

**Will It Ever Pass? Cover-4****District Fall Conferences 4****President's Line 5****TRTA Convention News 6-7****Vision & Dental Plan 8****NEW: TRTA Member ID Card  
Online Features! 9**

TEXAS RETIRED TEACHERS FOUNDATION

**TRTF Announces Scholarship &  
Grant Recipients 13-15****Need a Helping Hand?  
Learn How to Apply Today 16**

# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

## WILL IT EVER PASS?

**Special Commentary by Executive Director Tim Lee Regarding the Stalled WEP Reform**

Educators and other public workers have been asking for the Windfall Elimination Provision's (WEP) repeal for more than 30 years. The WEP, which was enacted in 1983, affects approximately 1.6 million Social Security beneficiaries. During that time, many bills have been filed to eliminate the WEP and the Government Pension Offset (GPO), but few of those bills have ever been taken seriously by Congress. While many Congressional members have talked a good game when they are at home in their districts, they all too often return to Washington doing little else than putting their name on a bill they know will never pass.

However, longtime TRTA friend and high-ranking congressional member Representative Kevin Brady (R-TX) has identified reform of the WEP as one of his most important goals. Brady's commitment to reforming the WEP is of particular importance, as he serves as the Chairman of the powerful House Congressional Ways and Means Committee. Brady's committee manages tax policy and Social Security issues. TRTA has been working with Chairman Brady for more than 15 years to rid the country of the current WEP. Millions of retired school employees and other public workers are desperate to reform the law that has cut their Social Security income by thousands of dollars each year.

In late 2014, Congressman Brady approached TRTA with an idea to reform the existing WEP. Brady's goal was to ensure that future retirees would not have a one-size-fits-all formula but would be treated fairly. The measure introduced a formula that would base a retired public employee's Social Security income on what that person paid into the system during their working career and would no longer use the arbitrary WEP formula.

Congressman Brady knew his new formula could solve many inherent problems with the WEP, from being an unfair and arbitrary formula to eliminating the flawed reporting practices used by the Social Security Administration (SSA). These practices are so flawed that many retirees have received letters from SSA telling them they should have fallen under the WEP, but the system missed them; and they have been overpaid. Those letters are also accompanied with

demand notices to repay the money to SSA that was "mistakenly" paid to the retiree. I have listened to many phone calls from retirees who were told they owe tens of thousands of dollars to SSA!

**CONTINUED ON NEXT PAGE**



# WILL IT EVER PASS? SPECIAL COMMENTARY REGARDING THE STALLED WEP REFORM

Brady's overhaul of the WEP formula includes a provision to provide a benefit for current retirees in need of financial relief. While the bill was never intended to retroactively restore benefits, it was designed to help current retirees with an increase in their reduced Social Security income.



**Representative Kevin Brady (R-TX)**  
**Chairman of the House Congressional Ways and Means Committee**

TRTA testified at a congressional hearing in 2016 in favor of Brady's bill. The bill, HR 711, was welcomed as a real chance to create traction on this difficult situation. TRTA has worked closely with partner organizations in building a national coalition dedicated to reforming the WEP.

In July 2016, HR 711 was set for a crucial hearing that would help move it significantly closer to reality. But on the day of the hearing, Brady pulled the bill from consideration due to opposition from a small group of opposing stakeholders. Their goal was to keep the current WEP in place as it allows some public workers to receive a higher benefit than Brady's fairness bill.

These groups pointed out that under the current WEP law, a worker could retire with full Social Security benefits and full pension benefits by contributing to SSA with a 30-year

work history. The new Brady bill used a 35-year work history for calculating Social Security benefits. These workers would have to work an additional 5 years to receive those benefits.

Most public school teachers don't reach the 30-year threshold under the existing WEP. Ninety-five percent of school districts in Texas don't pay into Social Security. Thus, it is nearly impossible for a Texas teacher to be a full-time educator and work 30 years in the private sector to meet the exemption in the current law.

But there are some public workers whose schedules allow for more flexibility and have less constraining retirement provisions than educators. For example, firefighters often have lower years-of-service provisions in their pension plans and have more flexible schedules to work in both the public and private sectors. The demands on firefighters are significant and these provisions are designed to offset the risks they take for their communities.

At the time, TRTA had been given estimates from stakeholders who objected to the Brady reform that their retirees may have seen their Social Security income reduced by \$7 to \$40 per month. Education employees, on the other hand, lose as much as \$400

per month in Social Security income under the current WEP law. TRTA empathized with the groups but given the massive and devastating impact of the current WEP on millions of teachers and public workers, we pushed for the Brady bill to move forward.

It was not to be. 2016 was an election year, and one of the groups opposing the Brady effort successfully convinced members of the Ways and Means Committee that the bill's passing would be used against them in the elections. Many congressional members did not want to be perceived as anti-first responder and the bill did not have enough votes to move forward.

Almost two years have passed since that hearing. TRTA members want to know if there will ever be relief on this issue. One member recently joked with me asking if WEP really stood for, "Will it Ever Pass?"

In the two years since the failed WEP committee action, TRTA members have seen their health care costs skyrocket, no pension increases to help offset that new reality, and the current WEP still target them unfairly with an arbitrary, one-size-fits-all formula.

There is reason to be hopeful. In the last few months, TRTA has

## **TRTA believes these core elements are likely to be part of a WEP solution:**

- **The old one-size-fits-all formula must be eliminated;**
- **A new proportional formula will be used to calculate the Social Security benefits of future public worker retirees whose public pension is not coordinated with Social Security;**
- **A new formula will be prospective in implementation, meaning that it will not be used to recalculate lost benefits for current retirees, however, future education retirees will be treated more fairly under the proposed formula than the existing law;**
- **Current retirees who are impacted by the current WEP before the bill's implementation date would receive some form of benefit increase, which is still being negotiated;**
- **Everyone will give a little and get a little, and the compromise will likely be in the best interests of all parties involved in this issue.**



been engaged with Brady and our longstanding coalition partners. Brady is working with other congressional leaders and stakeholders to revive the work already done and find new middle ground.

