

# TRS NEWS

JULY 2014

TEACHER RETIREMENT SYSTEM OF TEXAS

## TRS members, retirees to see significant online improvements through TEAM

In the not too distant future, TRS members and retirees will be able to apply for benefits and receive approvals online as well as manage their accounts in a secure, Web-based environment.

These improvements will be a direct result of the TRS Enterprise Application Modernization (TEAM) Program, a multi-year initiative now under way to update business processes and core technologies used by TRS to deliver benefits.

“Two and a half years ago, we launched the TEAM Program so that we could provide the best possible service to our members and annuitants in the years to come,” explained TRS Executive Director Brian Guthrie. “With our rapidly growing membership and their changing expectations regarding service quality, TEAM will give us the tools necessary to cost-effectively and efficiently meet our members’ needs.”

TRS has begun a multi-year effort to modernize its non-investment computer systems in order to improve service quality delivered to members. In the near term, members will experience some temporary and minimal reductions in the functionality of *MyTRS*, the password-protected section of the TRS website. Effective September 2014, it will no longer be possible to access the following information online:

- members’ beneficiary information
- service purchase forms (once they have been created for a bill)
- replacement retirement packets (still available by contacting TRS directly)

Beginning on Sept. 1, 2015, members who access their annual statement information online will only see information updated through that date. Their online account information will remain unchanged until the new *MyTRS* Web Self-Service is available in the spring of 2017.

While members will see improvements in *MyTRS* functionality in the future, this is not expected for the next couple of years. In the meantime, members can learn about progress being made through the TEAM Program by visiting the TRS website and checking the latest issues of *TRS News* and other TRS publications.

*In compliance with applicable laws, the last page of this issue contains two important notices about your rights in association with TRS and your medical information. TRS recommends that you read and retain these records for future reference.*

## 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 2014-15 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, 2014, active members who are registered for *MyTRS* may sign up 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 are 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.

Members who sign up for group presentations are not automatically scheduled for individual appointments. Individual counseling appointments must be scheduled separately. Members who make individual appointments do not need to attend a group presentation. For more information, see the article on page four.

This fall, TRS will offer a series of group benefit presentations in 31 cities across the state. Our presentations will cover benefits available to active members and will address issues for those considering retirement in the 2014-15 school year. We will also conduct one-on-one counseling appointments in 10 Texas cities for eligible active members considering retirement in the 2014-2015 school year. Please see the articles on pages one and four for details.

Also, this fall, TRS will complete our study of possible options to address the long-term health of TRS-Care, the retiree health care program, and TRS-ActiveCare, the active member health care program. You may recall that, in February, TRS trustees held a town hall meeting in Corpus Christi to discuss the financial condition and significant funding challenges of both programs. On Oct. 17, 2014 in Austin, TRS trustees will host an additional public meeting to lay out the preliminary report and receive additional comments. The meeting will be webcast live and available for viewing on demand from the TRS website. (Watch for details on the TRS website this fall.) After TRS considers all suggestions received, we will prepare a final report on funding and plan design options for both programs. That report will be presented to the Texas Legislature for consideration during next year's legislative session.

Please don't overlook important deadlines highlighted in this issue. One article pertains to a quickly approaching Aug. 31, 2014 deadline on a five-year requirement for normal-age service retirement eligibility. The other relates to verifying unreported service and service reported but not credited on your annual statement. Please act in a timely manner if these deadlines pertain to you.

Page one of this issue reports significant progress being made through our TEAM Program. While there will be minor, temporary reductions in *MyTRS* functionality as work on TEAM progresses, we are

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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 normal business hours.

## Updated *TRS – A Great Value for all Texans* now on the TRS website

More than 1.3 million people participate in TRS and receive value as TRS members, annuitants and beneficiaries. However, TRS provides an even greater and far reaching impact that benefits all Texans by adding significant dollars to the state and local economies. TRS has just updated its brochure titled *TRS – A Great Value for all Texans*. The brochure explains how TRS adds value to state and local economies, fuels economic development, brings value to public education, and ensures the efficient and cost-effective delivery of benefits. To learn more, see the brochure and video on the TRS website, [www.trs.state.tx.us](http://www.trs.state.tx.us).

excited about how this project will improve the quality of your interactions with TRS.

