



**NEW TRS-ACTIVECARE  
PLAN YEAR BEGINS**

*page 5*

**NEW MEMBER QUICK  
START GUIDE**

*page 7*

**AVOIDING DMV  
TEXT SCAMS**

*page 9*

# TRS**news**

## PREPARE FOR **RETIREMENT:**

**2025-26 RETIREMENT SESSIONS**

*Read More On Page 2*



# PREPARE FOR RETIREMENT

Join us this school year! Whether you're thinking about retirement, have questions and need help filling out your forms, or want to learn more about your TRS benefits, we have a session for you!



## 2025-26 RETIREMENT SESSIONS

Visit the [Retirement Sessions & Counseling](#) page on the TRS website to view upcoming events:

- **New Webinars!**  
TRS Essentials: What You Need to Know
- Pension Presentations
- Retirement Forms Sessions
- Statewide Field Office Visits
- Statewide Group Office Visits

### You'll Also Find:

- Information on both in-person and virtual events to help choose the best session for you
- Schedules with locations, dates and times
- Registration deadlines and details (available through [MyTRS](#) and by phone)

### 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 for scheduling meetings. Call 1-800-223-8778 and a TRS counselor will be happy to help you. **Please do not call meeting locations for information.**

### Virtual Counseling Sessions

Don't want to wait for us to come to you? If you have a computer or tablet and an internet connection, you can schedule a virtual appointment at any time. Visit our website for more details on [meeting one-on-one with a TRS Counselor](#).

### Session Success!

Thank you for sharing your feedback on your experience!

"The presentation was **informative** and a **great introduction** to retirement eligibility and the retirement process."

"The counselor was very **patient and knowledgeable** with all the questions asked."

"The presentation was **well rounded and super informative.**"

## Board of Trustees

**ROBERT “ROB” H. WALLS, JR.**  
Chair, San Antonio

**MICHAEL BALL**  
Vice Chair, Argyle

**BRITTNY ALLRED**  
Dallas

**DAVID CORPUS**  
Humble

**JOHN ELLIOTT**  
Austin

**LARONDA GRAF**  
Queen City

**JOHN R. RUTHERFORD**  
Houston

**ELVIS WILLIAMS**  
Fair Oaks Ranch

**BRIAN K. GUTHRIE**  
Executive Director

*TRS News* is published by  
Teacher Retirement System of Texas  
4655 Mueller Blvd.  
Austin, TX 78723  
1-800-223-8778  
[www.trs.texas.gov](http://www.trs.texas.gov)

The Teacher Retirement System of Texas does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or the provision of services. A copy of the complete TRS plan is available at the above address during normal business hours.



**From the Desk of**  
Executive Director  
Brian K. Guthrie



### Dear TRS Members,

As we approach another season, I'm excited to share the latest updates and resources in this edition of *TRS News*. Much like the start of a new school year, this is a time of renewed energy, fresh goals and strategic planning – and TRS is here to support you every step of the way.

Whether you're just beginning your career or approaching retirement, setting clear goals and engaging with your benefits can make a meaningful difference. We've designed this issue to help you make the most of your membership. Inside, you'll find:

- A **Quick Start Guide** tailored for new members preparing for the school year
- Information on upcoming **retirement sessions** and **TRS-Care health fairs**
- An update on our **Member Center** in Austin
- Information about the **recent legislative session** and its impact on TRS

I encourage each of you to take full advantage of the tools and services available. Our dedicated team is here to help.

Thank you for your continued commitment to your future – and for being an essential part of the TRS community.

Warm regards,

Brian

# A TRS First – Welcoming Visitors to the Member Center in Austin’s Mueller Community

Meet Dr. Kevin Foster, the first-ever TRS active member to walk into the Member Center at the new TRS Headquarters in Austin’s Mueller Community!



