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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

TRTA'S PLAN TO HELP TEXAS SAVE \$725 BILLION

By Tim Lee
Executive Director

Over the past two issues of *The VOICE*, the Texas Retired Teachers Association (TRTA) has outlined several legislative agenda items we are working on to protect and improve the retirement security of more than 350,000 public education retirees and 1,000,000 pre-retirees.

Among those issues are the Teacher Retirement System of Texas (TRS) pension fund. As our members know, the TRS pension fund is a defined benefit (DB) plan. The traditional DB plan is the best type of retirement plan for public education retirees.

The DB plan provides a lifetime annuity, whereas defined contribution plans (401(k)s) provide only a sum-certain amount. Some groups claim that the unfunded liabilities create a burden on all stakeholders; but a well-managed DB plan provides better value to annuitants, taxpayers, and the state and is more efficient. TRTA's agenda to fully fund TRS today will save the state \$725 billion in interest tomorrow!

TRS has never missed a payment to its annuitants in its 81 years of existence. The TRS plan is also the sole form of retirement security for most Texas public educators, as 95% of school employees in Texas do not pay into the federal Social Security (SS) program. Most retirees — about 80% — receive no SS benefits at all.

How Does Lowering the Rate of Return Assumption Affect Retirees?

In July of 2018, the TRS Board of Trustees voted to revise its rate of return assumption, lowering it from 8% to 7.25%. The rate of return assumption is a measure used by TRS to project investment returns.

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TRTA'S PLAN TO HELP TEXAS SAVE \$725 BILLION

Though this lowered assumption will not affect the amount of money current retirees receive in their annuities, it makes a cost-of-living adjustment (COLA) significantly more difficult going forward for all current AND future retirees. Retirees already struggle to make ends meet, living on modest incomes that do not match up with modern-day expenses.

Texas has a law in place that prohibits TRS from distributing a COLA unless TRS is projected to pay off its unfunded liabilities within 31 years, our state's definition of "actuarial soundness." Many TRS retirees have languished without a COLA since retiring.

The last COLA approved by the Legislature occurred in 2013. The COLA was provided only to those who retired before September 1, 2004. If you retired after that date, 14 years ago, you've never seen an increase in your monthly annuity, and your annuity may have even gone down after health care costs rose dramatically this year.

Did you know that more than 125,000 TRS retirees receive less than \$1,000 per month from their annuity? While there is no promise that retiree annuities will increase, it is a reasonable expectation that they will increase over time.

Now that the rate of return assumption has been lowered, retirees have been told it could be fifty to one hundred years before TRS is able to provide a COLA to retirees! TRTA believes this is preposterous and unacceptable.

This issue is not limited to retired educators. Active educators have a stake in this too. Some politicians may use the lowered rate of return assumption as a window to eliminate the defined benefit plan and change active educators' retirement plan into a defined contribution (401k-style) plan. If you have a son or a daughter in education, this is their fight too!

It is likely that one of two things will happen to the pension fund during

Fiscal Year 2017 Contributions: Teacher Retirement Systems not in SS

	Employee Contribution	Employer Contribution
Texas Teachers	7.70	6.80
Ohio School Employees	10.00	14.16
Alaska TRS	8.65	34.1
California Teachers	9.92	19.49
Colorado School	8.00	19.65
Connecticut Teachers	6.00	23.65
Illinois Teachers	9.40	41.50
Kentucky Teachers	9.18	31.06
Louisiana Teachers	8.00	30.90
Maine State and Teacher	7.71	20.03
Massachusetts Teachers	11.00	18.77
Missouri Teachers	14.50	14.50
Ohio Teachers	14.00	14.48

the coming legislative session: either the Legislature will adopt a plan to adequately fund the pension system or future retirees will see their benefits reduced over time.

The formula is simple: contributions plus investments equal benefits! With a lower rate of return assumption, there will be less money to ensure that the promises made will be kept. While changes may not happen immediately, the result is that future retirees will receive a much lower benefit for their years of service and current retirees will never receive a COLA or benefit adjustment in their lifetime.

What does this mean for retirees hoping to receive a COLA or other benefit adjustment in 2019?

Time's Up!

The most commonly asked question I receive is "what is the likelihood that retirees will receive a COLA this year?" Retirees are in desperate need, and when the previous COLA was passed in 2013 for annuitants who retired before 2004, we were told that the Legislature would come back to finish the job and help the retirees who didn't receive it.

To say that a lot has changed since 2004 would be a massive understatement.

A COLA will never materialize unless elected officials can agree on increasing funding for TRS. It is simply unacceptable that retirees may not see a benefit increase for the next fifty to one hundred years.

TRS receives the second lowest amount in employer contributions for the teacher pension plan in the nation when compared to other states. Our pension fund is a true bargain to Texas, but given the current economic environment, the rate of return had to be lowered. Now, it is up to the Legislature to respond to the revenue shortfall created by this change.

