

# TRSnews



**INSIDE:**  
**ANNUAL STATEMENTS**  
**ARE READY NOW**

**OMBUDS CORNER**  
page 8

**MID-CAREER**  
**RETIREMENT PLANNING**  
page 8

**HOLIDAY BLUES**  
page 10

## TRS Board of Trustees



**ROBERT "ROB"  
H. WALLS, JR.**  
Chair, San Antonio



**MICHAEL BALL**  
Vice Chair, Argyle



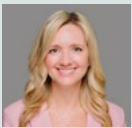
**BRITTNY ALLRED**  
Dallas



**DAVID CORPUS**  
Humble



**JOHN ELLIOTT**  
Austin



**LARONDA GRAF**  
Queen City



**JOHN R. RUTHERFORD**  
Houston



**ELVIS WILLIAMS**  
Fair Oaks Ranch

.....

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.

## EXECUTIVE DIRECTOR'S MESSAGE

**Brian K. Guthrie**



Dear TRS Members,

As we approach the new year, TRS remains committed to delivering the same exceptional service you've come to expect while embracing new opportunities to serve you even better. Our goals and initiatives for 2026 are rooted in one guiding principle: Keeping you first.

This edition of *TRS News* is designed to help you prepare for a successful year ahead. Helping you navigate your membership journey as you make decisions is important to us. From understanding your annual TRS statement, to an update on Express Scripts pharmacy benefits, and tips for accessing your member information, such as account balances, service credit, and benefits, inside you'll find information you need.

### Highlights in this issue include:

- **Mental Health and the Holidays:** Strategies to beat the seasonal blues
- **Mid-Career:** Navigate change with help from our virtual presentations
- **Ombuds Corner:** Insight into issues important to you

On a personal note, I find this season a meaningful opportunity to spend time with family, enjoy every moment and make space for the things we love.

I hope this edition offers both insight and inspiration for a fulfilling 2026.

Happy reading,

Brian



# Your Annual Statement Is Ready

It's the most wonderful time of the year – time for you to receive your TRS annual statement! This is one of the most important documents you will receive from TRS. It includes your membership information and can be helpful in planning your future retirement.

All statements were sent by mail or electronically (if you have a MyTRS account) before Dec. 1, 2025. If your friend receives theirs before or after you do, don't worry; statements were made available in batches throughout October and November to all TRS members. As long as you have not retired or refunded your account, you should receive a statement.

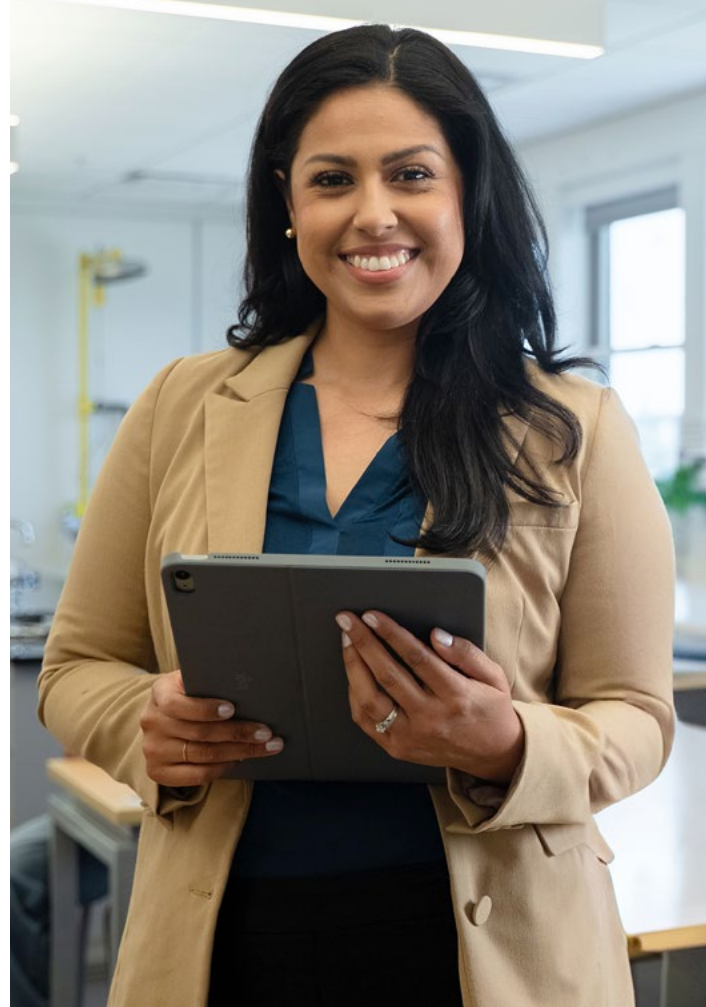
Use [MyTRS](#) to view, download and print a copy of your statement at any time. All you need to do is log in and navigate to your Document Center. If you haven't already set up your MyTRS account, this is the perfect time.

