

## Board approves benefit changes to TRS-Care

In June, the TRS Board of Trustees approved changes to TRS-Care to ensure that there will be sufficient funds to pay medical and prescription drug claims through fiscal year 2017.

**There will be no premium increases for the upcoming plan year; however, there will be some plan design changes to the TRS-Care Standard Plans.**

***TRS-Care Standard Plans: Changes to Deductibles, Maximum Out-of-Pocket Costs, and Pharmacy Copays***

For the first time in 12 years, deductibles and maximum out-of-pocket limits for the TRS-Care Standard Plans will increase, starting Sept. 1, 2016. Participants enrolled

in one of the traditional prescription drug plans will see higher pharmacy copays. In addition, there will be new pharmacy copays for maintenance drugs filled through retail pharmacies, **unless** the amount dispensed is greater than a 31-day supply, and the pharmacy participates in TRS-Care's Retail-Plus network.

Participants will avoid this fee if they obtain prescriptions via mail order or use a Retail-Plus pharmacy. The use of mail order or a Retail-Plus pharmacy will help TRS-Care trim costs without reducing benefits for participants.

Aetna will continue to administer health benefits for the TRS-Care Standard Plans.

***Automatic Enrollment in Express Scripts Medicare Part D Plan***

Effective Jan. 1, 2017, participants enrolled in Medicare Part A and/or Part B who want prescription drug coverage through TRS-Care will automatically be enrolled in one of the Express Scripts Medicare Part D plans, *which provide richer benefits at a lower cost to participants*. TRS first introduced these plans in 2013. Currently, more than 80 percent of those eligible are in one of these plans.

**Copays are lower on the Express Scripts Medicare Part D plan, and participants can continue to fill prescriptions at the pharmacies they currently use.**

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## The TRS health care benefits philosophy

A key element of TRS' mission is to **deliver benefits that make a positive difference in the lives of our health care program participants**. TRS strives to ensure access to competitive, reliable health care benefits for our health care program participants, while providing the best possible blend of coverage and cost.

All of the changes outlined in this issue related to health care benefits help achieve that mission. The TRS Board of Trustees took decisive action in June to ensure the TRS-Care program will remain financially

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## New trustees named to TRS Board

Two new trustees were sworn in as members of the TRS Board of Trustees at the board's meeting on May 13. The trustees, John Elliott of Austin and Greg Gibson of Schertz, were appointed to the board by Gov. Greg Abbott. The governor also reappointed Christopher Moss of Lufkin to a second term on the board. The appointees will serve terms set to expire Aug. 31, 2021.

Elliott is a partner in the Austin law firm Smith, Robertson, Elliott & Douglas, L.L.P. He is a member of the American Bar Association, State Bar of Texas, Austin Bar Association, International Council of Shopping Centers, Urban Land Institute, and the Real Estate Council of Austin. Elliott received a Bachelor of Business Administration degree in accounting from the University of Texas at Austin and a Juris Doctor degree from The University of Texas School of Law.

Gibson is the superintendent of Schertz-Cibolo-Universal City Independent School District. He has previously served as a truancy officer, bus driver, teacher, assistant principal, principal, curriculum director, and assistant superintendent at public schools

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You will be receiving this issue of *TRS News* as many of you begin the fall semester. As such, this issue contains timely information relating to health care, one-on-one counseling sessions, group benefit presentations, and changes to the definition of “substitute” as it relates to employment after retirement. Please review this issue carefully so you can make the most informed decisions regarding your pension and health care benefits.

Much of this newsletter is devoted to those participating in TRS-Care and TRS-ActiveCare to help them learn about program changes and enrollment opportunities. We also encourage you to visit the TRS website where new health care-related videos will answer many questions you may have. Our website also contains answers to frequently asked health care questions that can simplify what could otherwise be a complicated topic. Please be assured that we at TRS are doing everything we can to manage your health care programs wisely and to cost-effectively do so with the resources available to us.

While you’re on our website, please check out our series of new animated whiteboard videos to help you learn about retirement self-sufficiency and how to plan for a more secure retirement. TRS will begin releasing the videos this fall and will continue doing so throughout early next year.

