

TOP ARTICLES: Retirement Certification Reminders • Year Of Service Credit • Reporting Retirees In The Summer • How To Report Terminations To TRS

Topic Legend



Reporting and Training for REs



Health Benefits



Information Security



General Communications



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We want to make it easier for you to find what you need. Take a few minutes to share your feedback on the [Employers section](#) of the TRS website (www.trs.texas.gov). Your input will help us improve navigation and overall usability.

[Take the survey.](#)

Nominations Begin Soon For The Next Trustee Election

The nominating period for the public school district employee position on the TRS Board of Trustees will be June 1, 2026 through Jan. 25, 2027.

The term for this position will begin no earlier than Sept. 1, 2027 and end Aug. 31, 2033. Please consider who would make an excellent TRS trustee and nominate yourself or someone you know.



How To Report Terminations To TRS



As the school year ends, Reporting Employers (REs) can expect an increase in the number of individuals terminating employment. It's very important to report all your employee terminations to TRS thoroughly and consistently. The termination record can affect many aspects of the employee's account and can result in the RE having to make additional corrections if done incorrectly.

ED90 Submissions

The RE should submit an ED90 (termination record) with the ED reports for the month in which the employee will receive their final pay. The ED90 should include the actual termination date and the final report month for TRS contributions (if applicable). The final report month for TRS contributions can differ based on the employment history of the employee with your RE. If the employee never worked in a TRS-eligible position with your RE, this field may remain blank. Otherwise, enter the month in which the employee received their final compensation for their eligible position. This will likely be a date in the past that is prior to their termination date.

For employees who terminate in May or June but will continue to receive accrued compensation through the month of August, the RE will submit the ED90 record in the August ED report.

Employment History	Final Report Month
Eligible Employment Only	When the employee is receiving their final compensation for their eligible position
Eligible and Ineligible Employment	When the employee received their final compensation for their eligible position
No Eligible Employment	Leave blank*

**Unless instructed otherwise by RE Coach or termination is due to retirement.*



Reporting Retirees In The Summer



As summer approaches, it's time to review procedures for reporting TRS retirees during summer months. Reporting Employers (REs) report retirees based on the work performed and pay received in a specific report month. Below are reminders for reporting retirees in the summer on the Employment After Retirement Report (ER Report).

Reporting Accrued Pay and Surcharges

If a retiree does not work during the summer and only receives accrued pay, then the retiree will be reported with the same employment type the retiree held when the compensation was earned, plus the "Zero Day Reason Code of A - Accrued Pay." Since the retiree is not working during the month, the retiree has not exceeded the allowable one-half time limit and, therefore, surcharges are not due, even if the accrued pay was earned in a full-time position during the school year.

Surcharge Thresholds

- One-half time or less employment: Working 92 hours or fewer in the report month does not trigger surcharges.
- Combined employment (substitute + other TRS-covered employment): Working 11 days or fewer in the report month does not trigger surcharges.

Reporting Employment Types

One-half time or less employment - Retirees that are normally classified as full-time employees may fall under this employment type in the summer months if they are not working more than 92 hours in the report month. Even though the retiree may be considered a full-time employee through the summer at the RE, the employment type reported on the ER report is dependent on the number of hours that they work in the report period.

For example, a retiree hired to work full time from Sept. 1 through June 7 might only work 18 hours in June due to the end of the school year. Since the retiree did not exceed the allowable limit in the month of June, the employer codes the Employment Type on the June ER20 as "Half time or less." If the original employment was reported as "Full time" from September to June, the employer must submit an ER27 with a new Ending Date for the full-time employment of May 31. Once this ER27 has processed, the RE would be able to report the June ER20 with Employment Type as "Half time or less."

Full-Time Employment - If a retiree exceeds the number of allowable hours for retirees (92 hours) in the report month, then they would need to be reported with the employment type of "Full time."

Substitute Employment - This employment type should only be used for retirees that are working in a true substitute position and are paid the daily rate of pay for substitutes. The only exception would be retirees working in a vacant position as a substitute for 20 days, as they would also be considered substitutes for the first 20 days worked in the vacancy. Starting the 21st day, they would no longer be considered a substitute and would need to be reevaluated for their employment type.

For example, days 1-20 are reported as substitute; starting on day 21, the retiree is no longer a substitute and the employment type must be reevaluated for that month and going forward.

Combined Employment - A retiree works in multiple positions at the same employer combining substitute work and other TRS-covered work in the same report month. In this case, the employment type should be reported as "Combination Substitute and Half-time or less." These retirees are limited to the number of days that they can work in the report month, without triggering surcharges. If the retiree works more than 11 days in the combined employment, then surcharges would be triggered and due from the employer for that report period.