TRTA believes the Legislature should increase state funding for TRS by approximately 1.82%, which equates to \$768 million per year (or \$1.68 billion for the biennium). This increase, paired with strong investment returns, could open the door for a COLA.

TRTA supports increasing the current employer contribution rate (6.8% of active teacher payroll), which includes the state and school districts, to the

pension fund to 8.62%. This opens the door for the fund to reach actuarial soundness as soon as possible.

Since 95% of the school employees do not contribute to SS, a contribution rate of 8.62% is reasonable and would still be one of the lowest rates for any state pension fund in the nation that does not also pay for SS.

Based on the current Texas public education payroll of \$33 billion (with 95% being a little over \$30 billion at 6.2%), the additional cost to have all Texas public school employees participate in SS would be \$1.9 billion per year for school districts as well as from employees. If Texas opted for mandatory SS, \$3.8 billion per year would go to Washington instead of staying in Texas. That \$1.9 billion annual amount is more than what is contributed currently to the pension fund from General Revenue.

TRTA also supports requiring all TRS covered employers to pay the 1.5% employer contribution rate. Currently, districts paying into SS do not pay the 1.5% employer contribution into TRS. TRS receives 10% less revenue from the salaries of people working in the districts that pay into SS but not TRS.

Adjusting these rates will bolster the pension fund and ensure retirement security for all current and future public education retirees in Texas. Remember, the pension fund must be actuarially sound by statutory definition for the Legislature to even consider a COLA for retirees.

Why the Time is Now!

Now is the time to increase funding for the pension fund to ensure its longevity for both current and future retirees. **The pension fund's unfunded liability will surpass the money available in fund if nothing is done.**

The change in the rate of return assumption means we can address the loss of revenue now, when it's more affordable to do so, or ignore

the issue and have the system become shortchanged as a result.

There is a cost to doing nothing! When the system is shortchanged, it is the members of the system who will suffer. If nothing is done now, it may take fifty to one hundred years before retirees receive a COLA. That is the reality for hundreds of thousands of retirees—they may never receive a COLA in their LIFETIME!

The retention of the current educator workforce is also important. With no reliable retirement income and no SS benefits, many educators would seek employment elsewhere.

Paying now also means the state and taxpayers will save money over the long term. The increase TRTA is suggesting makes the contribution rate to TRS about the same as the contribution rate to the Employees Retirement System of Texas (ERS).

For about \$550 million a year in General Revenue now, the state would be investing in the future of TRS, saving the state and taxpayers approximately \$725 BILLION in interest over the next 87 years.

While it is undeniable that the cost to make the TRS pension fund sound is sizable, there is also no denying that TRS covers one out of every twenty Texans, and that those hundreds of thousands of retirees spend their annuities—approximately \$9 billion—in Texas every year.

The value provided by TRS is also undeniable! Every \$1 in benefits paid generates \$2.34 in economic activity. Retirement benefits create economic stimulus and generate tax revenue. Over \$975 million in state revenues and \$368 million in local government revenues were generated in 2016.

The fact is that Texas is better off with a well-funded pension system for its public educators. TRS has benefited from decades of good management, a

supportive Legislature, and reasonable retirement benefits. All Texans benefit from a TRS that ensures retirement security for our dedicated education employees. We believe these funding changes are the smart thing to do!

Retirees Need a Raise: What You Can Do Now to Help Get Us There

TRTA knows many retirees struggle to afford basic necessities as costs continue to rise. After the changes made to TRS-Care in 2018, many retirees saw dramatic increases in premiums and deductibles. Health insurance is vital to retirement security, but without a comparable increase in their monthly annuities, retirees must make tough choices.

What will happen if the Legislature increases its funding to the pension fund by 1.82% as TRTA is suggesting? If the system is made solvent by these increased contributions, then yes, retirees could potentially receive a COLA. If, however, the funding is not provided, or the economic environment shifts and 1.82% is not enough to make the fund solvent, there are other ways to help retirees now. A one-time supplemental payment, also known as a thirteenth check, would cost approximately \$500–600 million.

Now that the 2018 election is over, there are many returning and new legislators preparing for the 86th Legislative Session that begins on January 8, 2019. Reach out to your legislators now and start educating them on TRTA's legislative priorities. You may have a new Senator or Representative serving in the Legislature. Learn how to find out who your legislators are on page 7.

