

**MEMBER CENTER
NOW OPEN**

page 4

**STAY CONNECTED AND
SECURE WITH MyTRS**

page 6

**AVOIDING DMV
TEXT SCAMS**

page 9

TRS**news**

TRS-CARE HEALTH EDUCATION FAIRS

**THE 2026
TRS-CARE
ROUND-UP
IS COMING!**

*Read More On
Page 5*



Reminder: Social Security and TRS



As a reminder 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 previously reduced or eliminated social security benefits for certain retirees who receive a pension from an employer that did not pay into social security.

Want More Info?

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).

See Clear and Smile Bright: TRS-Care Dental and TRS-Care Vision

From Oct. 1 to Dec. 8, TRS-Care Dental and TRS-Care Vision will be open for enrollment! And this year, enrolling is easier than ever – use [MyTRS](#) to sign up in only five minutes! Just **two clicks** will get you to the application.

With these optional plans, you can expect:

- Easy access to quality care
- High-value benefits
- Great customer service
- Broad provider network

For more information, visit [MetLife's website for TRS-Care](#).



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From the Desk of
Executive Director
Brian K. Guthrie



Dear TRS Retirees,

We're pleased to share the latest edition of *TRS News*, filled with updates and resources to support you in your retirement journey. Much like the start of a new school year, this is a time of renewed energy and opportunity – and we believe that being proactive now can lead to great outcomes throughout the year.

Highlights in this issue:

- **Dental/Vision enrollment & TRS-Care health fairs:** Important dates and details
- **New enrollment opportunity for TRS-Care Medicare Advantage**
- Information about the **recent legislative session** and its impact on TRS
- Protecting your information: Tips to **safeguard your personal data**
- **Employment after retirement:** Guidance and resources for returning to work with a TRS-covered employer

We hope you find this information helpful and empowering. Thank you for being a valued member 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?

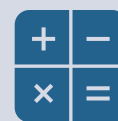
You can register for appointments online through [MyTRS](#) or by phone at 1-800-223-8778. We encourage scheduling office visit appointments in advance to ensure the timeliest service. For document drop-off, feel free to stop by anytime during our regular business hours (Monday – Friday, 8 a.m. – 5 p.m.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

TRS-CARE HEALTH EDUCATION FAIRS

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 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





With the [MyTRS member portal](#), staying connected to your benefits has never been easier.

Verify your monthly payments, review payment details, access your 1099-R income tax forms, and keep your personal information up to date.

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, returning to work soon, celebrating a major milestone, or simply looking for information about your retirement benefits, TRS has your back.

Head to the newly redesigned trs.texas.gov and:

- Discover a new interactive [map with TRS-covered employers](#) if you're relocating. You can filter by Employer Type and Region.
- Navigate life changes like moving to a new house or turning 65 with a [comprehensive life events toolkit](#).
- View the [annuity payment calendar](#) so you know when to expect your monthly payment.

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

New Enrollment Opportunity for TRS-Care Medicare Advantage

Due to federal changes to Medicare, TRS' careful plan management, and other factors, TRS lowered premiums for the TRS-Care Medicare Advantage plan for the plan year that began on January 2025. These lower premiums will stay the same for the plan year that begins on January 2026. TRS also has opened a Limited-Time Enrollment Opportunity that allows Medicare-eligible TRS retirees and their eligible dependents to enroll or rejoin TRS-Care Medicare Advantage, so they can take advantage of the lower premiums!

As a Medicare-eligible retiree or surviving spouse aged 65 and older, you may enroll in TRS-Care Medicare Advantage if:

1. You were eligible for TRS-Care benefit programs when you retired, even if you didn't enroll.
2. You're a surviving spouse and/or dependent of a deceased TRS-Care-eligible retiree.

Back-to-Care Essentials



Supply List

- Completed Medicare Part B enrollment with the Social Security Administration
- Medicare Beneficiary Identifier (MBI) number
- Completed TRS-Care Medicare Advantage enrollment form (request this from TRS Health)



Books

- [TRS-Care Plan Guide](#) for Medicare-eligible participants



Instructors

- [TRS-Care Medicare Advantage vs. other Medicare plans](#) (video)
- TRS and UnitedHealthcare experts at [TRS health education fairs](#)
- [TRS-Care Information Sessions](#)



Extra Credit

- Enroll in optional [TRS-Care Dental or TRS-Care Vision](#) – or both!

You may add your eligible dependents when you enroll. This **Limited-Time Enrollment Opportunity ends March 31, 2026.**

Under the Limited-Time Enrollment Opportunity, your TRS-Care coverage effective date will be the first day of the following month TRS gets your completed and approved application.

Eligible TRS members may use this chance one time to enroll or reenroll back to TRS-Care.

Texas Legislative 89th Regular Session Concludes

The Texas Legislative 89th 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](#).

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.

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.

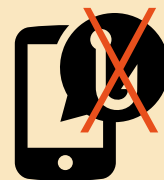
The Federal Trade Commission offers tips to avoid text scams:



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.*

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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>.



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CHANGE SERVICE REQUESTED

