

TOP ARTICLES: TRS Eligibility for Employees with no FTE • Matching RE Portal Adjustments to Your Internal Records • Membership Education Videos

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TRS Eligibility for Employees With No Full Time Equivalent



To determine Employment Eligibility for TRS Membership, one requirement is that employment must be for one-half or more of the time required of the standard workload for the same or similar full-time position.

The first step to determine if someone meets the requirement, is to identify if there is a full-time equivalent (FTE).

- For most positions, this will fall between 30-40 hours per week. However, there are many positions that may have **no FTE**.
- If an employee working in a position is considered full-time at *less than* 30 hours per week or the position does not have any employees working 30 or more hours, the position will have no FTE for TRS reporting purposes. For example, bus drivers for a certain school district might only work a maximum of 25 hours per week. This means the bus driving position does not have an FTE.
- For employees with no FTE, the minimum number of hours required per week to qualify the position for TRS membership is 15 hours per week. This requirement applies to all positions, except adjunct faculty positions at institutions of higher education.

Additionally, for an employee with no FTE to be considered ineligible they must be expected to work **less than** 15 hours per week, which is similar to employees with an FTE of 30. Please make sure to review each employee for eligibility at the time of hire, or if position changes occur throughout the year.

If an employee is combining multiple positions at the same employer with no FTE, then the combined expected hours must remain under 15 hours per week to be ineligible. If the combined hours are 15 hours or more, this satisfies the TRS requirement of the FTE by working one-half time.

If you are unsure if an employee is TRS eligible, please reach out to your RE coach for assistance, and provide as much detail of their weekly hours as possible so eligibility can be determined.

POSITION WITH NO FTE

EXPECTED TO WORK:

- 15 hours or more per week
- 4.5 months or longer



ELIGIBLE FOR TRS

Reporting Time Worked

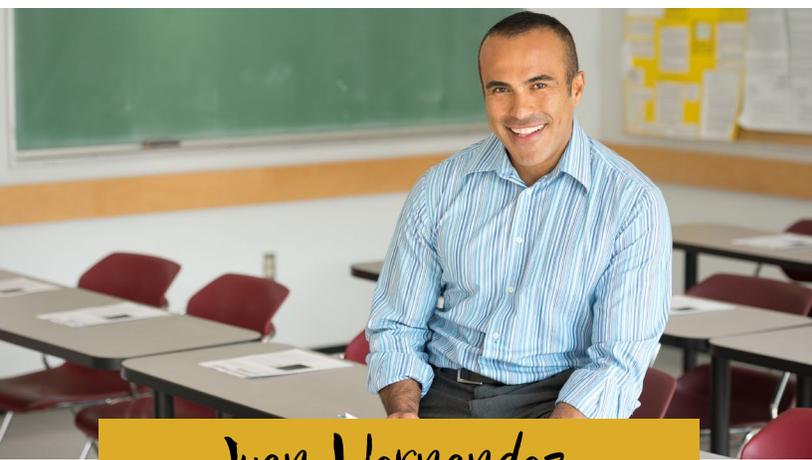


When reporting hours and days for your active (non-retired) employees, it is important to remember that you report what happens in the specific calendar month. This means that you will report time worked in the month that the work is *performed*, and the pay in the month that it is *received*. This normally means that the days and hours reported do not correlate to the pay being reported, as most employers pay one month in arrears.

If an employee tracks their time in any way, including clocking in/out or paper timesheets, they must be reported with the actual days and hours worked. If an employee does not track their time in any way, they may be reported with scheduled days and hours. For employees reported with scheduled days and hours, please make sure that your system is creating RP25 records to adjust this scheduled time if they do not have sufficient leave to cover time off resulting in a dock in pay.

It is crucial that the days and hours worked be reported correctly as it may impact an employee's ability to earn a year of service credit which could impact their eligibility to retire.