Beginning in September, website visitors will find that most TRS calculators have been moved from the public-facing portion of the TRS website to *MyTRS*, the password-protected section of the website. This will enable us to feature calculators that draw account-specific information. By doing so, your estimates will be more accurate and valuable than through generic calculators.

Looking beyond the fall, there will be an election next spring to field nominees eligible for appointment to fill one of two public education positions on the TRS Board. Nominating petition forms, now available from the TRS website, must be filed with TRS by Jan. 20, 2015.

As always, best wishes to you and your families.

## Board of Trustees

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# Important deadlines for verification of unreported service and service reported but not credited on your annual statement

Changes to TRS laws effective Sept. 1, 2011, established a new **five-year time limit** for you to notify TRS and provide verification to TRS of service not credited on your annual statement and to provide verification to TRS of **any** unreported service and/or compensation, including substitute service. All unreported service rendered prior to Sept. 1, 2011, and any service not credited on your annual statement for the fiscal year ended Aug. 31, 2011, must be verified no later than **Aug. 31, 2016**. Unreported service and/or compensation, including substitute service, and service that was reported but not credited on your annual statement that is not verified within the required time frame will not be eligible for purchase or credit and cannot be used to determine eligibility for, or the amount of, any of your benefits.

## Verification Deadlines

Deadline Dates	Type of Service
<b>Aug. 31, 2016</b> – Date by which unreported service and/or compensation, including substitute service, rendered or paid <b>prior</b> to Sept. 1, 2011, must be verified on a form* prescribed by TRS in order to be eligible for purchase.	Unreported Service and/or Compensation, including Substitute Service
<b>Aug. 31, 2016</b> – Date by which member must notify TRS in writing, and provide verification on a form* prescribed by TRS, if eligible membership service rendered <b>prior</b> to Sept. 1, 2011, is reported but not credited on the member’s annual statement for the fiscal year ended Aug. 31, 2011.	Service Reported but not Credited on Member’s Annual Statement
<b>Five years from the end of the school year in which the service was rendered or compensation was paid</b> – Deadline by which unreported service and/or compensation, including substitute service, rendered or paid <b>after</b> Sept. 1, 2011, must be verified in order to be eligible for purchase. For example, if a member had eligible service and/or compensation in the 2011-2012 school year that was not reported to TRS, the member must submit verification on a form* prescribed by TRS no later than <b>Aug. 31, 2017</b> , to be eligible to purchase the service credit.	Unreported Service and/or Compensation, including Substitute Service
<b>Five years from the end of the school year in which the service was rendered</b> – Deadline by which member must notify TRS in writing if eligible membership service rendered <b>after</b> Sept. 1, 2011, is reported but not credited on the member’s annual statement. For example, service not credited on the statement for the year ended Aug. 31, 2012, requires notice and verification on a form*prescribed by TRS no later than <b>Aug. 31, 2017</b> .	Service Reported but not Credited on Member’s Annual Statement

\*Forms for verifying unreported service and/or compensation, including substitute service and service reported but not credited on the annual statement, are: Verification of Service and Salary (TRS 22I); Verification of Substitute Service and Salary (TRS 22S); and Verification of Worker’s Compensation Payments (TRS 22W). Select and print the appropriate form from the TRS website ([www.trs.state.tx.us](http://www.trs.state.tx.us)). Have your employer complete the form and return it to you; then sign and date the “Instructions for Member” section and send the form to TRS so that it is received by the applicable deadline.

