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The VOICE

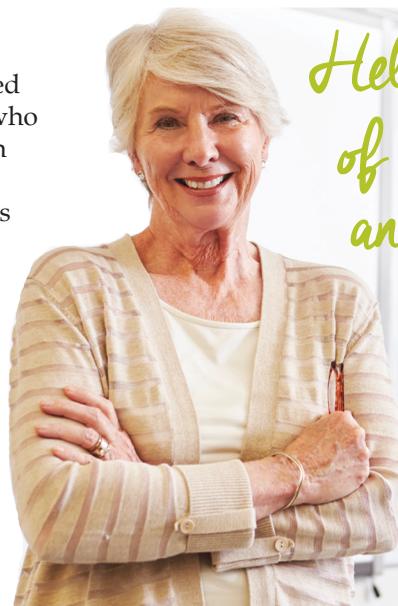
THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

TEXAS RETIRED TEACHERS FOUNDATION: SPECIAL REPORT **NOVEMBER IS FOUNDATION MONTH!**

Many members of the Texas Retired Teachers Association (TRTA) are familiar with TRTA's charitable partner organization, the Texas Retired Teachers Foundation (TRTF). For those of you who are not, TRTF is a 501(c)3 nonprofit organization that works to provide resources for retired Teacher Retirement System annuitants as well as active and beginning teachers.

TRTF manages several charitable programs: "A Helping Hand," the Disaster Relief Fund, Classroom Assistance Grants, and Beginning Teacher Scholarships.

As of September 1, 2018, TRTF has distributed \$486,470.33 to educators of the past, present, and future all across Texas! TRTF has also donated \$20,000 to the Texas Teacher of the Year program.



*Helping Educators
 of the Past, Present
 and Future*

**Total amount TRTF has
 distributed to educators
 all across Texas since 2008
 (as of September 1, 2018):**

\$486,470.33

The TRTA Board of Directors has designated November as Foundation Month, a time to share positive news about how you and your fellow retirees are helping TRTF impact the future of education 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.

Your donation means a retiree in need can receive much-needed help to get back on their feet, or a classroom teacher receives money to fund a unique project or learning platform for their students.

Please consider making your end-of-the-year, tax-deductible donation to TRTF. If you are able to make a contribution, please use the donation card found on page 16 of *The VOICE* and the enclosed postage-paid envelope.

On the next page, you may read more about the amazing things Texas educators have accomplished together through TRTF and learn about the organization's goals for 2019. Thank you so much for reaching into your hearts and sharing your donations to help your fellow retirees and active teachers.

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A Helping Hand: Now and in the Future

TRTF provides emergency assistance to Texas public education retirees with critical needs through "A Helping Hand." This program began in 2010 and has provided more than \$127,000 in aid to 126 retirees since its inception.

Our recipients are people you may know but may not hear about. TRTF has helped many retirees who are struggling with medical costs, paying for Medicare premiums, as well as doctor and dentist bills. Your donation is more important than ever as we strive to provide funds to help ensure that retirees can afford health care.

This summer, TRTF assisted a retiree with purchasing a new refrigerator and another with an air conditioning repair bill. Your donations have helped a retiree pay for her medical alert system and repair plumbing issues that prevented a TRTA member from being able to use her bathroom for months.

Do you or someone you know need assistance with an unexpected and critical emergency? Please reach out to TRTF at 1.800.880.1650 to learn more and receive an application.

Disaster Relief: Helping Educators Get Back on Their Feet

Many members of TRTA and friends in the active educator community continue to face dire circumstances or struggle to find the next foot

"A Helping Hand"

Aid provided: \$127,321.43

Number of recipients: 126

2019 Goal: Provide at least \$20,000 in assistance



forward after last year's devastating storm, Hurricane Harvey. Retirees, especially, live on fixed incomes and many had no flood insurance to help with home repairs, food, gasoline, and other basic necessities.

TRTF also knows the probability of future disasters, such as the explosion in West in 2013 or other destructive storms such as tornadoes, is likely. TRTF wants to be ready to respond at a moment's notice when another disaster occurs.

TRTF is asking for your support as we prepare for large scale events by donating to our Disaster Relief Fund. To date, TRTF has provided more than \$200,000 in assistance to educators after widespread disasters.

Beginning Teacher Scholarships: Helping New Educators Get a Head Start!

In years past, TRTF has given scholarships to students pursuing degrees in education. In 2017, 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 the applicant purchase materials for his or her classroom during the first year of teaching.

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), visit our website (www.trtf.org), or call 1.800.880.1650 to receive an application. The deadline to submit applications is February 28, 2019.

Classroom Assistance Grants: Impacting Texas Classrooms Every Day

Today's classroom teachers use a variety of tools to educate school children, but due to lack of sufficient

Hurricane Harvey

Total distributed: \$161,609.94

Active educators assisted: 209 • Retired educators assisted: 291

2019 Goal: Be prepared should another disaster strike and ready to aid retired and active educators in need at a moment's notice

West Relief Fund

Total distributed: \$41,538.96

Active educators assisted: 4 • Retired educators assisted: 6





Beginning Teacher Scholarships/ Student Scholarships

Student Scholarships (2008–2016): \$60,000 total to 120 college students majoring in education

Beginning Teacher Scholarships (2017–2018): \$18,000 to 24 college graduates to use during their first year of teaching

2019 Goal: Provide 21 Beginning Teacher Scholarships at \$750 each



funding, many find new technology items out of reach. TRTF's Classroom Assistance Grant program helps teachers improve the learning environment for students by giving \$500 toward projects, learning platforms, software, and much more. Since 2008, TRTF has provided \$78,000 in grants to active educators all across Texas.