New videos are not the only thing in store for you on our website. For the first time in 10 years, we will soon introduce a totally redesigned website that will make it easier than ever to find the information you need about TRS and to learn how to make the most of your TRS benefits. For the first time, our site will feature a responsive design – one that will automatically adapt to the device you are using whether that’s a desktop, laptop or mobile device. You can read more about the site in this issue.

Last but not least, we are proud to announce that Gov. Abbott not only reappointed Christopher Moss to another term on the TRS Board, but he also appointed two new trustees – John Elliott of Austin and Greg Gibson of Schertz. Please take time to learn about them in this issue – and to thank our two outgoing trustees, Nanette Sissney of Whitesboro, and Todd Barth of Houston. Both have given much of their time and energy to make TRS a stronger and more sustainable retirement system for all of us.

We are extremely grateful for their unwavering dedication to TRS over many years.

## TRS to launch new website in fall 2016

TRS will soon unveil a completely redesigned website. The new site will feature a “responsive design” that customizes your view depending on whether you use a desktop computer or mobile device.

Visitors should find the site easy to use with enhanced how-to, search and global navigation functions. The site will enable visitors to search by topic area as well as by their role or relationship with TRS, such as member, retiree, beneficiary, or TRS employer. It will also improve access for persons with disabilities and reduce the need to resize documents or scroll through multiple website pages.

To receive an email when the site is launched, sign up for a subscription through the *MyTRS* section of the website and select the “General Announcements” option. For more details, visit [www.trs.texas.gov](http://www.trs.texas.gov).

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The Teacher Retirement System of Texas does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or the provision of services. A copy of the complete TRS plan is available at the above address during regular business hours.

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# Active member, one-on-one counseling appointments planned across Texas

Beginning in September, TRS will once again conduct one-on-one counseling appointments in 10 cities across Texas during the 2016-17 school year. One-on-one counseling appointment locations and dates will be listed on the “What’s New” page of the TRS website in early August.

Thirty individual counseling appointments will be available on each trip. These one-hour appointments are designed for active members who are eligible to retire and are considering retirement in the 2016-17 school year. These appointments will be offered to members on a first-come, first-served basis and only with a prearranged appointment.

Beginning Aug. 15, 2016, active members who are registered for *MyTRS* may schedule these one-on-one appointments online. All appointments must be made by the

deadlines listed on the TRS website. These deadlines allow TRS to prepare and send retirement packets to members ahead of time. Members will also receive a confirmation email with their appointment date and time. TRS schedules these meetings. Please do not call the location of the counseling appointment for information.

Members who make individual appointments do not need to attend a group presentation. Please note that members who register for group presentations are not automatically registered for individual appointments.

Office visits in Austin are not available for online registration. To schedule an office visit in Austin, please call 800-223-8778, or if you live in the Austin area call 512-542-6400. A counselor will be happy to assist you in scheduling your visit.

## Active member group benefit presentations planned statewide

Beginning in September, TRS will conduct benefit presentations in a group setting in 31 cities throughout Texas. The presentations will review TRS benefits available to TRS active members and will also cover issues for members considering retirement in the 2016-17 school year. Presentation times and locations will be listed on the “What’s New” page of the TRS website in early August.

Beginning Aug. 15, 2016, active members who are registered for *MyTRS* may register for group presentations online. If not already registered for *MyTRS*, members will need to do so before they can sign up for a presentation. Reservations will be taken on a first-come, first-served basis. Members will receive a confirmation email with their scheduled date and time. TRS schedules these meetings. Please do not call the location for information.

There are also a limited number of individual counseling sessions available in certain cities. Members who register for group presentations are not automatically registered for individual appointments. Individual counseling appointments must be scheduled separately. Members who make individual appointments do not need to attend a group presentation.

## Member contribution rate to increase on Sept. 1

The member contribution rate for work performed after Aug. 31, 2016 by TRS active members will increase from the current 7.2 to 7.7 percent on Sept. 1, 2016. The increase to the active member contribution rate was approved by the 83rd Texas Legislature. Beginning Sept. 1, 2017, if the state contribution rate is reduced below 6.8 percent, the contribution rate for active employees will also be reduced by an equivalent percentage.

## TRS to release financial awareness video series in fall

When school starts this fall, students won’t be the only ones learning something new. TRS will be helping our members to learn about retirement self-sufficiency through the new TRS financial awareness video series.

