TEACHER RETIREMENT SYSTEM of TEXAS

UPDATE

PROTECTING MEMBERS' PERSONALLY IDENTIFIABLE INFORMATION (PII)

TRS and Reporting Employers (REs) have a shared responsibility to protect our members' Personally Identifiable Information (PII).

PII includes, but is not limited to, the following: first name or first initial and last name in combination with one or more of the following data elements, social security number, date and place of birth, mother's maiden name, driver's license number, state identification card number, passport number, financial account number, or other unique identifying number, characteristic, or code.

PII also includes any other information that TRS determines could be used to identify an individual, including data derived from records of individual TRS participants.

If your RE is required to transmit documentation containing member PII to TRS for the purpose of updating a demographic record, you are required to send the information in a secured format. TRS reporting coaches can send employers a link which will enable them to send documents to TRS in a secured reply.

Please do not send member PII to TRS unless it is requested by your coach, and you have access to a secure delivery method provided by either TRS or your employers' IT department. This includes screenshots of RE Portal screens. If a record will not save due to an error on the record, and an RE coach requests a screenshot, please send in a secure format or request a secure link from your coach.

| NOTES	
	• Do not send any PII to TRS unless requested by your coach in a secure format.
	• Do not include PII if using the TRS RE Portal Chat function. Please call or use a secure email option instead.
	• When emailing your coach, use directional language instead of emailing RE Portal screenshots containing PII. For example, "I need assistance with a suspended record on my September Regular Payroll (RP) Report for J Smith."
	• Limit the use of secure email only to messages containing PII, which have been requested by your coach.
	• TRS member information is confidential and protected by TRS laws and rules. While PII is shared between the RE and TRS, RE coaches are limited by state law on what information can be shared with an employer. For example, TRS coaches cannot provide the name of former or concurrent employers, or specific TRS retirement application data received from a member.

REMINDER: ANNUAL RECERTIFICATION FOR RE PORTAL CONTACTS

TRS annually requires RE Portal users to review and acknowledge the portal terms to continue to access TRS reporting information. After an RE Portal user's account is established, this Annual Recertification Agreement process occurs once a year.

TRS sends out automated notifications starting seven calendar days before the "Certification End Date" listed on the user's contact profile. If you are a contact for multiple employers, you must complete the certification separately for each employer. Access can be recovered by completing the recertification before the seven-day certification period expires.
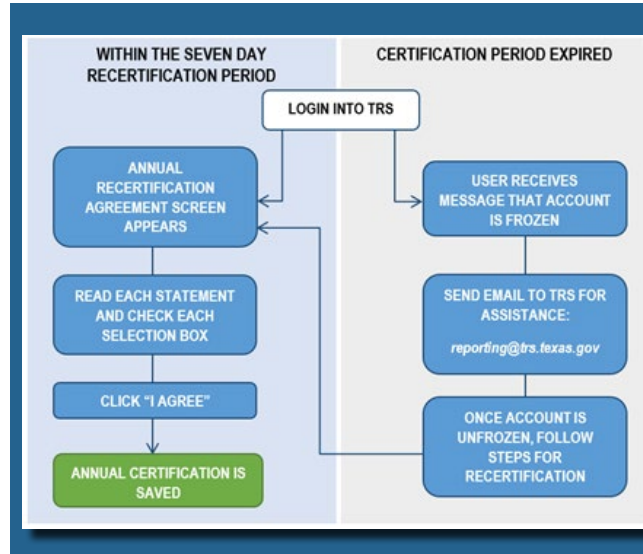
Note: If TRS has sent messages inside the RE Portal to your employer that you have not yet acknowledged, the Web Messages screen appears. You must acknowledge the messages before proceeding to the RE summary page.

Failure to complete the recertification will result in the account becoming frozen for security purposes. A frozen account may only be unfrozen by an authorized TRS coach. Upon unfreezing the user's account, the user will be prompted to complete the Annual Recertification Agreement before accessing the RE Portal.