In the meantime, please complete the Letter to Your Legislator on page 5. Share your story and tell your legislators how health insurance costs and no COLAs have impacted you. Complete and send the letter no later than January 20, 2019 to: TRTA, Attn: TRS-Care, 313 E. 12th Street Suite 200, Austin, TX 78701. Our State Legislative Committee members will hand deliver the letters to legislators in February. ★



Teacher Retirement System of Texas (TRS) Pension Trust Fund:

- Ensure that TRS is managed by sound actuarial principles. To accomplish this, increase the pension fund's contribution rates so that the pension fund will be within a 31-year funding period.
 - ⊙ TRS lowered its rate of return assumption to 7.25%. In order to meet current and future benefit obligations, a contribution rate increase is necessary.
 - ⊙ TRTA recommends that the state contribution be increased from 6.8% to 8.6% and that participating Social Security employers be required to pay the 1.5% employer contribution to TRS.
- Provide a benefit increase for all retirees who retired before 09/01/2018.
 - ⊙ Recommend that TRTA and the Legislature explore viable options for providing either a thirteenth check or a cost-of-living adjustment.
 - ⊙ Revise the statutes to allow for benefit increases regardless of funding status for any investment earnings between 7.25% and 8% annually.

TRS–Care:

- Provide affordable healthcare for retirees by increasing the base funding for TRS–Care.
 - ⊙ Recommend increasing the current employer (state and school district) contribution from 2% to 3% for 2020–2021 and increasing that percentage by .25% for the next eight years until the total percentage reaches 5%.
 - ⊙ Recommend that TRS work with stakeholders to establish reasonable premium adjustments over time for the future cost benefit.
- Allow Medicare–eligible retirees who opted out of TRS–Care a one-time opportunity to rejoin TRS–Care. This “golden ticket” will apply to retirees who left the plan between January 1, 2018 through January 1, 2020, to expire December 31, 2023.
- Provide that TRS–Care participants not have a premium increase if TRS retirees do not receive a cost-of-living increase.
- Provide affordable healthcare benefits for all active education employees by increasing state and local funding.

TRS Administrative Laws and Rules:

- Allow all members who retired before 09/01/2018 to return to work without penalty.
- Amend the statutes to allow TRS discretion in dealing with minor return-to-work violations.
- Amend the statutes to require TRS to respond to appeals with the same time constraints as members have.
- Require TRS to hire an independent ombudsman to report at least quarterly to the Board of Trustees any member issues that have not been addressed adequately.

Representative Name

Senator Name

Dear Texas Legislator,

During the 85th Legislative Session, we proved that when we work together great things are possible. As our retiree health insurance plan faced a shortfall of more than \$1 billion, our Senators and Representatives and the members of the Texas Retired Teachers Association (TRTA) saved the program, essentially creating a new plan from the ground up.

As you know, I paid into TRS–Care as an active employee. Active school employees and school districts pay into TRS–Care to help support the program’s revenue stream. Today, I pay my premium and out–of–pocket costs. In fact, in 2018, once the changes to TRS–Care took effect, my premiums and deductibles increased.

Most TRS retirees earn an average of \$2000 or less per month and most do not earn Social Security benefits. We live on fixed incomes and depend upon our TRS annuity to survive and have a reasonable quality of life.

Did you know that retiree premiums and out–of–pocket costs account for more than 30% of the revenue for TRS–Care? While I am proud to do my part to support this necessary health insurance plan, my income remains stagnant. TRS–Care participants and active school employees already pay a fair share for their health care costs.

What we need is a greater state budget commitment for this vital program. I need your support—for myself and thousands of other retired school employee constituents and TRS–Care participants in your district. We must be able to afford our health care and we do not want our benefits slashed.

Please work with the Texas Retired Teachers Association (TRTA) and its legislative team to maintain TRS–Care and develop a long–term plan so that retirees do not have to bear a greater financial burden without the possibility of a cost–of–living increase.

My personal letter is below. Thank you for your service in the Texas Legislature and for representing me on this important issue.

TRTA Member Name _____

TRTA Member Address _____

WHAT RETIREES DESERVE:

Affordable quality health care, higher base funding for TRS–Care, program sustainability

EXPENDITURES FOR FY 2018:

Pharmacy Claims
\$669.1 million
42.9%

Medical Claims
\$719.8 million
45.1%

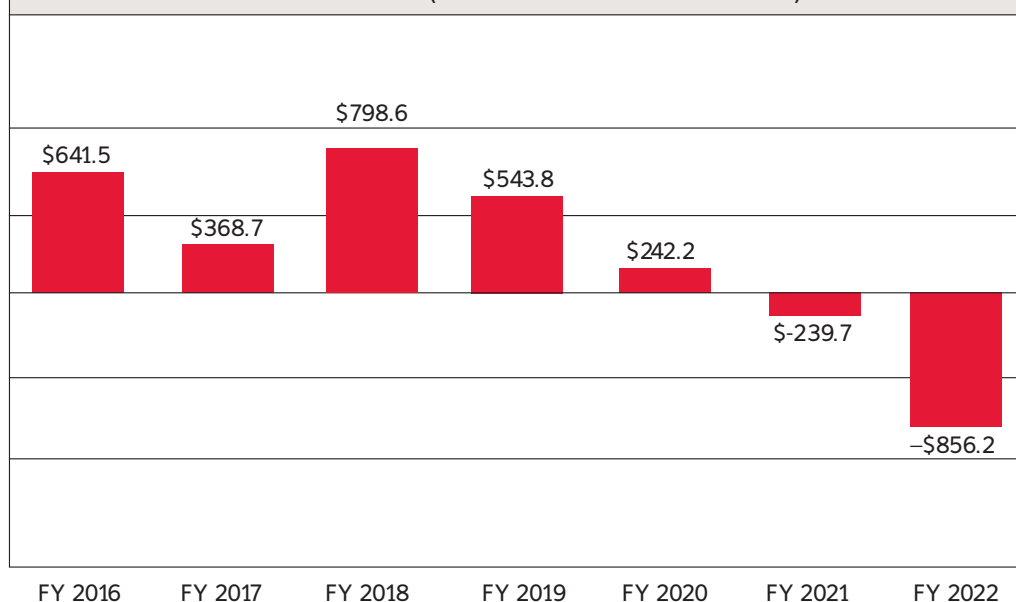
Fully Insured Premiums
\$120.6 million
7.7%

Administrative
\$50.4 million
3.3%

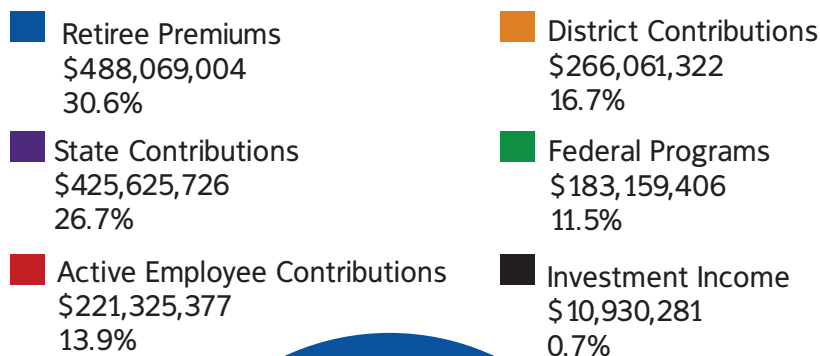
Total Expenses
\$1.56 billion
100%

Revenues in Excess of Expenses
\$429.9 million

TRS–CARE FUNDING PROJECTION FUND BALANCE (INCURRED BASIS IN MILLIONS)



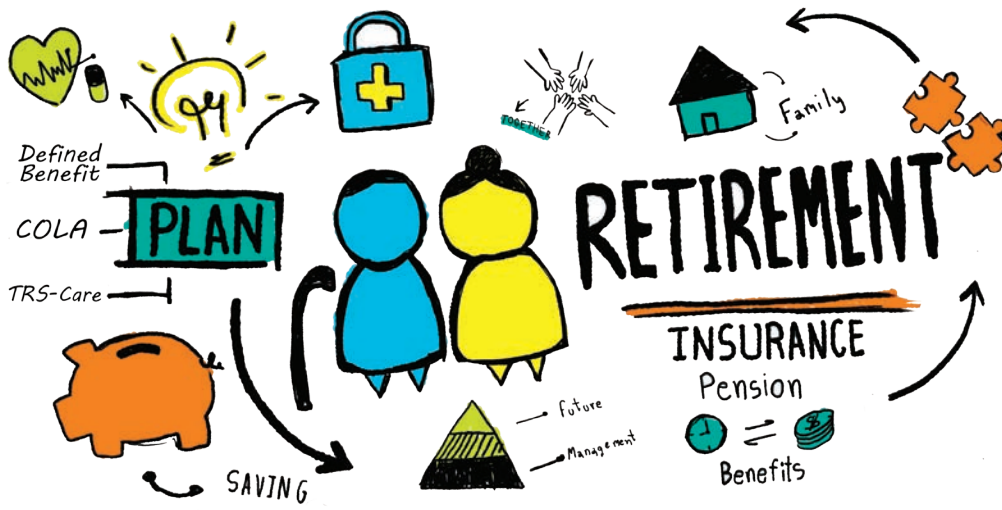
TRS–CARE FUNDING FY 2018 PIE CHART



MONTHLY FUNDING PER RETIREE & SURVIVING SPOUSE

State (1.25%)	\$145
Active Members (0.65%)	\$76
District Contributions (0.75%)	\$91
Total Monthly Income Per Retiree & Surviving Spouse	\$312

TRTA LEGISLATIVE NEWS



TRTA RELEASES VIDEO SERIES: RETIREEES DESERVE BETTER

The Texas Retired Teachers Association (TRTA) released a series of videos this fall entitled *Retirees Deserve Better*. The videos, featuring Executive Director Tim Lee, cover several vital topics that are included in TRTA's comprehensive 2019 legislative agenda. Many of our members have asked for explanations of topics that affect the pension fund and TRS-Care health insurance program, and the video series provides another way to understand sometimes complicated subject matter.

