11:00 a.m. – 8:00 p.m.  
Exhibits

11:30 a.m. – 12:30 p.m.  
TRTA Board of Directors Meeting

12:45 – 1:45 p.m.  
Foundation Board of Trustees Meeting

2:00 – 3:00 p.m.  
District Presidents Meeting

3:30 – 4:30 p.m.  
District 1–10 Caucus Meetings

4:45 – 5:45 p.m.  
District 11–20 Caucus Meetings

6:30 p.m.  
Welcome Reception

#### MONDAY, APRIL 9, 2018

7:30 a.m. – 8:00 a.m.  
Facilitators Meeting

8:00 a.m. – 5:00 p.m.  
Registration/Delegate Certification

8:00 a.m. – 5:00 p.m.  
Exhibits

8:30 – 9:30 a.m.  
Opening Ceremonies

9:45 – 10:30 a.m.  
Informational Sessions

11:45 a.m. – 12:30 p.m.  
Breakout Session I

12:45 – 2:15 p.m.  
Legislative Luncheon

2:45 – 3:30 p.m.  
Breakout Session II

4:00 – 4:45 p.m.  
Breakout Session III

5:30 – 6:30 p.m.  
Social Hour

6:30 p.m.  
Awards Dinner

#### TUESDAY, APRIL 10, 2018

7:00 – 8:00 a.m.  
Registration/Delegate Certification

7:00 – 8:00 a.m.  
Stilwell Breakfast

9:00 a.m. – 12:00 p.m.  
First House of Delegates

12:15 – 1:15 p.m.  
Foundation Luncheon

1:30 p.m. – TBA  
Second House of Delegates

TBA – Board of Directors Meeting



# District Presidents Leadership Training Conference Held in Austin

TRTA's district presidents met in Austin July 10–12 for their annual District Presidents Leadership Training Conference (DPLTC). The 20 district presidents arrived from all across the state to receive comprehensive training from the TRTA Board of Directors about their manifold roles and responsibilities as leaders in the organization.

The conference served as an opportunity for all continuing and incoming district presidents to become acquainted with one another. The district presidents serve two-year terms that coincide with the TRTA officers.



District presidents serve as vital connections between the state office and the organization's 254 local units.

The district presidents focused on reviewing the new leadership manual and receiving leadership training. They also worked to schedule the 2018 spring and fall district meetings. Along the way, the presidents learned new ways to improve leadership within the local communities and gained fresh ideas for the district meetings.

The district presidents elect a council every year, and this year District 17's June Cooper, District 4's Ella Gauthier and District 12's Earl Wall were elected to the council. The council will serve as a communication line between the TRTA Board of Directors and the district presidents.

The DPLTC featured a new speaker this year, Mary–Gordon Spence. Spence educated the presidents on the meaning and purpose of teamwork and great leadership.

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 vocal, cohesive and stronger than ever!

District Presidents pictured top row, left to right: Racyne Mitchell (D 8), Ofelia Estevis (D 1), Ron Leiman (D 19), Earl Wall (D 12), Robert "Bob" Gillette (D 14), Frank Middleton (D 6), June Cooper (D 17), Barbara Soto (D 20), Linda Metteauer (D 7), Ricky Chandler (D 8). District Presidents pictured bottom row, left to right: Joanna Delgado (D 9), Janie Bramlett (D 11), Dr. Thalia Matherson (D 10), June White (D 5), Ella Gauthier (D 4), Lynn Granzin (D 15), Carol Ledbetter (D16), James Nance (D 3), Dr. Carole Buchanan (D 13).

## Interested in Running for TRTA State Office?

Complete the form below and mail to the TRTA office by January 15, 2018 to have your application considered. Also, attach a color photo of yourself which will be included in the first quarter 2018 issue of *The VOICE*. Mail to TRTA, 313 E. 12th Street, Suite 200, Austin, TX 78701.

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: \_\_\_\_\_

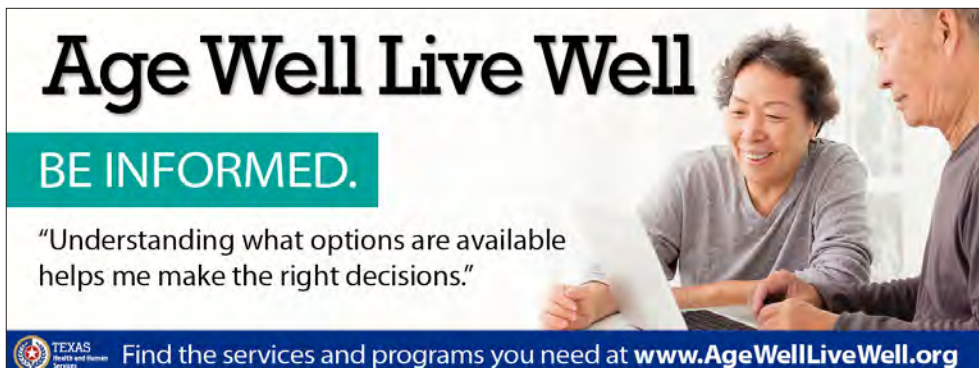
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# ATW Leads the Way in Helping Seniors Self-Manage Health, Wellness

*“Our offerings can’t be just nutrition and Bingo anymore—that just doesn’t cut it.”*


—Carol Zernial, Aging Texas Well Advisory Committee



**Age Well Live Well**

**BE INFORMED.**

“Understanding what options are available helps me make the right decisions.”