## Information on Your Statement

Retirement estimates are available to help you plan for retirement. You will find an unaudited retirement estimate based on your current years of service and the date you are first eligible to retire. We've also included a projection of service credit in which we assume that you continue to work until your retirement eligibility date.

The projected lifetime annuity value can help you understand the value of your potential retirement benefit. It represents the total amount you could expect to receive if you live to your normal life expectancy. It's important to note that this is not a guaranteed amount.

Review your statement and notify TRS immediately if information is incorrect regarding compensation or years of service credit. You may have an opportunity to have corrections made for the 2024-25 school year without having to pay additional cost other than the member contributions due on the compensation that was paid to you. **TRS must be notified by May 31, 2026, so that the error can be corrected by the end of the 2025-26 school year.**



## Need Help Reading Your Statement?

Grab your statement and follow along! Watch the [Understanding Your Member Statement](#) video for a walkthrough of the main sections of your statement.

Please refer to the [Annual Statement](#) webpage for more information.

**New to TRS?** If you recently became a new member of TRS or returned to TRS-covered employment after the end of the 2024-25 school year, you will not receive an annual statement until fall 2026.

# Opening in 2055: The TRS Time Capsule

TRS celebrated the installation of the TRS Time Capsule in September, highlighting the evolution and achievements of TRS and its members, while also serving as a tribute to the legacy and future of Texas public educators.

The capsule will be opened and explored by TRS members, retirees, staff and agency friends in 2055. It was designed to be reopened after 30 years, representing a full career's worth of impact and service.

TRS members, retirees and employees provided suggestions for items to be placed in the time capsule.



The selected items highlight moments from TRS history, such as an annuity payment wheel (at left), a tool that was used to determine a member's annuity payment at their retirement. Historical photos also show how TRS operated using the technologies of the time period. While many things

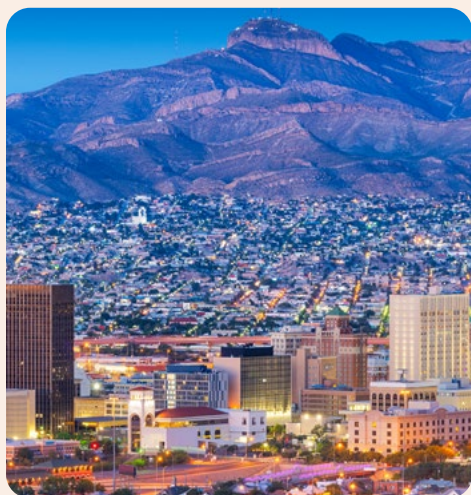


at TRS have changed, one thing has remained the same over time: A dedication to serving TRS members.

“We were a mission-driven organization in 1937 when we were created, we’re a mission-driven organization now, and we will be 30 years from now,” said Executive Director Brian Guthrie. “It’s all about our members. And that will never change.”

The TRS Time Capsule is displayed in the TRS Member Center along with the count-up clock to 2055. View the time capsule in person or visit our [time capsule webpage](#) to reflect on our journey, and go to our history page to learn more about [TRS history](#).