Correct reporting for an active employee



Juan Hernandez
new employee

Juan Hernandez is your new employee who began working on Aug. 7, 2023*. He previously worked for another school district in an eligible position from Jan. 15 - April 6, 2023 where he worked a total of 81 days.

His schedule with your employer is eight hours per day, five days per week. He will not receive pay until Sept. 15, in accordance with your pay schedule. He worked a total of 19 days and 152 hours in the month of August. He will be paid \$2,280 in September, in which he will work 21 days total.

How should he be reported?

With August reports, an RP20 should be submitted to report the 19 days and 152 hours worked in August. There would be no pay reported as he did not receive a paycheck in August.

THEN

With the September reports, an RP 20 should be submitted to include the \$2,280 in TRS-eligible compensation that he was **paid**. It will also include the 21 days and 168 hours that he worked in *September*.

OR

If your system does not create the ED records until the first pay is generated, then in September this person should be reported as follows on your September reports:

An RP25 for August should be submitted to include the 19 days and 152 hours worked in August.

AND

An RP20 should be submitted to include the \$2,280 in TRS-eligible compensation that he was **paid**. It will also include the 21 days and 168 hours that he worked in September.

If the August hours are not reported until September, then Juan Hernandez will not have earned a year of service for the 2022-2023 school year, as the days in August are missing to make 90 paid days. If days are reported in August when they are worked in accordance with the TRS laws and rules, he will earn a year of service for the 2022-2023 school year.

**The above situation and person is for example purposes only.*

Reporting Time Worked

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There are several warnings for active members that may indicate that time is not being reported correctly. These warnings should be worked monthly to ensure that your employees are receiving credit for the days and hours that they worked.

WARNING MESSAGE 801

- *The contract start date for this position is prior to the current report month and RP transactions for the prior months do not exist.*

WARNING MESSAGE 822

- *This participant was reported with no days worked for three consecutive months. Please review employee's time worked and submit corrections if needed.*

The [September 2023 Update Newsletter](#) has instructions on how to review and evaluate these active member warnings to ensure that days and hours are being reported correctly.



Retiree time reporting



TRS Retiree

Reporting time worked accurately for TRS retirees is also critical, as incorrect reporting may result in corrections and/or surcharges due for the employer and may result in loss of annuity for retirees. Reporting employers must report time in the month in which it is worked and must report **actual** days and **actual** hours worked in the calendar month. Retirees *may not* be reported with scheduled hours or estimated hours. For this reason, the Employment After Retirement report should not be submitted until all hours for the calendar month have been collected. Compensation should be reported in the month in which it is PAID, regardless of when it is earned.

Note: Retirees employed as adjunct faculty in higher education are subject to the clock hour conversion when determining their monthly hours.

Matching RE Portal Adjustments to Your Internal Records



Manual entry adjustments entered in the RE Portal do not update your internal software. You should consider making sure that RE Portal corrections and adjustments are also reflected in your internal software.

Why does this matter? This may help with questions involving financial discrepancies and employee questions about their own records.

For example, it's March 1 and you discover an employee met eligibility on Jan. 1. You make contract changes, collect the TRS member contributions from the employee, and report the contribution for prior months via RP25.

If these adjustments are entered manually into the RE Portal and you do not update your own internal records, it may not reflect the correct date the employee entered the eligible position. You may not be able to easily explain the additional contributions paid for the prior months.

One step that may assist with making sure your records are in sync with the RE Portal is to update your own internal records first. This may increase efficiency by providing the text file uploads for the corrections. You may need to reach out to your software provider if you need assistance with generating text files for the corrections.

Personalized Support for Employers in TRS-ActiveCare



If you participate in TRS-ActiveCare, you have customized support through the District Ambassador (DA) and Rx DA teams. TRS established these to enhance customer service for districts.

DAs are Blue Cross and Blue Shield of Texas (BCBSTX) employees devoted to helping employers understand TRS-ActiveCare and reach their strategic goals. Rx DAs are Express Scripts employees who can address your prescription plan questions.