WARNING – PRIOR MONTHS MISSING INFORMATION

There are two warnings that focus on prior months' data and missing information, and they are as follows:

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.*

Both of these warnings deal with missing information that has not been reported to TRS. First, access the View Employee Demographic (ED) Information. Review the contract information submitted by the ED40. Please be alert for multiple contracts with different position codes, such as a teacher having both an 02 and 03 contract when they should only have an 02 record. Generally, an employee should only have a single contract, unless additional work is considered a wholly separate position.

WARNING - PRIOR MONTHS MISSING INFORMATION *continued from page 2*

Next, review the employee's information from your system, which is the system of record. Begin by verifying the contract/position information to ensure that TRS has the correct contract information. If you discover a discrepancy or TRS shows multiple contracts that are not correct, please contact your RE coach for assistance.

Next, compare the Payroll Transactions, focusing on the months that have not been reported to TRS. Pay special attention to the first month(s) in the contract. Even if there is no pay, hours and days should be reported. If there are no pay received or hours were worked, please submit an RP25 showing no days/no hours and a zero-day reason code. If there are days and hours worked or pay received, you will need to submit an RP25 to report the information. In either case, you may want to get with your software provider to determine why these records were removed from your prior files.

Prior Months Missing Information Flowchart
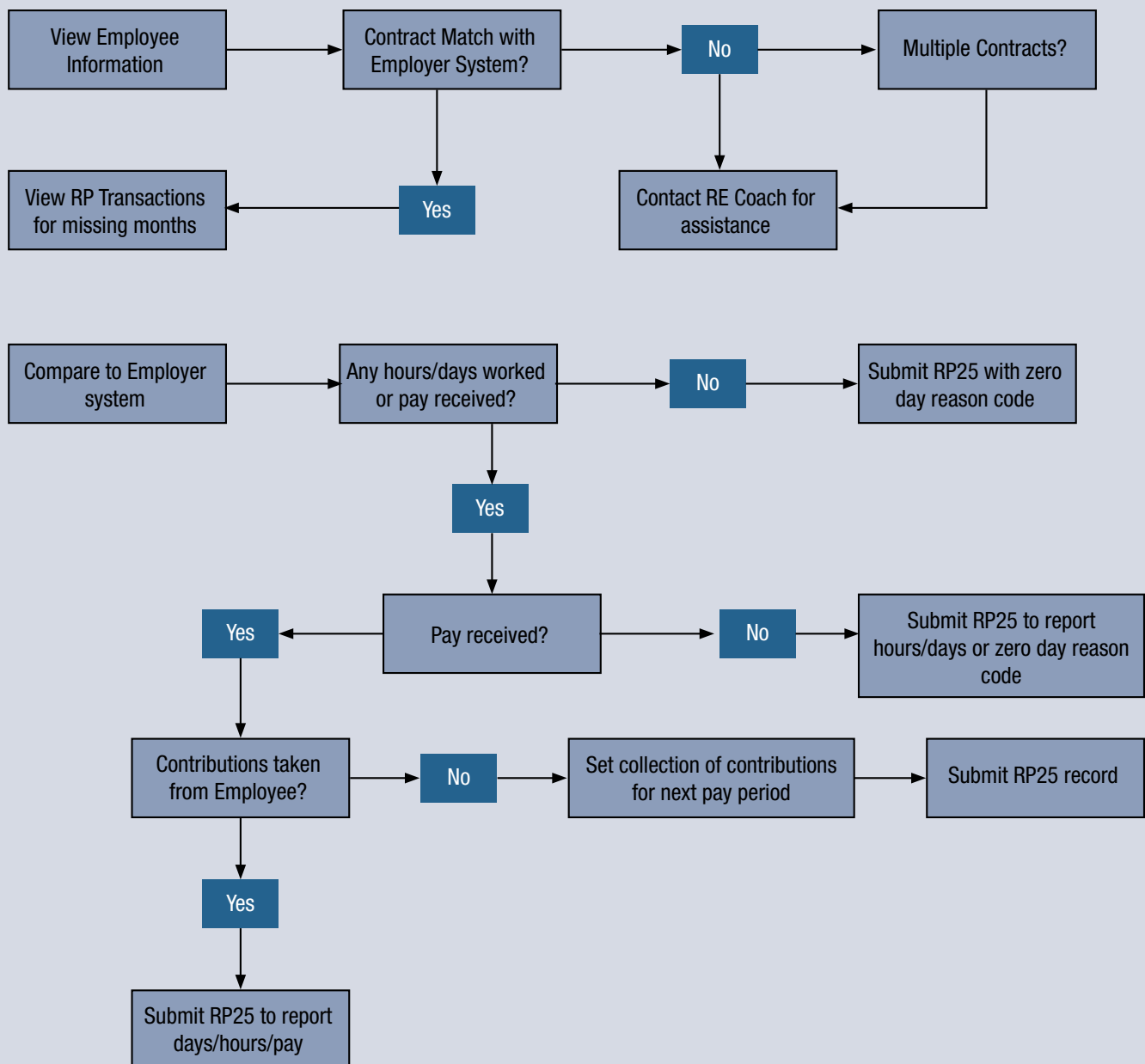
CRITICAL TIP FOR REPORTING TIME WORKED