In this series of short animated whiteboard videos, a cast of characters will guide you through three important concepts: “what you have – your TRS defined benefit plan;” “what you need – to save more;” and “how to get it – by saving smart.”

The series will cover a variety of topics, including how to estimate your TRS benefit, understanding how receiving TRS benefits may affect your Social Security benefits, and the impact of inflation on your TRS benefit.

Most of the videos will cover topics applicable to all members. However, some of the videos will be targeted to early and mid-career members, and others will be targeted to members who are near retirement. TRS will begin releasing these videos this fall and continue through early 2017. Sign up for *MyTRS* Email Subscriptions to be notified as the videos are released.



# TRS-ActiveCare rates, benefits approved; annual enrollment now underway

In June, the TRS Board approved rates and benefits for the 2016-17 TRS-ActiveCare health plans. Premiums for the TRS-ActiveCare 1-HD plan will not change. There will be modest increases for the other TRS-ActiveCare plans.

Visit the Aetna website at [www.trsactivecareaetna.com](http://www.trsactivecareaetna.com) for more information.

The board approved small increases to the maximum out-of-pocket limits. In addition, retail pharmacy copays for maintenance drugs increased by \$10 for TRS-ActiveCare Select and TRS-ActiveCare 2. These copays apply **unless** the amount dispensed is greater than a 31-day supply and the pharmacy participates in Caremark's Retail-Plus network offered to TRS-ActiveCare participants. As with the

changes to TRS-Care, participants can easily avoid this increase if they use Retail-Plus pharmacies or obtain prescriptions via mail order.

Premiums for plans offered by regional health maintenance organizations will increase between 5 and 13 percent.

## **Annual enrollment continues through Aug. 22**

Enrollment for TRS-ActiveCare began on July 1, 2016 and ends on Aug. 22, 2016. This year, enrollment will be passive. Existing plan participants will only need to take action if they want to change their coverage or if their employer requires them to actively enroll this plan year.

Medical Benefit Changes	9/1/2015 - 8/31/2016			9/1/2016 - 8/31/2017		
	TRS-Active-Care 1-HD	TRS-Active-Care Select	TRS-Active-Care 2	TRS-Active-Care 1-HD	TRS-Active-Care Select	TRS-Active-Care 2
<b>Maximum Out-of-Pocket Limits</b>						
Individual	\$6,450	\$6,600	\$6,600	\$6,550	\$6,850	\$6,850
Family	\$12,900	\$13,200	\$13,200	\$13,100	\$13,700	\$13,700

## TRS-Care benefit changes approved - cont. from page 1

Participants affected by this change will not need to take any action to enroll in one of the Express Scripts Medicare Part D plans. Those individuals currently enrolled in TRS-Care 2 or TRS-Care 3 who have Medicare Part A and/or Part B will automatically transition to the corresponding Express Scripts Medicare Part D plan and will receive information in advance of this change from TRS. There will be no increase in premiums for those who transition to one of the Express Scripts Medicare Part D plans.

If you are enrolled in TRS-Care 2 or TRS-Care 3 and have Medicare Part A and/or Part B, you can opt out of the Express Scripts Medicare Part D plans, but you will not have another option for drug coverage through TRS-Care unless you enroll in the TRS-Care 1 plan, which has higher out-of-pocket costs. The Express Scripts Medicare Part D plans can only be paired with one of the TRS-Care Medicare Advantage plans. If you opt out of the available Medicare Part D plan offered through TRS-Care and buy a private Medicare Part D plan, you will not remain enrolled in a TRS-Care Medicare Advantage

plan as of Jan. 1, 2017. Instead, you would be covered by a TRS-Care Standard Plan beginning on that date. Participants who have questions may call TRS Health Benefits toll free at 888-237-6762.

### ***New Medicare Advantage insurer selected***

The TRS Board selected Humana to insure all Medicare Advantage plans offered through TRS-Care, starting Jan. 1, 2017. **Plan Year 2017 benefits and premiums will be the same as they were in Plan Year 2016.** Premium information is on the TRS website at [www.trs.texas.gov](http://www.trs.texas.gov).

The vast majority of providers that participants currently use will also accept the Humana Medicare Advantage plans. The Humana Medicare Advantage plans are PPO plans, which will work the same way as the Aetna Medicare Advantage plans work now. Your benefits are the same regardless of whether you use an in-network or out-of-network provider, as long as the provider accepts Medicare and agrees to bill Humana.