Brady and his colleague, Richie Neal (D-MA), are renewing their efforts to reach a bipartisan compromise. TRTA believes Brady is doing what he can to move WEP reform forward. We believe that he and Congressman Neal are close to bringing a new bill to the table.

While it is too early to provide concrete details of a possible deal, TRTA believes there are core elements that are likely to be part of a WEP solution. These include eliminating the arbitrary formula and creating a new, proportional one, as well as providing some financial relief to retirees who fall under the current WEP formula. See the chart on page 2 to read more about a potential WEP reform platform.

The big question is, "Will WEP reform ever really happen?" I firmly believe the answer to this question is, "YES!"

While many people doubt that response, let me point out a few key parts of this discussion. TRTA is part of a core group of stakeholder organizations working on this issue since Brady launched the "fairness" effort in 2014. This group includes public workers and retirees from Massachusetts and retired and active educators in Texas. Brady, a Texas Republican and Chairman of the Ways and Means committee, is working with Congressman Neal, a ranking member of the committee, to develop the bill.

TRTA's longtime friends and fellow advocates in Massachusetts are working directly with these leaders to power this reform effort. This strong connection between the congressional members and stakeholder groups is keeping the reform effort moving forward.

I have written about this before but let me mention it again: very few groups get exactly what they want in a public policy discussion. While many groups have supported the idea of complete repeal of both the WEP and the GPO (including TRTA), we see no viable path forward for full repeal at this time.

The cost of repealing the WEP and the GPO is hundreds of billions of dollars. While TRTA supports efforts to completely eliminate the offsets, the fact remains that Congress won't take action on a measure that would require significantly more revenue or new unfunded liabilities that accelerate benefit cuts to the Social Security program. There is no viable bipartisan solution on the horizon for complete repeal of the WEP or GPO.

Congress could do a full repeal if they also implemented a provision known as mandatory Social Security. A full repeal would require all public pension fund workers to be covered by Social Security. Implementing this program would require a new 12.4 percent employer/employee contribution to Social Security to pay for participation in the system. That doesn't sound too bad until you ask, "Where will that money come from?"

Will the Texas Legislature appropriate enough money to school districts to cover the employer cost of mandatory Social Security while continuing equivalent financial support to TRS? Can active educators afford another 6.2 percent of their payroll going to Social Security in addition to TRS with no increase in wages to cover that lost take-home pay?

TRTA worked for over a decade to get the Legislature to increase its base funding to the TRS pension fund. From 2001 until 2013, the Texas Legislature maintained the minimum



constitutionally required contribution to TRS for 12 years before finally increasing from 6 percent to 6.8 percent! The Legislature isn't eager to allocate more dollars to TRS. It is far more likely that if the federal government instated mandatory Social Security for all, the Legislature would drastically change the TRS defined benefit plan and the system would be unable to maintain the benefits it provides currently.

As of today, the best chance to increase the earned Social Security benefits for public workers is to pass WEP reform. The only idea that may potentially see some positive results for public workers and retirees is the Brady effort. Anyone saying anything else is not looking at the situation realistically.

While full repeal would be an ideal outcome to the WEP and GPO, Congress has not advanced this movement and our members demand action now! For this first time in decades, WEP reform has a real chance. TRTA will not stop working until a viable solution is in the works. In the meantime, we need our members to put their ears to the ground and get ready!

*Continued on page 4*

# WILL IT EVER PASS? SPECIAL COMMENTARY REGARDING THE STALLED WEP REFORM



Advancement on WEP reform could happen at any moment. Please be sure that you are signed up for our email newsletter, the *Inside Line*, and are checking your emails daily to watch for action alerts. TRTA may be asking you to call and email your congressmen, or even send handwritten letters about how WEP has impacted your retirement security.

Please also stay tuned to TRTA's Facebook page to watch for live video updates! Be ready to call your fellow retirees when our action alerts go out and spread the word fast and furiously.

Thank you for helping TRTA address the unfair and inequitable WEP. Together, we can overcome false hope and get relief for retirees now! ★

**Sign up for the *Inside Line* today!**  
**Be sure to check your emails daily to watch for action alerts!**  
**[trta.org/the-inside-line](http://trta.org/the-inside-line)**