## Meeting You Where You Are



Wherever you are in Texas, our Austin and El Paso offices are here to provide the personalized support you need. From one-on-one counseling sessions, virtual sessions to complete TRS forms, and group retirement presentations to walk-in document drop-off and virtual consultations, TRS offers a full range of services to help you plan confidently for the future. Members can connect with our counselors in person, over the phone or through virtual appointments.

Our El Paso office, located within

the Region 19 Education Service Center, and our Austin headquarters are staffed by experienced counselors who are ready to assist with benefit questions, retirement planning and more. The TRS Contact Center is also open Monday through Friday from 7 a.m. to 6 p.m. CST, providing assistance by phone for members across the state.

No matter where you are in your retirement journey — or in Texas — TRS is here to help you every step of the way. Log in to [MyTRS](#) or view our [Event Calendar](#) online to schedule an appointment.



# Move Better, Feel Better and Live Better



Airrosti Remote Recovery can help your chronic muscle and joint pain at home – either at no additional cost or at no added cost once you meet your deductible, depending on your plan.

You'll get pain relief through a variety of exercises and physical therapy when it's convenient for you.

This program is available to TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 participants at no cost. For TRS-ActiveCare HD participants, Airrosti Remote Recovery is available at no cost once you meet your deductible.

## Airrosti treats the following areas:

Arms	Feet	Hips	Knees
Lower back	Neck	Shoulders	Wrists

## Airrosti Remote Recovery Plans include:

- a diagnosis to understand your injury and start your recovery
- virtual care and treatment led by an experienced provider
- personalized recovery plan
- easy-to-follow mobility and stability exercises to do at home
- an injury-specific remote recovery kit
- access to your provider for 12 months

Visit [www.airrosti.com/trs](http://www.airrosti.com/trs) or call  
**1-800-404-6050** to schedule an appointment.

## Pharmacy Benefits:

### *A Fresh Look for TRS Health Plans*

Please be aware that Express Scripts, the **Evernorth Health Services** pharmacy benefit services business that administers prescription drug benefits for TRS health plans, is updating its brand to reflect its ongoing evolution under the Evernorth name.

This rebranding is part of Evernorth's commitment to creating a more simplified experience for members. Express Scripts has committed to making this a simple, seamless transition that will occur on a rolling

basis. While the logo and visual identity are being refreshed, your pharmacy benefits remain the same — there are no changes to your coverage, copays or pharmacy access.

Express Scripts will continue to be part of your pharmacy experience and the app will continue to work as usual, with updated visuals. Express Scripts continues to manage your pharmacy benefits as part of Evernorth Health Services.

**EVERNORTH**  
HEALTH SERVICES



## Contact Express Scripts 24/7

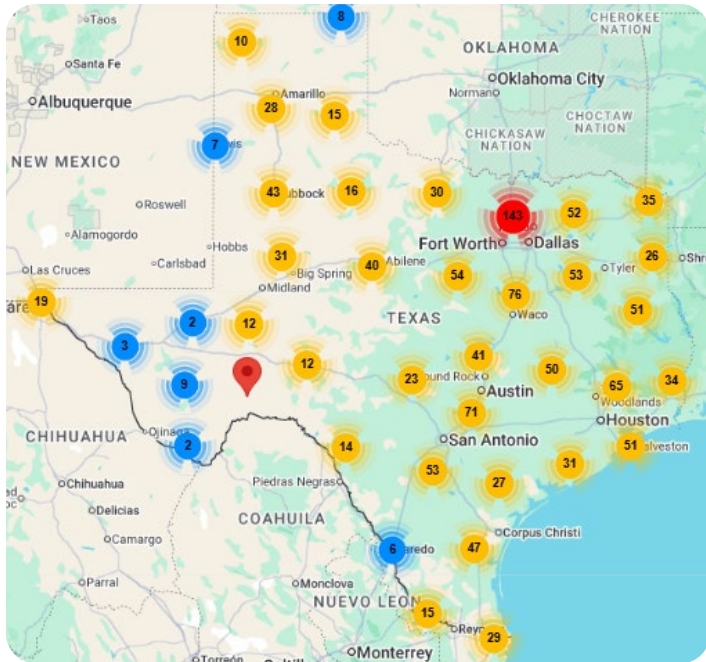
TRS-ActiveCare:  
**1-844-367-6108**

TRS-Care Standard:  
**1-855-778-1459**

TRS-Care Medicare Rx:  
**1-844-863-5324**

# On the Move?

## Keep Your Benefits with TRS-Covered Employers



Are you moving to another part of Texas and looking for a new job? By staying with a TRS-covered employer, you'll continue building your pension benefits.

