



# TRSnews



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## EXECUTIVE DIRECTOR'S MESSAGE

**Brian K. Guthrie**



Dear TRS Retirees,

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 the *TRS News* is designed to help you prepare for a successful year ahead as a retiree. We want you to be in the best position when making decisions affecting you and your family. From info on your 1099-R tax form to tips for accessing your TRS information, the Limited Time Enrollment Opportunity for TRS-Care Medicare Advantage, and Express Scripts pharmacy benefits, inside you'll find information you need.

### Highlights in this edition include:

- **Mental Health and the Holidays:** Strategies to beat the seasonal blues
- **Ombuds Corner:** Insight into issues important to you
- **TRS Talks:** In these videos, discover inspiring stories from people like you

On a personal note, I find this season a meaningful time to plan with my family – whether it's a trip, a game, a play, or even just enjoying the outdoors. It's a chance to align personal goals and make space for the things we love.

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

Happy reading,

Brian



# 1099-R Forms Arriving Early 2026

In late January 2026, TRS will mail 1099-R forms to those who received one or more payments from TRS during 2025.

**Why This is Important:** The 1099-R is an Internal Revenue Service (IRS) form that is crucial for reporting the TRS payments you received during the prior calendar year to the IRS.

If you are a non-resident alien, TRS will send you a 1042-S form instead, which will be mailed by mid-March 2026.

Important Notes to Remember:

- **Online Access:** We anticipate 1099-R forms for tax year 2025 to be available in MyTRS by late January 2026. If you haven't set up your [MyTRS](#) account yet, now is the perfect time! Retirees or beneficiaries receiving monthly benefits will soon be able to view and print a copy of their 1099-R form by clicking on "Documents" under the Account Management tab. Forms 1042-S will also be available online.
- **Duplicate Requests:** From the time these forms are sent out until April 15, TRS receives numerous requests for duplicate copies. Due to confidentiality requirements, TRS cannot provide this information over the phone or by fax. **Duplicate copies must be mailed.**

For more details, check out the [1099-R and 1042-S page](#) on the TRS website.

# 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. A collection of historical photos also shows 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](#).



# 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.

## 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

**EVERNORTH**<sup>®</sup>  
HEALTH SERVICES



## Ombuds Corner

Your Benefits Advocate, Lori LaBrie

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.

# Class Acts: Creatures, Clouds and Community

## 'TRS Talks' Video Series Tells Member Stories

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



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.



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.



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).

## Health Savings Program

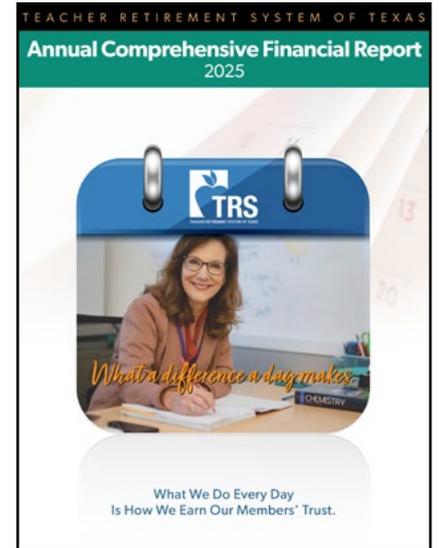
Saving money on health care is easy with Member Rewards! If you're enrolled in TRS-Care Standard, [check out this new program](#) included in your benefits that will reimburse you for certain health care services.



# 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.



## 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.

# Join or Rejoin TRS-Care Medicare Advantage

TRS is offering a one-time opportunity to join or rejoin TRS-Care Medicare Advantage — a plan with predictable costs, comprehensive coverage and exclusive benefits. Enrollment is open through March 31, 2026, with coverage starting the first of the month after TRS receives your approved application.

## Act by March 31, 2026

For details or to request a form, call TRS Health at 1-888-237-6762 (Monday–Friday, 7 a.m.–6 p.m. CST) or visit the TRS enrollment page.

## Why Join for the First Time or Return?

TRS-Care Medicare Advantage offers:

- Low copays for doctor visits, prescriptions and hospital stays
- Nationwide access to providers who accept Medicare and the plan
- No age-based premium increases
- Included prescription drug coverage (TRS-Care Medicare Rx)
- Extra perks: SilverSneakers® gym membership, \$500 hearing aid allowance every three years, \$40 quarterly OTC credit, and wellness rewards

## Compare with Confidence

TRS-Care Medicare Advantage caps your annual out-of-pocket medical costs at \$3,500, with:

- \$400 annual deductible
- Copays: \$5 (primary care), \$10 (specialists), \$250 (outpatient), \$500 (inpatient)
- Prescription copays: \$5 (generics), \$25 (preferred), \$50 (non-preferred)

## Eligibility

You may qualify if you:

- Were eligible at retirement but didn't enroll
- Previously enrolled and left the plan
- Are a surviving spouse or dependent of a TRS-Care-eligible retiree

## To enroll, submit:

- Medicare Part B confirmation
- Medicare Beneficiary Identifier (MBI)
- Completed TRS-Care Medicare Advantage form

For more information, visit [Back to Care: Limited-Time Medicare Enrollment](#) on the TRS website.