*See page 5 for TRS-Care benefit changes*

**Find out if your provider accepts Humana by calling 800-320-9566.**

# Change to surcharge amount for retirees returning to work

At its February 2016 meeting, the TRS Board adopted a single, uniformly applied employer-health-benefit-surcharge under TRS-Care in the amount of \$535 per employed retiree. This amount is to be paid monthly to TRS beginning Sept. 1, 2016 for each calendar month a retiree

who retired after Sept. 1, 2005 works more than one-half time.

When a retiree enrolled in TRS-Care returns to work for a TRS-covered employer, the retiree is allowed to keep his or her TRS-Care coverage. TRS collects a surcharge from employers to help offset the cost to the TRS-Care fund for coverage of the

retiree and the retiree's enrolled dependents when a retiree who is subject to the surcharge works more than one-half time. This health benefit surcharge is in addition to a pension surcharge equal to the amount of state and member contributions on compensation paid to you.

If you retired before Sept. 1, 2005, your employer will not owe a surcharge on your employment. If you retired after Sept. 1, 2005 and are currently working or considering returning to work, contact TRS if you have questions regarding whether the surcharge applies to you.

## TRS-Care Standard Plan Medical Benefit Changes

Plan	9/1/2015-8/31/2016			9/1/2016-8/31/2017		
	TRS-Care 1	TRS-Care 2	TRS-Care 3	TRS-Care 1	TRS-Care 2	TRS-Care 3
<b>Deductibles</b>						
Individual	\$1,800 Part A&B \$3,000 Part B Only \$4,000 Non-Medicare	\$1,000	\$300	\$2,350 Part A&B \$3,900 Part B Only \$5,250 Non-Medicare	\$1,300	\$400
Family	\$3,600 Part A&B \$6,000 Part B Only \$8,000 Non-Medicare	\$2,000	\$600	\$4,700 Part A&B \$7,800 Part B Only \$10,500 Non-Medicare	\$2,600	\$800
<b>Maximum Out-of-Pocket Limits</b>						
Individual	\$4,800 Part A&B \$6,000 Part B Only \$6,350 Non-Medicare	\$4,400	\$3,700	\$6,250 Part A&B \$7,800 Part B Only \$8,250 Non-Medicare	\$5,800	\$4,900
Family	\$9,600 Part A&B \$12,000 Part B Only \$12,700 Non-Medicare	\$8,800	\$7,400	\$12,500 Part A&B \$15,600 Part B Only \$16,500 Non-Medicare	\$11,600	\$9,800

Retiree Prescription Drug Benefit Changes	9/1/2015-8/31/2016				9/1/2016-8/31/2017			
	Traditional Prescription Plan		Express Scripts Medicare Part D Prescription Plan		Traditional Prescription Plan		Express Scripts Medicare Part D Prescription Plan	
	TRS-Care 2	TRS-Care 3	TRS-Care 2	TRS-Care 3	TRS-Care 2	TRS-Care 3	TRS-Care 2	TRS-Care 3
<b>Retail Pharmacy</b>								
Generic	\$10	\$10	\$5	\$5	\$13	\$13	\$5	\$5
Preferred Brand	\$30	\$25	\$25	\$20	\$40	\$30	\$25	\$20
Non-Preferred Brand	\$50	\$40	\$50	\$40	\$65	\$50	\$50	\$40
<b>Mail Order/Retail 90 Pharmacy</b>								
Generic	\$20	\$20	\$15	\$15	\$25	\$25	\$15	\$15
Preferred Brand	\$75	\$50	\$70	\$45	\$100	\$65	\$70	\$45
Non-Preferred Brand	\$125	\$80	\$125	\$80	\$165	\$105	\$125	\$80
<b>Retail Pharmacy – Maintenance Drugs (\$10 convenience fee applies after the first fill)</b>								
Generic	Not applicable				\$23	\$23	Not applicable	
Preferred Brand					\$50	\$40		
Non-Preferred Brand					\$75	\$60		

# “Substitute” definition for EAR to change for retirees

Effective Sept. 1, 2016, the definition of “substitute” is changing for employment after retirement (EAR) purposes in order to **expand** the opportunities for retirees to work as “substitutes.”