In 2018, TRTF provided \$500 to teachers Ciara Oatman and Dena Favors of Davila Middle School in Bryan. The teachers created the "Texan Brews" coffee cart, which allows their students to practice life and job skills by running a business on wheels! Read about the many other creative projects supported by TRTF on our website at www.trtf.org.

Do you know a teacher who needs help funding a unique project for his or her students? Tell them to apply today! Applications are available on our website or by emailing help@trtf.org. The deadline to submit applications is February 28, 2019. ✪



Classroom Assistance Grants

2008–2018: \$78,000 total to 156 active teachers

2019 Goal: Provide 30 Classroom Assistance Grants at \$500 each

Other Ways to Donate to TRTF!

IRA Minimum Required Distribution Donations – Gives Retiree Donors a Tax Break and Helps Fund Important TRTF Programs!

Note: In order to get the maximum tax benefit on the donated amount of the minimum required distribution from your IRA, the donated money must be transferred directly from the IRA administrator to the Texas Retired Teachers Foundation.

If you are age 70½ or older, you are required to distribute funds annually from your Individual Retirement Account (IRA). This mandatory distribution often creates a tax burden, but federal law allows you to make direct, annual transfers of up to \$100,000 from an IRA to a charity without treating the distribution as taxable income.

These "charitable transfers" can significantly lower your taxable income, and a direct transfer to the Texas Retired Teachers Foundation (TRTF) from your IRA counts toward your minimum required distribution.

An IRA charitable gift can benefit retired educators, who often have paid off their mortgages and don't file itemized returns. The gift may help to neutralize the negative tax consequences of a minimum required distribution.

Please visit the TRTF website (www.trtf.org) to read all details pertaining to IRA charitable transfers, instructions for making such a transfer, and a sample request you may send to your plan administrator to make the transfer. You may also contact TRTF for more information at help@trtf.org. TRTF knows this may not be an option for all retirees, but for those who may want to help in this way we truly appreciate your financial support.

★ MEMBERSHIP UPDATE

By Leroy DeHaven, 2018–2020 TRTA First Vice-President

One hundred thousand members! That has been the goal of TRTA for many years. CAN WE DO IT? YES, WE CAN! It is within our reach. The “Ready, Set, Blitz!” spring membership renewal campaign was a huge success. As of August 31, we had 76,779 members—5,100 more than at this time last year. Congratulations on a job well done!



The Blitz was so successful that the state membership committee decided to launch a sequel: “Bring a Friend to Homecoming!” In September and October, TRTA members can double their chances of winning \$100 in the Each One Bring One drawing at the state convention and local units have a chance to win one of eight \$250 vouchers to be used toward convention delegate expenses.

As of this writing, there are still 24,000 unpaid members. It is our hope that this fall campaign will bring in those 24,000 unpaid members, plus many more! I challenge each one of you to get an unpaid member to renew and to recruit a new member to the organization!

We all know at least one retiree who is not a member. Make sure retirees know that TRTA is the only organization whose one goal is preserving and improving our TRS pension fund and our TRS-Care health insurance program for both present and future retirees. Just imagine where we would be if each one of us brought in a new member. It’s important that our local unit membership grows because local unit members are truly the heart of TRTA. Let’s get busy and “Bring a Friend to Homecoming!”

The new 2018-2019 TRTA year has started and local units are in high gear. There are new, exciting things to come. Your TRTA officers and staff are here to support you any way they can. You are now able to print your membership card online. TRTA’s social media is going to explode this year thanks to the state public relations committee. The TRTA legislative committee is contacting leaders in the Senate and House to let them know that TRTA will work with them in the upcoming legislative session to find solutions to the problems we face.

Let’s help the legislative committee by recruiting those new members so we can surpass 100,000! The number of members we have counts when talking to legislators. Tim Lee continues to be our greatest cheerleader. Let’s give him a louder voice! As Pat Macias, TRTA president, says, we need to “Connect the Dots to TRTA’s Success!” Can we do it? Yes, we can! 100,000 members, here we come!

TRTA UPCOMING DEADLINES

Proposed Bylaws Amendments: Due November 1

Article XV, Section 1 of the TRTA bylaws states that “proposed bylaws amendments to be considered by the TRTA House of Delegates shall be submitted to the TRTA office by November 1. Proposed bylaw 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.”

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, 2019. District reports are due to the State Committee Representative (District Children’s Book Project report due to the State Committee Chair) by March 1, 2019.

Delegate Information: Due February 27

Names of all convention delegates are due in the TRTA office by February 27, 2019. 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.

District Presidents Received Training in Austin

TRTA's district presidents met in Austin July 9–11 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 250 local units.

The district presidents focused on reviewing the new leadership manual and receiving leadership training. They also worked to schedule the 2019 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 11's Frana Patterson (Chair), District 6's Johnie Walker (Vice-Chair) and District 10's VaLois Hounsel (Recorder) were elected to the council. The council will serve as a communication line between the TRTA Board of Directors and the district presidents.

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 bottom row, left to right: Dr. Irene Gulley (D 1), Beverly Tackett (D 2), Becky Williams (D 3), VaLois Hounsel (D 10), Frana Patterson (D 11), Johnie Walker (D 6), Dr. Mary Widmier (D 4), Artemus Hancock (D 5), Linda Metteauer (D 7), Joan Cook (D 8). District Presidents pictured top row, left to right: Karla Wallace (D 9), Shirley Boyd (D 12), Susan Pulis (D 13), Sharon Daugherty (D 14), Dr. Janis Petronis (D 15), Judy Hart (D 16), Terri Navrkal (D 17), Ricky Chandler (D 18), Paul Pearson (D 19), Suann Agold (D 20).



**RELAX.
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<https://www.myambabenefits.info/trta>

**PREPARE
FOR THE BEST**



66th Annual TRTA Convention Planning Underway!