## 2018 TRTA District Fall Conferences

District	Date	Time	Location	Location Address	District President
1	10/26/18	8:30 a.m.–2 p.m.	Rio Events Center	1800 N. Expressway • Brownsville	Dr. Irene Gulley
2	10/29/18	8:30 a.m.–2 p.m.	Holiday Inn Airport	5549 Leopard St. • Corpus Christi	Beverly Tackett
3	10/18/18	9:30 a.m.	El Campo Heritage Center	803 Fahrenthold • El Campo	Becky Williams
4	10/12/18	9 a.m.–2 p.m.	Memorial Church of Christ	900 Echo Lane • Houston	Dr. Mary Widmier
5	10/4/18	9:30 a.m.–2 p.m.	St. Mark Episcopal Church	680 Calder St. • Beaumont	Artemus Hancock
6	10/10/18	8:30 a.m.–2:30 p.m.	Region 6 ESC	3332 Montgomery Rd. • Huntsville	Johnie Walker
7	10/2/18	8 a.m.–noon	First Baptist Church	411 North St. • Nacogdoches	Linda Metteauer
8	10/18/18	8:30 a.m.–noon	Region 8 ESC	4842 US Hwy. 271 N. • Pittsburg	Joan Cook
9	10/3/18	9 a.m.–2 p.m.	Region 9 ESC	301 Loop 11 • Wichita Falls	Karla Wallace
10	10/22/18	9:30 a.m.–2:30 p.m.	Lovers Lane United Methodist Church	9200 Inwood Road • Dallas	VaLois Hounsel
11	10/4/18	9 a.m.–3 p.m.	Region 11 ESC	1451 S. Cherry Ln. • Fort Worth	Frana Patterson
12	9/11/18	8:30 a.m.–2 p.m.	Region 12 ESC	2101 W. Loop 340 • Waco	Shirley Boyd
13	9/13/18	8:30 a.m.–2 p.m.	First Christian Church	3105 Ranch Rd. 12 • San Marcos	Susan Pulis
14	9/27/18	8:30 a.m.–noon	Region 14 ESC	1850 Hwy. 351 • Abilene	Sharon Daugherty
15	10/11/18	9 a.m.–2:30 p.m.	Graham Street Church of Christ Family Center	312 North Graham • Stephenville	Dr. Janis Patronis
16	10/18/18	9 a.m.–2:30 p.m.	Region 16 ESC	5800 Bell St. • Amarillo	Judy Hart
17	10/4/18	9 a.m.–2:30 p.m.	Region 17 ESC	1111 W. Loop 289 • Lubbock	Terri Navrkal
18	9/28/18	9 a.m.–2 p.m.	Region 18 ESC	2811 La Force Blvd. • Midland	Ricky Chandler
19	10/9/18	9:30 a.m.–2 p.m.	Wyndham Airport Hotel	2027 Airway Blvd. • El Paso	Paul Pearson
20	10/25/18	9:30 a.m.–2 p.m.	St. Peter the Apostle Catholic Church	202 W. Kronkosky St. • Boerne	Suann Agold



## ★ PRESIDENT'S LINE

Friends and fellow TRTA members, I am so proud and honored by the trust, confidence and opportunity that you and the House of Delegates have given me. It will be my honor to work alongside the newly elected officers and each of you as we move TRTA forward. I pledge to do everything possible and to work diligently as we prepare for the upcoming year.

This year my theme will be "Connecting the Dots to TRTA's Success." As we reflect on our past and look to the future, we will collaborate to understand where we are and what we must work on to achieve TRTA's continued success at preserving our defined benefit plan and improving our healthcare.

The 2017 year closed with an all-time record of 88,220 members and a great 65th annual convention at La Cantera Resort and Spa in San Antonio with an overwhelming 701 delegates in attendance! At this rate, our goal of 100,000 members is well within our reach!



**2018–2020 Officers (pictured left to right): Ella Gauthier, Marcy Cann, Leroy DeHaven, Patricia R. Macias and Nancy Byler**

### **2018–2020 Officers, Board of Directors & Standing Committee Chairs**

**President** *Patricia R. Macias*

**First Vice–President/Membership Committee Chair** *Leroy DeHaven*

**Second Vice–President/Public Relations Committee Chair** *Marcy Cann*

**Secretary/Treasurer and Finance Committee Chair** *Ella Gauthier*

**Immediate Past President** *Nancy Byler*

**Legislative Coordinator/ Committee Chair** *Bill Barnes*

**Organizational Affairs Coordinator/ Committee Chair** *Barbara A. Soto*

**Historian** *Sandy Carlisle*

**Community Volunteer Service Committee Chair** *Elva Garcia*

**Healthy Living Committee Chair** *Dottie Gardner*

**Informative & Protective Services Committee Chair** *Earl Wall*

**Leadership Support Committee Chair** *Robert Cooper*

**Local Unit Support Committee Chair** *Rebecca Robinson*

**Member Benefits Committee Chair** *Rosalind Haynes*

**Retirement Education Committee Chair** *Glenna Santo*

Congratulations to District 14 who had the highest percentage of membership increase and to District 8 who had the highest increase in total members.

It is at the local level that our members have the greatest impact on the Legislature and their elected representatives. It is also where the grassroots work is done! It's not just about the numbers but the "VOICE" we create together!

Congratulations to Freestone County RTA for having the highest membership percentage increase and Lubbock–South Plains RTA for having the highest increase in total members. This year, President Nancy Byler also recognized two local units with the President's Diamond award for their membership accomplishments, Pearland EAR and Freestone County RTA. Thank you to these local units for their tremendous efforts!

We are going to have to work with a unified voice to maintain our defined benefit plan and work with our legislative teams to ensure our legislators know we want to improve TRS–Care, especially for our pre–65 annuitants. I urge all of you to sign up for Tim Lee's *Inside Line* and be ready to answer the calls to action. This will be a challenging legislative year. Your voice and your vote are critical! Please stay informed and share the facts with family, friends and others as all of us will be impacted by the November elections and the legislative decisions that will be made in 2019.

Thank you for entrusting me with the leadership of this great organization. Together we will connect the dots to continue TRTA's success!

Patricia R. Macias  
2018–2020 TRTA President

## Guidelines for the E.L. Galyean Service Award

TRTA is now accepting nominations for the prestigious E.L. Galyean Service Award, the highest honor that may be bestowed upon a member of the organization. All nominations are due to the TRTA state office in Austin by December 15, 2018. Nominees must be or must have been a member of both the state organization and a local unit and must not currently be serving on the TRTA Board of Directors. Applications should include a list of years, contributions, and offices held in TRTA at the state, district, and local level. A list of other relevant activities, such as volunteerism or philanthropic involvement, should also be included. Nominations should include a 3x5 photo. Additional information about the nomination process can be found on the TRTA website [www.trta.org](http://www.trta.org), under the Membership Tab, then Member Resources, then E.L. Galyean Service Award.

## TRTA Hosts Successful 65th Annual Convention

The Texas Retired Teachers Association (TRTA) held its 65th Annual Convention April 8-10 at the beautiful La Cantera Resort and Spa. More than 1,000 members convened at this central location situated atop one of the highest points in all of San Antonio with scenic vistas overlooking the Texas hill country.

The convention was a three-day affair packed with information, including committee and officer training sessions and a productive House of Delegates meeting. All state committee and officer resource guides can now be downloaded at [www.trta.org](http://www.trta.org).