*Dr. Kevin Foster, UT Austin employee, Austin ISD trustee and TRS member stands outside the newly opened TRS Member Center on May 19, 2025.*

***“It’s a great location with great parking. So, I think y’all done good,”*** he quipped.

Foster, whose latest career phase at the University of Texas at Austin began in 2005, is an associate professor at UT’s College of Liberal Arts, Black Studies Collective. He walked into TRS’ Member Center at the new headquarters on the humid morning of May 19, 2025. Even though the Center would officially open a day later for member appointments, smiling counseling staff were on hand to help walk-in visitors like Kevin, who had some questions for TRS counselors as he considers retirement in the next few years.

***“I’ve been watching Mueller grow for years and TRS security guys told me this was opening today so I asked, ‘Do you take walk-ins?’ and they said ‘Sure, be the first!’”*** he said. ***“Mission accomplished, (it’s) easy to get to, right off the (I-35) highway.”***

Find [TRS Locations and Hours](#).

Read the [Member Headquarters Guide](#).

## TRS Member Center: FYI



### Coming to See Us?

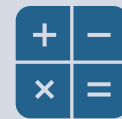
You can register for appointments online through [MyTRS](#) or by phone at 1-800-223-8778. We encourage scheduling office visit appointments in advance to ensure the timeliest service. For document drop-off, feel free to stop by anytime during our regular business hours (Monday – Friday, 8 a.m. – 5 p.m. CST).



### For Your Notes!

To mail documents to TRS, use this new mailing address:

Teacher Retirement System of Texas  
P.O. Box 149676  
Austin, Texas 78714

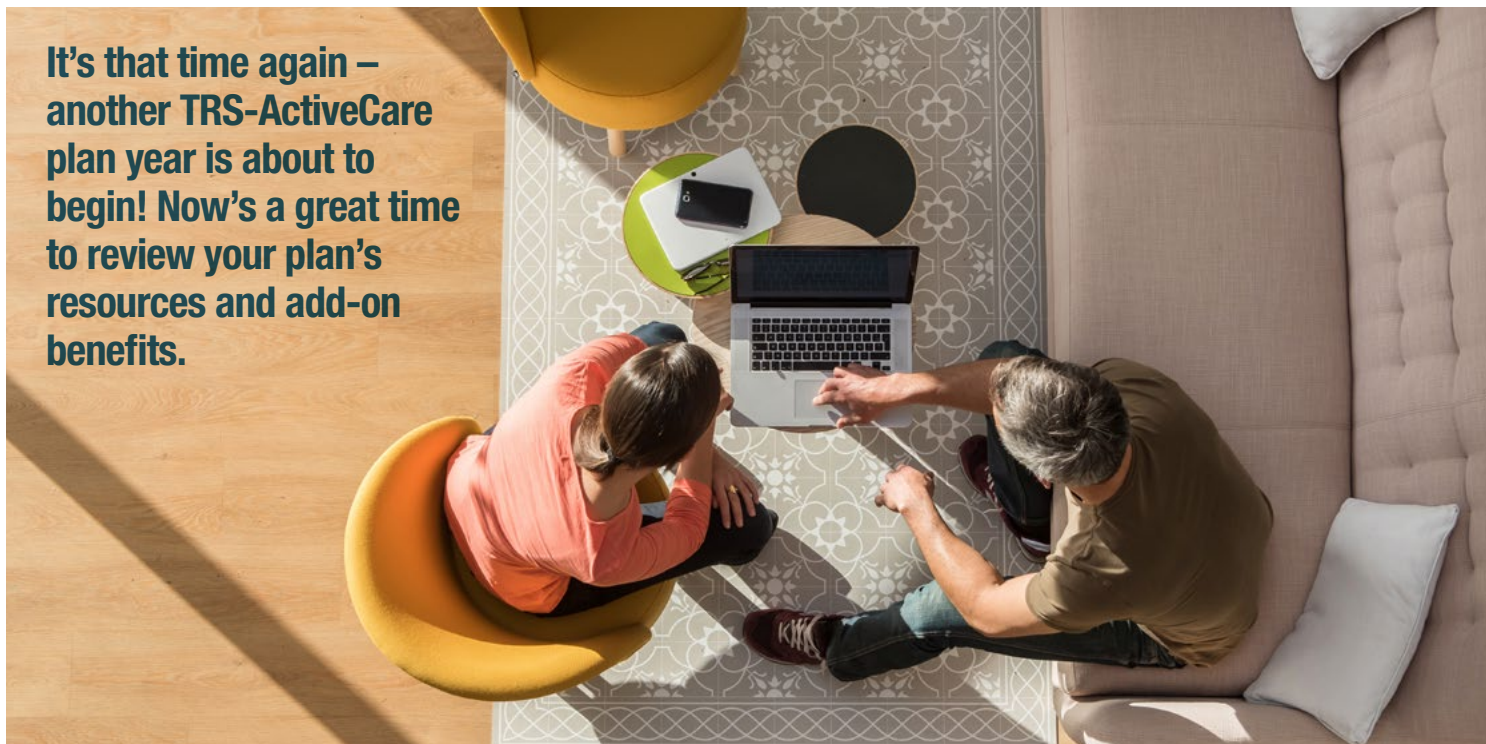


### TRS Member Center: By the Numbers

- First Office Visit: 8:04 a.m., Monday, May 19 (walk-in)
- Number of Walk-Ins the First Day: 12
- Number of Member Center Visitors the First Week: 197
  - 76 In-Person Office Visits
  - 81 Virtual Appointments
  - 40 In-Person Walk-Ins

# New TRS-ActiveCare Plan Year Begins Sept. 1

It's that time again – another TRS-ActiveCare plan year is about to begin! Now's a great time to review your plan's resources and add-on benefits.



## TRS-ActiveCare Resources

- Save the number for Personal Health Guides (PHGs): **1-866-355-5999**. PHGs are available 24/7 to help with billing, finding providers, cost estimates, and more. [Learn more about PHGs.](#)
- Download the **BCBSTX app** to track spending, claims and authorizations. You can also chat with PHGs directly through the app.
- Watch BCBSTX's "[How To](#)" [video series](#) for quick tips on using your benefits.
- Brush up on common health care terms with TRS' [Learn the Terms: Health Care Edition video](#).

## TRS-ActiveCare Add-on Benefits

These benefits come at no extra cost:

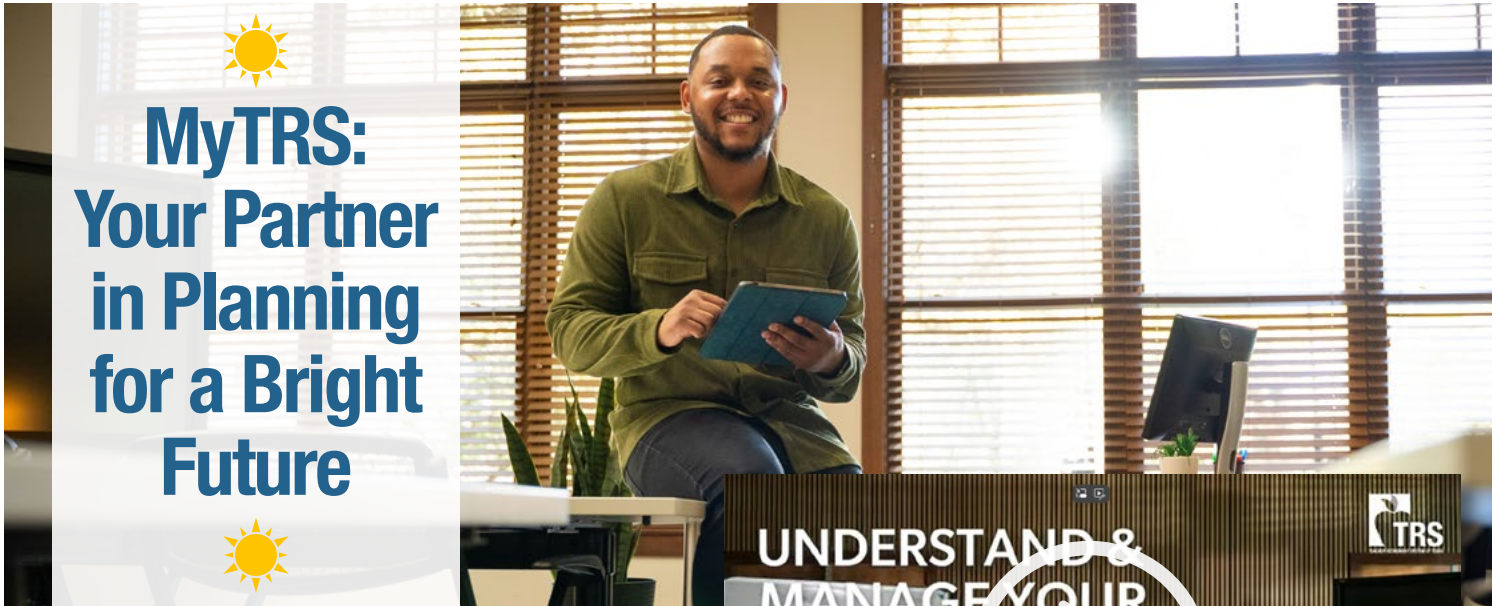
- **Fitness Programs:** Discounted gym memberships starting at \$19/month, including digital options.
- **Musculoskeletal Program:** Access to **Airrosti**, a virtual platform for joint, muscle and spine care.
- **Mental Health Resources:** In-person and virtual visits, \$0 copay for virtual visits with Primary/Primary+ plans, and digital tools like **Learn to Live**.
- **One-on-One Coaching:** Personalized support for stress, nutrition, weight loss, and more.

*Explore all your benefits in the [BCBSTX resource hub](#).*

## Saving Money on Health Care is Easy With...

**Member Rewards!** If you're enrolled in TRS-ActiveCare, check out this "[how-to](#)" [video](#) about using Member Rewards to help you save money while accessing quality care.

And starting Sept. 1, 2025, Member Rewards is expanded! [See how easy it is](#) to compare, schedule and earn when you access health care.



**MyTRS:  
Your Partner  
in Planning  
for a Bright  
Future**

No matter where you are in your career, the [MyTRS member portal](#) is here to help you understand and manage your retirement benefits, stay on track to meet your goals, and plan for your ideal retirement date.

Secure your beneficiary designations, estimate your future benefits with the benefit calculator and plan for what's ahead.

For those nearing retirement, MyTRS helps you finalize your plans. Request a formal estimate of your retirement benefits, register for a retirement session and even apply for retirement when you're ready.

Log in or sign up today at <https://mytrs.texas.gov>. Find more resources and information, including a [How to Establish Your MyTRS Account](#) video, on our [MyTRS webpage](#).



**Your Summer Break Just Got Better**



Summer's here, but life doesn't pause! Whether you're moving to another town, doing continuing education, teaching summer school, or celebrating a major milestone, TRS has your back.

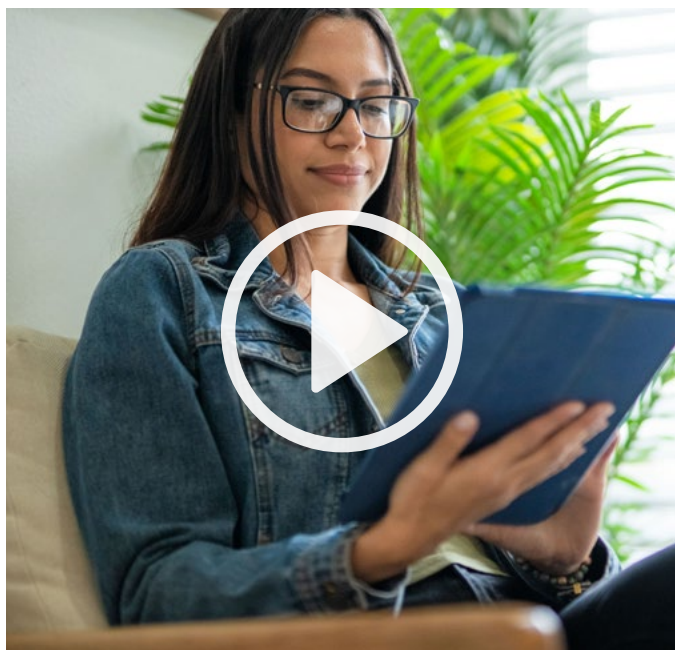
Head to the newly redesigned [trs.texas.gov](https://trs.texas.gov) and:

- Discover a new interactive [map with TRS-covered employers](#) if you're relocating. You can filter by Employer Type, Region, and TRS-ActiveCare participation.
- Navigate life changes like getting married or welcoming a baby with a [comprehensive life events toolkit](#).
- Join [virtual presentations and webinars](#) to master your TRS benefits.

Think of the TRS website as a resource to map out your route to retirement – the ultimate never-ending summer break.

# QUICK START GUIDE for New TRS Members

To all our new members – welcome to TRS! As a new member, there are several important steps to take as you begin your career. To help you get started, we've created a checklist to ensure you have all the resources you need to connect with your retirement system right from the start.



This summer, take advantage of our [Quick Start Guide for New TRS Members](#), where you can learn more about:

- Benefits of TRS Membership
- Registering for MyTRS
- Designating a Beneficiary
- Subscribing to TRS Email Notifications
- Attending an Introduction to TRS Presentation
- Reviewing Health Care Benefits
- Reviewing the *TRS Benefits Handbook*
- Watching Pension Education Videos
- Navigating Life and Job Changes
- Connecting on Social Media

**We look forward to staying connected with you throughout your career!**

## KNOWLEDGE CHECK! Working After Retirement

If you're thinking about returning to work for a TRS-covered employer after retirement, there are some key considerations you should know.

Our Employment After Retirement (EAR) resources cover the facts to help you make informed decisions and avoid revoking your retirement or forfeiting your annuity payments.

The [TRS EAR video](#) is a valuable tool that guides you through the rules for working after retirement. It allows you to quickly and conveniently access the information you need based on your specific situation. Simply select your path for service or disability retirement and the information will unfold based on your retirement date. You will also find practice scenarios to test your knowledge and understanding. *For the best experience, use Google Chrome to view the video.*

For more detailed information, you can always refer to the [TRS EAR brochure](#).

**Together, we can ensure you're on the right track when returning to work.**



**Note:** Surcharges are additional contributions that must be paid to TRS on employed TRS retirees who retired after Sept. 1, 2005 and who work more than one-half time during a month.

[House Bill 2 \(89th Texas Legislative Session\)](#), repeals the prohibition that public education employers are prohibited from directly or indirectly passing the costs of pension and applicable health care surcharges for retirees returning to work full time.



## Texas Legislative 89<sup>th</sup> Regular Session Concludes

The Texas Legislative 89<sup>th</sup> Regular Session officially ended on June 2, 2025. This session saw limited legislative activity directly impacting TRS members. However, for those interested in the details of the prominent TRS-related legislation that was addressed, a comprehensive summary is available on the TRS website: [TRS-Related Legislative Summary 2025](#).

## TRS-Care Health Education Fairs

Will you be retiring soon and want to know about your TRS-Care health plan options? TRS is hosting free in-person and online events that cover your 2026 TRS-Care benefits! Join us at a location near you. Each fair will have presentations (8:30 a.m. to noon) and a “come-and-go” exhibit hall (9:00 a.m. to noon).

To find locations and dates, visit [TRS-Care Health Education Fairs registration](#).