## 8-31-2014 Five-year requirement for normal-age service retirement eligibility

Effective Sept. 1, 2014, any person who does not have at least five years of service credit in TRS on Aug. 31, 2014, or any person who becomes a member of TRS on or after Sept. 1, 2014 will be affected by the changes made to the normal-age service retirement eligibility criteria based on Senate Bill 1458, passed by the Texas Legislature in 2013. This also includes members who had five years of service credit and who terminate membership in TRS by withdrawal of accumulated contributions on or after Sept. 1, 2014, and then later resume membership. Under the changes made by this bill, in order to be eligible for a normal-age service retirement annuity, unreduced for early age, a member must meet one of the following criteria:

- age 65 with at least five years of service credit, or
- age 62 with at least five years of service credit and meet the Rule of 80 (age and years of service credit total at least 80).

Members who have at least five years of service credit in TRS on Aug. 31, 2014 and who do not terminate TRS membership by withdrawal of accumulated contributions after that date, will be able to retire under the retirement eligibility requirements in place immediately before the effective

date of the bill.

In order to be exempted from the changes to retirement eligibility requirements, eligible members may purchase Uniformed Services Employment and Re-employment Rights Act (USERRA\*), withdrawn, and unreported (including substitute service and/or worker's compensation service) service credit by Aug. 31, 2014, to meet the five years of TRS service credit requirement by that date ("2014 Five-Year Service Credit Requirement"). If a member has any of these types of service, please contact TRS as soon as possible. Service credit must actually be paid in-full on or before Aug. 31, 2014, to be counted toward meeting the 2014 Five-Year Service Credit Requirement.

A person who is a TRS member on Aug. 31, 2014, who also has service credit in a retirement system that participates in the proportionate retirement program may combine service credit credited as of Aug. 31, 2014 in the other system with TRS service credit in order to meet the 2014 Five-Year Service Credit Requirement. Service credit in a retirement system that participates in the proportionate retirement program may be used even if the member has retired from the other system or if the service is granted as "time only credit" in the other system.

Members must notify TRS of the service in the other system prior to retirement for it to be considered for meeting TRS eligibility criteria. For more detailed information about retirement eligibility requirements or the proportionate retirement program, please refer to the *TRS Benefits Handbook* on the TRS website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

\*TRS will include any qualifying USERRA service, up to a maximum of five years, rendered on or before Aug. 31, 2014, in determining if a member met the 2014 Five-Year Service Credit Requirement, even if it is not purchased. However, a member must meet all of the requirements to purchase the USERRA service credit before it can be used in this manner. In addition, a member must maintain membership in TRS until retirement for USERRA service, purchased or not purchased, to be counted toward meeting the 2014 Five-Year Service Credit Requirement. In order to meet the 2014 Five-Year Service Credit Requirement using qualifying USERRA service rendered on or before Aug. 31, 2014, that was not purchased, a member must verify the service with TRS prior to retirement. For more information about USERRA service and the requirements to purchase USERRA service, please see the *TRS Service Credit* brochure on the TRS website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

## 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 2014-2015 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 2014-2015 school year. These individual appointments will be offered to members on a first-come, first-served basis and only with a prearranged appointment. Beginning Aug. 15, 2014, active members who are registered for *MyTRS* may schedule a one-on-one appointment online. If not already registered for *MyTRS*, members will need to do so before they can schedule an appointment. All appointments must be made by the deadlines listed on the TRS website. These deadlines allow TRS to prepare

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## TRS to mail annual statements in October

TRS will mail annual statements to active TRS members in October. These statements contain information pertaining to the 2013-14 school year that members recently completed as well as information regarding the total accumulated contributions in the member account and the amount of service credit recognized by TRS.

If you met age and service requirements for retirement, your annual statement included an **unaudited** estimate of your retirement benefits. However, if you received an estimate prepared by TRS within the previous 12 months, you may not have received an estimate on your statement. If your statement does not include an estimate of your retirement benefits, you may find it helpful to visit the TRS website and use the Retirement Estimate Calculator in creating your own retirement estimate.

If you become a new member of TRS or recently returned to TRS-covered employment after the end of the 2013-14 school year, you will not receive an annual statement until the fall of 2015.