The start of the new fiscal year offers you a good opportunity to review Reporting Employer (RE) processes and ensure that your data is reported correctly. The most common error we encounter relates to how REs submit time worked on their monthly reports.

Non-TRS Retirees

For all active employees, time worked reported on your monthly Regular Payroll (RP) report must reflect the actual work performed in the report month and should not be based on the compensation paid in the report month. To clarify, if an employee works in the month of August but does not receive compensation for that time until September, your August RP20 would still need to report the actual time worked in August. On your September RP20, you would report the total amount of time worked in September along with the compensation that was paid to the employee in September.

Incorrectly reporting the time worked can prevent a TRS member from earning a creditable year of service with TRS.

TRS Retirees

The same expectation is required when reporting time for all TRS retirees. Your monthly Employment After Retirement (ER) record should reflect the total amount of time the retiree worked within that month and should not be based on the compensation they are receiving in the report month. TRS will gather the information that is reported each month to determine whether employer surcharges are due. Therefore, it's important your employer is only reporting actual time worked or paid leave within the report month. In reporting this information incorrectly, an employer could potentially overreport surcharges as well as possibly affect a retiree's annuity payment.

CYBER SECURITY FOR REs

Cyber scams are nothing new. Every day, con artists are looking for the best victims.

Think you're not worth being the target of online predators? Think again!

Hackers don't need to know how much is in your bank account to want to get into it. Your identity, your financial data, what's in your email… it's all valuable. And cyber criminals will cast as wide a net as possible to get to anyone they can. They're counting on you thinking you're not a target.

So how can you reduce the chances of falling for the scams? Learn the signs!

Let's start with easy and common-sense ways to protect yourself online.

Multifactor Authentication (MFA)

It goes by many names: Two-Factor Authentication; Multifactor Authentication; Two-Step Factor Authentication; MFA; and 2FA. They all mean the same thing: opting into an extra step when trusted websites and applications ask you to confirm you're really who you say you are.

They can verify it's you by asking for this type of information:

Something You Know
Like a PIN number or your sister's middle name

Something You Have
Like an authentication application or a confirmation text on your phone

Something You Are
Like a fingerprint or FaceID

A second authentication step is a lot harder for a hacker to fake. So, prove it's you with two!

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CYBER SECURITY FOR REs *continued from page 4*

Now that you know what MFA is, you'll see prompts for multifactor authentication all over. So, opt-in! Start with your email account, then financial services, then social media accounts, then online stores, and don't forget your gaming and streaming entertainment services!