In April, TRS trustees adopted changes to TRS Administrative Rule 31.1(b) relating to Definitions. The current rule allows a retiree to “substitute” without limit in a position held by a **current** employee, provided the retiree is **only** working as a TRS-defined “substitute.” The changes in the rule will allow retirees to also serve in a **vacant position or vacant positions** for no more than 20 days in each vacant position and still be considered a “substitute” for employment after retirement purposes. *If a retiree combines “substitute” work and any other type of work in the same calendar month, the retiree continues to be limited to working no more than one-half the workdays in that calendar month.*

*Note: The change in the definition of “substitute” will not affect the amount of work a retiree who retired before Jan. 1, 2011 may perform without forfeiting an annuity.*

*Retirees who retired before Jan. 1, 2011 may work without limit and without forfeiting annuities. However, work in excess of one-half time by a retiree who retired after Sept. 1, 2005 will result in surcharges owed by the employer.*

There are certain requirements that retirees should know before deciding if they can “substitute” in a vacant position. The changes to this rule go into effect **Sept. 1, 2016**. The changes in the definition of “substitute” for retirees as defined by TRS:

- **allow** a retiree to serve as a “substitute” not only in the place of a current employee or a position held by more than one current employee but also in a vacant position for no more than 20 days total in that vacant position;
- **allow** a retiree to serve in more than one vacant position during a school year, serving in each vacant position no more than 20 days;
- **prohibit** a retiree from serving in the vacant position that was created by the retiree’s retirement, i.e., the retiree cannot “substitute” in the position the retiree vacated at retirement;
- **do not change** the requirement that all retirees must observe a one full, calendar-month break in all service with a TRS-covered employer after retirement;
- **do not change** the effect of revoking retirement by working as a “substitute” during the required one full, calendar-month break in service (whether in the place of a current employee or if the position is vacant);
- **do not change** the requirement that a retiree who

retired after Jan. 1, 2011 must have a 12 full, consecutive calendar-month break in service from all TRS-covered employers before working full time and still receiving their annuity payment (retirees may work without limit as “substitutes” only during a calendar month, as much as one-half time without having a 12-month break in service; or combine work as a “substitute” with other work in a calendar month provided the retiree does not work more than one-half the workdays in that calendar month); and

- **do not change** the effect of interrupting the 12-month break in service by working as a “substitute,” whether the position is held by a current employee or is vacant, and requiring the retiree to begin a new 12 full, consecutive calendar-month break in service before full-time employment without forfeiting their annuity payment.

Retirees who are substituting under this new definition will continue to be reported as “substitutes” on the Employment After Retirement report.

## **Example 1**

Retiree is hired as a “substitute” in a vacant position: the retiree can work as a “substitute” up to a total of 20 days in that position. The days worked in a vacant position may span more than one calendar month. If the retiree combines “substitute” work in the vacant position

with other “non-substitute” work in the same calendar month, the retiree is limited to working no more than one-half of the workdays in that calendar month. If the retiree works more than one-half the workdays, the retiree will forfeit the annuity for that calendar month and surcharges will apply if the retiree retired after Sept. 1, 2005.

## **Example 2**

Retiree is “substituting” in a position that is held by a current employee, but during the course of that “substitute” assignment the employee holding that position resigns and the position is now vacant. From the date the position became vacant, the retiree can continue to “substitute” in that position but for no more than 20 days from the date the position became vacant. If the retiree continues to work in that vacant position more than 20 days after it became vacant, the retiree is no longer considered a “substitute” beginning the 21st day of the assignment.

If the retiree works in the vacant position more than 20 days and “substitutes” in other positions (whether vacant or held by a current employee) in the same calendar month, beginning on the 21st day of work in the vacant position, the retiree is considered to be combining work as a “substitute” and other work and is limited to working no more than one-half of the

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## 2017 TRS Board election nomination forms now available online

Elections will be held in the spring of 2017 to fill two upcoming vacancies on the TRS Board of Trustees. Both positions will be for six-year terms beginning as early as Sept. 1, 2017.

One election will be held to field nominees eligible for appointment to fill the **retiree position** on the board. Nominating petitions must be signed by 250 TRS retirees. Active members are not eligible to sign retiree election nominating petition forms.