TRTA encourages all members to take the opportunity to view the videos and learn more about the following topics:

- The change in the Teacher Retirement System of Texas (TRS) rate of return assumption
- Why the TRS defined benefit pension plan is the best plan for Texas public education retirees
- Cost-of-living adjustments
- Funding for the TRS-Care retiree health insurance program

All videos in the series can be viewed in under four minutes. The videos are excellent tools for both TRTA members as well as legislators to learn about retirement security issues affecting public educators in Texas.

Please visit TRTA's YouTube channel to view and share the videos with retirees and active educators you know: www.youtube.com/thetrta.

Be sure to sign up for the *Inside Line* for regular legislative updates including new videos (www.trta.org/the-inside-line). ★

FIND YOUR LEGISLATOR

The easiest way to determine who your state elected officials are is to visit www.texas Tribune.org and click on the Election Results tab. Enter your address to determine who your state officials are.

By January 2019, the Texas Legislature website should be updated with all legislators and their contact information at www.capitol.texas.gov.

**SIGN UP FOR THE
INSIDE LINE & WATCH
TRTATV TODAY!**



EXECUTIVE DIRECTOR TIM LEE

★ PUBLIC RELATIONS UPDATE

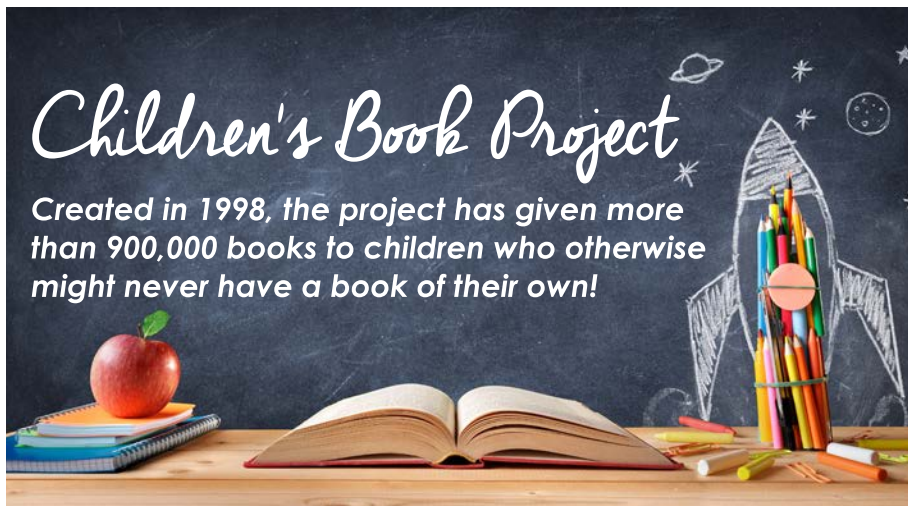
By Marcy Cann, 2018–2020 TRTA Second Vice-President



Who is responsible for getting the word out to the public about the good works of the Texas Retired Teachers Association (TRTA)? Each and every one of us!

Let's all work together as a team to get the word out about the Children's Book Project, the volunteering done by thousands of our members, and the many opportunities offered by our charitable partner organization, the Texas Retired Teachers Foundation (TRTF). All of this helps grow our membership. Remember our goal is to reach 100,000 members this year!

Be sure you are not only keeping up with TRTA on our social media accounts on Facebook and Twitter but also sharing our many activities by word of mouth. Check us out! TRTA members are always doing wonderful things! Don't have a local unit or district Facebook page? It's easy to create one and a great way to share TRTA news and engage with current and future members of TRTA. Check out TRTA's social media guides on the website to learn more (www.trta.org/prguide).



As 2019 approaches, there are many issues facing retired educators during the 86th Legislative Session. Now is the time—not during session, but TODAY, before session begins—to reach out to our newly elected and returning elected officials or their legislative staff members to share our priorities and let them know what retirees need! Retirees need more funding for TRS-Care and full funding of the TRS pension fund.

It takes all of us—using our influence with our family, friends, and legislators—to be successful. Each one of us must work continuously in every conversation we have to “Connect the Dots to TRTA's Success!”

Your Public Relations Committee members Nancy Bell, Debbie Cooper, Mary Ann Dolezal, and Pamela Elza continue to work for you. It is an honor and privilege to serve as you TRTA Second Vice-President. Please let me know what I can do to assist and support you. See you in April in Austin for the TRTA 66th Annual Convention and Day at the Capitol!

