

MEET YOUR NEW  
TRUSTEE  
*page 4*

TRS WEBSITE  
REDESIGN  
*page 6*

TRS HEALTH FAIRS  
RETURN  
*page 8*

# TRSnews

## You're On the Clock.

LIMITED-TIME ENROLLMENT OPPORTUNITY FOR  
**TRS-CARE MEDICARE ADVANTAGE**



READ MORE ON PAGE 2



# Limited-Time Enrollment Opportunity for TRS-Care Medicare Advantage



If you never enrolled in TRS-Care Medicare Advantage, previously dropped coverage, or you're already enrolled and want to add dependents – we have an opportunity for you!

**TRS' Limited-Time Enrollment Opportunity allows eligible retirees to enroll in TRS-Care Medicare Advantage at any point until March 31, 2026.** This opportunity lets retirees take advantage of our new lowered premiums.

## Decision-Making Tools

- [TRS-Care Medicare Advantage vs. Other Market Plans Video](#)
- [Six Commonly Asked Questions, Answered Video](#)
- [Medicare Comparison Guide Webpage](#)
- [TRS-Care Medicare Advantage Participant Testimonial Video](#)
- [TRS-Care 2025 Plan Highlights](#)

Under this opportunity, your TRS-Care coverage effective date will be the first day of the following month TRS gets your completed and approved application. **This is a one-time opportunity.**

If you have questions, call TRS Health at 1-888-237-6762, Mon.–Fri., 7 a.m. –6 p.m. You can also visit the [Limited-Time Enrollment Opportunity webpage](#).

# Social Security and TRS

**Important FYI for Retirees:** The Social Security Fairness Act of 2023 (HR 82) became law on Jan. 5, 2025, repealing the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These provisions reduced or eliminated social security benefits for certain retirees who receive a pension from an employer that did not pay into social security.

The Social Security Administration (SSA) is the best source for information on how this may affect you. Visit the [SSA website](#) for details and updates or call 1-800-772-1213. You can also visit SSA's [HR 82 webpage](#), which includes an option to sign up for email updates.



## Important Notes

- **TRS benefit payments are not impacted by social security.**
- **Recent Retirees:** TRS can verify your retirement eligibility date and benefit amount if the SSA is requesting this information. Contact TRS to request the "TRS Benefit Information" form (TRS 562).

## 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

**JAMES “DICK” NANCE**  
Hallettsville

**JOHN R. RUTHERFORD**  
Houston

**ELVIS WILLIAMS**  
Fair Oaks Ranch

**BRIAN K. GUTHRIE**  
Executive Director

*TRS News is published by*  
Teacher Retirement System of Texas  
1000 Red River Street  
Austin, Texas 78701-2698  
1-800-223-8778  
[www.trs.texas.gov](http://www.trs.texas.gov)

TRS is scheduled to move to a new Austin  
headquarters location in summer 2025.  
See page 5 for more information.

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 Retirees:

Happy Spring! We are off to an amazing start of 2025, and I'm pleased to share some highlights from this issue with you.

An item we expect to make its debut later this spring is our new and improved website at [www.trs.texas.gov](http://www.trs.texas.gov). It's member-centric and designed to better serve members and retirees. From satisfaction surveys to counseling calls, we explored various avenues to get your feedback on ways to improve website functionality and navigation.

Another plan taking shape is one of our larger projects – your Member Center at our new headquarters campus. This facility was uniquely designed with you in mind. It's set to open in late May 2025. We believe it will further enrich your customer service experience and our interactions with you as we provide the same important services we do now. We are making every effort to provide a space where you will feel most welcome when visiting us.

It's an exciting time at TRS. We are working in a dynamic way to meet your needs. As you might have heard, the Health Division worked to provide TRS-Care Dental and Vision plans to retirees for the first time and saw 106,000 enrollments. We've also made changes to TRS-Care Medicare Advantage by reducing premiums for retirees. We have a limited-time enrollment opportunity for eligible retirees through March 31, 2026. I can personally attest how impactful prioritizing health can be as we enter different stages of life.

I hope you enjoy this edition of the newsletter containing some of the topics mentioned and even more.

