JULY 2024

Reporting Employers
UPDATE
TEACHER RETIREMENT SYSTEM of TEXAS

Vol. 43 Number 7

Legend

Articles are marked by topic!

Find icons as they relate to:

- Reporting and Training for REs
- Health Benefits
- Information Security
- General Communications

Annual ED40 Submissions

Please be reminded that ED40s are to be submitted as follows:

1. **in July for employees who have contracts or work agreements that begin in July,**
2. **in August for employees who have contracts or work agreements that begin in August,**
3. **in September for employees who have standard (September through August) contracts or work agreements,**
4. **throughout the year as needed when new employees are added to payroll (an ED20 record should also be sent in the same month), and**
5. **any time a person begins a new position, including summer school.**

If a person performs multiple jobs under different position codes, an ED40 should be submitted for each position code. However, if multiple jobs fall within the same position code (01, 02, 03, 04, 05, 06, 07, 09), only one ED40 record may be submitted per position code. In that instance, the ED40 record should include information on the employee's primary position.

Previously, TRS had communicated that ED40s may also be submitted in September for employees whose contract began in July or August. However, **this is no longer permitted**. If the RE does not submit the new contract in the month in which the contract begins, the days and hours reported on the RP20 will cause errors because a current contract is not on file. If you are receiving errors that there is not a contract on file, please review the View Employee Information screen to verify whether a contract has been submitted. If no contract is found, please move forward with submitting the ED40 information.

Additionally, please remember that an ED90 must be submitted when a person terminates all employment from an RE. The ED90 should be submitted in the report month in which the person will appear on the Regular Payroll (RP) report for the final time. For example, if an employee terminates as of May 31, 2024, but is receiving pay until August 2024, the ED90 should be submitted with the August reporting files.

TRS Membership Eligibility

As a condition of employment in Texas public education, an employee must be a member of the Teacher Retirement System of Texas if employed in a position that is TRS membership-eligible.

To meet eligibility, the employment must meet the following three requirements:

1. Employment must be considered regular employment with a single public, state-supported educational institution in Texas that is expected to last for a period of 4 ½ months or more.
2. Employment must be for one-half or more of the time required of the standard workload for the same or similar full-time position.
3. Salary must be comparable to the rate of pay earned by other employees in the same or similar position types.

TRS membership-eligibility must be determined at the time of hire and when the employment expectations have changed. TRS eligibility should not be changed retroactively unless the original eligibility status was reported incorrectly. Generally, we refer to the standard workload for the same or similar full-time position as the Full-Time Equivalent (FTE). When determining whether the employee will be working one-half time or more of the FTE for the position, please use the following chart for reference.

Full-Time Equivalent (FTE)	Half Time of the FTE
40	20
39	19.5
38	19
37	18.5
36	18
35	17.5
34	17
33	16.5
32	16
31	15.5
30	15
00	15

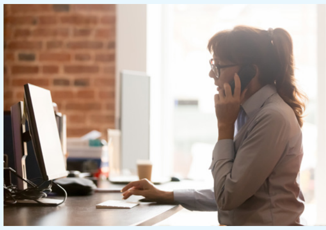
If the position the employee is working does not have a true FTE or Full-Time Equivalent is less than 30 hours per week, report the contract with an FTE of “00” to indicate that there is no FTE. Therefore, any employee working 15 hours per week or more in the same position could potentially be TRS eligible if they meet all requirements.

Maintaining Reporting Employer Portal Contacts

As we approach another school year, it's not uncommon for staffing changes to affect those who are designated as contacts in the RE Portal. TRS requires that the RE Portal Contacts always stay updated, so that only active contacts are granted access to the information in the portal. It's the responsibility of the Web Administrator for the RE to maintain all contacts.

REQUIRED CONTACTS

Web Administrator**

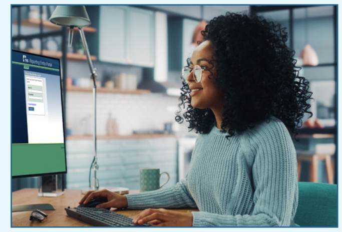


Head of Institution*

(e.g. the superintendent, president, chancellor, commissioner, director, or executive director.)