Convention Schedule (Tentative)

MONDAY, APRIL 1, 2019

10:00 a.m.
TRTA Officers Meeting

10:00 a.m. – 6:00 p.m.
Registration/Delegate Certification/Exhibits

11:00 – 12:00 p.m.
Foundation Board of Trustees Meeting

1:00 – 2:00 p.m.
TRTA Board of Directors Meeting

3:45 – 4:30 p.m.
District Presidents Meeting

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

6:30 – 8:30 p.m.
Welcome and Awards Dinner

TUESDAY, APRIL 2, 2019

7:00 – 8:15 a.m.
Foundation Breakfast

7:30 – 8:00 a.m.
Facilitators Meeting

8:00 a.m. – 12:00 p.m.
Registration/Delegate Certification/Exhibits

8:30 – 11:45 a.m.
Training/Informational Sessions

8:30 – 9:15 a.m.
Breakout – Session 1

9:45 – 10:30 a.m.
Breakout – Session 2

11:00 – 11:45 a.m.
Breakout – Session 3

12:15 – 1:30 p.m.
Legislative Luncheon

2:00 p.m. – TBD
House of Delegates

TBD
TRTA Board of Directors Meeting

WEDNESDAY, APRIL 3, 2019 – DAY AT THE CAPITOL

8:00 – 9:00 a.m.
Legislative Visits

9:30 a.m.
House Gallery

10:00 a.m. – 2:00 p.m.
Photo opportunities with legislators

10:30 a.m.
Senate Gallery

11:30 a.m.
Rally on the Capitol Steps or East Lawn (TBD)

12:00 p.m.
Additional Legislative Visits

12:00 – 2:30 p.m.
Ice Cream Social on the East Lawn

TRTA members are sure to have an enlightening, educational and motivating experience in 2019, when they attend the 66th Annual TRTA Convention in Austin, Texas!

The convention will be held April 1–2, 2019 at the Austin Hilton on 500 E. 4th Street. The hotel is now taking reservations and the limit is two rooms per person. The group rates for a single or double (\$211), triple (\$231) and quad (\$251) per night are good through February 27, 2019, but rooms are filling quickly! Please note the group rate is available with a limited number of rooms on March 31 for those traveling far distances. Most attendees are encouraged to make reservations for April 1–2.

Call 1.844.291.8931 or 512.482.8000 and be sure to mention “Texas Retired Teachers” or “TRTA Conference” for the group rate! For online reservations, please visit the TRTA home page (www.trta.org).

All attendees are required to register for the convention. Meal functions require the purchase of a separate ticket. You may register for the convention online (www.trta.org) beginning on October 15. If you need assistance with your login and password for online registration, please contact membership@trta.org. Look for the registration form for all events in the fourth quarter issue of *The VOICE*.

There is no better time to be in Austin! The Texas Legislature will be in regular session, discussing such vital

issues as TRS–Care and ways to protect the longevity of benefits for our public education retirees and pre-retirees.

TRTA has released a tentative schedule of events to help you plan your travel. Convention activities will begin later in the day on Monday, April 1, allowing members to travel in the morning and still arrive in time for registration. Unlike years past, there will be no banquet, and instead members may attend a welcome dinner on the first night.

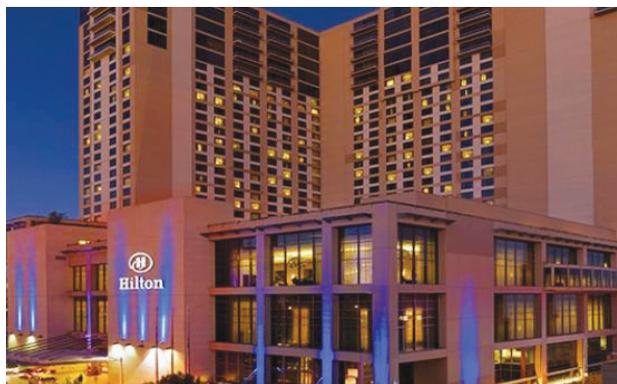
Day two (April 2) begins with a Foundation Breakfast. Previously, TRTF held a luncheon. Though the format will be somewhat different, members will still be able to present gifts to the Foundation in honor or in memory of a loved one, friend or colleague.

Training sessions and the House of Delegates fill the second day. A legislative luncheon will be held at 12:15 p.m. At the conclusion of the House of Delegates, attendees will be able to choose from a wide variety of restaurants within walking distance of the hotel in wonderfully diverse downtown Austin for dinner.

The convention will be truncated, allowing for a full day of legislative grassroots advocacy on Wednesday, April 3! “Day at the Capitol” is open to all convention attendees and any member who wants to come to Austin for this purpose only.

The Day at the Capitol allows public education retirees to visit with their legislators, be honored by both the Texas Senate and House and enjoy a rousing speech by TRTA officers and elected officials on the Capitol grounds. All attendees at this event are encouraged to wear red!

We hope you will join us in Austin in April for the 66th Annual TRTA Convention, Day at the Capitol, or both!



TRS-CARE REPORT

EXCLUSIVE Q&A WITH TIM LEE, TRTA EXECUTIVE DIRECTOR

In this issue, TRTA focuses on one of three major legislative priorities for 2019, TRS-Care. In the second quarter, TRTA focused on the Windfall Elimination Provision (WEP). In the final bulletin of the year, TRTA will discuss the TRS pension fund and the possibility of cost-of-living increases.

The changes to TRS-Care last year created a difficult situation for many Texas public education retirees, not just for plan participants, but also for the Texas Retired Teachers Association (TRTA) and legislators. TRS-Care has provided health care coverage for hundreds of thousands of retired educators and many dependents for more than three decades – a much-needed benefit for those who dedicated their lives to school children and who live on modest, fixed incomes.

