

TOP ARTICLES: Report When Paid And Different Pay Cycles • Evaluations: TRS Eligibility And Employment Contracts • Upcoming TRS Holiday Closures

Legend

Articles are marked by topic!

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Reporting and Training for REs



Health Benefits



Information Security



General Communications



Reporting Employer Satisfaction Survey



Thank you to all the Reporting Employers (REs) that completed the annual Reporting Employer Satisfaction Survey for fiscal year 2024. Our goal is to understand the needs of REs better and continue improving the information, resources, training, and services we provide. Based on the results, we have identified the following areas for improvement:

Response Time

In fiscal year 2024, RE Coaches maintained a one-business-day response time resulting in increased satisfaction among REs. Our goal is to uphold this standard and monitor areas for further improvements. Current service levels are detailed in the [October 2023 Update Newsletter](#).

Resources

We are reviewing our available resources, such as the Error Resolution Guide, Error and Warning List, Payroll Manuals and *Update* newsletters, to enhance the quality of the information provided, and identify additional resources needed.

The following areas are what TRS has already implemented and is currently working on improving for the new fiscal year:

Communication Channels

Since implementing RE Portal Chat and Co-Browse, overall RE satisfaction has increased. For fiscal year 2025, we have set additional service level expectations for RE Coaches to increase availability and provide REs access to live support when needed.

RE Training

Since developing topic-based training, we have seen increased RE attendance and participation. As we continue to develop our training program, we are focusing on creating e-Learnings and recorded topic-based trainings on the TRS website for REs to complete at their convenience. These will complement the ongoing virtual and in-person sessions offered by TRS.

As we continue to make improvements and changes, we may seek additional feedback from our REs and will provide updates.

Report When Paid And Different Payroll Cycles



As of Sept. 1, 2015, all TRS-covered employers are required to report compensation in the month it is **paid** rather than the month it is **earned** to comply with [TRS Rule §25.28](#). This article illustrates how time worked and pay issued within each calendar month should be reported to TRS across various payroll cycles.

EXAMPLE 1

Employee began working in August but did not receive pay in the month.

August RP20 - Only the days worked would be reported.

Days Worked
22

Hours Worked
176

Compensation
\$0

\$5000 was issued in September for the time worked in August. This employee worked through Sept. 20 and decided to terminate their employment.

September RP20 - Include the compensation paid and the days worked in the month between Sept. 1 - 20.

Days Worked
15

Hours Worked
120

Compensation
\$5000

Since October will be the final report month, the ED90 will need to be submitted with October reporting to close their employment with the RE.

October RP20 - Include the compensation paid on October first and the Zero Days Reason Code of F-Final Pay.

Days Worked
0

Hours Worked
0

Compensation
\$5000

EXAMPLE 2

Employee began working on Aug. 19 and received first pay of \$300 on Aug. 30 for *some* of the time worked in August.

August RP20 - Include all the days worked in August and the compensation paid

Days Worked
22

Hours Worked
96

Compensation
\$300

The employee continued working in September and received pay of \$3200 for time worked in both August and September.

September RP20 - Include all the days worked in September and the compensation paid.

Days Worked
21

Hours Worked
168

Compensation
\$3200

The employee terminated on Sept. 30, but still had pay issued in October for the time worked in September.

October RP20 - Include the compensation paid in October and the Zero Days Reason Code of F-Final Pay. ED90 should be submitted.

Days Worked
0

Hours Worked
0

Compensation
\$1750



The most common errors on the TRS Regular Payroll (RP) report are related to verifying TRS membership eligibility for employees. Errors may occur depending on the number of hours an employee works and the number of hours reported to TRS. Reminder, the hours worked must be the time worked from the first through last day of the report month. Please compare the View Employee Information screen to your system to ensure the hours previously reported are correct.



All employees must first be evaluated for membership eligibility when they are hired. However, there may be other occasions throughout their employment when membership needs to be reevaluated such as a work agreement change. Here are some tips for evaluating employment contracts and determining TRS membership eligibility:

If an employee makes a change to their employment status, they should be reevaluated to determine if their TRS membership eligibility has changed.