Payroll Contact*

Reporting Official*



**RE must always have someone designated in each of these contact types*
***RE must complete TRS597A form to assign this contact type and send to TRS for processing*

OPTIONAL CONTACTS

Staff Contact

(As many as needed.)

TRS-ActiveCare Contact

HR Contact

Initial RE Contact

As a reminder, credentials to access the RE Portal should never be shared. The Web Administrator will add any new contacts and assign the appropriate level of authority for the contact, so that their individual credentials can be generated by the system. Step-by-step instructions on how to maintain RE Portal contacts can be found here, Instructions for Web Administrators.

Lastly, if the Web Administrator is no longer with the RE, TRS will require a new TRS Web Administrator Authorization Agreement (TRS 597A) form to update the role. This form should be completed by the Head of Institution and the new Web Administrator. Upon completion, the form should be emailed to reporting@trs.texas.gov for processing. When possible, we recommend submitting a new TRS597A to TRS no later than the last working day of the current Web Administrator's assignment. This will help ensure that their access is ended in a timely manner and that your RE does not go without a Web Administrator for an extended period.

The TRS597A form can be found here, TRS Web Administrator Authorization Agreement.

Annual Contribution Review and Collection

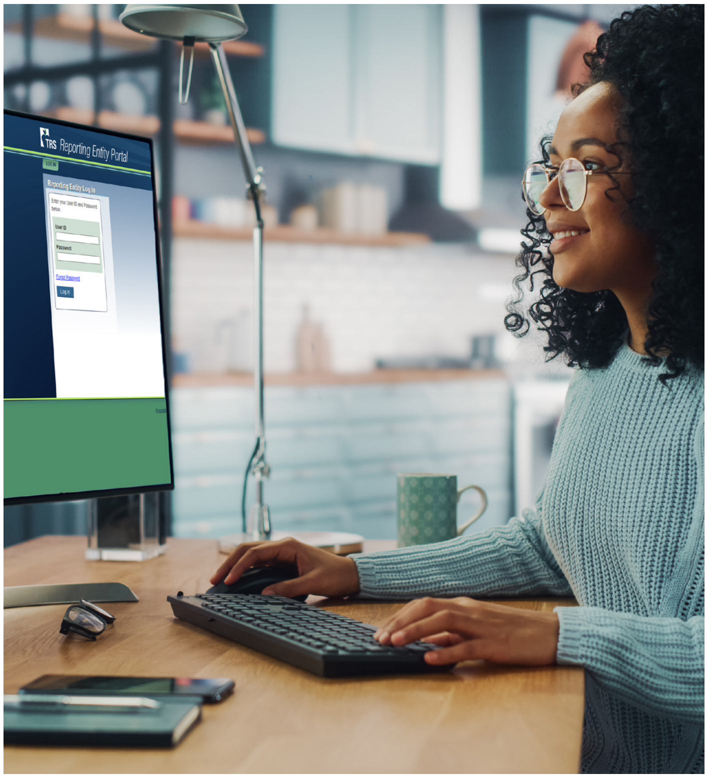
Soon, TRS will begin the annual contribution review and collection for fiscal year 2024. The collection process involves reminders to Reporting Employers (REs) with outstanding balances through the end of the fiscal year. The review and collection efforts apply to all REs.

Please take a moment to log in to the RE Portal and review all your fund type accounts on the RE Ledger, including Penalty Interest (PI), TRS-Care Penalty Interest (CI) and Penalty Fee (PF).

If you do not have any outstanding (negative) contribution balances, no action is required. Please continue to review your RE ledger balances after each report completes to ensure no negative balances are created.

If you have negative balances, please be sure to remit the TEXNET deposit or complete allowable transfers as soon as possible. If the outstanding balance is due to a reporting correction needed, the adjustments must be completed by Aug. 31, 2024.

Failure to resolve the balances by the end of the fiscal year will result in additional collection efforts. The Head of Institution for any RE with negative balances (after the completion of their August RP and ER reports, due Sept. 6, 2024) will receive a demand letter.