When you review your annual statement, it is important that you notify TRS promptly if your records are inconsistent with the reported compensation or number of years of service credit shown on your statement. The following deadlines should be regarded if you disagree with any of the information on your annual statement or wish to purchase any unreported service and/or compensation, including substitute service, not already credited on your annual statement:

- Any unreported service or compensation, including substitute service, that was rendered or paid prior to Sept. 1, 2011, must be verified to TRS no later than Aug. 31, 2016.

- If you have service or compensation that was reported to TRS prior to Sept. 1, 2011 that is not reflected on your annual statement, you must notify TRS and provide any requested verification documents by Aug. 31, 2016. This includes service or compensation credit you may have purchased prior to Sept. 1, 2011, that is not reflected on your annual statement.

- Beginning with service rendered or compensation paid in the 2011-12 school year, you have five years from the end of the school year in which the service was rendered or compensation was paid to notify TRS of discrepancies in your annual statement and to verify any unreported service or compensation, including substitute service.

- **If you do not notify TRS in writing and verify your unreported service or compensation, including substitute service, within the applicable five-year time frame, you will be unable to purchase service credit for it and you will be unable to use it to determine eligibility for or the amount of any benefits.**

- Please note that USERRA military service does not have to be purchased in order to be counted toward eligibility for benefits. However, USERRA military service must be

verified prior to retirement to be counted toward eligibility for benefits. Contact TRS if you have questions regarding USERRA military service.

More information about service credit and/or compensation verification deadlines is included in the article entitled *Important deadlines for verification of unreported service and service reported but not credited on your annual statement*.

It is important that members review their annual statements carefully. In 2013, the Texas Legislature made changes to retirement eligibility criteria. These changes take effect Sept. 1, 2014; however, they will only affect members who do not have at least five years of service credit on Aug. 31, 2014, those persons who become members of TRS on or after Sept. 1, 2014, or members who had five years of service credit and who terminate membership in TRS by withdrawal of accumulated contributions on or after Sept. 1, 2014 and then later resume membership. If your 2012-13 annual statement reflects less than five years of service credit, you may be eligible to reinstate withdrawn service credit and/or purchase service credit by Aug. 31, 2014 in order to meet the five years of TRS service credit requirement by that date. For more information on the changes made to retirement eligibility criteria and the types of service credit you may be eligible to purchase, please refer to the *8-31-2014 Five-year requirement for normal-age service retirement eligibility* article.

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## One-on-one appointments - cont. from page 4

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 for information.

Members who make individual appointments do not need to attend a group presentation. Please note that members who sign up for group presentations are not automatically scheduled for individual appointments. See separate article on page one of this issue for group presentations.

## New information about TRS-ActiveCare

### • 2014 – 2015 annual enrollment for TRS-ActiveCare

Summer enrollment is from **July 21 to Aug. 31, 2014**. During the plan enrollment period, employees may select a plan option, make plan changes and add or delete dependents from their health coverage for an effective date of Sept. 1, 2014.

### • New Plan – ActiveCare Select

TRS is excited to offer ActiveCare Select, a new health plan option made available for the 2014-2015 plan year. With ActiveCare Select, you are free to see any network provider without a referral. However, there is **no** coverage if you see a provider who is not in the plan network. The only exception is for a true medical emergency.

There are two networks that make up the ActiveCare Select plan, the Aetna Select (Open Access) network and the Aetna Whole Health network. The Aetna Whole Health network is an Accountable Care Organization (ACO) network. With Aetna Whole Health, you have a health care team of doctors, nurses, therapists and other providers whose goal is to work with you to meet your unique needs and keep you healthy.

