

# YOUR BENEFITS

## What is a defined benefit program?

Educators and school personnel in the public schools of Texas currently participate in a defined benefit program. Governments, private companies, and political groups across the nation often look at ways to change these programs to defined contribution (401k-style) plans; but these plans do not provide guaranteed retirement security and retirees may outlive their benefits. Conversely, the defined benefit plan assures a lifetime annuity. The state is responsible for ensuring the long-term solvency of the pension fund and protecting it when unfavorable market conditions occur. Most Texas public school employees (95%) do not pay into the federal Social Security program and TRS is their sole form of retirement security.

## Can I receive spousal Social Security benefits?

The Government Pension Offset (GPO) eliminates or reduces the spousal security benefits by two-thirds the value of a teacher's retirement benefit. The GPO impacts those individuals who were not eligible to retire prior to 12/30/82 (at least 55 and 20 years of service credit).

## Can I receive Social Security if I worked in a job which paid SS before I started teaching?

The Windfall Elimination Provision (WEP) reduces an individual's earned SS benefit for work history outside their non-covered school employment. The WEP uses a modified formula that may reduce your earned SS benefits. Call 1.800.772.1213 or visit [www.ssa.gov](http://www.ssa.gov) to verify your years of substantial earnings and request a calculation of your benefits.

# RESOURCES

## Texas Retired Teachers Association (TRTA)

313 E. 12th Street, Suite 200  
Austin, TX 78701  
1.800.880.1650 • 512.476.1622  
[www.trta.org](http://www.trta.org) • email: [info@trta.org](mailto:info@trta.org)

Please contact TRTA for supplemental insurance.

## Teacher Retirement System of Texas (TRS)

1000 Red River Street  
Austin, TX 78701  
1.800.223.8778  
1.800.841.4497 (TTY hearing impaired)  
[www.trs.texas.gov](http://www.trs.texas.gov)

You have access to tools and resources to help understand your plan and benefits. Visit TRS' resource page at [www.trs.texas.gov/Pages/trs-care-2022.aspx](http://www.trs.texas.gov/Pages/trs-care-2022.aspx) to learn more or call a BCBSTX Personal Health Guide at 1.866.355.5999, 24 hours a day, seven days a week, if you have questions about providers, benefits or need information about your plan.

Medicare Advantage participants can call the UHC customer service line at 1.866.347.9507, 7 a.m.–6 p.m., Monday–Friday, if you have questions about providers, benefits or need information about your plan.

## U.S. Social Security Administration

1.800.772.1213 • [www.ssa.gov](http://www.ssa.gov)

## TX Health & Human Services

[www.hhs.texas.gov](http://www.hhs.texas.gov)

## U.S. Dept. of Veterans Affairs

1.800. 827.1000 • [www.vba.va.gov](http://www.vba.va.gov)



# 3 STEPS TO PLAN YOUR FUTURE

WHAT YOUR LIFE LOOKS LIKE WHEN YOU RETIRE

# STEP 1 VOTE

The Texas Retired Teachers Association (TRTA), founded in 1953, is your representative and pension defender in the Texas Legislature. We protect what you have earned and advocate for ALL public education retirees!

The Legislature oversees the Teacher Retirement System of Texas (TRS) pension fund and controls the procedures for distribution of retirees' annuities. TRS cannot influence the Legislature on any laws regarding the system. The Legislature may appropriate additional monies to the pension fund to allow increases in retirees' annuities and provides funding for the TRS-Care health insurance plan and any benefit improvements.

These vital decisions depend solely upon legislative action, which TRTA and its members influence to improve your benefits. This is why it's so important for retirees to register to vote and to cast ballots in all elections. Vote for candidates who support funding your pension and healthcare! Register to vote and learn more about elections at [www.votetexas.gov](http://www.votetexas.gov).

- Register to vote and vote in all elections, including primaries. Elections are determined by the voters who show up!
- Know your state Senator and Representative.
- Track bills pertaining to the TRS fund.
- Attend local TRTA events.

# STEP 2 STAY INFORMED

TRS is a pension trust fund that has been serving the needs of Texas public education employees for more than 80 years. In November 1936, voters approved an amendment to the Texas Constitution creating a statewide teacher retirement system. With the passage of enabling legislation in 1937, TRS officially was formed.

Retirement benefits are funded by contributions from the member (active employees), state, and employer and by investment earnings.

TRS has two core responsibilities: to deliver retirement and related benefits that have been authorized by the Texas Legislature, and to manage the fund that finances member benefits.

TRTA keeps members informed with a free email service, the *Inside Line*. Sign up to learn more about issues facing current and future education retirees at [www.trta.org/the-inside-line](http://www.trta.org/the-inside-line).

Contact TRS  
6 months prior  
to your anticipated  
retirement date.

TRS counselors can  
help you learn everything  
you need to know about  
your retirement account.

To consult with a counselor,  
call 1.800.223.8778 or visit  
[www.trs.texas.gov](http://www.trs.texas.gov).

# STEP 3 SUPPORT TRTA

TRTA is an effective, powerful voice in the Legislature. TRTA has several lobbyists, including an experienced Executive Director, as well as a 21-member legislative committee who monitor bills and inform retirees about legislation. TRTA lets members know about critical legislative issues that need urgent attention and promotes a culture of voting.

One of the most rewarding ways to get involved with TRTA is through one of our 250-plus local units. Local units offer opportunities for fellowship, volunteerism, and face-to-face meetings with legislators, and offer a welcoming community as you enter retirement. Find a unit near you at [www.trta.org/districts-and-local-units/](http://www.trta.org/districts-and-local-units/).

TRTA members may take advantage of endorsed benefits and discounts. These include supplemental insurance, dental and vision insurance, hotel and rental car discounts and health services.

- Attend a district/local unit retirement event.
- Study the supplemental insurance options.
- Visit [www.trta.org](http://www.trta.org) to learn more about TRTA.