The funding mechanism for TRS-Care has been based on aggregate teacher payroll – not the actual cost of medical care – for years. As medical costs have risen, teacher payroll has remained comparatively flat. The result has been numerous budget shortfalls to TRS-Care. Time and again, legislators have addressed these shortfalls with cash infusions, and more recently, dramatic plan design changes. The Legislature has focused significant energy and time on TRS-Care, but the funding issue still remains.

As your advocate, TRTA wants a strong, affordable health insurance plan accessible for all Texas public education retirees; however, the most recent changes to TRS-Care resulted in a plan that does not always fit all needs for all plan participants. Previously, TRS-Care offered six different plans to choose from. Now there's one, and that one-size-fits-all plan doesn't work for every retiree.

Does TRTA support TRS-Care? Yes! Absolutely. TRS-Care is still the best plan available for the majority of public education retirees in Texas, especially for retirees under the age of 65. Finding an alternative plan in the



YOUR HEALTH CARE COVERAGE:

Making the Best Choice

individual marketplace that matches the same level of benefits is a difficult task. However, plan options vary widely for retirees age 65 and older.

Many people involved in political action or public policy tend to define issues as “you are either for me or against me.” There is little room for middle ground. **TRTA doesn't ascribe to this philosophy. TRTA believes in this basic tenet: we represent our members' needs and best interests, and we will do whatever it takes to support them.** Because of this, TRTA will help its members who feel they must decide about whether or not to seek alternative health insurance options to the best of our ability.

TRTA is NOT in the insurance business, and we will not sell policies and or tell any member what plan the best for them is. Nonetheless, through our trusted, decades-long relationship with Association Member Benefits Advisors (AMBA), we feel comfortable recommending a phone call to Via Benefits for those researching their health care options in the Medicare market.

TRTA is about you. This is your association. Our first duty is to you – whether that means bolstering support for TRS-Care or helping you weed through the confusing maze of health care options by pointing you to a reliable resource.

EXCLUSIVE Q&A WITH TIM LEE, TRTA EXECUTIVE DIRECTOR

What are TRTA members saying about TRS-Care?

The collective view I hear is that retirees have the impression that the promise of retirement security means that they'll also have good health insurance. They've paid into TRS-Care their entire working careers, and there is an expectation that they will have access to quality health care benefits. After the health care changes from last session went into effect, a lot of people are happy just to have health insurance of any kind, but it's certainly far different than what it was. TRTA members are grateful to have access to their group health plan, but the implemented changes have impacted everyone.

Why does TRS-Care have a deficit each year?

The deficit is caused by the rising cost of health care not matching teacher pay. A lot of our members understand this. But people who don't follow it every day or people who are new to our membership don't understand what's going on. This nation is dealing with rising health care costs, and there's just no way around it. You either pay teachers a whole lot more, and still use the same percentage

CONTINUED ON NEXT PAGE

YOUR HEALTH CARE COVERAGE: MAKING THE BEST CHOICE

to offset the rising costs of health care, or you have to increase the percentage of state funding.

TRTA has suggested that TRS-Care funding needs to increase by 1 percent next session. Our current funding formula for TRS-Care is 1.25 percent of the aggregate teacher payroll. The Legislature improved that formula last session, increasing it from 1.0 percent. That's a permanent increase, and it was desperately needed and greatly appreciated. Still, TRTA suggests that number be a combined employer (state and school districts) rate of 2 percent as the new benchmark. We also suggest that the new benchmark of 2 percent increase steadily over time, by .25 percent every year for the next eight years. We have to get in front of these health care costs and aggressively fund our TRS-Care program or the costs will continue to rise faster than our funding.

It has been reported 37,000 people left TRS-Care last year. How are people deciding to stay in TRS-Care or to look elsewhere?

Most of the people who left TRS-Care were over age 65 Medicare A and B eligible dependents and retirees. No survey has been done to my knowledge about why people left, but many have called our office and explained their situation. Those in the over 65 Medicare A and B eligible group left to find an alternative in the individual Medicare market. Some of those people want or need lower premiums. Others want a true Medicare supplement plan,

saying TRS-Care Medicare Advantage was not accepted by their providers. Some want the same coverage as their spouses, as TRS-Care spousal premiums are very high. The individual market has many options for retirees who need lower costs, alternative provider networks, or more affordable options for dependents. TRTA always urges caution before leaving TRS-Care.

Many people are completely satisfied with the TRS-Care coverage. TRS has done a great job managing the plan based on the resources they have. Our group has many benefits. People really believe in TRS. They see TRS-Care as their plan. They paid into it, so they should receive the benefits. They trust TRS and expect TRS will tell the Legislature what is needed to keep the program beneficial. They believe the people they vote into office will work for them to keep this plan intact. TRTA shares these views as well.

However, many people are focused on the immediate factor of, "Can I afford this?" Some members call us and say they're staying because of the fear of walking away and not being able to come back. Most insurance agents have no knowledge or experience with TRS-Care. Their business is to sell Medicare supplement policies. You really need to know you're dealing with someone experienced on TRS-Care and how it affects your personal situation before you leave.

With TRS-Care as it is today, and based on what our members tell us, we believe most pre-65 retirees will see TRS-Care as their best and only option.

Retirees and dependents over age 65 with Medicare A and B may look at the individual market with some choosing a new

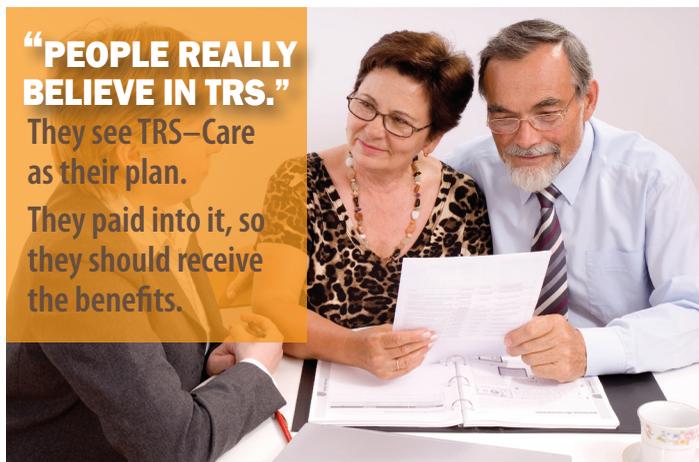
plan. Retirees over age 65 who are not eligible for Medicare A will need and depend upon TRS-Care. It is hard to say how many people over time may choose an individual market Medicare supplement over TRS-Care in the future. We have only one year of data, and we are heading into a legislative session where things may improve.