TRTA also honored one of its longest serving and most dedicated members with the prestigious E.L. Galyean Award, Dr. William "Corky"



Pence. Corky has held numerous state, district and local offices within the organization and served for nine years on the Board of Trustees for the Texas Retired Teachers Foundation (TRTF).

State officers for the 2018-2020 TRTA Board of Directors were elected during the House of Delegates, who selected as their President Patricia Macias. Leroy DeHaven was elected First Vice-President, Marcy Cann was elected Second Vice-President, and Ella Gauthier was chosen to be the next Secretary/Treasurer. Outgoing President Nancy Byler, who will transition to her role as Immediate Past President in July, was honored for her service with a gorgeous granite lamp with a handmade leather shade.

Several bylaws amendments were approved this year by TRTA's House of Delegates, including Amendment



4 which states that the representatives serving on the District Presidents Council shall be the current District Presidents Council Chair, Vice-Chair and Recorder. Amendment 5 also passed, essentially eliminating the state Nominating Committee. Members choosing to run for a TRTA elected office will submit their candidate filing form to the TRTA office for verification of the qualifications for office. The Immediate Past President shall submit to the House of Delegates the names of all nominees meeting the qualifications of the office for which each candidate has filed.

Amendment 6 changed the name of the state Health Care Committee to the Healthy Living Committee, which better reflects the committee's stated purpose. Amendment 7 affects Article XV of the bylaws, clarifying how proposed bylaws amendments should be made. Proposed bylaws amendments may originate from a Local Unit, a TRTA District, the Board of Directors or the Organizational Affairs Committee (when authorized by the Board of Directors). All bylaws changes will take effect July 1, 2018.

On April 9, the Foundation hosted its first ever fundraising golf tournament, held at the Palmer Golf Course adjacent to La Cantera. The successful event raised \$7,000! TRTF also held its annual fundraising luncheon, raising \$15,000 for its many charitable programs. The foundation also announced its

Beginning Teacher Scholarship and Classroom Assistance Grant recipients (read more about these talented educators on pages 13-15).

Awards were given to districts and local units for membership growth. District 14 won the award for the highest percentage of membership gain, and District 8 for the highest total membership gain. Freestone County RTA won the local unit award for the highest percentage of membership gain, and Lubbock-South Plains RTA won the local unit award for the highest total membership gain. TRTA President Nancy Byler also presented the President's Diamond Award to two local units, Freestone County RTA and Pearland EAR. Pearland EAR's membership growth was due primarily to retirees who had never before been a member of TRTA joining after Hurricane Harvey hit the area. Freestone County RTA is a local unit that had once folded but rebounded when an enthusiastic group of retirees were determined to make an impact in their community.

TRTA appreciates the hard work of District 20 volunteers and the Leadership Support Committee members, all of whom worked non-stop to make the convention a great success! Next year's convention will be held in Austin during legislative session on April 1 and 2, followed by a Day at the Capitol on April 3. We look forward to seeing you there! ★



## TRTA Hosts Successful 65th Annual Convention



Aetna is proud to support TRTA.

**aetna**<sup>®</sup>

[aetna.com](http://aetna.com)

©2018 Aetna Inc.  
2017277



# ANOTHER REASON FOR YOU TO SMILE.



It's never been easier to enroll in our Vision & Dental plans.

Get quality coverage like you had when you were working. Why wait? Enroll today.

FOR DETAILS

Call: **1-800-258-7041**

Visit: **myambabenefits.info/trta**

## MAIL FORM TO

6034 West Courtyard Drive  
Suite #300, Austin, TX 78730

## TRTA DENTAL/VISION ENROLLMENT

Name: \_\_\_\_\_

SSN: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ mm/dd/yyyy

Gender: ☐ Male ☐ Female

Email: \_\_\_\_\_

Have you had prior dental coverage? \_\_\_\_\_

If yes, carrier name: \_\_\_\_\_

Effective Date: \_\_\_\_\_ mm/dd/yyyy Term Date: \_\_\_\_\_ mm/dd/yyyy

## PAYMENT Automatic Monthly Premium Payment

Enclose a check payable to AMBA for your first month's premium, plus the \$20 one time application fee. You must also sign the bank draft authorization on the bottom of the application and include a blank check marked "Void" on the account to be drafted. **Bank drafts occur on the 2<sup>nd</sup> business day of each month.**

Authorization to honor drafts drawn by Association Member Benefits Advisors (AMBA). I hereby authorize you to initiate debit entries on my account. This authority is to remain in effect until revoked by me in writing and until AMBA receives such notice. I agree that AMBA shall be fully protected in honoring such debit. Non-payment of insurance premium(s) results in the forfeiture of insurance.

**Total submitted with application**  \_\_\_\_\_

Add the one-time \$20 application fee.

## DENTAL INCLUDES:

- Freedom to use any dentist
- Dental Rewards to help you save money
- 100% cleaning & exam coverage
- & more!

## VISION INCLUDES:

- Lenses & contacts covered each year
- Prescription glasses / \$25 copay
- 100% annual exam coverage / \$15 co-pay
- & more!

**PREPARE  
FOR THE BEST**

 **AMBA**  
ASSOCIATION MEMBER BENEFITS ADVISORS



## SELECT YOUR COVERAGE

### MEMBER ONLY COVERAGE:

Per/Mo: ☐ Dental \$53.76 ☐ Vision \$10.90 ☐ Both \$64.66

### MEMBER +1 COVERAGE:

Per/Mo: ☐ Dental \$107.52 ☐ Vision \$18.85 ☐ Both \$126.37

### FAMILY COVERAGE:

Per/Mo: ☐ Dental \$135.42 ☐ Vision \$23.60 ☐ Both \$159.02

### SPOUSE OR DEPENDENT 1 TO BE COVERED

Name: \_\_\_\_\_

SSN: \_\_\_\_\_

☐ Spouse -or- ☐ Child Date of Birth: \_\_\_\_\_ mm/dd/yyyy

Disabled: ☐ No ☐ Yes Gender: ☐ Male ☐ Female

### SPOUSE OR DEPENDENT 2 TO BE COVERED

Name: \_\_\_\_\_

SSN: \_\_\_\_\_

☐ Spouse -or- ☐ Child Date of Birth: \_\_\_\_\_ mm/dd/yyyy

Disabled: ☐ No ☐ Yes Gender: ☐ Male ☐ Female

Attach an additional page for additional dependents and list same information as shown above.