Upcoming News: Awards Program, Report Deadlines & Delegate Information

Awards Program

All awards—both at the district and local unit levels—are self-nominated. TRTA Awards Program packets and templates will be emailed in January to district and local unit presidents. All awards must be prepared by districts and local units.

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.

Connecting the Dots to TRTA's Success!



Registration is now open for the 66th Annual TRTA Convention to be held in Austin, Texas April 1-2, 2019! This year's theme is Connecting the Dots to TRTA's Success, a meaningful metaphor that matches TRTA's legislative goals as we head into another challenging session in the Texas capital city!

The convention will be held 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! If you experience any issues when using the toll-free number, please be sure to verify the address of the hotel (500 E. 4th Street). For online reservations, please visit the TRTA home page (www.trta.org).

There is no better time to be in Austin! The Texas Legislature will be in regular session discussing such vital issues as the TRS-Care health insurance program 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. This year, TRTF is also hosting a fundraising raffle. TRTA's twenty districts will donate unique, valuable items and convention attendees may purchase a ticket on day one (April 1) of the convention to be eligible to win.

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 a.m. – 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

CONTINUED ON PAGE 10

Convention News: Connecting the Dots to TRTA's Success!

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!

Please note, an RSVP is required for the Day at the Capitol event even if you do not plan to attend the Convention. Your RSVP ensures that enough advocacy materials and refreshments are available for all attendees. Please check the appropriate box on the registration form if you are attending on April 3.

Look for the registration form for all events, including meal prices, on page 11. Online registration for the convention is available now on the TRTA website (www.trta.org). Registration for the Convention and Day at the Capitol closes March 1, 2019. We hope you will join us in Austin in for convention, Day at the Capitol, or both and help us connect the dots to TRTA's success! ★



Texas Retired Teachers Foundation GRANTS & SCHOLARSHIPS

TRTF is offering thirty \$500 Classroom Assistance Grants and twenty-one \$750 Beginning Teacher Scholarships for the 2019–2020 school year. The deadline is approaching quickly! Do you know a classroom teacher who is trying to fund a project for his or her students? Do you have a relative who is graduating from college this spring and will be a teacher for the first time in the fall of 2019?

Please let them know about these great opportunities!

More information is available at www.trtf.org, where you may download applications. For questions, please contact TRTF at help@trtf.org. The deadline to submit applications is Thursday, February 28, 2019 at 5:00 p.m.

66TH ANNUAL TRTA CONVENTION

CONNECTING THE DOTS TO TRTA'S SUCCESS

Hilton Hotel • Austin • April 1–2, 2019

CONVENTION REGISTRATION FORM

ONLINE REGISTRATION OPEN: OCTOBER 15, 2018 • REGISTRATION DEADLINE: MARCH 1, 2019

REGISTRANT INFORMATION

First and Last Name		TRTA ID
Address		
City	State	Zip
Phone	Email for Confirmation	
In Case of On–Site Emergency Contact		Cell Phone





CONVENTION INFORMATION

Every convention attendee must register online or by mail. One registrant per form. Please check all boxes that apply. Attendees must pay the \$40 registration fee or \$50 on–site registration (late) fee. Refund requests must be received by March 15, 2019. Refunds will be processed after Convention by April 15, 2019. A \$10 service charge will apply. Register online at www.trta.org or mail completed form and payment to TRTA, Attention: Convention, 313 E. 12th Street, Suite 200, Austin, TX 78701.

SPECIAL EVENTS

<input type="checkbox"/> Registration (Deadline March 1, 2019) \$40 per person	\$ _____
<input type="checkbox"/> Awards Dinner (Monday, April 1, 2019 • 6:30 – 8:30 p.m.) \$55 per person	\$ _____
<input type="checkbox"/> Foundation Breakfast (Tuesday, April 2, 2019 • 7:00 – 8:15 a.m.) \$35 per person	\$ _____
<input type="checkbox"/> Legislative Luncheon (Tuesday, April 2, 2019 • 12:15 – 1:30 p.m.) \$40 per person	\$ _____
<input type="checkbox"/> Day at the Capitol (Wednesday, April 3, 2019 • 8:00 a.m. – 2:30 p.m.) Complimentary	
<input type="checkbox"/> I will be attending the Day at the Capitol	

PAYMENT INFORMATION

A confirmation letter will be emailed/mailed prior to convention.		TOTAL REMITTANCE \$ _____
<input type="checkbox"/> Check or money order enclosed payable to TRTA <input type="checkbox"/> Please charge my credit card		
▼ Credit Card Number	▼ Expiration	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	
<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/> 	▼ Signature	

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 • www.dell.com/mpp



Thank You for Giving to Causes that Matter!

Since 2008, TRTF has given more than \$480,000 to educators of the past, present and future—thanks to generous donors like you!