### Virtual Events

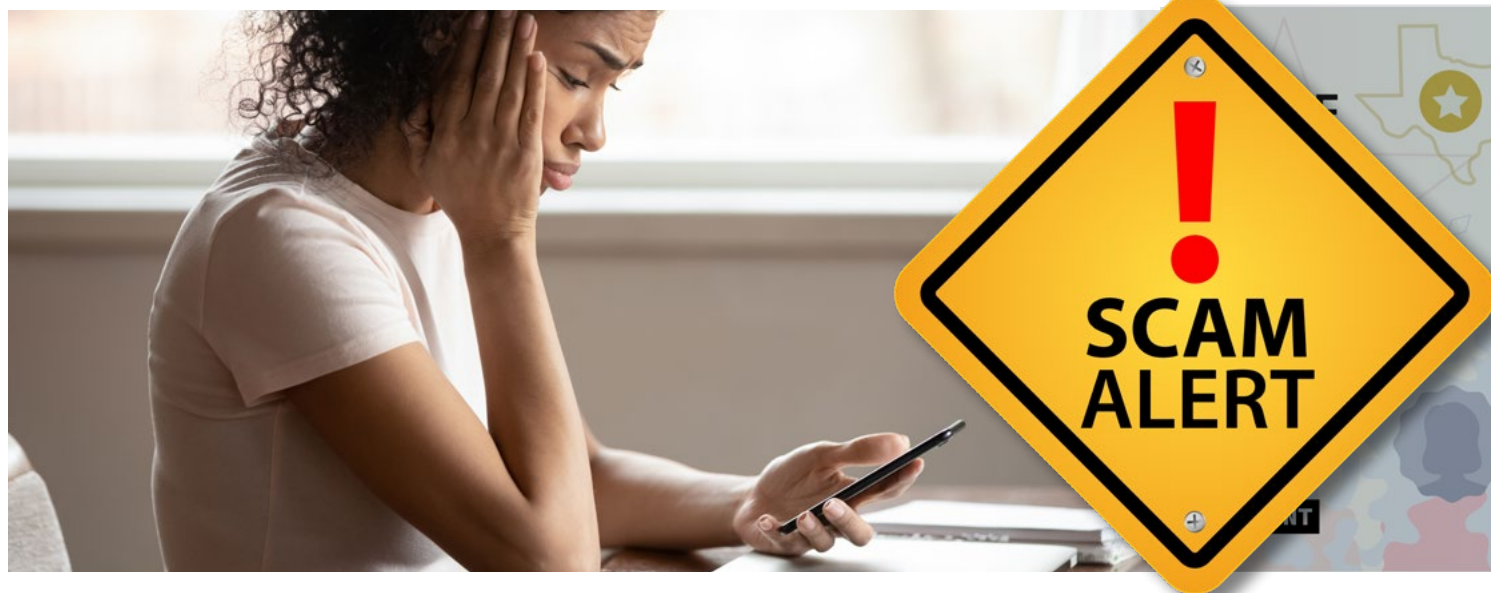
Join us online for a deep dive into your 2026 TRS-Care benefits. All online events are 10 a.m. to 11:30 a.m. [Register for an event on our website](#).

- **Dental and Vision Benefits for ANY TRS Retiree** – Attend the TRS-Care Dental and Vision Info Session for 2026 Benefits (Aug. 19, Sept. 3, Sept. 17)
- **Medical and Pharmacy Benefits for People WITHOUT Medicare (Under 65/Not Medicare-Eligible)** – Attend the TRS-Care Standard Info Session for 2026 Benefits (Aug. 27, Sept. 4, Oct. 10)
- **Medical and Pharmacy Benefits for People WITH Medicare (65+/Medicare-Eligible)** – Attend the TRS-Care Medicare Advantage Info Session for 2026 Benefits (Sept. 8, Sept. 26, Oct. 15)



**2026 TRS-CARE ROUND-UP**

# Protect Your TRS Pension: Avoid Falling for DMV Text Scams



Recently, there has been an increase in text scams claiming that recipients have unpaid traffic fines or tickets. These messages claim to be from state Departments of Motor Vehicles (DMVs) in places like Texas, New Jersey, Virginia, etc. However, state DMVs do not send text messages about violations or fines.