Try using our new [interactive map](#) to find TRS-covered employers across the state. The tool allows you to search for an employer by name, type, zip code or region, and if they participate in TRS-ActiveCare.

### To Use the TRS Employer Map

1. Go to the [TRS website](#).
2. Navigate to **Pension Benefits** on the menu, then **Know Your Benefits**.
3. Click on the **Find a TRS-Covered Employer** button, then filter your search to look for employers.
4. Once you've moved, make sure to update your new address! You can do so by logging in to [MyTRS](#).

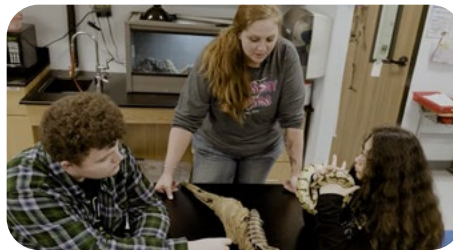
Don't let your TRS benefits pass you by. Stick with a TRS-covered employer to continue building your TRS membership.

# Class Acts: Creatures, Clouds and Community

## 'TRS Talks' Video Series Tells Member Stories



Meet Carla Ladner (Lufkin) – educator, pilot and Thunderbirds flyer in “[Retirement Plane and Simple](#)” where the sky's the limit. Hear how she soared from the classroom to the clouds.



Watch “[Teacher's Pets](#)” with Ms. Goodmanson (Waco) to check out her collection of classroom pets. Learn how they provide emotional support for students and bring animal-loving classmates together.



Get to know Matthew Zuniga (Austin) in “[Read, Rock, Repeat.](#)” This school librarian helps make the library a vibrant community hub. Outside of school, he promotes Austin's DIY music scene and local projects.



Do you know a retired or active TRS member who would be a great feature subject for the TRS Talks series? Let us know by emailing [communications@trs.texas.gov](mailto:communications@trs.texas.gov).



# New Financial Reports

TRS recently published its [Annual Comprehensive Financial Report \(ACFR\)](#) for the fiscal year ending Aug. 31, 2025. It provides an overview of TRS' financial position, investment performance, membership statistics, and funding status. This document conforms with Governmental Accounting Standards Board (GASB) requirements and is audited by the state auditor.

TRS also published the **Popular Annual Financial Report (PAFR)**, which highlights crucial financial information in a simplified and engaging summary compared to the more detailed ACFR. This summary features easy-to-read charts, graphs and other key information relating to the TRS pension fund and health care programs. To view the full reports, look for them on the **Publications** page of the [TRS website](#) located under the **Learning** tab.



## How to Access Your Member Information

Do you have questions about your own member pension records? You may want to **find out your account balance, years of TRS service credit or TRS membership tier**. It's your information, get it in the way that is best for you! Here are three options to help answer your questions:

### [MyTRS Member Portal](#)

Log in to your TRS account 24/7 to view your information and make updates. This online resource allows you to explore your benefits, schedule counselor appointments, communicate with TRS and keep track of your personal account.

### [Your TRS Annual Statement](#)

Your statement includes valuable information about your membership, such as salary and service credit, beneficiary information and your retirement estimate.

TRS mailed out annual statements in October, and your document is also available to view on [MyTRS](#).

### [Contact TRS](#)

We are happy to help you! Call our office at 1-800-223-8778 between 7 a.m. and 6 p.m. CST Monday–Friday.