Retirement Certification Resources and Reminders

As we enter a peak season for TRS members to retire, we want to share some resources and reminders for our Reporting Employers (REs) related to the Retirement Certification. The Retirement Certification in the RE Portal replaced all previous iterations of the TRS 7 form in spring 2023. The certification is sent to REs in the portal after TRS has processed the retirement application for the member and the member's retirement date has passed. For example, if you have an employee who applied for a May 2024 retirement and TRS has processed their retirement application, you would have received the Retirement Certification on June 1.

TRS has created multiple resources related to certifications found on our website under Reporting Employers. The FAQs about the Retirement Certification outlines common questions and scenarios we receive from REs. Below is an example of what you can find on this webpage.

When should the Retirement Certification be completed? For example, I have a Retirement Certification for an employee, but they won't get their pay until August. When should I complete this certification?

A Retirement Certification should be completed once the final salary and member contribution have been **paid** to the member. In this case, you would not complete the certification until August after the final eligible compensation has been paid to the member. These amounts are used in the member's benefit calculation, and it is crucial that the information provided on the certification is correct.

In addition to the FAQs, we created an RE Portal Certification User Guide outlining the current certifications processed through the RE Portal. This user guide provides an explanation of what to input on each field of the Retirement Certification. Accurately completing the Retirement Certification allows TRS to finalize the member's retirement without needing additional information from the RE.

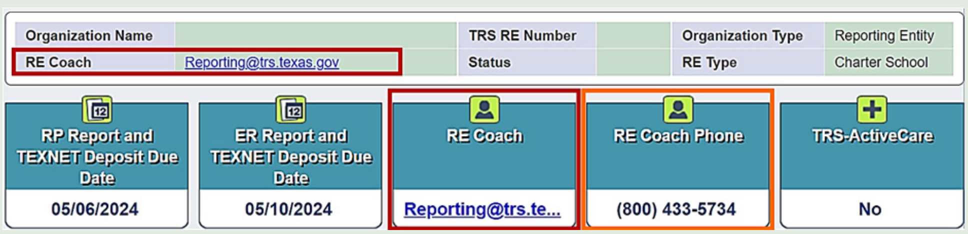
If you have questions about a scenario not outlined in our resources, please contact your RE Coach for assistance.

TRS' goal is to provide excellent customer service and continue to foster a partnership between TRS and Reporting Employers (REs). We strongly encourage all REs to reach out to their assigned RE Coach with their TRS reporting questions. This includes, but is not limited to, errors on their monthly reports, override requests, contribution and TRS law and rule questions. The RE Coaches specialize in supporting REs with all their TRS reporting needs.

To ensure REs know who to contact and how long support may take, we provided information below on finding your assigned RE coach, and the current Service Level Agreement TRS has with REs.

How To Find Your Assigned RE Coach Information

Each TRS-covered employer is assigned an RE coach to assist with TRS reporting questions. Occasionally, we receive inquiries from REs trying to locate the name and contact information of their assigned RE coach. This information is located on the organization homepage in the RE Portal. In the example below, you can see the RE coach information under the RE Coach fields (outlined in red) as reporting@trs.texas.gov. In the RE Portal, this will list your coach's actual name, which is also a hyperlink to their email address.



If you prefer to reach your coach via phone, you can call the toll-free number listed on the organization homepage under RE Coach Phone field (outlined in orange). When you enter your four-digit TRS RE Number in the phone system, it will route you to your assigned RE coach if they are in the office that day. If your coach is out of the office, the phone system will route you to the first available RE coach who can assist you with your reporting questions.

If you are not able to access the RE Portal, please call 800-433-5734 or email reporting@trs.texas.gov. Include your four-digit RE number each time you contact TRS.

Service Level Agreement With REs

Reporting Employer (RE) Coaches support employers in many ways and TRS management has defined the expectations of service, or Service Level Agreements (SLAs) by outlining timeline for different scenarios or services.

Below are expected response times, but some situations may take longer to fully resolve. For example, complex situations that require additional information from the REs, or in-depth research may take longer to resolve, and completion may be outside of the SLAs listed below.