Example: An employee was hired to work as a bus driver for 10 hours per week from Sept. 1 – May 31, 2024. The Full-Time Equivalent (FTE) for a bus driver is 30 hours per week. In November, the employee takes on another half-time maintenance position that is also 10 hours per week from Nov. 1, 2024 – May 31, 2025. Since the combined hours of both positions is 20 hours or more, the employee would need to be changed to 'eligible' for both positions beginning Nov. 1, 2024 due to concurrent employment at the same RE.

Employees not eligible for TRS who begin working more than one-half time on a regular basis should be reevaluated to determine if their increased workload is expected to continue or if they will return to less than one-half time hours.

Example: An employee with a FTE of 30 hours was originally hired to work 12 hours per week. Due to staffing shortages, the employee is now asked to work 15 hours per week. On the November report, you receive the verify membership eligibility error that the employee may be eligible for TRS. At this point, we recommend evaluating if the increased workload is a temporary increase or expected to continue. If expected to continue, the employee may need to be changed to 'eligible', especially if there is no end date for their increased workload. If the ending date is known, please provide this to your RE Coach.

TRS membership eligible employees who begin working less than one-half time hours on a regular basis should be reevaluated to see if their decreased workload is going to continue or if they will return to half-time hours.

Example: An employee with a FTE of 40 hours was originally hired to work 24 hours per week. Due to a decreased workload, the employee is only working 15 hours per week. On the November report, you receive the verify membership eligibility error that the employee may no longer be TRS membership eligible. At this point, we recommend evaluating if the decreased workload is a temporary decrease or if it is expected to continue. If so, they may need to be changed to 'ineligible' if there is no end date for the decreased workload and they have not earned a year of service. If you know the expected date of return to one-half time or more, please provide that to your RE Coach for review.



Temporary employees whose employment will be extended to 4½ months or longer should be reevaluated.

Example: A temporary employee was originally hired to work from Oct. 15, 2024 – Dec. 31, 2024, which was less than the 4½ months and not TRS eligible. On Dec. 1, the employee was offered to continue working through May 31, 2025, and accepts the position. As of Dec. 1, the employee would no longer be considered temporary and will need to be reevaluated for TRS eligibility as of Dec. 1, 2024. If the employee is working half-time or more based on the FTE, then an ED45 will need to be submitted to end the temporary position as of Nov. 30, 2024. The TRS-eligible position will need to be added as of Dec. 1, 2024.

Substitutes (non-TRS retirees) who begin working in a vacant position should be reevaluated.

Example: A non-TRS retiree substitute has been working in a nonvacant position for an employee who was out on leave. The employee of record decides not to return and terminates their employment as of Oct. 1, 2024. As of Oct. 1, the substitute is no longer filling in for an employee of record out on leave and needs to be reevaluated for TRS membership eligibility. If they continue working in the same position and will be working more than one-half time for more than 4½ months, they will need to be changed to 'eligible' as of Oct. 1, 2024. If you are unsure if an employee should be reported as TRS eligible, please reach out to your TRS Coach for assistance. Provide as much information as possible so that we can help make the correct eligibility determination.

Upcoming TRS Holiday Closures



TRS will be closed on the following days:

Wednesday Nov. 27 through Friday Nov. 29, 2024, in observance of Thanksgiving.

- We will resume normal business hours on Monday Dec. 2, 2024

Monday Dec. 23 through Thursday Dec. 26, 2024, in observance of Christmas.

- We will resume normal business hours on Friday Dec. 27, 2024

Wednesday Jan. 1, 2025, in observance of New Year's.

- We will resume normal business hours on Thursday Jan. 2, 2025





State pension scams are increasingly common, targeting individuals – especially retirees and those nearing retirement – with promise of quick and easy access to their pension funds or higher returns on savings. Knowing how to identify these scams is crucial to protecting your financial future. Here are some key signs to watch out for:

1 Unsolicited Contact

One of the most common signs of a pension scam is receiving an unsolicited phone call, email or text message about your pension. Scammers often pretend to be from legitimate organizations, like government agencies or pension companies, to gain your trust. Remember, legitimate pension providers and government agencies typically do not cold-call people or send unsolicited messages about pension services.

Attention: We have received reports of members and retirees receiving scam telephone calls. These fraudulent calls claim to be from TRS and falsely state that you have unpaid taxes or owe money to TRS. Read more about what to do if you receive a suspicious communication and how to keep your information protected [here](#).