## When Your Personal Data is Breached



If you are notified by an entity that your personally identifiable information (PII) has been breached, take these next steps. First, change passwords for affected accounts and enable two-factor authentication. Next, contact your bank and credit card companies to monitor suspicious activity and consider placing a fraud alert or credit freeze with credit bureaus.

If you have been offered credit monitoring as a result of the breach, sign up for it. Regularly check your account statements and credit reports for unauthorized transactions. Finally, be cautious of phishing attempts and scams targeting recent breach victims and contact your credit card issuer at the number on the back of your card.

Make sure to call your bank directly instead of responding to a text or a call you did not initiate. Taking these steps can help protect your identity and minimize potential harm.

# Mid-Career Members:

## Estimate Your Retirement Needs



At TRS, we're here for you from the start of your career through retirement. When you're in the middle stages, it's helpful to estimate your future needs now so you have time to make adjustments, if necessary.

### Attend a Virtual Presentation

We encourage you to attend a **new virtual presentation for mid-career members** like yourself. Together, we will look at the importance of estimating your income and expenses in retirement and walk through the steps of the online retirement calculator. Visit the [Virtual Benefit Presentations](#) webpage for presentation dates and registration details.

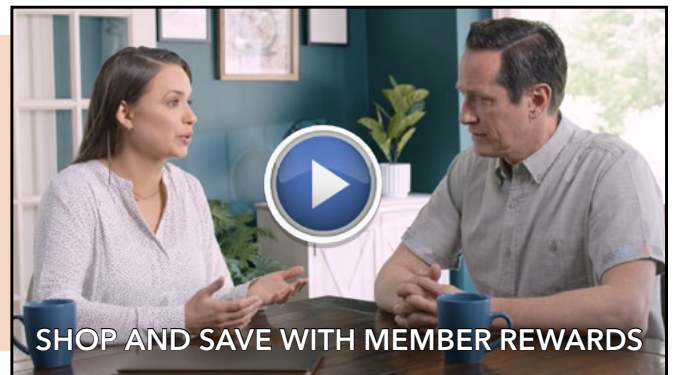
### More Web Resources to Start Your Planning

- Video: [TRS Retirement Readiness, Mid-Career](#)
- [Retirement Income and Expenses Estimator](#) (located under the Retirement Calculators tab)
- [MyTRS Benefit Calculator](#)

Experts say you need 80–90% of your preretirement income to maintain your standard of living. Depending on your lifestyle, you need to set a realistic savings goal that works for you.

## Health Savings Video

Saving money on health care is easy with Member Rewards. If you're enrolled in TRS-ActiveCare, check out this [Member Rewards video](#) to help you save money while accessing quality care.



## Ombuds Corner

**Lori LaBrie**  
YOUR BENEFITS  
ADVOCATE



The focus of our Ombuds Office is on listening, resolving concerns and ensuring your retirement and health care experience is as smooth as possible. Thank you for trusting us to support you.