## NEW: TRTA Member ID Card Online Features!

Did you know you can view and print your TRTA member ID card online? If you misplace your member ID card, you can access and print one from your member profile on the TRTA website ([www.trta.org](http://www.trta.org)) easily!

Having your member ID card accessible at all times means you have 24/7 access to your valuable member benefits through your TRTA user profile! The new feature is available to active members. Renew online today and start accessing your member benefits.

Don't know your member ID number? You can always find it on every copy of TRTA's quarterly news bulletin, *The VOICE*. Look just above the address line on the back page to locate your member ID number. If you have questions about logging in to your account, please feel free to email us at [membership@trta.org](mailto:membership@trta.org).



**Never be without your TRTA Member ID card ever again!  
Access it online in 3 easy steps!**

1. Just go to [www.trta.org](http://www.trta.org).

2. Locate the "Member Login" at the top right of your computer screen and enter your username and password. Your username is your member ID number and the default password is trta123 (all lowercase, no spaces).

3. Select "Print Member Card" option from your member profile to print a copy of your card or to save it as a digital file. You can even access your card from your cell phone by following the same steps.



Thank you for visiting our booth at the  
65th Annual TRTA Convention

We look forward to serving you next year

No matter where you are on this journey, Humana can help. You are at the center of everything we do.

Visit **Humana.com** to learn about our benefits and services offered to help support a healthy lifestyle.

**Humana**

Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Humana Inc. and its subsidiaries ("Humana") do not discriminate on the basis of race, color, national origin, age, disability, or sex. **English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-281-6918 (TTY: 711).

**Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-281-6918 (TTY: 711).

**繁體中文 (Chinese):** 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-281-6918 (TTY: 711)。

TXHK7CLEN\_0518

# PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



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

You MUST receive your paycheck from an Independent School District, NOT from a third-party employer, to be eligible for this insurance, and you MUST be a paid TRTA member. The TRTA endorsed group professional liability plan with The John A. Barclay Agency, Inc. has an annual charge of \$39.00 per person.

All enrollments and payments go through TRTA. For policy information and exclusions, contact John A. Barclay, III, 512.374.4927.

---

**Insurance Premium per Member \$35.00 + State Taxes & Fees \$1.75 + Association's Admin Fees \$2.25 = TOTAL \$39.00**

---

The policy pays:

- ❖ Coverage A – \$1,000,000 per insured per occurrence/\$3,000,000 per occurrence
- ❖ Coverage B – \$5,000 per claim per insured subject to:
  1. \$1,000,000 annual aggregate for all claims.
  2. \$10,000 annual aggregate per insured under B(1) and/or B(5) combined.
- ❖ Coverage C – \$1,000 per bail bond per insured.

Effective date of individual's coverage begins on date TRTA receives application (within the coverage year August 1, 2018 through July 31, 2019). A policy summary will be mailed to the participant after the application is processed.

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



---

## PROFESSIONAL LIABILITY INSURANCE FORM

\_\_\_\_\_  
Name

\_\_\_\_\_  
Full Mailing Address

\_\_\_\_\_  
Email Address

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

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

\_\_\_\_\_  
School District by which you are paid

- ☐ I am a current TRTA member and wish to enroll in the professional liability insurance plan for the school year 2018–2019, and meet the above criteria. Enclosed is a check for \$39.00 (see itemization of charge above) made payable to TRTA.

Submit this form and a check to: TRTA • 313 E. 12th Street, Suite 200 • Austin, TX 78701–1957

**EFFECTIVE GROUP POLICY DATE: AUGUST 1, 2018 – JULY 31, 2019**

SUMMARY OF COVERAGES ABOVE ARE PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS.



Nearly a year ago, hundreds of thousands of Texas residents experienced a disaster none of them were prepared for: Hurricane Harvey. In the aftermath of this devastating storm, retired educators and active teachers struggled to find a place to stay, repair their homes, and replace vehicles and even school supplies.

The members of the Texas Retired Teachers Association (TRTA) responded to the call, donating more than \$160,000 to TRTA's charitable partner organization—the Texas Retired Teachers Foundation (TRTF).



**HELP BY  
MAKING A  
DONATION  
TO THE  
DISASTER  
RELIEF FUND  
TO HELP  
EDUCATORS  
IN NEED—  
AT THE  
MOMENT  
THEY NEED  
IT MOST.**

Since last August, TRTF has helped more than 450 retired and active educators get back on their feet through the Disaster Relief Fund, helping with basic necessities such as food and clothing, and major repairs such as replacing walls, floors, and bathroom fixtures. As the anniversary of this widespread tragedy approaches, TRTF is asking for your help.

TRTF wants to be ready to respond at a moment's notice if another disaster occurs, and continues to receive requests for assistance from victims of Hurricane Harvey who STILL are not able to go home!

Please use our donation card found on page 16, make checks payable to TRTF, and include in the memo section "Disaster Relief."

## MEMBER BENEFITS

*You must be an active TRTA member to access the benefits. Discount codes are available in your member profile at [www.trta.org](http://www.trta.org).*

**Association Member Benefits Advisors • 1.800.258.7041 • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • Provides insurance on long-term care/home health; first diagnosis cancer and treatment; heart attack, stroke; Medicare supplement; final expense whole life, and tax-differed annuities.