Happy reading,

Brian



## Meet Your New Trustee



**Laronda Graf**, of Queen City, comes from a family of educators and possesses 22 years of public education employment experience. She's currently the director of human resources for Atlanta ISD. Ms. Graf earned a Bachelor of Business Administration in Accounting from Texas A&M University-Texarkana. She also holds school business and human resources certifications from the Texas Association of School Business Officials (TASBO) and American Association of School Personnel Administrators (AASPA).

Trustee Graf is appointed by the governor from three candidates nominated by TRS retirees and members to the at-large trustee position. Her term is set to expire on Aug. 31, 2029.

See the [TRS news release](#) for more information.



# 2025 Upcoming TRS Board of Trustees Meeting Dates

[Tune in online](#) to watch board and committee meetings live:



### Upcoming

April 10 – 11

July 17 – 18

Sept. 18 – 19

Dec. 4 – 5

### Past

Feb. 27

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



## Watch Previous Meetings on Demand

Find references, website links and webcast archives with more information on board decisions at [https://www.trs.texas.gov/Pages/board\\_meeting\\_webcasts.aspx](https://www.trs.texas.gov/Pages/board_meeting_webcasts.aspx).

For key discussion highlights, check out our board summaries, available after each meeting, at [https://www.trs.texas.gov/Pages/board\\_meeting\\_summary.aspx](https://www.trs.texas.gov/Pages/board_meeting_summary.aspx).

# Members and Retirees Will Soon Experience a New TRS Headquarters



*Pictured Above: TRS Member Center, located in Austin's Mueller Community, coming soon.*

It's almost ready – your TRS Member Center! **Later this May, we expect to welcome the first visitors** for counseling appointments at your TRS Member Center at the new TRS headquarters in Austin's Mueller Community. The Member Center will further enhance customer service for members and the efficiency of pension fund operations. You'll find the facility optimized for both efficiency and comfort as you receive the same important services we provide today.

As fellow TRS members, we look forward to sharing this journey with you and can't wait to welcome you! Until the move is complete, in-person counseling services will continue at the present headquarters located at the 1000 Red River St. Campus.

Learn more about your [new headquarters](#) by visiting the TRS website or by scanning the QR code with your smartphone.



## Celebrate the Past, Present and Future with TRS



TRS is excited to announce the installation of a **time capsule** which is set to be installed later this year at TRS' Member Center at the new headquarters, where you will receive the same important services you receive today.

[Follow along](#) for more details and to join the countdown to the closing of the time capsule. Be a part of TRS history!

### We Want to Hear from You!

Do you have an [artifact](#) to propose or a [memorable experience](#) in Texas education you would like to share? Submit your responses for a chance to be preserved in the time capsule.

### Stay Connected

Join the countdown to closing the time capsule! [Subscribe to our TRS Time Capsule Countdown email list.](#)