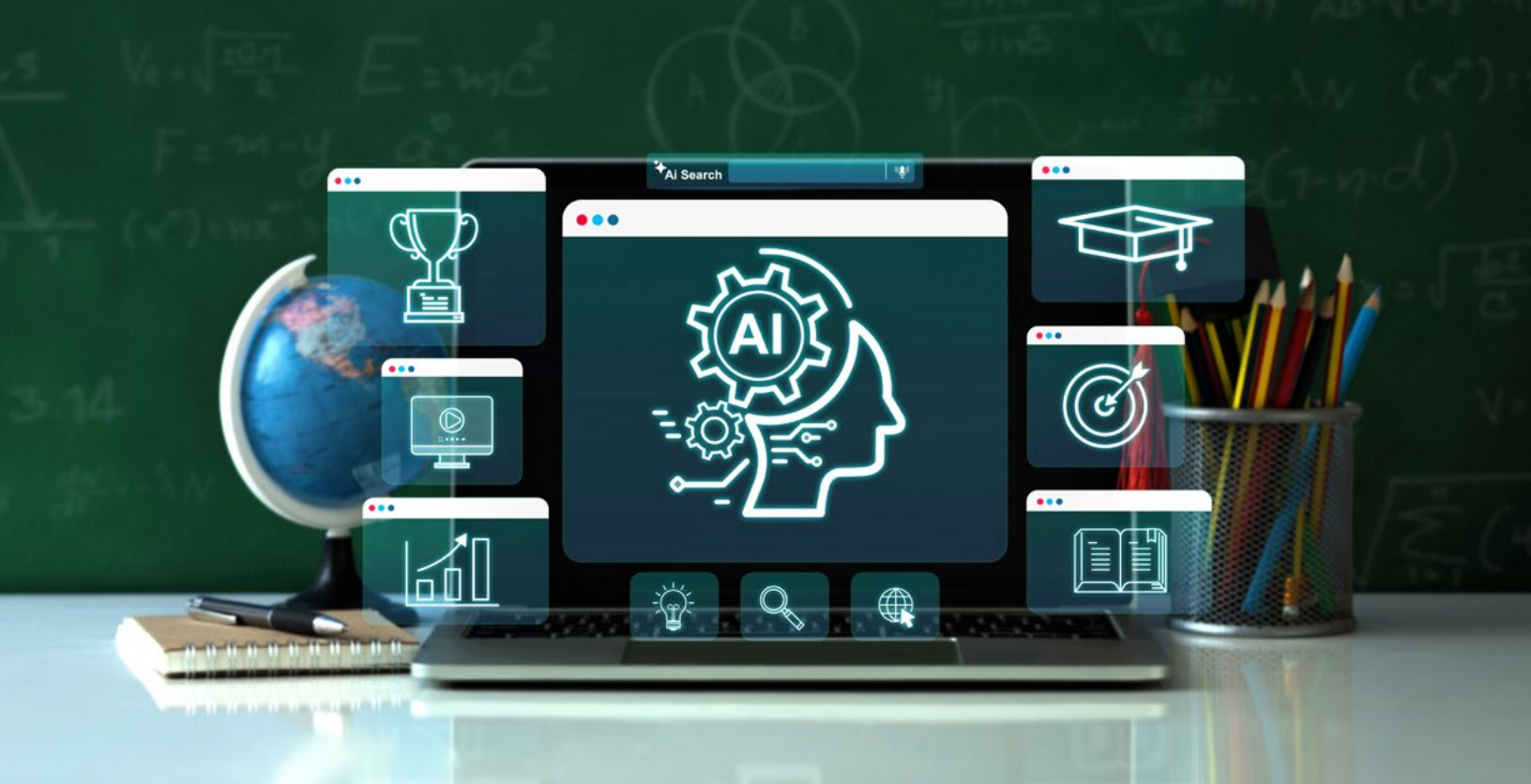
The [TRS Ombuds](#) serves members across pension benefits and health care processes. We work with internal teams to reduce delays, strengthen communication and provide resolution and follow-up.

Over the past year, our office attended 25 sessions for members preparing for retirement or already in retirement.

Additionally, we attended conferences and meetings held by our members to provide important updates, gather valuable feedback and establish relationships with retirees and active members.

Every call, email or concern raised helps us improve not only your individual experience, but also the overall system we serve together.





# AI: The New Face of Everyday Technology

Artificial intelligence (AI) isn't science fiction anymore — it's becoming part of our everyday work. But behind the buzzwords lies a simple truth: AI works best when people stay at the center. While AI technology will continue to evolve, the heart of TRS' mission stays the same: To serve with integrity, accuracy and care.

Across public service agencies, AI is becoming a helpful assistant. For many of us, AI represents another turning point in the long evolution of work. Just as email replaced memos and spreadsheets replaced ledgers, AI will become another everyday tool. But human oversight will always be essential. The best results come from a partnership: Technology plus human judgment.

## When Smart Tech Meets Smart Scams

As AI becomes more sophisticated, so do the scams that use it. Cybercriminals are now leveraging the same powerful tools that legitimate organizations use — generating emails, messages and even phone calls that sound eerily real.