**Ameritas Group Dental Insurance • 1.800.258.7041 • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • Freedom to use any dentist and no network required. Routine cleanings and exams are part of the plan and there are no referrals required for specialty care. Call 1.888.239.3336 for locations.

**John A. Barclay, Inc. • 1.800.880.1650** • Professional liability insurance for the classroom. Standard \$1,000,000 policy available for an annual fee of \$39.

**Private Practice Educators Professional Liability Insurance • 512.476.6566** • Available through the John A. Barclay Agency, Inc. for qualified TRTA administrators or educators returning to work in capacities other than the classroom. The \$1,000,000 policy is available for an annual charge of \$313. Visit [www.trta.org](http://www.trta.org) to enroll.

**Aetna • 1.888.299.0919 (TTY: 711) • [www.healthspire.com/TRTA](http://www.healthspire.com/TRTA)** • It's the Annual Enrollment Period (AEP) for Medicare. 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.

**Nationwide Pet Insurance (VPI) • [www.petinsurance.com/amba](http://www.petinsurance.com/amba)** • Nationwide pet insurance provides association members with a 5 percent discount on new pet insurance policies.

**American Hearing Benefits • 1.888.200.5701 • [www.americanhearingbenefits.com/partners/amba](http://www.americanhearingbenefits.com/partners/amba)** • Complete hearing evaluation, warranty on digital hearing technology aids in any style, loss and damage protection, and batteries with a complete benefit package.

**Hearing Aid Express • 1.866.478.8782 • [www.hearingaidexpress.com](http://www.hearingaidexpress.com)** • Statewide network of hearing health care professionals. Member benefits include free hearing tests and a 10 percent off hearing aid prices.

**Medical Air Services Association • 1.800.258.7041 • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • Providing life-saving emergency assistance from home or while traveling domestic or international. Designed to protect members against catastrophic financial loss when emergencies arise.

**Texas Mobile Imaging • 1.832.437.1296** • 3 painless cardiovascular ultrasounds for the early detection and prevention of stroke.

**Vision Service Plan (VSP) • 1.800.258.7041 • [www.myambabenefits.info/trta](http://www.myambabenefits.info/trta)** • Receive an eye exam and lenses every 12 months, and frames provided once every 24 months after a minimal co-pay.

**Drury Inn & Suites • 1.800.378.7946 • [www.druryhotels.com](http://www.druryhotels.com)** • Receive 5 percent off at Drury Inn & Suites (discounts are not available during "peak status").

**La Quinta Inns & Suites • 1.866.468.3946 • [www.lq.com/TRTA](http://www.lq.com/TRTA)** • Receive up to a 10 percent discount off best available rates nationwide. Discounts are subject to availability and blackout dates may apply.

**Acadian On Call • 1.800.259.1234 • [www.acadianoncall.com](http://www.acadianoncall.com)** • Medical alert systems to over 19,000 subscribers nationwide and ranks in the top U.S. 10 medical alarm companies.

**AMBATravelPerx • 1.800.480.4080 • [www.ambatravelperx.com](http://www.ambatravelperx.com)** • Special offers are available on fantastic cruises, resorts, and escorted tour vacations to the Caribbean, Mexico, Panama Canal, Europe, Alaska, South America and Asia.

**Avis Rent-A-Car • 1.800.331.1212 • [www.avis.com/AvisWeb/html/bridge/go.ex?D404600](http://www.avis.com/AvisWeb/html/bridge/go.ex?D404600)** • For personal and/or business rentals.

**Budget Rent-A-Car • 1.800.527.0700 • [www.budgetcarrental.com/budget/assoc/index.html?X885500](http://www.budgetcarrental.com/budget/assoc/index.html?X885500)** • For personal and/or business rentals in making reservations.

**Cruise and Vacation Benefits • 1.855.577.9497 • [www.cruiseandvacationbenefits.com/amba](http://www.cruiseandvacationbenefits.com/amba)** • Provides lowest pricing on all top cruise brands, worldwide escorted tour companies, and more than 600 resorts. 4% vacation reward on base fare of your trip and special monthly bonus offers.

**Orlando Employee Discounts • 1.877.413.3557 • [www.orlandoemployeediscounts.com](http://www.orlandoemployeediscounts.com)** • Save on your Orlando vacation with exclusive pricing on hotels & vacation homes in or nearby Disney World & Universal Studios, with discounts on tickets for Disney World, Universal Studios Orlando, Sea World, and All Orlando area theme parks and attractions.

**Enterprise Rent-A-Car • 1.800.736.8227 • [www.enterprise.com](http://www.enterprise.com)** • 10 percent off from an airport location and 5 percent off from non-airport location. Must use code for discount.

**Road Scholar • [www.roadscholar.org/trta](http://www.roadscholar.org/trta) • 1.800.454.5768** • First time travelers are eligible for either a \$200 gift certificate toward international travel, or a \$75 gift certificate for any North American Adventure.

**1-800-Flowers Discount • [www.1800flowers.com](http://www.1800flowers.com)** • Save 15 percent off.

**Apple • 1.877.377.6362 • <http://store.apple.com/us/go/eppstore/amba>** • Members receive preferred pricing on some of the latest Apple products and accessories. Not all products are eligible for preferred pricing.

**Dallas Zoo Online Discount Tickets Program • <https://zootickets.dallaszoo.com>**

**Dell Computers • 1.866.257.5900 • [www.dell.com/eppbuy](http://www.dell.com/eppbuy)**



# OUTLOOK



## LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

### BEGINNING TEACHER SCHOLARSHIPS

TRTF Awards 15 Scholarships!

13

### CLASSROOM ASSISTANCE GRANTS

TRTF Awards Grants to 30 Educators!

14-15

### "A HELPING HAND"

TRTF's Emergency Assistance Program

16

## TRTF AWARDS SCHOLARSHIPS TO BEGINNING TEACHERS

The Texas Retired Teachers Foundation (TRTF) is pleased to announce its 2018 recipients for Beginning Teacher Scholarships. The program rewards students who have completed their college education and are about to enter the classroom as professional educators for the first time.