These DAs:

- Act as strategic partners for district leadership and an extension of TRS.
- Provide information about trends in the employee health care marketplace to inform district decision-making.
- Offer annual enrollment and health fair support.
- Conduct TRS-ActiveCare benefit presentations.
- Analyze utilization trends to collaboratively reduce participant costs.

To find your DA and get their contact information, visit our [TRS-ActiveCare Employers page](#).

Have BCBSTX Attend an Event

Are you planning an event? You can [submit a request](#) for a BCBSTX representative to attend on behalf of TRS-ActiveCare. They can present on TRS-ActiveCare benefits and answer questions related to the plan.

Please submit the form at least six weeks before your event date. If your event is in less than six weeks, we'll do our best to accommodate you.

Once the form is submitted, a BCBSTX representative will respond by email or phone within 72 hours. If you don't hear from a BCBSTX representative within this time frame, please email us immediately at BCBSTX_TRSAmbassadorTeam@bcbstx.com.



Don't Let This Seemingly Innocent Social Media Trend be a Gift to Hackers



It seems many on social media have taken to encouraging their followers to learn more about them.

Or, as one cybersecurity expert put it, helping hackers gain access to their personal data.

It all comes down to a popular template consisting of 11 questions that users are responding to on social media platforms, candidly disclosing personal details like height and birthdate as well as a variety of information about topics they are passionate about, such as phobias and favorite foods.

Though comparable templates have been circulating on other platforms almost since the inception of social media, the trend seems to have gathered momentum in late December.

Since most users seem to be submitting their responses on Instagram stories, which vanish after 24 hours, it's unclear how popular the most recent version is. However, many have reuploaded their responses to TikTok Stories, which also disappear after 24 hours, under the heading, "Get to know me."

But one creator is cautioning against it, suggesting that following the trend could have unintended consequences.

For example, she explained that she believed the prompts matched some of the security questions on her personal accounts and said hackers would "have a field day" with the trend.

However, it's unlikely that most people even have security questions. According to Lisa Plaggemier, executive director at the National Cybersecurity Alliance, the use of personal questions to reset an account's password has essentially become outdated, and the majority of businesses have switched to more secure multi-factor authentication methods, such as push alerts or codes that customers receive via email or text.

But this does not imply that the "Get to know me" trend is safe.

Given that impersonating targets is one of the most common methods used by hackers, providing so much information in one location may increase a user's vulnerability to attack.

Even though there is always a risk when posting personal information online, one of the best defenses against social media hacking is to keep your accounts private and locked.

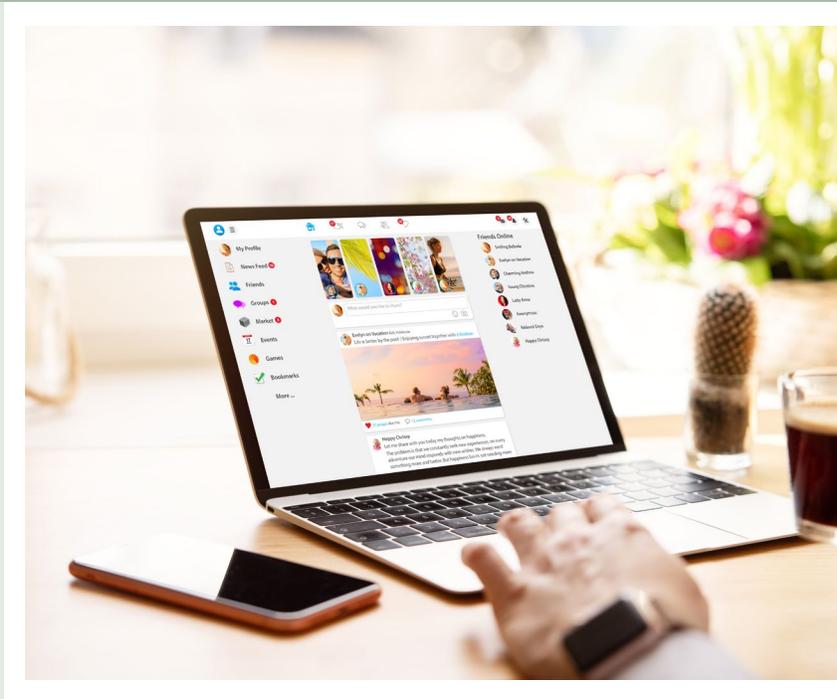
This is not the first time that privacy issues have drawn attention to an otherwise innocent trend.