You have helped 126 retirees with emergencies, 500+ educators recover from disasters like Hurricane Harvey, 156 classroom teachers implement innovative projects, and 144 future educators pursue teaching!

Your donation means a retiree earning less than \$800 per month can receive hearing aids or food, a teacher can show her students how to run a business, and today's students can become tomorrow's teachers.

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

November was Foundation Month when TRTF hosts its annual fundraiser. TRTA members have donated \$60,000 since November 1!

If every TRTA member gave just \$10, we could raise \$900,000!

Can you help us reach our goal?

Donate Today!

Visit www.trtf.org/donate

or mail a check to TRTF, 313 E. 12th Street #220, Austin, TX 78701.

Please donate to a valuable cause that has a direct impact on education in Texas and make your year-end tax-deductible donation to TRTF.

Thank you for considering TRTF during this charitable giving season!

Suspect Abuse or Neglect at a Nursing Home? Learn What to Do

The safety and well-being of Texans is Texas Health and Human Services' top priority and open lines of communication play a crucial role in helping ensure Texans are safe.

Moving to an assisted living facility or nursing home can be the start of a new phase in life. Like any change, it can bring uncertainty, but HHS works to make sure care residences are both livable and safe.

HHS' Provider Investigations unit looks into all complaints of abuse, neglect and exploitation at state-regulated and state-run facilities, including nursing homes, assisted living facilities and state supported living centers.

"We're not just here to investigate, but to give comfort and reassurance as well," said Kara Whiddon, director of Complaint and Incident Intake. "If there is a violation, we'll move quickly to make the facility correct it."

If you suspect abuse or neglect report it! You can report suspected abuse or neglect of aging Texans or people with disabilities by phone, email or in writing. If you call between 7 a.m. and 7 p.m. Monday through Friday, you'll talk to someone in person. If you call after hours or on weekends, you can leave a message.

"We'll need your name, address and phone number, as well as information about the people involved and the facility," Whiddon said. "Be sure to have the name and address of the facility." You'll be asked what your relationship to the person is, how you began to suspect abuse or neglect, information about the level of care the person should receive and other pertinent medical history.



You may keep your name confidential if you wish (unless the law requires disclosure) however you will not be able to find out the results of the investigation if you remain anonymous. HHS will also forward the information you give to any other agencies, such as the police, if appropriate.

"Investigations take anywhere from 10 to 30 days, depending on the type of facility and the nature of the allegations," Whiddon said. "The victim, the legal guardian and the facility can appeal the results."

Ways to File a Complaint:

Phone: 1.800.458.9858 and pick the option for the appropriate type of facility

Fax: 512.438.2724 or 512.438.2722

Email: CIIComplaints@hhsc.state.tx.us

Mail: Texas Health and Human Services

Complaint and Incident Intake: Mail Code E249, P.O. Box 149030
Austin, TX 78714-9030