The scholarship reimburses recipients for certification tests and provides funds to help the new educator purchase materials for his or her classroom during his or her first year of teaching. This year, TRTF awarded \$11,250 (fifteen \$750 scholarships) for the 2018-2019 school year to candidates who are relatives of an active member of the Texas Retired Teachers Association (TRTA). Read more about our recipients' career goals and plans for the future at [www.trtf.org](http://www.trtf.org).

### *Beginning Teacher Scholarship Recipients 2018*

Noah Martin is related to Nina Fancher of the Wichita Falls Area RSP.

Tiffany Gambrel is related to Tyrus Raymond Mills of the Wood County RSPA.

Lydia Harris is related to Kathryn Heinrichs of the Erath CARSE.

Kari Hartung is related to Sandra Haug of the San Patricio County RTA.

Kodee Ebarb is related to Rita Lorio of the Nacogdoches County RTA.

Sela Bryant is related to Mary Brownlow of Amherst, a TRTA at-large member.

Kristin Craven is related to Jan Rosenbalm of the Greenville Area RTSPA.

Rebekah Noey is related to Margaret Noey of Spring, a TRTA at-large member.

Mary Lynn Patterson is related to Brenda Burns of the Texarkana-Bowie Co. RTA.

Samantha Stanley is related to Minnie Birdsong of the Franklin Co. RSEA.

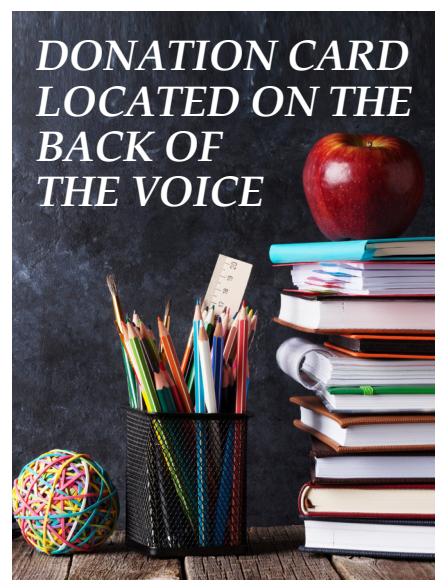
Jennifer Phillips is related to Phyllis Carrier of the Klein ARE.

Deidra Wilson is related to Judy Kemler of the Lewisville Area RSPA.

Atiana Waters is related to Philo Waters of the Burleson Area RSEA.

Sydney Gorewitz is related to Teri Wathen of the Fort-Bend Harris RE.

Cassidy Crutchfield is related to Elizabeth Ann Metcalf of the REA Panhandle Schools.





## TRTF AWARDS GRANTS TO 30 CLASSROOM EDUCATORS

Today's classroom teachers use a variety of tools to educate children, but due to lack of sufficient funding, many find new technology items out of reach. The Classroom Assistance Grant program helps teachers improve the learning environment for students by giving \$500 towards projects, learning platforms, software, and more. Since 2008, TRTF has provided \$78,000 in teacher grants to active educators all across Texas. Read all about the projects of this year's recipients on TRTF's website [www.trtf.org](http://www.trtf.org).

### *Classroom Assistance Grant Recipients 2018*

Robert Barbosa of Sharyland High School will use the grant to implement the "Pale Blue Dot!" Project for his World Geography course.

Kelly Thomas of Dr. Ralph H. Poteet High School in Mesquite will purchase a video camera with microphones for taping film projects and a professional camera to take headshots of her students for their college auditions to theater programs.

Isabel Anaya of Kuentz Elementary in Helotes will transform the Kuentz Theater Group into "Theater for a Cause," allowing her students, who create, choreograph, design and perform the shows, to raise proceeds for community projects such as the Casa Helotes Senior Citizens Center.

Ciara Oatman and Dena Favors of Davila Middle School in Bryan will create the "Texan Brews" coffee cart, which will allow their students to practice life and job skills by running a business on wheels!

Denise Sanders of James Bowie High School in Austin teaches the Scientific Research and Design class. She will purchase an upright freezer for the lab. Sanders is pictured below with TRTA Associate Director Cindee Sharp and Bowie High School Principal Mark Robinson.

Samantha Keaton of the Young Women's Leadership Academy in Fort Worth has her students paint and donate literacy chairs to a local elementary school and then read books with the younger students.

Tisha Young, Rhonda Hargis, Allie Perkins, and MykleAnn Wright, the Math Department of Teague Jr. High, will purchase four Huion INSPIROY Q11K wireless graphics tablets. These tablets allow the teacher to move throughout the room and work with each student individually.

Caitlin Gray of John Haley Elementary in Irving will start a backpack checkout program for her K-5 art classes. The backpacks will contain sketchbooks, pencils, erasers, and binders. The student will sketch the prompt in the backpack and complete an artist statement.

Marsha Hammack of the AISD Center for Innovation at McMurry University in Abilene will purchase Snap Circuit Pro sets, Snap Circuits Light sets, and Snap Circuit Rover kits to allow her students to explore the field of mechanical, light, electrical and sound energy.

Sara Willis of A&M Consolidated High School in College Station will purchase laptops for the Health Science Career and Technology Cluster, which offers certification and licensure courses for students who are not college-bound but seeking employment immediately after high school graduation.

Kayse Moore, a third grade Writing teacher at Grandview Elementary, will begin a school newspaper completely written and put together by the students.

Danielle Wehmeyer of Silsbee High School will purchase two carbon dioxide sensors for the Biology Department to perform cellular respiration lab-based inquiries, which will allow her students to see and analyze science in real-time.

Chad Forkner is a special education math resource teacher at Life School Oak Cliff Elementary in Dallas. With the grant, he will purchase the Power Pen Math Quiz Card set, allowing his students to receive instant feedback on addition, subtraction, division, multiplication, time, money, place value, and fractions.

