



# TRSnews

**FEATURED:**  
**Retirement  
Webinar  
Series: TRS  
Essentials**

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Retirement Resources  
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Enrollment  
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# EXECUTIVE DIRECTOR'S MESSAGE

**Brian K. Guthrie**



I hope your new year is off to a wonderful start, and that 2026 is already bringing you moments of joy, clarity and connection. As always, we are grateful for the trust you place in TRS. Serving you is at the heart of everything we do, and this year we remain focused on delivering the support, tools and information you need to feel confident in every step of your TRS journey.

This edition of *TRS News* is designed to help you start the year informed and empowered. Whether you're planning for your future, exploring your benefits or simply staying engaged with your membership, we're here to make the process easier. Inside, you'll find updates on health news, reminders about retirement planning and resources created with your needs in mind.

Some highlights include:

- TRS-ActiveCare Annual Enrollment this Summer
- Health News – Member Rewards
- Planning for Retirement Resources
- Make Data Protection a Daily Habit
- New TRS Talks Video: Educator to Illustrator

As we move into a new season, I'm reminded of how meaningful it is to pause, reflect and make space for what matters most.

Thank you for allowing us to be part of your year and your future!

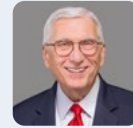
Happy Reading,

Brian

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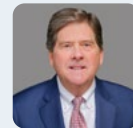
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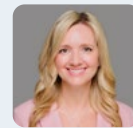
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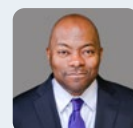
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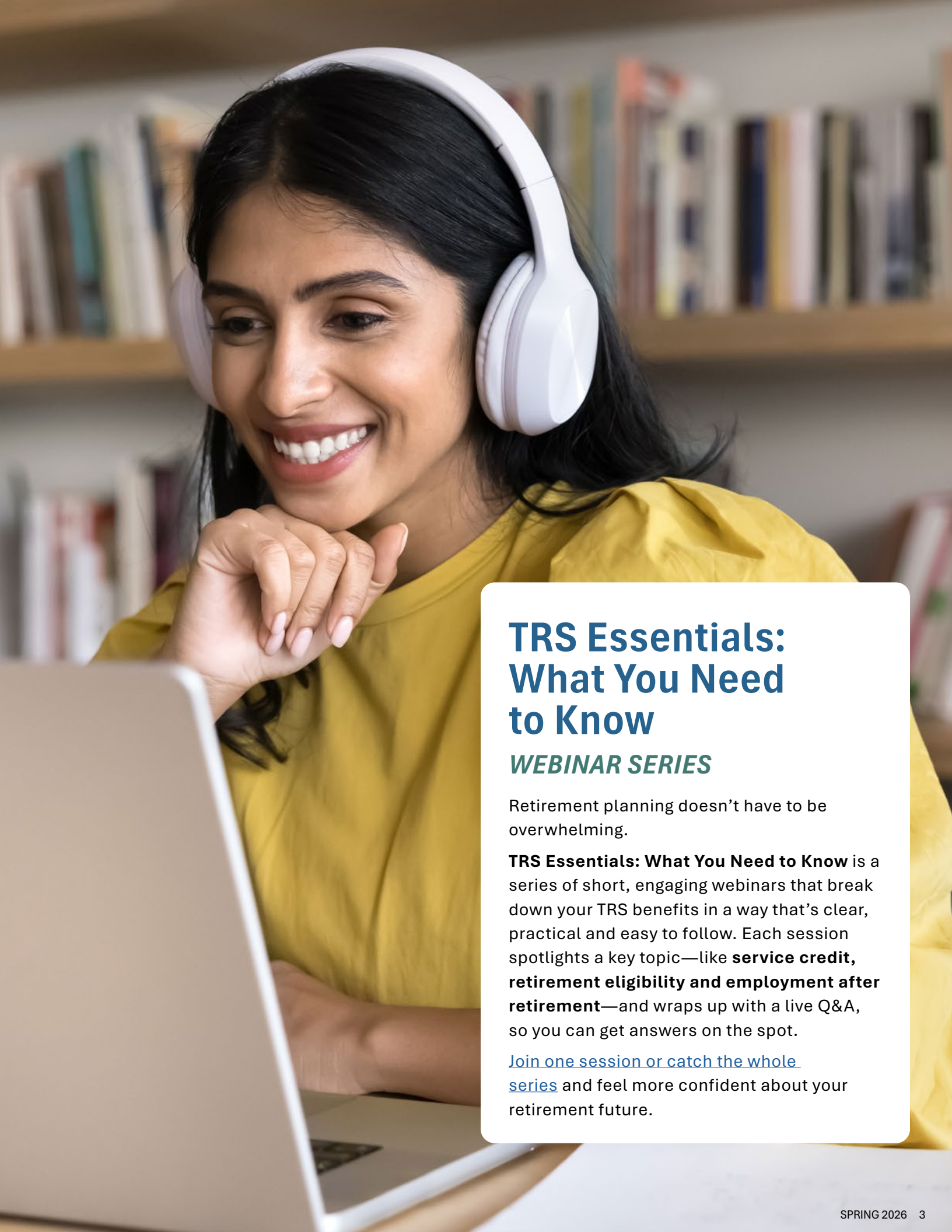