 Find the services and programs you need at [www.AgeWellLiveWell.org](http://www.AgeWellLiveWell.org)

Aging Texas Well is the state’s response to Executive Order RP 42, which requires Texas Health and Human Services to identify issues, guide state government readiness and promote community preparedness for an aging Texas. To do that, the Aging Texas Well Advisory Committee brings stakeholders together to guide state policy that affects seniors.

The committee focuses on keeping resources to seniors relevant to the changing face of aging, said Texas HHS’s Cody Rothschild, the ATW advisory committee’s liaison.

“There used to be this attitude that Bingo was all seniors wanted and that wellness late in life was not something they were interested in, that decline was inevitable and there’s nothing anyone can do to stop it,” said Carol Zernial, committee member. “Well, we rejected that and decided we’re going to give them a chance to improve their health.”

Today, the idea of seniors being physically active is not as unusual as it once was. Many are in Zoomba and take part in Pilates, jogging, dancing and training for dynamic sports such as the Senior Olympics.

Zernial mentioned one senior center that offered an ATW program that was so successful that “they had to cancel Bingo due to lack of participation—all the seniors were in the exercise room.”

Andrew Crocker, Texas A&M AgriLife Extension Service’s gerontology and health specialist and ATWAC member, said implementing evidence-based practices helps make ATW valuable to seniors, and the plan’s offerings can demonstrably change behaviors and make seniors’ lives better.

“We focus on practical, personal changes and solutions and application of knowledge,” Crocker said. “We work hand-in-hand with researchers at UT and A&M but what we focus on is taking this information and figuring out how to communicate it in a relevant manner to make a difference in people’s lives.” He points to A Matter of Balance, an A&M program that focuses on reducing falls in seniors. About one-third of all adults over 65 are going to fall and, in Texas, falling is the leading cause of unintentional injury or death.

The program was offered to a group in Childress, who then formed an exercise group. “We imparted knowledge, saw that knowledge was gained, got their intent to change behavior, and in this instance we saw a group change their behavior — they went out and formed a physical activity group,” Crocker said.

The key is throwing out preconceived notions of how what we expect of seniors. Today’s seniors are the same people who started the jogging craze when they were young. They aren’t changing because they are aging.

“People want so much more and if we can reduce morbidity and disability and disease through diet and exercise and clean living, that’s the goal,” Zernial said. “We are creating opportunities for seniors to self-manage their own health.”



## TRTA Welcomes New Staff Member

Ashley Friedrichs joins the TRTA team as Membership Analyst. Ashley will be assisting with new member inquiries, membership renewals and supporting local units using TRTAConnect. When asked about what she is looking forward to in her new role, Ashley said, “non-profit work is such a rewarding experience. I am thankful to be giving back to educators who have dedicated their lives to helping others and who have made an impact in my own life.” Her association experience includes 4 years at the Texas Association of School Business Officials where she worked in several different roles, most recently as Member Engagement Manager. She is a native Texan and earned a BA in Sociology and a BA in Government from the University of Texas. Ashley enjoys cooking, exploring Austin with Günther, her 6 year-old German Shepherd, and watching college football—hook ‘em!



# TEXAS EDUCATORS VOTE!

BY BROCK GREGG  
TRTA Associate Director

**If 100% of educators vote, we can change the outcome of elections.**

**The people you elect decide:**

**1. How much to fund public schools**

**2. How much time, money, and attention is spent on standardized testing**

**3. Whether to support or undermine public education**

**4. Whether to privatize education in Texas**

**Let's move Texas out of last place in voter turnout!**

—Texas Educators Vote (TEV)

TRTA members share many qualities that attract attention and admiration, particularly from elected officials. Our members are compassionate, patriotic, vocal, and strong-willed. Our members serve not just as educators, but also as volunteers and community leaders. But the one characteristic that matters the most when protecting your retirement security is that you vote!

Being a consistent, educated voter means that you pay attention to what matters not only to you, but to the next generation and the community around you. Most importantly, you do something about it when it's time to use your voice at the ballot box!

In Texas, your voice matters even more because, unfortunately, our state comes in last in the nation in voter turnout. Yes it's true that Texas—a state to be proud of any day of the week—has the worst voter turnout in America! It's time to change that. It's also time to elect candidates who care about our kids and the key to our future—the Texas public education system.

What if there was a place you could go to get all the information you need about when and where to vote in an easy-to-read format? What if you could also find out how elected officials and candidates stand regarding not only retirement issues but also the most important issue of the next generation, public education? You can!

The Texas Retired Teachers Association (TRTA) is part of a coalition with other statewide education groups representing active educators, public school parents and supporters, and civic organizations. Called Texas Educators Vote (TEV), the coalition's goal is to spread the word to educators about the importance of voting.