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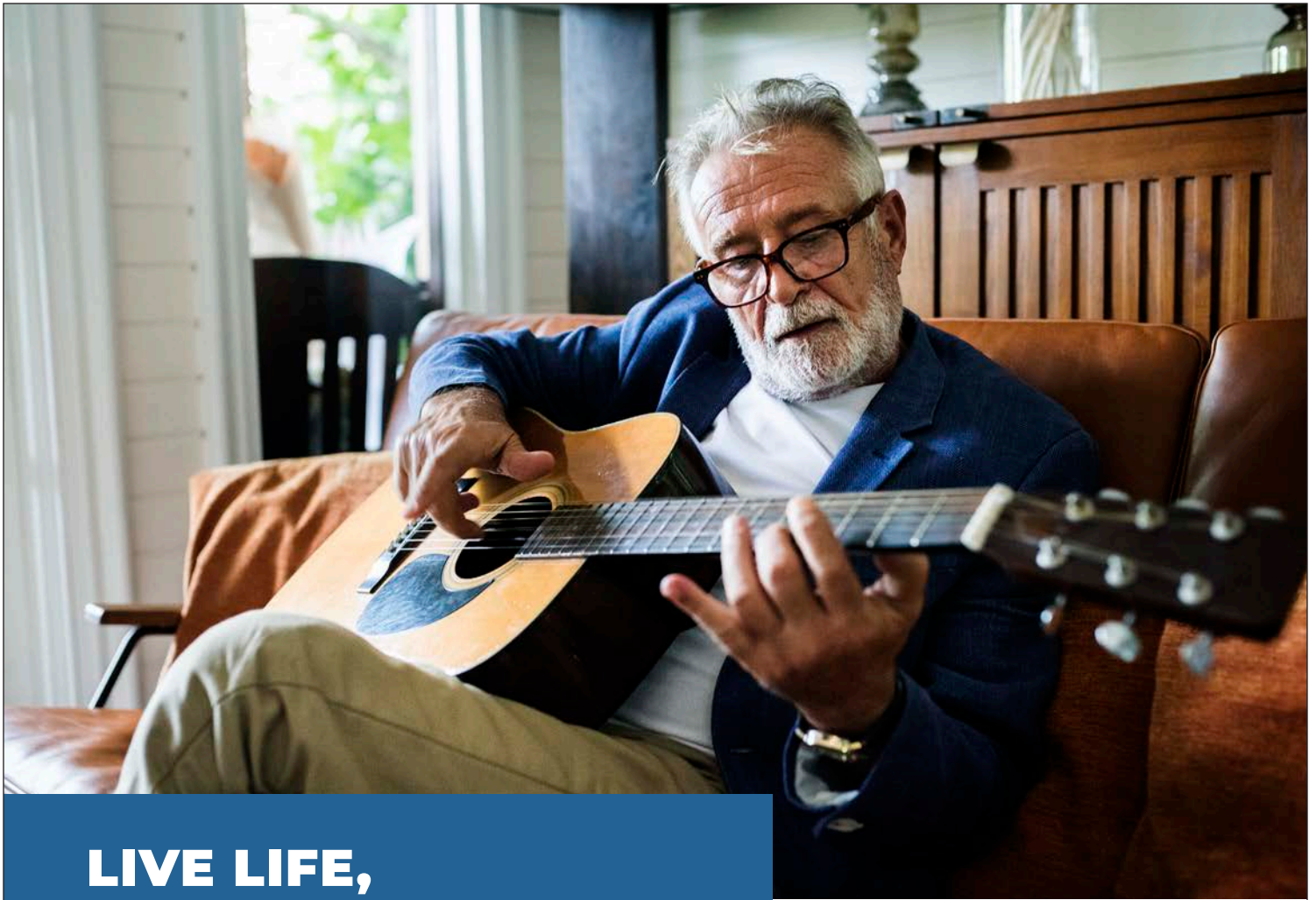
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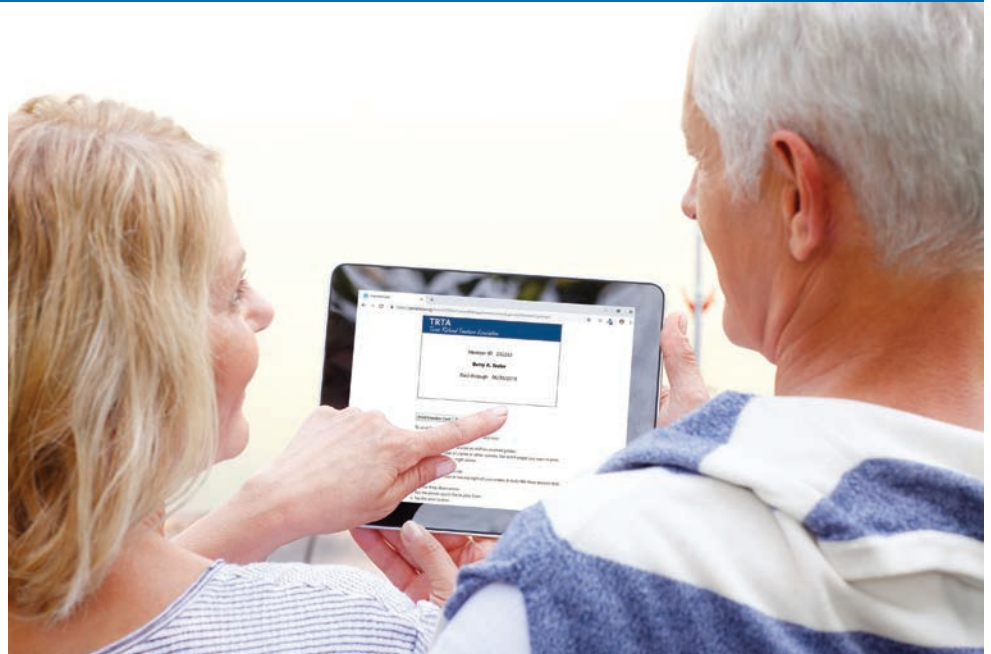
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1.800.880.1650 | www.trta.org

TRTA MEMBERSHIP ID CARD NEWS: CHANGES ARE COMING!

This is the last year that TRTA will be mailing annual and Diamond Plus member ID cards. The costs incurred for printing increases every year, as does postage, which is increasing again in January 2019. Printing and mailing member cards are no longer efficient uses of your TRTA membership dues.

You can access and print your member ID card from your member profile on the TRTA website (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! This feature is available to all active members.

If you haven't done so already, renew (www.trta.org/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 this 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.

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

1. Just go to 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 Your 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.