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## TRS Essentials: What You Need to Know

### *WEBINAR SERIES*

Retirement planning doesn't have to be overwhelming.

**TRS Essentials: What You Need to Know** is a series of short, engaging webinars that break down your TRS benefits in a way that's clear, practical and easy to follow. Each session spotlights a key topic—like **service credit**, **retirement eligibility and employment after retirement**—and wraps up with a live Q&A, so you can get answers on the spot.

[Join one session or catch the whole series](#) and feel more confident about your retirement future.

# Planning for Retirement Resources

Considering Retirement? Here are five resources to help you prepare with confidence:

## 1. [Planning for Retirement Timeline](#) ▶



Walk through the steps and important deadlines you'll need to keep in mind to retire. It's a simple way to build an action plan and stay on track.

## 2. [Explore TRS-Care Health Plans](#) ▶



If eligible, review TRS-Care Standard (non-Medicare eligible retirees) or TRS-Care Medicare Advantage (Medicare-eligible retirees) as you make decisions about your health coverage when you retire.

## 3. [MyTRS Benefit Calculator](#) ▶



Log in to MyTRS and use the Benefit Calculator (located under the Planning Tools tab) to estimate your retirement benefits in minutes. It pulls your actual TRS data and lets you explore different scenarios. [Set up your MyTRS account](#) today to access this tool.

## 4. [Retirement Sessions and Counseling](#) ▶



Attend a retirement session or schedule a one-on-one meeting with a TRS Counselor—either in person or virtually—to learn about your retirement benefits, have help completing required forms and get your questions answered.

## 5. [Pillars of a Secure Retirement](#) ▶



Experts say you will need 80 – 90% of your preretirement income to maintain your current standard of living. Learn how to balance your retirement piggy bank.

### **RSVP for a Virtual Retirement Forms Session Today!**

Currently completing your retirement paperwork? Join a virtual [Retirement Forms Sessions](#) to get expert help! TRS staff will walk through the required forms and answer questions. Make sure you have your retirement forms handy before attending.

**RSVP in [MyTRS](#) or by calling the [TRS Telephone Counseling Center](#).**



# 2026 TRS Health Plan Carriers Announced

TRS will keep the same medical plan carriers for 2026 after completing its competitive bid process, ensuring stability and continuity for members. [Visit the TRS website](#) to learn how this decision supports high-quality, cost-effective coverage for Texas public education employees and retirees.



## TRS-ActiveCare Annual Enrollment is Coming This Summer

Annual Enrollment for TRS-ActiveCare is right around the corner, with this year's window opening this summer. Each employer sets its own enrollment dates, so be sure to check with your benefits team to confirm when your specific enrollment period begins.

As you prepare, watch for the schedule of our upcoming sessions, **From A to Z: Your TRS-ActiveCare Plan**. These sessions are designed to walk you through your plan options, help you choose coverage that fits your needs and show you how to make the most of your health care throughout the year.