What do you say to someone considering the individual marketplace?

The first thing I tell them is to stop and evaluate their position. If you leave, you can't come back. TRTA supports TRS-Care as the best first option for retirees. If you're a dependent, and you're saying that you need something else, then I would look to a marketplace solution that's very transparent. But first you should talk to TRS for consultation. If the issue with the health care is purely cost, then you can compare TRS-Care to the marketplace. If there's another reason, then I suspect that a lot of those issues can be resolved by working with TRS. If you decide to leave TRS-Care, work with a partner that you can trust. TRTA has searched all over the country for a group we believe represents our values and expectations when working with a retiree or dependent who needs a plan in the individual Medicare marketplace. You can see more about our new partnership with AMBA and Via Benefits on page 11.

Is TRTA in the insurance business?

No, TRTA is not in the insurance business. We aren't competing with TRS. We are working with Via Benefits to provide a marketplace of Medicare policy options to retirees over the age of 65 with both Medicare A and B coverage. We've developed this plan because TRTA represents the entire population of the TRS system. More and more of our members are looking at other alternatives. TRS went from having six plans to one. For some people, it just doesn't fit their needs. Keep in mind, there are over 440,000 TRS retirees. TRS reported that over 235,000 people were in TRS-Care. That tells us a lot of people need help with their Medicare options. TRTA's



"PEOPLE REALLY BELIEVE IN TRS."

They see TRS-Care as their plan.

They paid into it, so they should receive the benefits.

YOUR HEALTH CARE COVERAGE: MAKING THE BEST CHOICE

number one priority is helping public education retirees. We're leveraging our membership size with Via Benefits to offer something that our members can use and that no one else can deliver. Via Benefits is a trusted benefit partner with organizations in the states of Ohio and Nevada, and with large private employers like General Motors. TRTA is the largest retired educator organization in the nation and we are offering a marketplace driven solution for those who need it.

What is TRTA's policy position on TRS-Care?

We support full funding of TRS-Care as the retiree option for health care. We support the restoration of benefits and choice within TRS-Care that would provide a host of products just like we had before. We support changing the revenue structure so that we will have funding that is based on cost or raising the revenue for the program. We measure success by the participants in the program being able to afford their plan and having a strong, comprehensive benefit structure available to them.

Why has the Texas Legislature never come up with a long-term plan to fund TRS-Care?

Less than a decade ago, the Legislature considered pre-funding the plan, but it was too expensive at the time. Today, our pay-as-you-go cost is what our pre-funding cost was 10 years ago. If we had been paying like we are today 10 years ago, we would have been pre-funding and this plan would have much lower costs, but we can't go back and reset. We need a plan to manage long-term costs by creating a revenue structure that considers what the costs are. It's very expensive to change the formula to fit what medical care costs will be. As long as we have a short-term view of TRS-Care, we're always going to have a long-term problem.

What do you think are TRTA's chances to win on these issues?

I think our chances are good to win for many reasons. We have a very strong, effective voice in the Legislature. Our

members are organized, and they know what it takes to be successful. They are interested in solving the problems, not attacking those who are in charge. However, a lot of people have been financially hurt by the changes. We'll go into session and it will be an emotional appeal to the legislators. Retirees have been hit hard. I know the Legislature is very interested in TRTA members and retired educator issues. They have shown over the last 15 years a willingness to work on them. They will come into this session saying, "I've heard from my retirees who are in pain, and I want to do something to help them."

Why do people compare TRS and ERS health care plans?

TRTA members want the Legislature to establish policies that are equal to or as fair as the policies that are put in place for state workers. No retiree that I've ever met wants to take away the benefits of state workers. What they're really interested in is why someone in the elected class is setting funding policies on health care that are so different from one public servant to another public servant.

Vested elected officials get no-cost health care when they retire. Their dependent coverage is subsidized by 50 percent. For the educators of Texas, something better should be provided. Some retirees ask me, "Why is my public service worth less than the service of an elected official?" However, that mentality can be destructive, because it makes it sound like it's us versus them. TRTA will never be an organization that supports taking from other public servants to give to us. We believe public service as an educator is as valuable as public service in the Legislature. We must work together to come up with a solution.

What happens now?

Elections happen first. All of our members need to be telling all people running for office that we need better

health care options. More funding is going to be needed. Retirees are already at their max. The 1.25 percent of payroll is insufficient to help pay for this program or cover costs. It's irresponsible to tell people we can run this plan on this rate. We need to go to the polls and vote for those who are going to be our friends on this issue.

What should TRTA members know about TRS-Care as it stands today and other health care options?

There are no changes to the benefit structure or premiums for the TRS-Care plans for 2019, including the Medicare Advantage (MA) plan. TRS retirees who have decided to compare their TRS-Care coverage to an alternative Medicare supplement or MA plan have many options in the "individual market." Before you leave TRS-Care for alternative coverage, we encourage you to review the following checklist.