Shawn Reeves of TG Givens Early Childhood Center in Paris will build an outdoor extension of his Pre-K enrichment classroom. This will be an all-natural science and discovery area.

Jennifer Bush, a music teacher at Preston Elementary in Allen, will purchase Purposeful Pathways, a curriculum that uses a combination of folk songs, dances, instruments and games to teach music fundamentals to K-5 students.



## TRTF AWARDS GRANTS TO 30 CLASSROOM EDUCATORS

Neely Chapman and Courtney Miller of Fannin Elementary in Bryan will create a Motor/Sensory Lab for their special needs students. The lab will include tumble/yoga mats, yoga balls, weighted balls, a balance beam, river stones, a mini trampoline, spinning boards, and a tactile tunnel.

Jesus Torres, Spencer Garretson and Matt Morey of East View High School in Georgetown will purchase tools and storage to help with marching band prop construction and maintenance, facilities repair and maintenance, instrument repair and maintenance, and general construction projects. Pictured below right are Jesus Torres and Matt Morey.

Angel Herring of Normandy Crossing Elementary in Houston will purchase floor robots known as Blue-Bots to help her ESL students learn cause and effect, sequencing, counting, letter recognition, problem-solving, early programming skills and more to grow their skills in STEM.

Lisa Cox of Glen Rose Intermediate will build a deck to facilitate an outdoor learning space for the school courtyard, known as the "Tiger Garden." She will purchase lumber and nails, and parent volunteers will construct the deck.

Tina Hiers and Julie Vanhauerbeke of Tanglewood Middle School in Houston will create a student-produced podcast to showcase student opinions on current and historical events. To begin the project, they will purchase microphones, a sound mixer, soundproofing material, and computer software.

Jana Abston of Southland Schools in Southland, a rural West Texas community, will purchase Classroom Book-A-Day to build fluency, prosody, and intonation and encourage students in K-8th grade to become lifelong readers.

Jessica Hernandez of North Shore Senior High in Houston will use the funds for her design students' annual fashion show during the school's Career and Technology Explosion event. She will purchase fabric, notions, and an additional sewing machine for her classroom. She and her students are pictured below with Foundation Trustee Brenda Ritter.



Shelley Statler of Glen Rose Intermediate will implement the LEGO WeDo System for her 3rd grade robotics classes, preparing the students for the difficult concepts to come in the 4th & 5th grade.

Rebecca Sipes teaches at Trivium Academy in Carrollton. She will purchase five Osmo Genius systems, which uses games to engage students in science and technology activities.

Cassandra Mares of Harlandale Middle School in San Antonio will purchase two HP Stream laptops, allowing her to implement Genius Hour, an inquiry driven, student-centered learning project in which students are given an opportunity to research a topic they are passionate about.

Dixie Elizondo works at Veterans Memorial High School in Mission. She will launch "A Kid and A Book" at the school, filling high school classrooms with high interest reads and novel trilogies such as Maze Runner and also educational magazine subscriptions.

Brandi Cox teaches at Robinson Primary and will buy an outdoor, weather-resistant chalkboard for the school's green classroom.

Hope Anthony teaches Algebra at Paris High School and will implement Breakout Room activities for high school math classes. The rooms involve using clues, games, tools, and puzzles to solve a lesson-focused mystery, while enabling students to use teamwork, problem-solving, and critical thinking.

Robert Daigle works at Lowell Smith Middle School in Cleburne. He will buy Qball and Classcraft to gamify his math classroom.

Marie Clanton works at Suplhur Bluff schools, a small 1A district with limited funds to promote STEM activities. Ms. Clanton would like to implement more science and technology for 3rd and 4th grade students by purchasing safety goggles, film canisters, yardsticks, stopwatches, magnifying glasses, thermometers and more.







# The VOICE

Send address changes to:  
Texas Retired Teachers Association  
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957  
800.880.1650 | [www.trta.org](http://www.trta.org)

## "A HELPING HAND" PROVIDES EMERGENCY ASSISTANCE TO RETIREES

As the summer months heat up, many retirees may be struggling with unexpected emergencies. Utility bills may increase and become difficult to afford. Some retirees may choose to turn off their air conditioners to save money, but be in desperate need of fans to cool their homes. Sometimes vital home necessities, like refrigerators, break down at the most inopportune time.

TRTF wants to remind our members that our emergency assistance program, "A Helping Hand," is here to provide grants to retirees experiencing critical, one-time needs such as those mentioned above. If you are retiree who may need assistance or if you know of a retiree who needs our help, please give us a call at 1.800.880.1650 or send an email to [help@trtf.org](mailto:help@trtf.org). Applications for assistance are available year-round. All inquiries are confidential.



*To date, TRTF has provided more than \$122,000 in assistance through this important program which is supported by the generous donations of TRTA members. TRTF is asking all members of TRTA to consider a one-time donation of \$30 to the Lehr-Pritchard Endowment Fund. Earnings from the fund will be dedicated to "A Helping Hand" to help provide regular, predictable income. To learn more, please visit our website ([www.trtf.org](http://www.trtf.org)).*

TEXAS RETIRED TEACHERS FOUNDATION

# OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

 **I WANT TO  
HELP!**

**DONATION  
CARD**  
DONATIONS ARE  
TAX DEDUCTIBLE

PLEASE ACCEPT MY DONATION OF:

☐ \$25 ☐ \$50 ☐ \$100 ☐ \$ \_\_\_\_\_

IN MEMORY OF:

IN HONOR OF:

NAME

ADDRESS

CITY

STATE

ZIP

PHONE

☐

SAVE TRTF A STAMP AND EMAIL ACKNOWLEDGEMENT TO:

Donations are tax deductible. Enclose a check, completed donation card and send to:  
Texas Retired Teachers Foundation • 313 E. 12th St., Ste. 200 • Austin, TX 78701-1957