One of the easiest ways to stay informed about events and TRS-ActiveCare benefits is to sign up for our monthly health newsletter, [The Pulse](#).

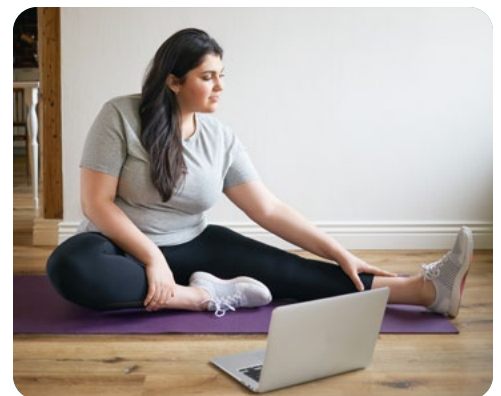
## A No-Cost First Step Toward Pain Relief: Airrosti Remote Recovery

If chronic muscle or joint pain is slowing you down, TRS-ActiveCare offers a no-cost, convenient way to start feeling better: [Airrosti Remote Recovery](#). This virtual-only program connects you with an experienced provider who guides

you through a personalized recovery plan – on your schedule and from wherever you are.

Airrosti Remote Recovery is designed to address both new and long-standing pain in areas like the back, neck, shoulder, hip, and knee. During your virtual visits, your provider evaluates your condition, explains what's causing you pain and walks you through targeted exercises and mobility techniques. You'll also receive a free Remote Recovery Kit with tools to support your at-home treatment.

Because sessions are fully online, you can complete your sessions



when it's most convenient – before work, during a break, or at home after a long day.

**Airrosti Remote Recovery makes it easy to take the first step toward lasting pain relief – at no cost to you.**

# Turn Today's Care into Tomorrow's Savings: TRS-ActiveCare Member Rewards



If you're enrolled in TRS-ActiveCare, there's a simple way to stretch your health care dollars further: Member Rewards. This program gives you cash rewards for choosing cost-effective, high-quality providers for many common medical services. Rewards go into a Health Care Account (HCA) you can use for future medical expenses.

## Why it's Worth Your Time

The cost of the same procedure can vary dramatically, even within the same network. Member Rewards helps you shop smarter and earn up to \$599 per year just for choosing a cost-effective provider. That's money you can use later for copays, coinsurance, prescriptions, and more (depending on your plan).

### Hundreds of Reward-Eligible Services

The program covers a wide range of services, including:

- **Routine screenings** like mammograms and colonoscopies
- **Diagnostic tests** such as MRIs, CT scans and ultrasounds
- **Surgical procedures** including hernia repair and knee surgery
- And many more everyday and specialized services

### Finding Eligible Procedures is Easy

Everything starts in the [BCBSTX Provider Finder](#) tool. Once you log in:

1. Search for your procedure.
2. Look for the **Member Rewards** indicator.
3. Choose a cost-effective provider
4. Complete your appointment and let the reward deposit into your HCA.

It's quick, simple and it helps you make informed decisions while earning money for future care.

## The Bottom Line

Member Rewards turns smart health care choices into real savings. With so many eligible routine and specialized procedures—and a straightforward way to find them—this is one of the easiest ways to lower your health care costs today while setting aside money for the medical expenses of tomorrow.

# Make Data Protection a Daily Habit

Follow data protection tips to help keep your information secure.

**1. Use strong, unique passwords for each account.** Think of your password like a house key – make it hard to copy.

- Use a **long, memorable phrase** (e.g., BlueBirdsFly@Morning!)
- **Never reuse the same passwords** for different accounts such as email, banking or social media.
- Store passwords **in a locked drawer or safe place**, if needed.

**Good Rule:** Never share your password – even with someone claiming to be tech support. **Remember: Legitimate companies never ask for your password or security code.**

**2. Turn on extra security.** Use **two-step verification** or **multi-factor authentication** whenever it's available. With this verification process:

- After typing your password, you'll enter a code sent to your phone by text message or phone call.
- It is much harder for bad actors to get into your account.