1. Understand what you have! The TRS-Care Medicare Advantage plan is a PPO group plan offered by the state through TRS. Participants are in a private group plan that sets benefit options, establishes subsidies, and offers a product not available to the general public. These options may be more beneficial and provide higher health care coverage to TRS retirees.
2. TRS retirees have a negotiated prescription drug plan with their TRS-Care MA plan. The prescription drug plan with TRS-Care represents a significant value to all TRS-Care participants.
3. If your doctor or hospital won't accept the TRS-Care MA plan, contact TRS. TRS works with providers to ensure the widest acceptance possible of its group MA plan. Because of this, TRS-Care MA has a broader acceptance by doctors and hospitals than other MA plans.
4. Most education employees had Medicare contributions withheld after 1986 or they earned it through other employment or a spouse. If you are over

CONTINUED ON NEXT PAGE 10

YOUR HEALTH CARE COVERAGE: MAKING THE BEST CHOICE

65 but do not qualify for Medicare A, TRS-Care is a great plan for you! If you leave TRS-Care, you may have to purchase Medicare A, which may be cost prohibitive. If you are not sure of your Medicare status, contact TRS.

5. TRTA knows many TRS retirees or their dependents who are Medicare-eligible are considering the individual market for their health care needs. Please know that if you are Medicare-eligible and you or your spouse choose to leave TRS-Care, you will not be allowed to return to the program. Current rules prohibit a retiree or dependent from returning to TRS-Care after terminating their coverage.

6. Terminating your TRS-Care coverage and enrolling in a Medicare supplement plan in the individual market may require health underwriting. (See item 10 for guaranteed options).

7. TRTA's member benefit partner, AMBA, has a partnership with one of the most trusted and highly recognized

Medicare partners in the country. Via Benefits, a group that negotiates with major Medicare supplement and MA plans, is now available to TRTA members. Via Benefits supports TRTA's mission to improve funding for TRS-Care and believes in TRTA's mission to improve benefits for all TRS retirees. TRTA's goal in this partnership is to ensure that you are assessing your long-term health care needs while communicating with knowledgeable vendors who have the experience to offer quality advice. TRTA's mission and job are to represent and protect your interests. We believe that this partnership is a part of that mission. We will continue to be an advocate for retired educators in the Legislature regarding TRS-Care and health care in general.

8. Make sure you compare options to all the benefits of your current program, including choice of providers and prescription coverages. Ask anyone who is trying to sell you a product to demonstrate how the

benefits of their option may be better than the TRS-Care MA plan. Make sure you understand the prescription plan and how coverage gaps (the donut hole) may affect you under a new plan (TRS-Care/Silver Scripts RX plan does not have coverage gaps and this can be a significant difference).

9. Ask vendors to explain the timeline for signing up for MA plans or supplement policies. Have them tell you the last day you can make a decision. Don't rush!

10. We believe we have found the best individual market Medicare supplement/MA vendor in the nation. Via Benefits offers guaranteed issue Medicare supplement plans, and has qualified agents who understand TRS-Care and are dedicated to helping you with your claims and medical advocacy after the policy takes effect. If you are in need of an individual marketplace Medicare solution, we believe Via Benefits is the partner you need. ★

Medicare Basics Chart

Medicare Fall Open Enrollment | October 15, 2018–December 7, 2018. Changes go into effect January 1, 2019.

During open enrollment period, you may:

- **Change to or from a Medicare Advantage plan from Original Medicare, Part A and Part B.**
- **Change from one Medicare Advantage plan to another.**
- **Enroll in a Part D prescription drug plan, change from one drug plan to another or opt out of Medicare prescription drug coverage completely.**

Medicare Rights Center National Helpline: 1.800.333.4114

Medicare Part A – hospital insurance

Medicare Part B – medical insurance

Medicare Advantage Plans (combine Parts A and B into one private plan, usually incorporate prescription drug coverage)

Medicare Prescription Drug Discounts 2019

- **Beneficiaries will pay 30% of the cost of brand-name drugs and 37% of the cost of generics**
- **Part D plans maximum deductible is \$415**
- **Initial coverage limit of \$3,820 and an out-of-pocket threshold (top of the donut hole) of \$5,100**

Turning 65 in a few months but not yet enrolled in Medicare? People turning 65 can sign up during a seven-month window that begins three months before their 65th birthday and ends three months after their birthday month.

Can I change my Medicare Advantage coverage after the annual enrollment period? Between January 1 and February 14, MA enrollees can leave their plan and return to original Medicare but cannot switch to another MA plan unless a circumstance affords them a special enrollment period.



TRTA Partners With Via Benefits Through AMBA

TRS–Care has provided health care coverage for hundreds of thousands of retired educators and many dependents for more than three decades—a much needed benefit for those who dedicated their lives to school children and who live on modest fixed incomes. Legislative changes in 2017 resulted in a plan that does not always fit all needs for all plan participants.

The changes to TRS–Care last year created a difficult situation for many Texas public education retirees, not just for plan participants, but also for the Texas Retired Teachers Association (TRTA) and legislators. Previously, TRS–Care offered six different plans to choose from. Now there's one, and that one—size—fits—all plan doesn't work for every retiree or dependent, especially in the Medicare market where options vary widely.

More than 37,000 TRS–Care participants enrolled in an individual plan in 2017. Since then, many TRTA members have told us that a local broker has advertised that they can offer members a lower rate and better coverage than the current TRS–Care plan. Members have asked us if that is true and, if so, is TRTA offering any sponsored, trusted program to evaluate alternative options to TRS–Care?

In response to member inquiries, TRTA is proud to announce our partnership with Via Benefits Insurance Services brought to you by our benefits partner AMBA.

Who's Via Benefits?

Via Benefits is the oldest and largest private Medicare marketplace that will, at no cost to you, review your health care plan to ensure that you have the coverage that is right for your 2019 needs and budget.

They do this by comparing your current coverage and anticipated needs to the coverage offered by the leading national and regional plans available in your area. They offer a selection of affordable and competitive plans including Medicare Advantage, guaranteed issue Medicare Supplement Insurance (Medigap) and Medicare Part D Prescription Drug plans.