Where we once looked for typos or poor grammar as warning signs, AI can now create polished, convincing

messages that appear to come from coworkers, supervisors or familiar institutions. Some tools can even mimic voices or generate “deepfake” videos designed to trick people into sharing sensitive information or approving fraudulent transactions.

Remember, TRS **will not** reach out to you to ask for your personal information, your password, your banking details or to request any changes to your account. Be especially cautious when clicking on a link in an email that invokes TRS, even if the email looks legitimate. Go straight to the [TRS website](#) to access the [MyTRS](#) member portal.

If you are unsure about any message, always call TRS to verify if what you have received is a true communication from our agency.

1-800-223-8778

Monday–Friday, 7 a.m.– 6 p.m. CST

# Meet With Us All Across Texas

TRS offers several ways to plan for your retirement by meeting with a TRS benefits counselor. Whether you prefer to attend in person or watch a virtual presentation, you can easily get the information you need. View our [Event Calendar](#) to sign up for upcoming benefits presentations and sessions.

**In-Person Counseling (Austin or El Paso):** About 10-12 months prior to retirement, meet one-on-one with a benefits counselor to review your retirement estimate. Appointments are available Monday through Friday.

**Virtual Counseling:** Meet with us by video or by phone! All you need is a personal computer or tablet with a camera, a reliable internet connection, and a quiet, private place.

**Retirement Forms Sessions:** Virtual forms sessions help members complete their retirement forms. These sessions are typically held on Wednesdays and Saturdays (retirement packet needed).

**Retirement Benefit Presentations:** TRS offers in-person presentations to groups in several cities across the state. Learn about retirement eligibility, tiers, calculation of benefits, retirement plans, death benefits, employment after retirement, and insurance.



**Virtual Retirement Benefit Presentations:** TRS offers virtual benefit presentations for members to attend during different stages of their careers: Intro to TRS, Mid-Career, and Ready to Retire.

**Field Office Visits:** If you are an active member considering retirement in the current school year, consider a one-hour one-on-one counseling session. These are held in several cities across the state.

**Group Office Visits at TRS (Austin):** Limited to 20 members who are considering retirement on or before January of the following year.

**Walk-Ins:** Walk-ins are for general questions or to drop off forms only. If more than 10-15 minutes are needed to discuss benefits, please schedule an appointment through [MyTRS](#) or by calling 1-800-223-8778.

## Beat the Holiday Blues

The holidays are a time of joy, but they can also be a time of heightened stress. No matter what mental health issue you may be tackling this year, your TRS-ActiveCare plan has you covered with robust mental health benefits. You have access to:

- Virtual and in-person mental health visits. Through TRS-ActiveCare Primary and Primary+, virtual visits are \$0 through Teladoc
- Coaching programs for stress and anxiety
- Medications for symptom management
- Easy ways to find mental health providers



Learn more about your mental health benefits at [BCBSTX TRS-ActiveCare Mental Health](#).



# TRS Word Scramble

Unscramble the letters to reveal a hidden message.

YMA EHT CEAPE NDA  
YJO FO TEH IDSYAHLO  
AWMR RYOU AHTER  
LAL REAY NGOL

Answer at the bottom of this page.



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

Follow TRS for timely news and events



## Big Changes?

**Married? Moved? Tell Us All About It!**



Protect your future by keeping your address, phone, email and banking details up to date with TRS. You can make these changes in the [MyTRS member portal](#).

**Check Your Benefits:** Review your end-of-year retirement statements carefully.

**Direct Deposit:** Verify your direct deposit information, especially if you've changed banks.

**End-of-Year Withholding Choices:** Please review your federal tax withholding elections before the new year to avoid surprises.

**Stay Updated:** Make sure your address, phone and email are accurate to ensure uninterrupted access to benefits and communications.

## 2026 Board Meeting Dates

[Watch board and committee meetings live.](#) Find links, webcast archives and board summaries with key highlights and decisions from each meeting.

**Feb. 12–13, 2026**  
**April 30–May 1, 2026**  
**July 16–17, 2026**  
**Sept. 17–18, 2026**  
**Dec. 10–11, 2026**





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

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

**CHANGE SERVICE REQUESTED**