2 Too-Good-to-Be-True Offers

Be wary of offers that promise guaranteed high returns or a “one-time opportunity” to access your pension early. Bad actors often entice victims with the promise of lucrative investment opportunities, but in reality, these promises are usually empty. Remember, if something sounds too good to be true, it probably is.

3 Pressure Tactics

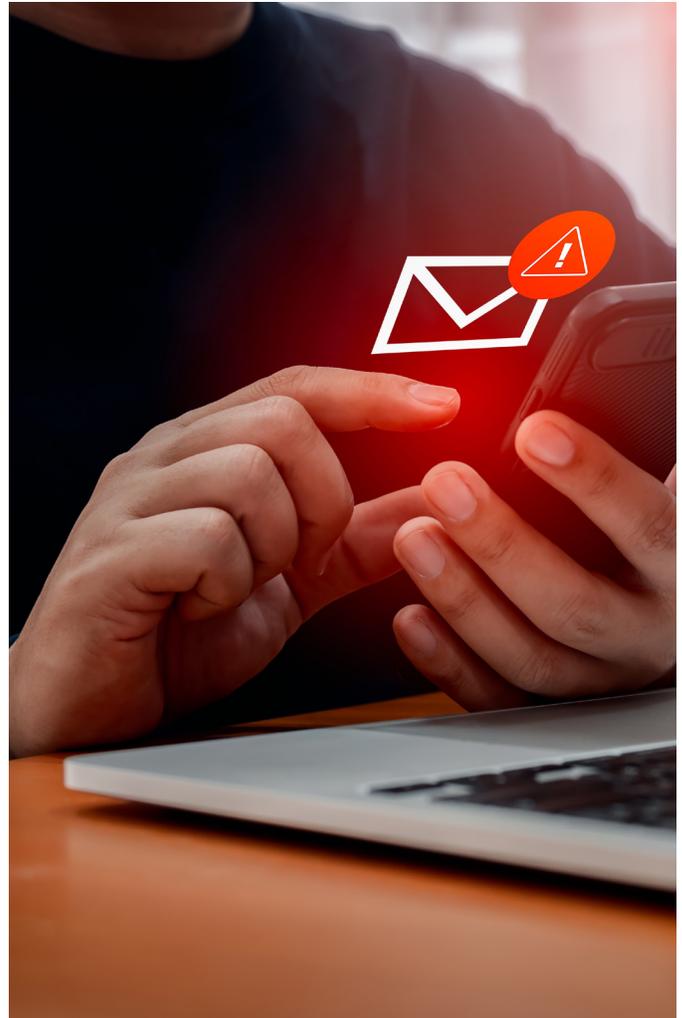
Scammers often use high-pressure tactics to rush you into making quick decisions. They may claim that the offer is only available for a limited time or that you need to act immediately to avoid losing out. Legitimate financial advice or pension services will give you the time you need to consider your options.

4 Request for Personal Information

Be cautious if you are asked to provide personal details, such as your pension account number, social security number, or bank details, especially if the request comes from someone you do not know. Bad actors use this information to commit identity theft or access your pension funds directly.

5 Unclear or Complex Investment Schemes

Scammers often push complex investment schemes that are difficult to understand. If the investment details are vague or you feel pressured to invest without fully understanding the risks involved, it's a red flag. Legitimate advisors will clearly explain the terms, risks and benefits of any investment.



What to Do If You Suspect a Scam

If you believe you are being targeted by a pension scam, do not share any personal information or make any decisions under pressure. Instead, hang up the phone or delete the suspicious message. Report the scam to your local financial regulator or consumer protection agency. If you think you've already been scammed, contact TRS immediately at 1-800-223-8778 or online through [MyTRS](#) to secure your funds and seek advice on the next steps.



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:
Maintain RE Contacts



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.

Now Accepting Nomination Forms for 2025 TRS Board of Trustees Election



TRS is now 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](#).



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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 "[Returning To Employment After Separation](#)" section of our Career Events Resource Toolkit holds valuable answers to common questions like:

- I withdrew my TRS account after terminating. How does that affect my Tier for retirement?
- If I terminate employment, am I eligible for TRS-Care?
- I changed my name since my last TRS-covered employment, how do I update my name?
- How does returning to work after separation impact my eligibility for TRS-ActiveCare benefits?

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.