The scam texts are urging recipients to pay fines by a certain date to avoid registration suspension, driving privilege revocation and possible prosecution. Clicking on links in these messages to pay the phony fee can lead to personal information theft, potentially allowing scammers to access and attempt to claim your accounts; for example, your TRS pension.

***If you receive one of these texts, do not click any links and delete the message immediately.***

## The Federal Trade Commission offers tips to avoid text scams:



**Don't click on links or respond to unexpected texts.** Scammers want you to react quickly, but it's best to stop and verify.



**Check the legitimacy of the text.** Contact the agency using a known phone number or website, **not** the information from the text.



**Report and delete unwanted texts.** Use your phone's "report junk" option or forward the message to 7726 (SPAM). After reporting, delete the text.

# NOTICE of Privacy Practices (NPP)

Federal law requires TRS to maintain and protect the privacy of your health information. Your protected health information is individually identifiable health information, including genetic information and demographic information, collected from you or created or received by TRS.

The Notice of Privacy Practices (NPP) explains how TRS may use and disclose your protected health information, as well as your rights and the obligations of TRS, with respect to that information.

The NPP includes companies that may assist TRS with the operations of TRS-Care and TRS-ActiveCare.

View the NPP at <https://www.trs.texas.gov/sites/default/files/migrated/TRS-Documents-notice-privacy-practices.pdf>.



---

# NOTICE of Summary of Benefits and Coverage

## Summary of Benefits and Coverage (SBC) Now Available

A Summary of Benefits and Coverage provides an overview of the benefits and services your health plan covers and what you can expect to pay for these services by the end of the year. The SBCs are available for TRS-ActiveCare and TRS-Care Standard (excluding Medicare Advantage plans).

**TRS-ActiveCare Participants:** SBCs for the TRS-ActiveCare 2025-26 plan year through Blue Cross and Blue Shield of Texas (BCBSTX) are at <https://www.bcbstx.com/trsactivecare/coverage>.

**TRS-Care Standard Participants:** SBCs for the 2025 TRS-Care Standard plan year are at <https://www.bcbstx.com/trscarestandard/coverage>. The 2026 TRS-Care Standard SBCs through BCBSTX will be available by the end of 2025.

If you have questions about your benefits or want a paper copy of an SBC, free of charge, please call:

- TRS-ActiveCare (BCBSTX) Customer Service: 1-866-355-5999
- TRS-Care Standard (BCBSTX) Customer Service: 1-866-355-5999
- Hearing-impaired people should dial Relay 711

**Have Other Questions?** For more information on TRS-Care enrollment and eligibility, please contact TRS Health at 1-888-237-6762. For more information on TRS-ActiveCare enrollment and eligibility, please contact your Benefits Administrator.



# TRS Word Scramble

Unscramble the letters to reveal a hidden message.







**“PCEINL” NI ESOM ERTINLOAAX  
TIHS USRMEM! OUY’EV “DARNW”  
SSSUECC!**

*Answer located at the bottom of this page.*



*After solving  
the puzzle, visit  
[www.trs.texas.gov](http://www.trs.texas.gov).*

Follow TRS

Click [Here](#) to Rate This Issue of TRS News!

## 2025 Upcoming TRS Board of Trustees Meeting Dates

Tune in online to watch board and committee meetings live:

**Upcoming**  
Sept. 18 – 19  
Dec. 4 – 5

---

**Past**  
July 17 – 18  
June 3  
April 10 – 11  
Feb. 27



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

**Watch Previous Meetings on Demand**

Find references, website links, webcast archives, and board summaries with key highlights and decisions from each meeting at <https://www.trs.texas.gov/about/trustees/board-meetings>.



PRSR STD  
U.S. POSTAGE PAID  
Austin, Texas  
**PERMIT # 2603**

P. O. Box 149676  
Austin, TX 78714-0185

**CHANGE SERVICE REQUESTED**