"TRS–Care worked for us for a number of years, but at a certain point, it became less effective for our situation. Via Benefits helped us find plans that better meet our needs, and at a more affordable price. Via Benefits offered us a great selection of plans. Their advisors were very helpful and made it easy to find something that fit our budget. It was easier than we thought. It is such a relief to know we can depend on their help." —Pam B., TRTA Retiree

A 15–minute conversation with a Via Benefits licensed benefit advisor will help you understand whether an individual Medicare plan is a better fit—offering equal to or better coverage for less cost. These knowledgeable advisors have helped more than 1.8 million retirees find coverage that meets their needs and budget.

Is TRTA recommending this over TRS–Care?

We know your health care options have changed. Everyone's situation is unique. For many, TRS–Care is still a great option. For others, TRS–Care does not fit as well as it once did when there were more plan options. We want what is best for every TRS retiree. If you are a TRTA member and you want an option in the individual Medicare marketplace, you won't find a better partner than Via Benefits.

What You Can Expect When You Call Via Benefits

The advisor will ask a few questions, such as:

- How is your health?
- What medications do you take?
- Who are your doctors, and what are your preferred hospitals?
- What are your 2019 travel plans (if you plan to travel)?
- What do you like about your current TRS–Care coverage?

They'll take this information and find a selection of insurance plans that meet the criteria you've outlined. They'll review each option, giving you ample opportunity to clarify plan details. Once you understand the plans available in your area and how they compare to your current plan, you'll be able to make an informed choice about your 2019 coverage. *If the advisor's recommendation is that TRS–Care is the right plan for your needs and budget, the advisor will let you know.* If you decide that an alternative plan is a better fit, the advisor will help you complete and submit your application.

Via Benefits:

- Has been vetted and approved by TRTA and AMBA
- Employs benefit advisors that provide unbiased advice at no cost to you—benefit advisors are salaried and focused on finding you the right plan
- Offers thousands of plans from over 125 insurers
- Enables you to evaluate and understand your coverage options

Why you should review your health care coverage every year

- Your needs and medications change, and so should your coverage
- Plan rates change
- Peace of mind

Is TRTA being paid by Via Benefits to offer this alternative?

No, TRTA is not being paid by Via Benefits. This is an option we support for our members to have the flexibility they may need in their health care choices.

Via Benefits

+1 888 651 7306 | TTY: 711

Monday through Friday, 7:00 a.m. until 8:00 p.m.

URL: My.ViaBenefits.com/TRTA

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.

Association Member Benefits Advisors • 1.800.258.7041 • 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 • 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 to enroll.

Nationwide Pet Insurance (VPI) • 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 • 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 • 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 • 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 • 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 • 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 • 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 • Medical alert systems to over 19,000 subscribers nationwide and ranks in the top U.S. 10 medical alarm companies.

Avis Rent–A–Car • 1.800.331.1212 • 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 • For personal and/or business rentals.

Cruise and Vacation Benefits • 1.855.577.9497 • 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 • 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 • 10 percent off from an airport location and 5 percent off from non-airport location.

Road Scholar • 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 • 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/mpp

REGISTER, RESEARCH

VOTE

**QUESTION: WHAT IS JUST AS IMPORTANT AS RECITING THE PLEDGE OF ALLEGIANCE?
ANSWER: HONORING THAT PLEDGE BY VOTING IN EVERY ELECTION!**

BY BROCK GREGG, TRTA ASSOCIATE DIRECTOR

Promising allegiance to liberty and justice for all is part of enjoying the freedoms we share as Americans, but there is more to the pledge than speaking its inspiring words. We can't just talk the talk, we've got to walk the walk!

As retired public servants, educators know how to keep promises and understand how to be role models. Retired educators also have needs of their own that need to be met to honor the promises made to them as public servants of our great state. Those promises are kept by another group of role models—the men and women who work for all of us as our elected officials.

Protecting our liberties and rights requires choosing the right leaders to carry our mantle. Winning justice for all means speaking out with a strong voice for those who are not able to speak up for themselves. Maximizing the effort for that justice requires straight talk with one another and expressing our interests as one voice when it counts—at the ballot box. That is how we can honor the pledge.

In recent years, it seems many Texas educators have forgotten what it takes to make sure the promises of retirement security and affordable, accessible health care are kept and that the needs of students are also met. Here is some news that isn't fake: right here in Texas where everything is bigger, voter turnout is getting smaller. In fact, Texas often comes in last or close to last among all states in voter turnout.

Here are some facts:

- **77% of eligible Texans (voting age population) are registered to vote**
- **74% of TRTA members are registered to vote**
- **In the 2016 presidential election, only 46% of eligible Texans voted**
- **In the 2014 mid-term general election, only 25% (about 4.7 million) of eligible Texans voted**
- **In the 2018 March primary, only 13% of eligible Texans voted**
- **Texas ranked 48th in the nation in voter turnout in 2016, a presidential election year**

Think about these figures and put them into the context of the promises made to retired educators by our elected officials. There is a mid-term General Election on November 6. Only 4.7 million Texans voted in the last mid-term election in 2014. If you split that down the middle, that's about 2.35 million voters. If we have 1.5 million eligible voters who are members of the TRS system (not counting family and friends), don't you think we could do better and get more people—more educators—to the polls?

TRTA is a non-partisan organization that does not endorse candidates for political office. Our colleagues at Texas Educators Vote (www.texaseducatorsvote.com), a

coalition of Texas education associations and civic groups such as the League of Women Voters (my.lwv.org/texas), are dedicated to changing voter turnout statistics, particularly among high school aged voters and teachers.

