TOP ARTICLES: Examples: Employment After Retirement (EAR) Surcharge Triggers ● Surge Personnel – Ending Dec. 31, 2024 ● What To Do In A Suspected Data Breach

Legend

Articles are marked by topic!
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Nomination Deadline Nears For Public School District Employee Position On Board

Nominate today for
TRS BOARD OF TRUSTEES
PUBLIC SCHOOL DISTRICT EMPLOYEE POSITION

TRS is accepting nominations for eligible members to qualify as candidates for the election of the Public School District Employee position on the TRS Board of Trustees. To qualify, 250 signatures from eligible members must be collected and turned in by the **deadline, Jan. 27, 2025**.

Nominate yourself or someone you think would be a great fit representing you in this position which will be for a six-year term beginning no earlier than Sept. 1, 2025 and ending Aug. 31, 2031, here.

Examples: Employment After Retirement (EAR) Surcharge Triggers

When submitting Employment after Retirement (ER) reports, each report month should contain the actual days and hours worked by a retiree within that calendar month and the actual pay that was issued during that calendar month. Reporting Entities (REs) should **not** report the number of days and hours based on the pay period but rather based on the time worked in the actual month. Keep in mind that the time worked must also include any paid leave taken by the retiree.

For retirees that retired after Sept. 1, 2005, they must adhere to the EAR limits at all employers each calendar month or surcharges will be triggered. Below are some examples of different employments and when surcharges would be triggered. Please note that all surcharges must be paid by the employer and cannot be passed directly or indirectly to the retiree.

Example 1

- **Retirement Date: May 31, 2018**
- Retiree Mary S. has returned to work as a substitute only in nonvacant positions.
- This is complying with the EAR Limits and will <u>not</u> trigger surcharges if this is her only employment.

Example 2

- **Using Mary S. from previous example**
- **Mary was hired to substitute in a vacant position and can work as a substitute in this position up to 20 days. Mary works 23 days in this position during the month of October 2024, which exceeds the allowable 20-day exception.**
- **In this case, the first 20 days would be considered a substitute position, and the three remaining days would be considered half-time or less in the vacant position.**
- The employment type for the month of October 2024 would need to be reported as "C - Combination of Substitute and Half-time or less." On the ER20, the days would be 23 days total.
- **Exceeding <u>11 days</u> in combined positions in the report month will trigger the surcharges.**

October 2024

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Substitute

Halftime or less

Example 3

- **Retirement Date: Dec. 31, 2022**
- Retiree John J. has returned to work as one-half time or less and works up to 92 hours each month.
- This is complying with the EAR Limits and will <u>not</u> trigger surcharges if this is his only employment.

Example 4

- **Using John J. from previous example**
- John works 92 hours at Employer 1.
- At Employer 2, the retiree works a total of 12 hours in a one-half time or less position.
- In this case, the total hours for the month would be 104 hours which exceeds the allowable hours for the report month.
- Surcharges would be due from both employers. The pension surcharge would be 16.5% of the compensation paid to the retiree in the report month. If the retiree is subject to the TRS-Care surcharge, this would be split between the two employers ($267.50 each).

Surge Personnel – Ending Dec. 31, 2024

Please note that Dec. 31, 2024 will be the end of the Surge Personnel Exception. Beginning with the January 2025 ER report period, retirees previously reported with Surge Personnel employment type will need to be reported under a new employment type that best fits their position, which may result in surcharges if the retirees are exceeding the half-time limits. Please see the TRS Website for the current limits.

What To Do In A Suspected Data Breach

With cybersecurity threats increasing every day, reporting employers must be sure to communicate any potential breach of security with TRS as soon as possible. It is imperative that our member information and pension security is protected against any potential threats with immediate action.

If your employer suspects or confirms a breach in security such as malware, ransomware, phishing attack, etc., even if the attack or breach was not in your Payroll or HR department, please follow the instructions below.

1. Immediately notify TRS by calling 800.433.5734 and speak to your coach or the next available coach. Be sure to use a secure phone number.

    a. Provide your four digit RE number
    b. Provide the time/date of the security breach
    c. Provide any known TRS contacts affected
    d. Provide the contract information of your IT division and a phone number where your coach can reach your reporting official

2. Do not attempt to access the TRS RE Portal once a breach has been identified (even if your department was not affected) until directed to do so by TRS **and** even if the reporting deadline is approaching or past. Alternative arrangements can be made after the threat has been resolved.

3. Do not email TRS or respond to a secure message from TRS until the threat has passed. Communication should be done via telephone.

Immediate notification is critical to ensuring that a data breach does not spread and potentially impact the security of our members and retirees.