Something to note: If you plan on traveling out of state or going abroad, don't forget to inform your financial institution. Some banks will not approve purchases if they don't know your whereabouts, and the last thing anyone wants on vacation is a frozen credit or debit card!

Think Before You Click

Have you ever seen a link that looks a little off? It looks like something you've seen before, but it says you need to change or enter a password. Or maybe it asks you to verify personal information. It could be a text message or even a phone call. They may pretend to be your email service, your boss, your bank, a friend, etc. The message may claim it needs your information because you've been a victim of cybercrime.

It's likely a phishing scheme: a link or webpage that looks legitimate, but is actually a trick designed by bad actors to have you reveal your passwords, social security number, credit card numbers, or other sensitive information. Once they have that information, they can use it on legitimate sites. And they may try to get you to run malicious software, also known as malware. Sadly, we are more likely to fall for phishing than we think.

If it's a link you don't recognize, trust your instincts, and think before you click. We all need to Phight the Phish! *(More on this next month!)*

Our world is increasingly digital and increasingly interconnected. So, while we must protect ourselves, it's going to take all of us to really protect the systems we all rely on. **Being cyber smart is contagious.** Take the advice outlined above and help two friends do the same!

2023-24 RETIREMENT SESSIONS COMING SOON TO A CITY NEAR YOU

TRS is on the road, bringing our benefit presentations to you! Learn more about your TRS benefits or retirement at one of our different retirement sessions throughout the year. We offer the option to meet in a group presentation setting or one-on-one with a TRS counselor to get your specific questions answered.

Please check these schedules frequently for the latest updates. There, you will find information and details on locations, dates, RSVP details (through *MyTRS* and by phone), registration deadlines, and more. Register today!

Reservations are on a first-come, first-served basis, and must be made by the deadlines listed on the TRS website. After registering, you will receive a confirmation email with your scheduled date and time. TRS is the only contact to schedule meetings. **Please do not call meeting locations for information.**

We look forward to seeing you soon.

Session Success!

Below are direct quotes from our members sharing positive feedback from interactions with TRS counseling team members.

The dialogue was great. The person was extremely helpful. I felt like could get any question answered without judgment. I feel more comfortable with the process because of them. THANK YOU

Everything was very informational and professional. The entire staff was extremely welcoming and professional!

I have no recommendations for improvement. It was a great experience and I am more confident about retiring.

No improvements necessary. It was a very pleasant and informative meeting. The young lady that assisted me was very knowledgeable, very nice, and made the process so much easier.

EXPRESS SCRIPTS CUSTOMER SERVICE NOW LIVE

Starting on Sept. 1, 2023, Express Scripts (ESI) is the new pharmacy benefits manager for TRS-ActiveCare. There should be minimal disruption in coverage and pharmacy options.

Things to note:

- The Express Scripts TRS-ActiveCare website is live.
- The website includes an interactive tool where participants can check the cost of their prescription, locate in-network pharmacies, and see drug lists.
- 24/7 customer support is available. Participants can call (844) 367-6108 anytime, day or night.
- Participants can use ESI's website to request temporary ID cards.

TRS-CARE EVENTS FOR RETIRING EMPLOYEES

If you have employees who are considering retiring soon, there are many opportunities for them to learn about TRS-Care, their TRS health plan option.

Retire Healthy with TRS-Care Webinar

This webinar will help employees make a fully informed decision about health care during their retirement years. they'll get:

- an overview of TRS-Care and the different plans it offers;
- a review of eligibility criteria and the enrollment process; and
- information on what to expect after you enroll in TRS-Care.

TRS-Care Fall Health Fairs

TRS-Care Health Fairs are back! Participants can attend a fair to find answers to their questions; discover new programs; and forge connections with fellow retirees, the TRS Health Team, and the people who administer the health plans.

There will be 21 in-person fairs throughout the state. These are all free, come-and-go events. There will be booths set up and brief presentations.

Employees can find a location near them and register here.