When “Smart” Devices Know More Than You Think

Internet of Things (IoT) refers to everyday devices that connect to the internet, such as smart TVs, robot vacuums, doorbells, thermostats, appliances, and workplace technology. These tools are designed to improve efficiency by automating tasks, sending alerts or learning routines.

What’s easy to overlook is how much information these devices collect about their surroundings. A recent news story highlighted this when a security researcher discovered a flaw that allowed unintended access to internet connected robot vacuums, some of which stored detailed floor maps or other environmental data. Although the issue was responsibly reported and fixed, it raised a broader question: what do connected devices know about the spaces where we live and work?

Robot vacuums are just one example. Many connected tools collect environmental data — from cameras and motion sensors to building systems that manage access, lighting and temperature. Individually, these technologies are typically low risk, but together they become part of how a workspace operates.

For reporting employers, awareness complements existing security controls. Understanding what connected devices are present — especially in areas where sensitive or personal information may be handled — supports secure operations across the organization.

At TRS, protecting member and employee information depends on strong partnerships with reporting employers. While each employer manages its own systems and security practices, shared awareness around connected technology helps support accurate reporting and a secure information environment.

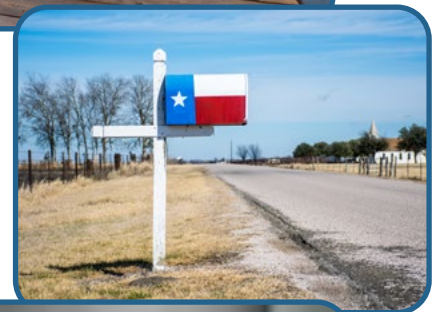
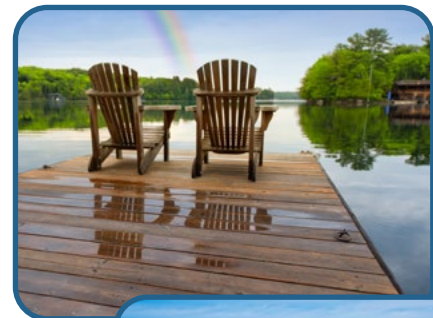
Navigating Life Events With Ease

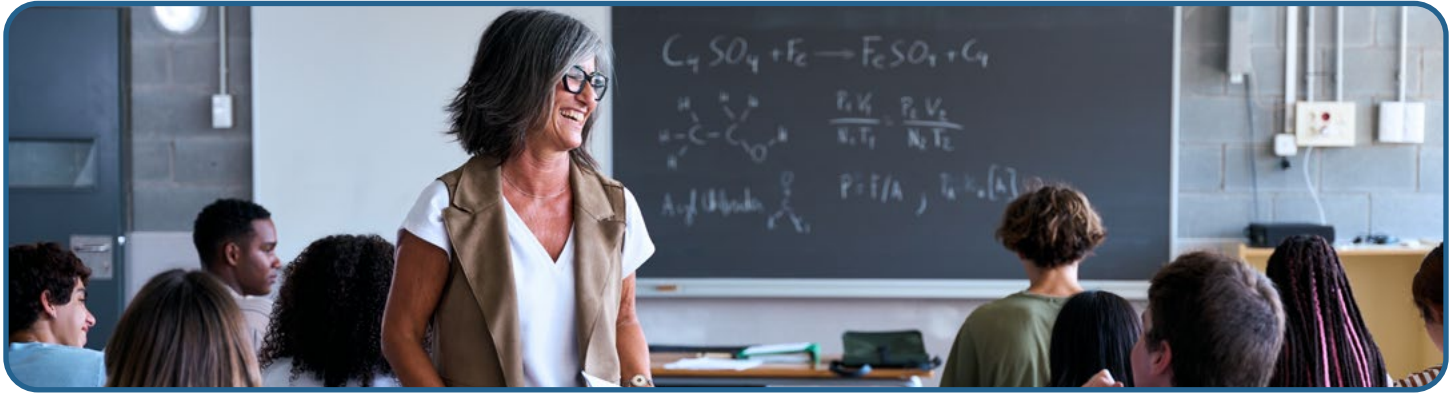
We all experience life and job changes that can be both exciting and challenging. These events often require updates to your account information and other essential actions. Keeping your information current ensures you receive timely support and services tailored to your needs. Visit our dedicated webpage for “[Life and Job Changes](#)” - it’s a comprehensive guide to assist in navigating these events.