In 2020, graduates in the midst of the pandemic started posting their graduation photos on social media with the hashtag, #ClassOf020, in a display of solidarity.

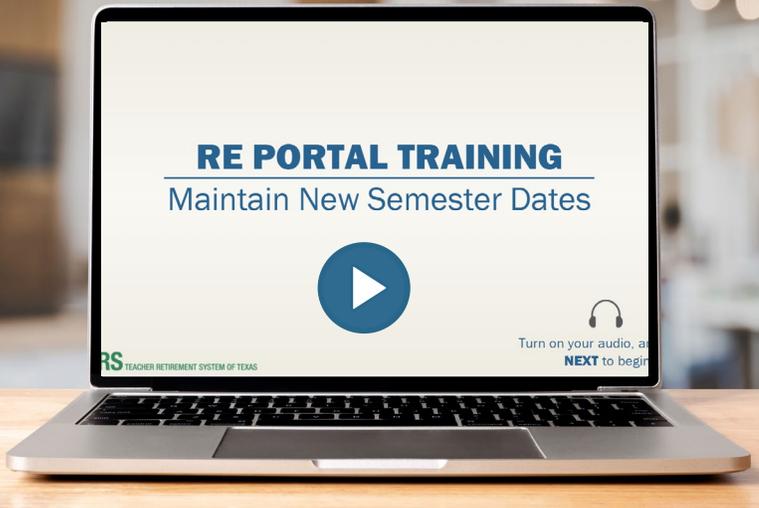
Joseph Turow, a professor of communication at the University of Pennsylvania, said this could be risky.

"Hackers looking to break into your private accounts could use any piece of information you share in a viral challenge," he said. In this case, it could lead them to where you went to college, what year you graduated, and even extended social circles, which could be used "to hack social media accounts, guess security questions on financial sites, and send customized 'spear phishing' messages designed to fool you into forking over sensitive information."

It's a high price to pay for a social media trend, even if it doesn't feel like it'll happen to you.



RE Portal Training: *Maintain New Semester Dates*



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.

Follow TRS on Social Media



Life Event Resource Kit



Many career changes require TRS members to update their account information or take other action. That's why we've created our [Life Event Resource Kit/Employer Toolkit](#) – to guide TRS members on their next steps and provide them with the information and resources they need for their life and career changes.

TRS members will find the “[Returning to Employment After Separation](#)” section of our Career Events Resource Toolkit helpful when searching for answers to questions like:

- I withdrew my TRS account after terminating. How does that affect my tier for retirement?
- Does the withdrawn account affect my eligibility for TRS-Care at retirement?
- I have an existing TRS account. Do I need to do anything now that I've returned to TRS-covered employment?
- How does returning to work after separation impact my eligibility for TRS-ActiveCare benefits?

Explore the [Life Event Resource Kit](#) today to see what steps you need to take and when. The impact of these events can be significant, and we want to ensure you're making the most of your benefits – in all ways possible – with each step forward.

TRS Talks: Lights, Camera, Revolution With Ms. Coco



Although Carrollton elementary school teacher Amy Coco is close to retirement and thinks of future travel plans, the past is always top of mind. She's a history teacher. Ms. Coco says she wants kids to love history as much as she does. So, she began working with her students to create reenactments of historical events. In this [episode of TRS Talks](#), see how this educator is revolutionizing history lessons one video at a time.



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Member Education Videos



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