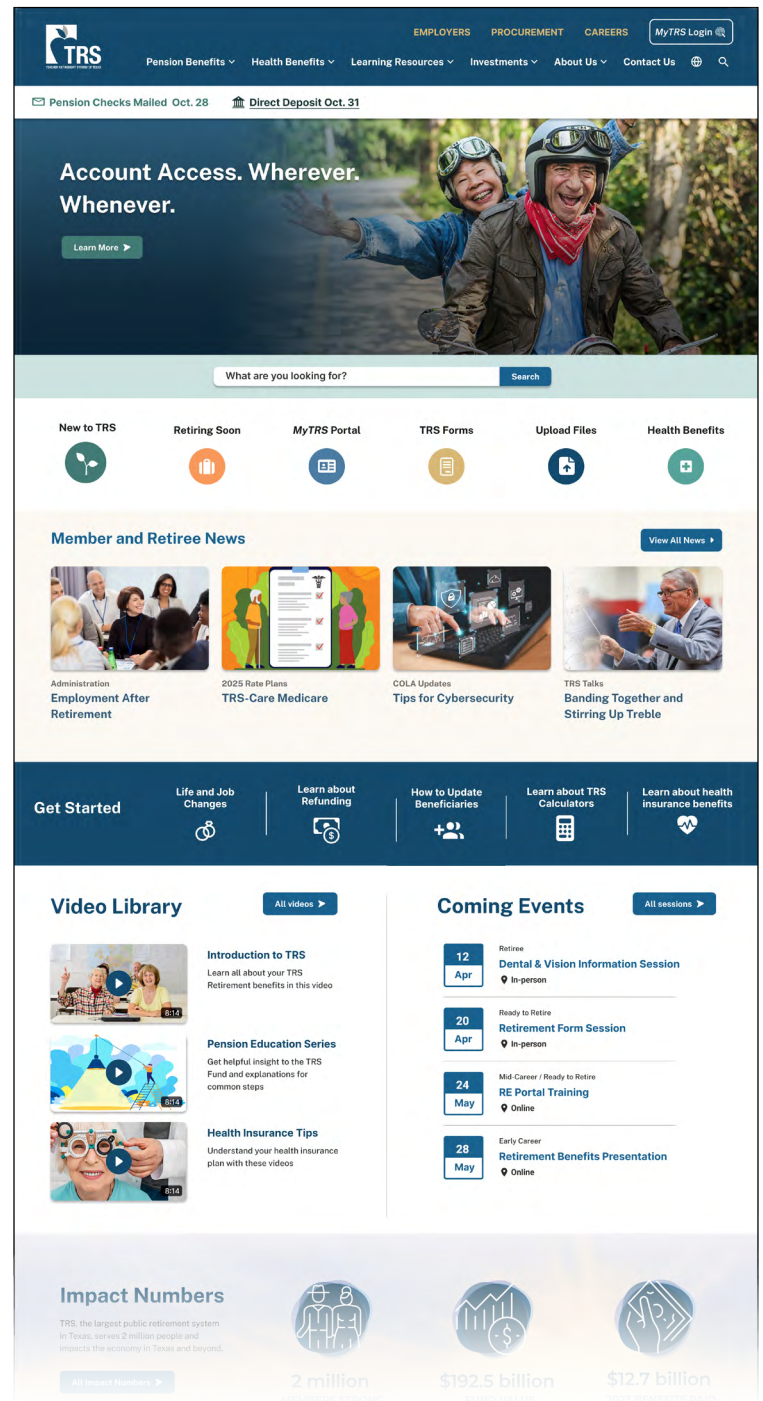
# TRS Members Shape New Digital Experience: Your Voice, Your Website

**Stay tuned.** The new website is slated to launch late this spring. Visit the website, [www.trs.texas.gov](http://www.trs.texas.gov), for the latest announcements.

Thanks to the invaluable feedback and ideas from our dedicated members, TRS is transforming how you connect with your pension and health benefits through a completely reimagined website. Your insights have guided every aspect of this new digital experience, from enhanced navigation to powerful new features designed to serve you better.

## What You Will Find on the New Website:

- The centerpiece of the new website is a **suite of interactive tools** that make finding and managing your retirement information easier than ever.
- A new **geographic search feature** helps you discover TRS employers in your area.
- A **comprehensive events calendar** showcases all TRS happenings including fairs, seminars, counseling sessions, and board meetings together in one convenient location.
- An **extensive library of educational videos**, carefully crafted to give you the tools you need to plan for retirement, helps you better understand how your pension works and how to make the most of all of your pension and health care benefits.
- **Advanced search capabilities** quickly connect you to the resources you need – when you need them.
- A **clean new structure** helps you navigate the site easily, with content organized by topics such as life events and commonly asked questions.
- **Robust accessibility features** give you quick access to the information you need.
- The new website experience can be **viewed on all devices** – from tablet to laptop to your smart phone.



This redesign represents more than just a website update – it's a reflection of our commitment to serving you better. Every feature, every enhancement, and every improvement stems from your feedback, creating a more personalized and efficient experience for navigating your retirement with TRS.