If you live in or around San Antonio, Dallas, Austin or Houston (in one of the counties

listed below) and elect ActiveCare Select as your 2014-2015 plan option, you will be **required** to use providers who belong to the Aetna Whole Health network. If you do not live in one of the counties listed below, you must choose from providers in the Aetna Select (Open Access) network:

*Bexar, Comal, Guadalupe, Kendall, Collin, Dallas, Denton, Ellis, Parker, Rockwall, Tarrant, Ft. Bend, Harris, Montgomery, Hays, Travis, and Williamson*

For information about the ActiveCare Select plan and how to find an ActiveCare Select provider, visit the Aetna TRS-ActiveCare website at [www.trsactivecare.aetna.com](http://www.trsactivecare.aetna.com).

### • Savings from Use of Quest Diagnostics® Labs

Quest Diagnostics has agreed to lower lab rates for TRS-ActiveCare participants. The ActiveCare 2 and ActiveCare Select plans cover lab services at 100 percent when using Quest Diagnostics for lab work.

### • Teladoc

Teladoc is an alternative to emergency room care and urgent care. Many common medical issues can be resolved through the convenience of a simple phone call. And you'll save money too! The use of Teladoc is

covered at 100 percent in the ActiveCare 2 and ActiveCare Select plans; a \$40 consultation fee applies to the deductible and out-of-pocket maximum in the ActiveCare 1-HD plan.

With Teladoc, you have phone and video access to a national network of physicians for non-emergency medical assistance. Teladoc physicians include general practitioners, internists, and pediatrics. They can diagnose, treat and prescribe medication for many common medical issues such as the flu, colds and other infections.

When your doctor's office is closed or you can't get to a doctor because of your work schedule or location, Teladoc is available by phone, 24 hours a day, seven days a week.

### • ActiveCare 3 to be discontinued

Effective Sept. 1, 2014, ActiveCare 3 will be discontinued as a plan option. If you are currently enrolled in ActiveCare 3, you will be automatically enrolled in ActiveCare 2 unless you make a different plan selection by Sept. 1, 2014.

**Want More Information?** Visit the Aetna TRS-ActiveCare website, which is located at [www.trsactivecare.aetna.com](http://www.trsactivecare.aetna.com), or call TRS-ActiveCare Customer Service at 1-800-222-9205.

## New information about TRS-Care

### • 2015 enrollment opportunity for TRS-Care Medicare-eligible participants

Great news! TRS-Care is having another Enrollment Opportunity for TRS-Care Medicare eligible participants. If you are a TRS-Care enrollee covered by Medicare, and you made a decision not to participate in the Aetna Medicare Advantage medical plan or the Express Scripts Medicare Part D

prescription plan last year, you will have an additional opportunity to participate in these plans effective Jan. 1, 2015. **The enrollment period is from Oct. 15, 2014-Nov. 15, 2014**. This fall, look for a post card in the mail or visit the TRS website located at [www.trs.state.tx.us](http://www.trs.state.tx.us) for more information.

### • Quest Diagnostics® Lab Savings

Quest Diagnostics has agreed to lower lab

rates for non-Medicare TRS-Care participants in the TRS-Care 2 and TRS-Care 3 standard plans. Lab services are covered at 100 percent when using Quest Diagnostics.

More information can be obtained by visiting the Aetna TRS-Care website located at [www.trsretireehealthplans.com](http://www.trsretireehealthplans.com), or by calling TRS-Care Customer Service at 1-800-367-3636.

## Back to school – and insurance – savings for TRS members!

Summer's heating up – which means it's getting to be time to think about back to school! *MyTRS* Rewards offers TRS members and retirees discounts on popular products and services – everything from computers and electronics, to theme park and live event tickets, to flowers and gifts. You can now save on online early learning from ABCmouse.com. For older children, you can save on test preparation services from eKnowledge and Veritas Prep. Savings on computer purchases are available from Dell, HP and IBM, and you can also save on accessories from Ecolnk, Monster, OtterBox, and Skinit.

There's no sign-up fee or cost to you to participate in *MyTRS* Rewards. You will simply need to [register for \*MyTRS\*](#) (if you haven't already done so) in order to access the rewards website.