Check out the TEV website ([www.texaseducatorsvote.com](http://www.texaseducatorsvote.com)) to learn about initiatives that create a culture of voting in schools and motivate educators to vote for candidates who care about students, educators, and retirees. TRTA will have much more to say as the March 6 Primary Election approaches. For now, please visit the site and learn how to become a motivated, pro-public schools voter!



## We've made it easy for you to enroll in a Medicare plan

It's the Annual Enrollment Period (AEP) for Medicare. You're hearing a lot about what to do. And that can be confusing. TRTA and Aetna want to help. So we've made it easy with a suite of products for TRTA members.



We've also created an exchange where you can go for more information. Here's what you need to know:

- You can view the Aetna /TRTA offering online at **[www.healthspire.com/TRTA](http://www.healthspire.com/TRTA)**.
- This offering is for TRTA members only. If you need to check or update your membership, just call TRTA at **1-844-302-5383**.
- You can call **1-888-299-0919 (TTY: 711)**, 8 a.m. to 6 p.m. local time, Monday to Friday, to speak to a licensed sales agent. They can guide you through your choices between the TRS plan and an Aetna plan.
- If you opt out of the TRS retiree benefits, you'll need to let TRS know. To do that, just call **1-888-237-6762**.

The TRS-Care Program is designed for retired Texas public school employees. It's separate from both the TRS Pension Trust Fund and from any program providing health care benefits to actively employed public school employees. You should carefully weigh any decision regarding your health benefits. When you decide, please let TRS know. If you leave TRS-Care, you can't re-enter the program unless you have a special enrollment event. Those events are rare.

### About Aetna

Aetna has been in business for over 160 years. It paid the very first Medicare claim in 1966. Aetna covers more than 43 million members throughout the United States.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

# aetna®



# Help the Texas Retired Texas Teachers Foundation reach their goal of \$100,000!

## Donate today!



Since 2008, TRTA members have helped 107 retirees get back on their feet, 10 residents of West recover from a devastating disaster, more than 400 active and retired educators recover from damages due to Hurricane Harvey, 112 classroom teachers implement innovative projects and learning methods for their students, and 116 future educators pursue their passion for teaching.

More than \$400,000 has been given to educators of the past, present and future around the state!

Your donation can mean so many things, but changing a life for the better is the ultimate result.

Your donation means that a retiree living on an income of less than \$800 per month can receive much-needed hearing aids, dental work, food, pay for their Medicare premium and so much more!

Your donation means that a classroom teacher will teach her students how to do CPR, how to grow food, build a house and even how to write and publish their own dual-language books!

Your donation means that another student who grew to love education because of the positive influence of a teacher will become an educator themselves.

Together, our charitable programs ("A Helping Hand," disaster relief fund, classroom assistance grants, and beginning teacher scholarships), along with our educational program (the Legacy Campaign) and endowment fund, keep the compassion and dedication to education alive!

***If every TRTA member gave just \$10, we could raise an astonishing \$800,000!***

You have helped us change many lives in the past. Now help us change the future today, tomorrow, and every day! Please make your tax-deductible donation to TRTF today!

This is our annual appeal. Using *The VOICE* for our appeal saves thousands of dollars in postage, so that thousands more can be dedicated to our charitable programs. Please use the card found on the back of *The VOICE* and enclosed postage paid envelope to send in your donation.

***Thank you for helping us change lives every day!***

---

***With your donation, we can provide financial assistance to 35+ retirees in need, provide urgent financial relief to educators hit by a widespread disaster, award scholarships to first-year educators who will carry on the Texas education legacy, give classroom grants to educators with innovative projects that motivate the students in our Texas public classrooms, and change lives while promoting a positive image of public education.***



**Beginning Teacher Scholarships**



**Legacy Campaign**



**A Helping Hand**



*The* **VOICE**

Send address changes to:  
Texas Retired Teachers Association  
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957  
1.800.880.1650 | [www.trta.org](http://www.trta.org)

## November is Foundation Month

**The Texas Retired Teachers Foundation (TRTF) helps educators of the past, present and future through “A Helping Hand,” Classroom Assistance Grants, Beginning Teacher Scholarships and the Disaster Relief Fund.**

**Designate your fall local unit meeting to increase awareness of the Foundation's programs.**

**Contact us at 1.800.880.1650 or visit [www.trtf.org](http://www.trtf.org) to learn more.**



**Yes, I want to help!** ☐ \$100 ☐ \$75 ☐ \$50 ☐ \$30 ☐ Other \$ \_\_\_\_\_

☐ Check # \_\_\_\_\_ Date \_\_\_\_\_ Amount \$ \_\_\_\_\_

☐ Please charge my: ☐ American Express ☐ Discover ☐ Master Card ☐ Visa Expiration \_\_\_\_\_

Credit Card # \_\_\_\_\_ Signature \_\_\_\_\_

## Thank you for your support.

TRTF is a 501(c)3 non-profit organization. Please enclose your tax-deductible donation with this card in the envelope provided.  
Your generosity is greatly appreciated. 313 E. 12th Street, Suite 220 • Austin, TX 78701