# Notice to Retirees and Beneficiaries About Tax Withholding

If you receive monthly payments from TRS, it's a good time to review your federal income tax withholding preferences. **You are not required to change your withholding preference if you are satisfied with your current withholding.**

Use the [MyTRS](#) online member portal to:

- **View** your current withholding preference and monthly withholding amount.
- **Estimate** a new withholding amount using the MyTRS Tax Withholding Calculator. It will display your current annuity and withholding preferences.
- **Change** your withholding preference quickly. If you prefer to submit a paper form instead, you may print [IRS Form W-4P – Withholding Certificate for Periodic Pension or Annuity Payments](#) from the TRS website, fill it out and submit it to TRS. The form may be mailed, faxed or uploaded to the TRS website. See the [Contact Us](#) page for more information. Alternatively, you may call TRS at 1-800-223-8778 to request the form.

• New preferences apply to future payments only.

• TRS will withhold federal income tax on monthly annuity payments unless you elect not to have withholding apply. Your preference will remain in effect until you revoke it. You may update your preferences anytime.

• If you elect not to have withholding apply or do not withhold enough, you may be responsible for paying estimated tax and could face penalties.

• **Please Note:** If you are not a U.S. citizen or resident alien of the U.S., you may not waive withholding on your TRS payments. TRS must withhold 30% for federal taxes unless you qualify for a tax treaty benefit. If so, you must notify TRS and provide the required documentation for reduced or no withholding.

*For any questions, TRS recommends talking with a tax professional.*

*You are not required to change your withholding preference if you are satisfied with your current withholding.*





# TRS-Care Health Fairs Return This Fall



**Back by popular demand**, TRS will host another round of [TRS-Care Health Fairs this fall!](#) These fairs are great if you're:

- Already enrolled in a TRS-Care health plan and want to know about benefits for 2026
- Retiring soon and considering a TRS-Care health plan
- Turning 65 soon and considering TRS-Care Medicare Advantage
- Interested in TRS-Care Dental and/or TRS-Care Vision

Stay informed by subscribing to [The Pulse](#), TRS' health newsletter, and following TRS social channels!

## A Coach Can Help With That

Making big changes for your health is hard. But if you're enrolled in TRS-Care Standard or TRS-Care Medicare Advantage, you have access to one-on-one coaching programs that can help you get and stay on track.



Get Started



[TRS-Care Standard](#)



[TRS-Care Medicare Advantage](#)





# Protect Your Pension Account: The Importance of Opening Your Mail

One of your strongest defenses against fraud and identity theft is your mailbox. Opening and reviewing mail, both email and snail mail, is crucial. Here's why:

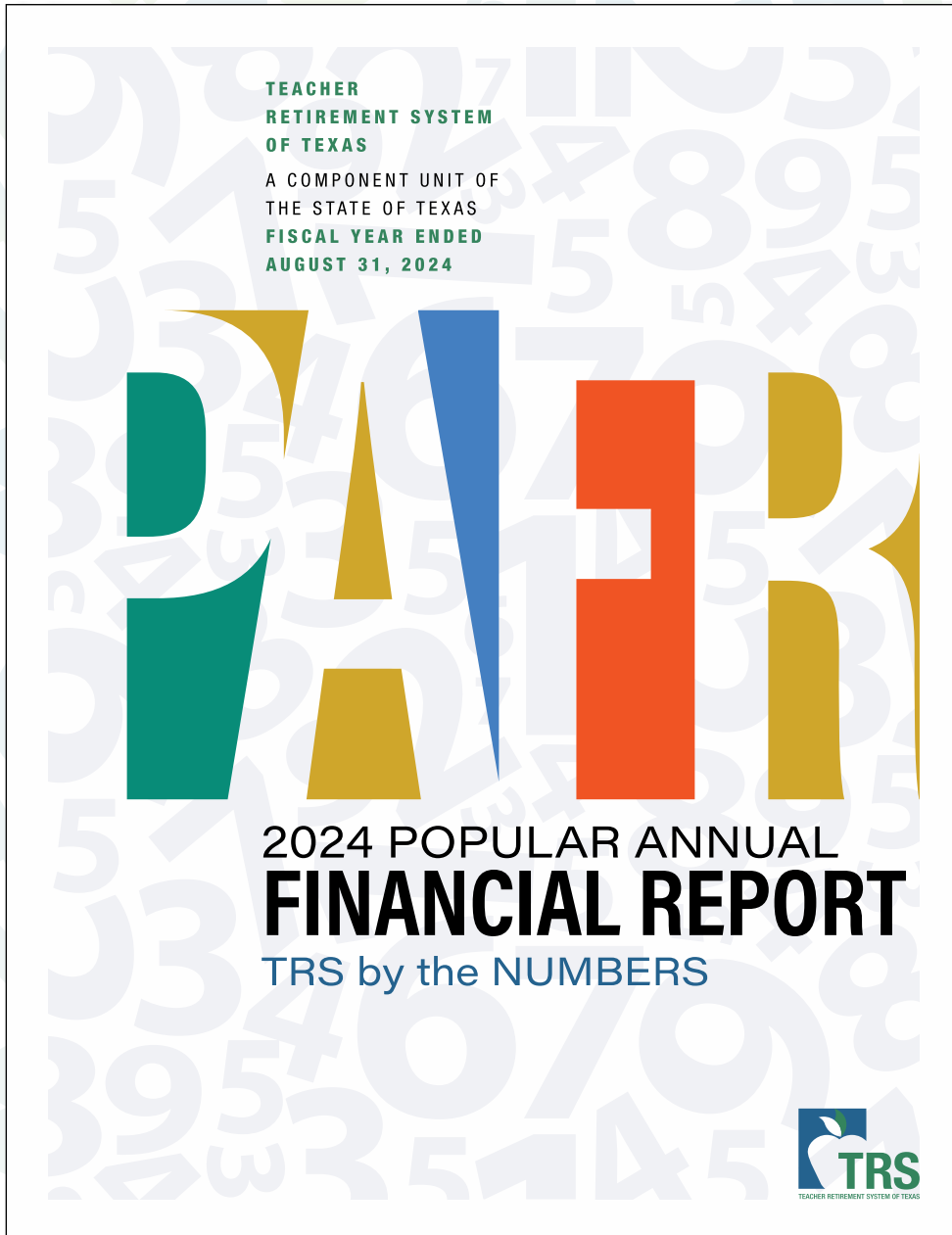
- **Notifications:** TRS sends notifications for any changes to your account, like address or banking information updates to your mailing address and your email address, if one is on file. Opening and reading mail from TRS can alert you to unauthorized changes. This may also apply to other accounts you have.
- **Banking and Credit Statements:** Timely review these statements for unfamiliar charges. Report suspicious charges immediately, no matter how small.
- **Fraudulent Mail:** Fraudulent mail can come in many forms, including phishing attempts, fake invoices and deceptive offers. Key indicators include poor grammar, spelling errors, urgent language, and threats. Scammers often use these tactics to pressure you into acting quickly without thinking. Another red flag is mail requesting sensitive personal information. Legitimate organizations rarely ask for sensitive information like social security numbers or bank details via mail. If you receive such a request, verify its authenticity by contacting the organization directly using a trusted method.

*By regularly reviewing your mail you can protect yourself from fraud including identify theft.*



# Check Out The 2024 *Popular Annual Financial Report* (PAFR)

Annually, TRS publishes an easy-to-read summary of the TRS pension fund and health care programs with easy-to-read charts and graphs. To view the summary, based off of the 2024 *Annual Comprehensive Financial Report*, [visit this link today!](#)



## Membership Numbers

Percent Growth from Last Fiscal Year

**2.44%**  
Total Current Members

**3.83%**  
Total Retirement Recipients

**2.78%**  
Total Membership





# TRS Word Scramble

Unscramble the letters to reveal a hidden message.

VTISI HET SRT ETBSIEW ERAIT IHTS  
GPNIRS OT ESE HET WNE ESRDEIGN  
— LLA ORF YUO, TSR ESMMBER!

*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*!

## Watch: Twirl, Dance, Love



There's not enough time in the day for TRS retiree **Josie Viel**. After a rewarding teaching career, she now dedicates her time to belly dancing, baton twirling and helping animals in need. She credits her secure TRS pension for the lifestyle she enjoys today. [Watch this TRS Talks video](#), where we capture Josie's heartwarming story in El Paso.



1000 Red River Street  
Austin, Texas 78701-2698

**CHANGE SERVICE REQUESTED**

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