We can't do it without our role models—that means you! At www.texaseducatorsvote.com, you and your fellow retirees can take the educator's pledge to vote, request a voter registration card, find resources to research candidates, and learn what the education community is doing to create a culture of voting in every school district. The site serves as great motivation for educators of all ages to get involved and take ownership of their civic duty to vote. You may also download a ballot specific to your district from the League of Women Voters at www.vote411.org.



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REGISTER, RESEARCH, VOTE!

As a retired educator, your entire livelihood is determined by elected officials. Your state pension, health care benefits, Social Security, and Medicare are all in their hands. Do they control you? No, but that is what you are going to hear from apathetic individuals when you try to convince them the power is in their hands.

Let's go back to the beginning. In our democracy, our leaders work for us. We must hold them to the promises made to all public servants, including educators. We must take action together to create change. Make no mistake, change will happen! Change is the only thing that you can really count on.

Here are the questions that determine whether a change means promises will be kept:

- Will you push for change in a positive direction?
- Will you push for support of TRTA's recommended changes for improved benefits for retired Texas educators?
- Will you volunteer your time to work for the candidates you believe in?
- Will you encourage active teachers in your district to register, research, and vote?
- Will you make a plan to vote on the first day of early voting and spend the two weeks that follow ushering other educators to the polls?

Answer: There are about 1.5 million educators and 5.5 million students here in Texas who hope you will.

Members, let's put our minds together, get boots on the ground, and get educators to the polls! There is no doubt we can honor our pledges and do our civic duty, and fight to have promises made to us kept by our elected officials! It's time to change the culture of voting in Texas. ✪

IMPORTANT DATES

- Voter registration ends **October 9**
- Voting by mail? Send your application for a ballot by mail as early as 60 days before an election (all applications to vote by mail must be received by your early voting clerk no later than the 11th day before election day by the close of regular business or noon, whichever is later).
- Early voting is **October 22–November 2**
- Election day is **November 6**

Area Agencies on Aging Help Texans Find the Services They Need

By Michael Wright, Texas Health and Human Services

Getting older brings wisdom, but it also brings complex challenges as our bodies age. Fortunately, you can find help close by.

Most Texans live close to an Area Agency on Aging. These 28 non-profit agencies are stationed all across the state, serving every county in Texas. They can help Texans 60 and older find transportation, arrange meal delivery and help with the purchase of a wide range of goods and services, including medicines, respite care, personal assistance and home repair.

"We try to be a one-stop shop for services for our aging community," said Patricia Bordie who runs the Area Agency on Aging of the Capital Area in Austin. "We focus on frail, rural and people with low incomes, but we're here to give advice to help navigate the system for everyone."

The main goal is keeping people living in their homes as long as possible, Bordie said.

"That's what they ask for," she said. "Most people want to age in their community and in their home if at all possible."

The agencies often work with local Aging and Disability Resource Centers, which offer information about state and federal programs as well as local resources.

The services are at no cost to the consumer with the primary funding coming from the federal Older Americans Act and the Texas Health and Human Services.

"This is consumers', taxpayers' dollars working for them so we encourage all in need to reach out for assistance." Bordie said.

The agencies can help you find services you need, whether it's Medicaid, SNAP food benefits or good exercise program for seniors.

"No matter how independently you live, it never hurts to know where help is or where the fun is in your neighborhood," said Holly Riley, who manages HHS Aging Service Coordination. "Today's seniors are more active and more independent than any previous generation and we're all working together to keep it that way."

To find the agency near you, visit the HHS webpage or call Texas 2-1-1.

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

DONATE TODAY!



Since 2008, TRTA members have helped 126 retirees get back on their feet, 10 residents of West recover from a devastating disaster, 500 active and retired educators recover from Hurricane Harvey, 156 classroom teachers implement innovative projects and learning methods for their students, and 144 future educators pursue their passion for teaching.

More than \$480,000 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 run their own business, grow food, build robots and even how to write and publish their school's first student newspaper!

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

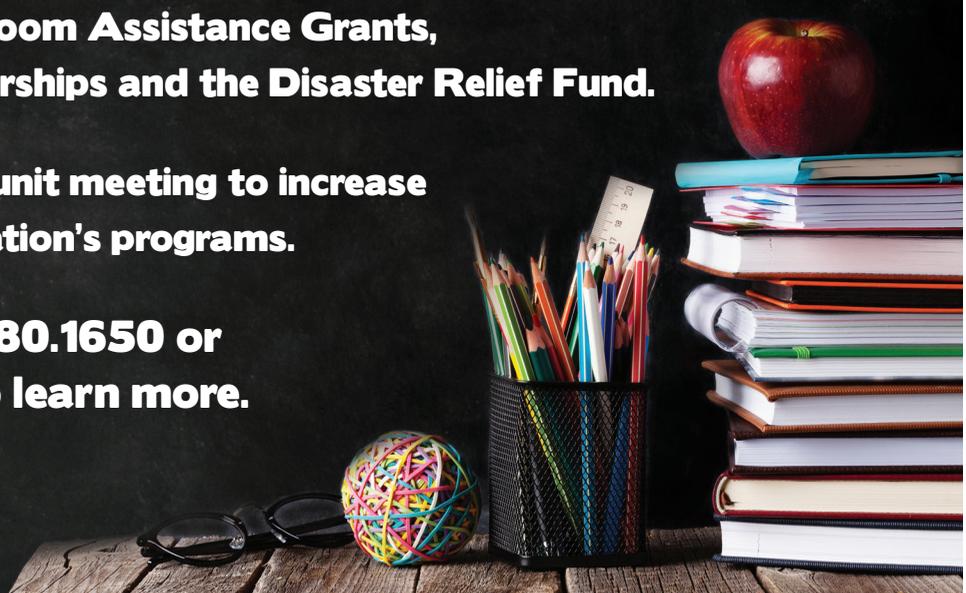
Send address changes to:
Texas Retired Teachers Association
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957
1.800.880.1650 | www.trta.org

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 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