**Turn it on for:** Email, banking and other online payment accounts, Medicare, online shopping, and social media accounts.

**3. Keep your computer, tablet and phone updated.** Updates fix security problems. They are designed to help block new tricks used by bad actors. What to do:

- Accept updates when prompted. If your device says, "Update available," it's safe to accept.
- Leave automatic updates on, if possible. A trusted family member or friend can help set them up.

**4. Be cautious with emails, calls and texts.** Scammers often pretend to be from banks, Medicare, the IRS, or well-known companies.

**Watch out for messages that:**

- Pressure you to act quickly ("Your account will be closed!").
- Request personal information, passwords or codes.
- Contain links you didn't request.

What to do instead:

- Don't click links or answer right away.
- Call the company **using a number you trust**, such as the number on the back of your credit card, not one in the message.

**5. Trust your instincts and ask for help.** Smart habits:

- If something feels off, pause and take your time.
- Check with a trusted friend or family member.
- If a message makes you anxious or confused, that's often a warning sign. It's okay to slow down – scammers want you to rush.



Members of the TRS Investment Management Division's Special Opportunities team won the agency's annual Investor of the Year Award for 2025.



## The TRS 2025 Excellence in Investing Award: Members of the Special Opportunities Team

Members of TRS' Special Opportunities investment management team were recognized for securing a highly successful investment in 2025. The deal with an outside partner combined early entry, creative structuring and a dynamic hedging framework to manage its scale and risk. By successfully navigating a complex structure, and actively adapting as the investment grew, the strategy delivered exceptional value to TRS' members through disciplined, forward-thinking execution.

"We're not afraid of hard work," said one of the winning team members, chosen from among several in-house TRS investment projects nominated from the past year. "When we're presented with a choice, we don't always just pick the easiest route."

And every innovation counts at TRS. In addition to member, employer and state contributions, investment returns make up 62% of the TRS pension fund annual revenue – dollars that help pay for promised benefits to our members and keep the fund healthy long term.

The Investment Management Division's Special Opportunities team prides itself on evaluating complex deals that might otherwise "fall between the cracks."

# Ombuds Corner

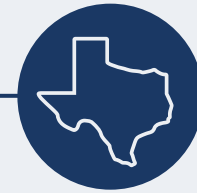
In 2025, the Ombuds Office engaged with 636 active members, retirees and visitors, welcoming 429 emails, 143 phone calls and 64 Compact with Texans emails. We're here for you!