TRS members will find the “Turning 65” section of our Life and Job Changes webpage holds valuable answers to common questions like:

- What TRS benefits am I eligible for if I retire after age 65?
- What steps do I take if I already retired and turn 65 soon?
- How are TRS-Care Medicare Advantage plans different from private marketplace plans?

Explore the [Life and Job Changes](#) webpage 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.





When an employee has questions regarding their years of service with TRS, employers should keep the following reminders in mind:

- All TRS members receive service credit based on a standardized school year, which runs from Sept. 1 through Aug. 31.
- This standardized school year may differ from an employee's instructional year, contract year or work agreement year.

Changes in Work Agreement

- If an employee has a change to their work agreement after working 90 days and earning a year of service, all non-substitute work agreements for the remainder of that fiscal year continue to be TRS-eligible, and member contributions must continue to be withheld.
- When a work agreement changes after a year of service has been earned, an ED45 must be submitted to update the employment type to less than half time; however, the TRS membership eligibility flag will remain "Yes."

Earning a Year of Service

Standard Work Week (Monday–Friday):

- The employee must work in a TRS-eligible position or receive paid leave from a TRS-eligible position for at least 90 days during the school year.

Non-Standard Work Week (Monday–Friday):

- Employees who are regularly scheduled to work fewer than five days per week for at least two weeks per month, may earn a year of service credit by working four and one-half months.
- The employee must:
 - Serve at least four full calendar months, working or receiving paid leave for at least eight days each month, and
 - Work or receive paid leave for an additional five days, in another calendar month or months not included in the four full calendar months.

Assistance with Service Credit Questions

- If an employee questions their years of service with TRS, please review your internal records to confirm whether the employee worked or had paid leave for 90 or more days between the months of September through August. Once this has been confirmed, please contact your coach for assistance. We can review employer-reported information for the last five fiscal years, as correction opportunities are limited beyond this time frame.
- If an employee is questioning their total years of TRS service, they should contact TRS Member Services at 1-800-223-8778 or review their service credit through their MyTRS account.

TRS Board Approves 2026-27 TRS-ActiveCare Rates and Benefits



On May 1, the TRS Board of Trustees approved rates and benefits for the 2026-27 TRS ActiveCare plan year. Below is a summary of what's staying the same and what's changing.