The other election will be held to field nominees eligible

for appointment to fill a new **at-large position** on the board. A change to Texas law enacted in 2011 established the new at-large position to replace what had previously been the higher education position on the board. Now, TRS retirees as well as members who are currently employed by a higher education institution, public school district, charter school, or regional service center may run for nomination to fill this position on the board. Nominating petitions must be signed by 250 TRS retirees or members whose most recent credited service is

or was performed for a higher education institution, public school district, charter school, or regional service center or a combination of retirees and eligible members.

A retiree may not run for nomination to both the retiree and at-large positions during this election period but may only declare for one or the other. A retiree, however, may sign election nominating petition forms for both the retiree and at-large positions.

When signing nominating petition forms, include your printed or typed name, the

first five digits of your current residential zip code, and the last four digits of your social security number. All valid nominating petitions filed with TRS by Jan. 20, 2017, will be accepted.

To obtain a petition form, you may: print the petition form from the TRS website; write TRS at 1000 Red River, Austin, TX 78701-2698; call 800-223-8778, ext. 2702; or fax a request to 512-542-6585.

Nominating instructions are included on the form.

## Benefits philosophy - cont. from page 1

solid through 2017 and that TRS-ActiveCare remains as affordable as possible, including:

- changing the Medicare Advantage insurer to Humana to save money without compromising benefits,
- changing deductibles and out-of-pocket maximums for the Standard Plans – for the first time in 12 years – to reflect current trends in health care benefits and help put TRS-Care on better financial footing,
- offering stronger benefits, with lower drug copays, through Medicare Part D plans available to eligible participants, and
- making changes to TRS-ActiveCare to help maintain its financial viability.

Participants who are affected by the changes will receive targeted communications over the next few months.

## New trustees - cont. from page 1

in Texas. He is a member of the Texas Association of School Administrators and National Baldrige Award Panel of Judges. Additionally, he is a board member and examiner for the Quality Texas Foundation. Gibson received a Bachelor of Science degree and a Master of Arts in education degree from Midwestern State University as well as a Doctorate of Education degree from the University of North Texas.

## “Substitute” - cont. from page 6

workdays in that calendar month. If the 21st day of working in the vacant position is the first day of a new calendar month, the retiree must limit the amount of work for that calendar month to no more than the equivalent of four hours for every workday in that calendar month or to no more than one-half the workdays in the month if the retiree “substitutes” in another position.

If the retiree has already

“substituted” in the calendar month in which the retiree works the 21st day in the vacant position, the retiree must limit work in that calendar month to no more than one-half the workdays. If the retiree has already worked more than one-half the workdays in the calendar month in which the 21st day will occur, it is important that the retiree not work beyond the 20 days allowed in a vacant position to avoid a loss of annuity in that calendar month.

## **TRS Benefits Handbook offers valuable information**

Did you know that the *TRS Benefits Handbook* offers you a convenient, one-stop resource for TRS retirement and health care benefit information?

**View it online at [www.trs.texas.gov](http://www.trs.texas.gov).**



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# Notice of Summary of Benefits and Coverage and Notice of Privacy Practices

A Summary of Benefits and Coverage (SBC) is available for each health plan offered under both TRS-Care (excluding Medicare Advantage plans) and TRS-ActiveCare. Each SBC provides an overview of the benefits and services the health plan covers and what you can expect to pay for such services for the plan year. The SBCs for the 2015-16 plan year are currently available. The SBCs for the 2016-17 plan year will be available after Sept. 1, 2016. You can locate the SBCs by accessing the TRS website: [www.trs.texas.gov](http://www.trs.texas.gov).

If you have any questions or would like to request a paper copy of an SBC, free of charge, please call:

- TRS-ActiveCare Customer Service: 800-222-9205
- TRS-Care Customer Service: 800-367-3636
- Hearing-impaired individuals should dial Relay 711.

A Notice of Privacy Practices (NPP) is available to you. The NPP explains how TRS may use and disclose your protected health information, as well as your rights and the obligations of TRS with respect to that information. You can locate the NPP by accessing the TRS website: [www.trs.texas.gov](http://www.trs.texas.gov).

For more information, please contact the TRS Health and Insurance Benefits Department: TRS-Care at 888-237-6762 and TRS-ActiveCare at 512-542-6446.