**429  
Emails**

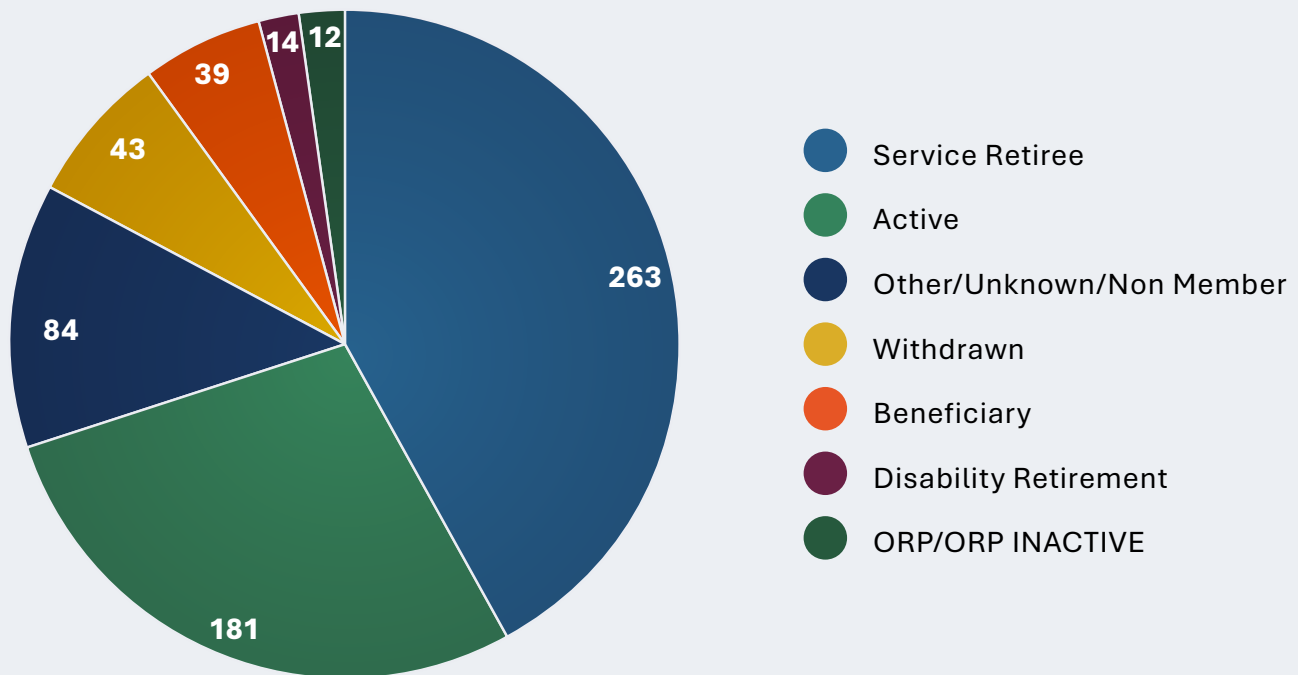


**143  
Phone Calls**



**64 Compact  
with Texans**

## Demographics of Visitors Served by Ombuds



**24+**

Retiree Conferences  
and Meetings

**60+**

Pension Services &  
Health Retirement Sessions,  
Health Fairs and Trainings

**2,735**

Total Communications  
Received

**Earning members' trust four years and counting by focusing  
on accountability and delivering excellence daily.**

Visit the [TRS Office of Ombuds webpage](#) for more information.

## “TRS Talks”: Educator to Illustrator – A Dream Reimagined

From a chalkboard in a Sweetwater garage to inspiring classrooms across Texas, this story celebrates the joy of teaching and the power of creativity. Discover how one educator’s passion for cartoons shaped a lifetime – and how TRS made a secure retirement possible. [Watch the latest video](#) in our member spotlight series to relive these moments.

As a young boy, TRS retiree Jon Brown dreamed of becoming a Disney cartoonist – but his friends dismissed the idea and laughed at his ambition.

After years in the classroom, he has found a new creative outlet – drawing cartoons for a local newspaper. Together with his wife Judy, also a retired teacher, the pair bring stories to life by writing and illustrating novels and children’s books.



## On the Horizon: A Fresh Feel for *TRS News Digital*

You may soon spot a new look when you open your *TRS News* digital newsletter. The newsletter is moving to an updated digital platform in the near future, which means a cleaner, smoother viewing experience – nothing major, just a fresh touch to how everything displays online.

What’s staying the same is all the helpful updates and news from your retirement system. You’ll also continue to enjoy all the **digital features** that make your newsletter easy to click, explore and stay informed.

So, while the appearance may get a light refresh, the purpose stays the same: **keeping you informed and connected.**

# TRS Word Scramble

Unscramble the letters to reveal a hidden message.

WCTAH ORF  
FTRUUE  
TIDENOIS FO  
RTS SWEN  
OT LERAN  
HWO IA WROKS  
ROF UYO.






Answer at the bottom of this page.

Solved the puzzle?

[Click the link](#) to learn more and find key reminders.

Click Here to Rate This Issue of TRS News!

Follow TRS for timely news and events



## 2026 TRS Board of Trustees Meeting Dates

[Join TRS online](#) to view live board and committee meetings.

**Dates**

Feb. 12-13

April 30-May 1

July 16-17

Sept. 17-18

Dec. 10-11

*Past meetings can be viewed online.*

View [TRS Board of Trustees Meeting Dates](#) for the latest.

### Watch Previous Meetings on Demand

Don't miss out on important discussions, including the [December 2025 update on the TRS Pension Trust Fund Actuarial Valuation](#).

Stay updated on what was covered in previous meetings by [watching the on-demand recordings](#). You can also find board books and summaries with key highlights and decisions from each meeting.



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