# AI: The New Face of Everyday Technology

Artificial intelligence (AI) isn't science fiction anymore — it's becoming part of our everyday life. 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.

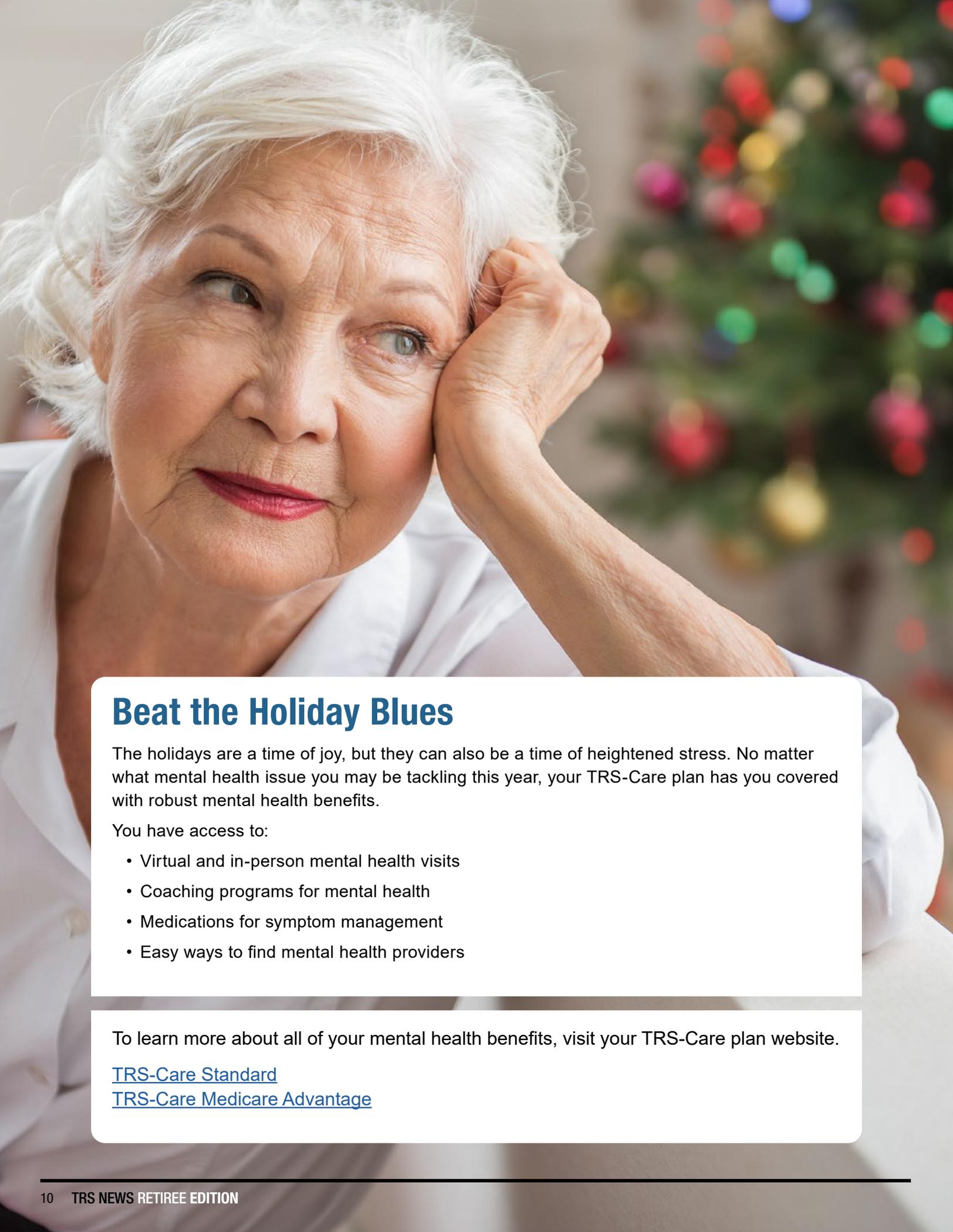
Remember, TRS will not reach out to you to ask for your personal information, your password, your banking details or to request any changes to your account. Be especially cautious when clicking on a link in an email that invokes TRS, even if the email looks legitimate. Go straight to the [TRS website](#)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

## Not Sure If It's From TRS?

If you are unsure about any message, 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**



## 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-Care plan has you covered with robust mental health benefits.

You have access to:

- Virtual and in-person mental health visits
- Coaching programs for mental health
- Medications for symptom management
- Easy ways to find mental health providers

To learn more about all of your mental health benefits, visit your TRS-Care plan website.

[TRS-Care Standard](#)

[TRS-Care Medicare Advantage](#)

# 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.



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## 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





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