If you would like to review some additional tips that TRS has provided, please review the Information Security articles in the *Update* newsletters: https://www.trs.texas.gov/Pages/about_publications.aspx
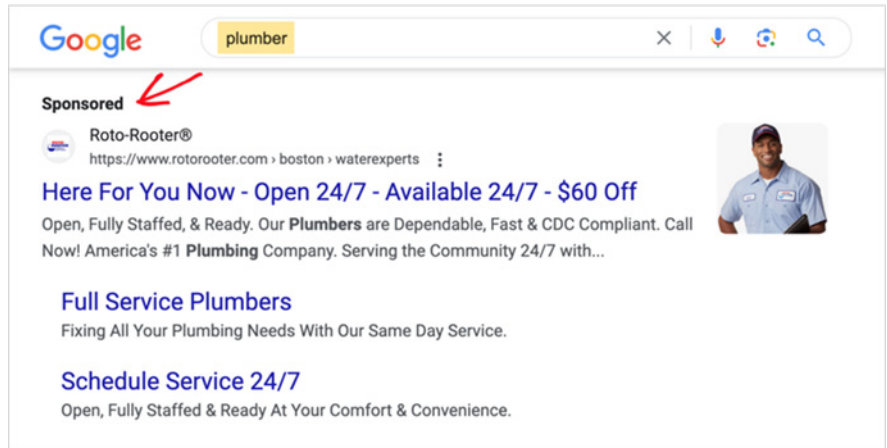
Malvertising: The New Advertising

In this day and age, advertisements can be more than just annoying… they can be dangerous. Cybercriminals have taken to malvertising, a cyberattack that uses malicious online advertisements to steal money, spread malware or harvest sensitive information like passwords. These malicious advertisements can show up anywhere you see online paid advertising, such as sponsored search engine results, social media ads sprinkled throughout your feed, and the images you see on the sides of webpages.

One of the reasons bad actors use these types of attacks is because people are preprogrammed to trust paid advertisements. Even if we don't believe every claim we see advertised to us (this vitamin can cure baldness!), we generally don't think they're going to infect our device with malware. Contrary to popular belief, however, these ads are not generally vetted by the networks who deliver them prior to approval and often are only reviewed if reported as suspicious by many individuals.

They can also look legitimate. There are plenty of tools out there that can help the average person create relatively professional-looking imagery without a background in or talent for graphic design. We also see so many advertisements in a day that we're unlikely to be scrutinizing every single one that comes our way.

The best way to stay safe is to avoid clicking advertisements altogether. A search engine can help you find the business you're looking for while cutting out the potential middleman (just avoid those sponsored results). This just might save your wallet from a few impulse purchases, too!

It's worth noting that many of these malvertisements target employees looking for their organization's employee portal. Many users don't know the exact web address of their portal, so they turn to search engines to find them - which means employee credentials can be harvested with a well-placed malicious sponsored search result. If you're unsure of how to find your employee portal, play it safe and ask a colleague!

TRS Is Looking For You: Early Career Feature Subject For Video

Please share with your employees! TRS is interested in featuring members early in their careers for a video series spotlighting how you can connect with your retirement system to maximize your benefits. As part of the video series, TRS will connect you with a TRS Benefits Counselor to receive an overview on helpful resources and information you can use to better understand your future retirement benefits.
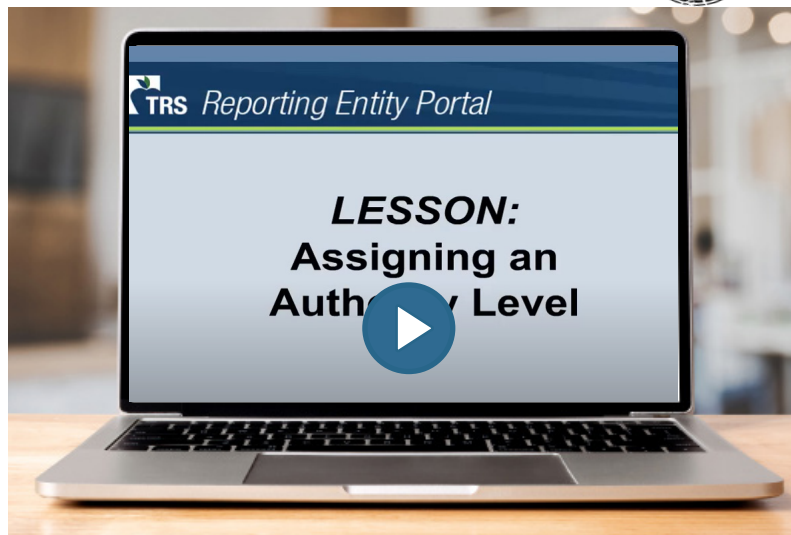
We look forward to sharing this video as a helpful resource for other members -- just like you -- who are wondering how they can connect with their retirement system at this point in their careers. There's no better time to start planning than today.

Please share the word and share your interest by emailing communications@trs.texas.gov. We look forward to hearing from you!

RE Training:
Assigning an Authority Level

Many people find that a video explanation is the best way to learn! Take advantage of more than a dozen informative videos in the TRS Video Library to understand TRS processes and reports for reporting employers.

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Navigating Life Events With Ease

Career changes often necessitate updates to your account information and other essential actions. That's why the TRS Life Event Resource Kit/Employer Toolkit is so important – it's a comprehensive guide to help guide members during life and career transitions.

TRS members will find the "Employment After Retirement" (EAR) section of our Career Events Resource Toolkit holds valuable answers to common questions like:

- If I violate the EAR Limits, how do I repay ineligible money I received from TRS?
- When can I return to work after Service/Disability Retirement?
- What are the EAR exceptions and who do they apply to?
- Where can I find information about TRS-Care Eligibility and Enrollment?

Explore the Life Event Resource Kit today! Whether starting a new job, transitioning, or planning for retirement, these events have a significant impact. We're here to help you make the most of your benefits – in all ways possible – with each step forward.

Member Education Videos

Learn all about your TRS pension benefits by watching our Member Education Videos!

Help us spread the word about the series by downloading a poster from our website and displaying it at your school.