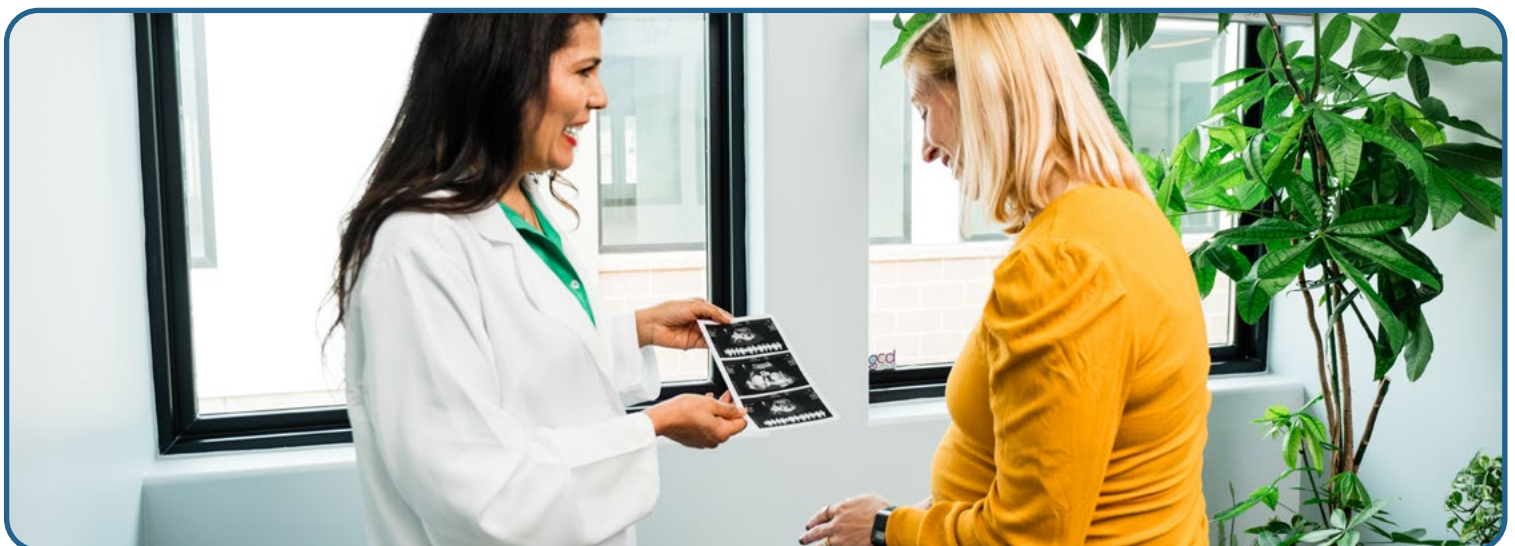
What's Staying the Same

- **Reliable plans.** TRS-ActiveCare will continue offering the Primary, Primary+, and HD plans. TRS-ActiveCare 2 will remain for those already enrolled.
- **Strong benefits.** TRS prioritized ensuring TRS-ActiveCare Primary and Primary+ plan benefits remained the same since they are our most popular plans, covering 75% of members.
- **Affordability focus continues.** TRS remains committed to managing costs responsibly while stewarding health care funds. To learn more about how we do this, visit sections two-five of the 2025 TRS Health Annual Report.

What's Changing

- **Premium updates for 2026-27.** Total premiums will increase by an average of less than 10%, reflecting legislative direction and continuing to outperform broader market trends. Plan Highlights for regional total premiums are available on our website.
- **TRS-ActiveCare Primary+ specialty drug enhancement.** Coinsurance for specialty drugs was reduced from 30% to 20%, and out-of-pocket costs for those drugs not on the SaveOn drug list are capped at \$500 per month.
- **TRS-ActiveCare 2 tiering.** Beginning Sept. 1, members enrolled in TRS-ActiveCare 2 will have a chance to pay lower copays based on physician tiering.
- **TRS-ActiveCare HD alignment with IRS guidelines.** The deductible will change to meet IRS requirements for plans compatible with Health Savings Accounts.

TRS will also host "TRS-ActiveCare: From A to Z" benefits sessions throughout the summer for participants to help them choose the health plan that is best for their needs. [Dates and registrations to share can be found here.](#)



Retirement Certification Reminders



Many employees will retire near the end of the spring or summer semester, which means that you may have an increased amount of retirement certifications. Here are a few reminders related to employees who may be retiring soon.

If the employee terminated and received their final paycheck more than five prior fiscal years ago, you will NOT be able to complete the retirement certification. Instead, please submit an ED90 to close out the employment, email your RE Coach to notify them that the ED90 has been completed and request that the retirement certification be removed from your RE Worklist.



Employees must terminate all TRS-covered employment to be eligible to retire. This includes but is not limited to temporary employment, summer school, less than half-time, and substitute employment. REs should be careful not to create a contract after the termination date just to report pay accrued prior to the employee's termination. Unnecessary contracts can delay the retirement process.

Make sure that you use an accurate termination date. Do not back date the termination and do not automatically extend it to the end of the month. For example, an employee has a regular school year contract through May 31, 2026, but the employee terminates on April 15, 2026. The termination date entered on the certification will be April 15, 2026 since this is the date the employee has ended their employment with your employer.

Retirements certifications will generally show up on the first of the month AFTER the retirement date has passed. For example, if the employee has a retirement date of May 31, 2026, the certification will not be added to your RE Worklist until June 1, 2026, at the earliest. It may show up later if the employee's retirement paperwork is still being processed by TRS.

Do not fill out the retirement certification until the final check with TRS-Eligible compensation has been issued. You do not need to wait until your RP report for that month is complete, but you should wait until the final payment has been paid to the employee. This should not delay the retirement process for the employee, but providing the incorrect information could delay the retirement.

An ED90 should still be submitted for all employees once the retirement certification has been completed. Employers must still submit an ED90 termination record to close out any open employment. This requirement applies to all employees, including both TRS-eligible and TRS-ineligible employees. The termination date entered on the ED90 must match the termination date entered on the certification. Employer must also include the final report month on the ED90. Please enter the six-digit final report month (MM/YYYY) that corresponds to when the employee received their final paycheck, even if the employee was working in an ineligible position.

Videos: [View FAQs](#)



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 Employers Video Library](#) to understand TRS processes and reports for reporting employers.



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Pension Education Resources



Members can learn all about TRS pension benefits by watching our [Pension Education Resources](#).



Retirement Forms Video



Early Career Members: Manage Your Pension Benefits with MyTRS



Mid-Career Members: Plan Your Future with MyTRS

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Thanks for all you do for Texas educators!