As a TRS member or retiree registered for *MyTRS*, you also have access to special savings on automobile and home insurance. TRS has partnered with Beneplace to provide you with access to discounts and services offered by other companies through a link from the *MyTRS* Rewards website. For instance, some of the nation's largest insurance carriers offer to provide *MyTRS* Rewards website users quality coverage. MetLife, Kemper and Travelers offer unique ways to save money on insurance such as bundling your auto and home policies and more.

While you're considering potential savings, don't forget about your furry friends! From routine wellness care to significant medical incidents, Veterinary Pet Insurance® offers one way to protect your pet's health and your pocketbook.

Log in to *MyTRS* Rewards to find additional information on how to call or go online for quotes. Don't let this savings opportunity pass you by.

### TRS website calculators moving to *MyTRS*

Thanks to the growing popularity of *MyTRS* calculators, TRS will discontinue featuring most of the generic calculators on the public-facing portion of its website, effective Sept. 1, 2014. *MyTRS* calculators provide members and retirees with greater accuracy than generic calculators. This is because they pull account-specific information directly from TRS member data and, therefore, provide the most reliable and useful information available for members.

The TRS website currently features the following calculators:

- Retirement Estimate Calculator
- Unreported/Substitute Service Calculator
- State Sick/Personal Leave Calculator
- Withholding Calculator

As of Sept. 1, 2014, the retirement, unreported and sick leave calculators will be available to members and retirees solely through the *MyTRS* section of the website. A withholding calculator will also be available inside *MyTRS*. However, we will maintain a withholding calculator outside of *MyTRS* as well that will not require a *MyTRS* login and so will not pull any account-specific information. Users will continue to be able to free-flow entries as they do now.

Beginning Sept. 1, 2014, simply click on the "*MyTRS* LOGIN" button in the upper right-hand corner of the website home page, [www.trs.state.tx.us](http://www.trs.state.tx.us), to access these calculators through *MyTRS*. If you have yet to register for *MyTRS*, you can do so directly from that page.

### 2015 TRS Board election nomination forms now available online

Active public school district, charter school and regional education service center employees who are TRS members may now request petitions to nominate candidates to a position on the TRS Board of Trustees.

In spring 2015, an election will be held to field nominees who are eligible for appointment to fill one of the two public education positions on the board of trustees. The position will be for a six-year term beginning as early as Sept. 1, 2015. All TRS members whose most recent credited service is or was performed for a public school district, charter school or regional education service center are eligible to vote in this election. Members of the system who are currently employed in a TRS-eligible position by a public school district, charter school or regional education service center may have their names listed

*Cont. on page 8*



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**CHANGE SERVICE REQUESTED**

## 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 2014-2015 plan year and reflects previously communicated benefits and costs.

**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 SBCs and the NPP by accessing the TRS website: [www.trs.state.tx.us](http://www.trs.state.tx.us). Please contact the TRS Health and Insurance Benefits Department at 1-888-237-6762 (for both TRS-ActiveCare and TRS-Care) if you have any questions or would like to request a paper copy of an SBC or the NPP, free of charge. Hearing-impaired individuals should dial Relay 711.

### ***Nomination forms - cont. from page 7***

on the official ballot as candidates by filing an official petition.

Petitions must be signed by 250 public school district employees who are TRS members and whose most recent credited service is or was performed for a public school district, charter school or regional education service center. In addition, when members sign the petition, they must include their printed or typed names, the first five digits of their current residential zip code, and the last four digits of their social security number. All valid nominating petitions filed with TRS by Jan. 20, 2015, will be accepted.

By March 15, 2015, TRS will mail ballots and an edition of *TRS News* containing candidate information to all TRS participants who are eligible to vote in the elections. TRS must receive completed ballots on or before May 5, 2015. Then, TRS will certify the names of the three candidates who received the highest number of votes to the governor. The governor will then appoint one of those candidates to serve on the board.

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 1-800-223-8778, ext. 2702; or
- Fax a request to 1-512-542-6585.

Nominating instructions are included on the form.