Please note that any requests for assistance (questions, overrides etc.) received after 4:00 p.m. CT will be considered received the next business day.

continued on page 6

SERVICE	EXPECTATION
Email	Within one business day, most responses should be within the same business day. If you receive an out of office message from your RE Coach, please be sure to forward the full original email to reporting@trs.texas.gov for support during your coach's absence.
Phone	Most phone call requests will be handled the same business day. This includes incoming calls, returning calls, and voicemails. RE Coaches are expected to be available to accept incoming calls when not in training or responding to emails and chats. Most coaches take lunch between 12:00 and 1:00 p.m. Your coach should include their working hours in their email signature.
RE Portal Chat	Chat is available 9:00 a.m. - 12:00 p.m. and 1:00 - 4:00 p.m. each business day from the 11th through the end of the calendar month. There are some resources available in the chat feature even when chat with an RE Coach is not available. You can access these through the Open Live Chat option in the RE Portal.
Overrides	Override requests should be completed within one to two business days once all required information is received. If a coach reaches out for additional clarification, please provide the information as quickly as possible.
Fund Transfer Requests	Within one business day.
597A Forms	Within one business day.
Password Reset for Web Administrators	Within one business day.
Unfreeze RE Portal Accounts	Within one business day.
TRS Internal Requests for other departments	Three to five business days. Includes participant account updates or maintenance.
TRS Legal Review	Generally, two weeks. Includes standard superintendent contracts, settlement pay. Certain requests may take longer.

Annual Enrollment Began July 8

TRS-ActiveCare Annual Enrollment is July 8 – Aug. 16. There will be an additional supplemental enrollment period from Aug. 17 – 30 for Benefits Administrator (BA) staff who may need extra time. Please do not share the additional supplemental enrollment period dates with employees.

The Blue Cross and Blue Shield of Texas (BCBSTX) dedicated BA website includes an Annual Enrollment Toolkit. You'll find resources such as:

- Annual Enrollment Guide
- Administrative Guide
- 2024-25 Plan Highlights
- "How to" videos
- BA training recordings
- Downloadable forms, fliers and posters
- and more

Please reach out to the District Ambassador assigned to your region if you have questions during Annual Enrollment. Find them through the District Ambassador Directory.

TRS-Care Events for Employees Retiring Soon

If you have employees who are retiring soon and want to know more about TRS-Care, there are many events they can attend!

TRS-Care Virtual Information Sessions

If an employee is eligible for TRS-Care Standard or TRS-Care Medicare upon retirement, they can attend a virtual information session about their prospective new plan. There will also be information sessions about TRS-Care's new offerings – TRS-Care Dental and TRS-Care Vision. For a full list of dates, times and registration links, visit TRS' Health Care Events page.

TRS-Care Health Education Fairs

TRS will host in-person health fairs to provide an overview of 2025 TRS-Care benefits. These events will provide a chance to meet with the TRS-Care Health team as well as the people who administer TRS-Care health plans, including MetLife, who will administer the new TRS-Care Dental and Vision plans.

A full list of dates, times, and locations can be found on the TRS' Health Care Events page.

Retire Healthy with TRS-Care

This quarterly webinar will help potential retirees make a fully informed decision about health care during their retirement years. during their retirement years.They'll get:

- an overview of TRS-Care and the different plans it offers;
- a review of eligibility criteria and the enrollment process; and
- information on what to expect after you enroll in TRS-Care.

For a schedule and registration links, visit TRS' Health Care Events page.

Summer Cybersafety And Travel Tips: Part One

Cybercriminals know we're all getting back into the travel swing and are using sneaky ways to scam us — like peeking at our data or swiping our banking information — so to make sure your next trip is super fun and secure, a few travel safety tips are in order.

BOOKING YOUR TRIP

Okay, let's book that flight and hotel room. Easy-peasy. You do a quick Google search and… uh-oh. That's a whole lot of search results for "cheap flights to the Bahamas." It seems like there are some really cheap options, but **are they too good to be true**?

Look Closely at the URL

Scammers are waiting in the wings to take your hard-earned money for nonexistent reservations, so be sure to:

- **Check for misspellings.** Beware of spoofed sites that are disguised to look like reputable businesses. Easily missed typos like an extra "e" in Airebnb.com are good indicators that the website you're visiting is fake.

- **Look for the "s" in https.** Travel scams have always existed. That's why validating a website's safety is key when you're surfing online. Look for "http" in the website URL; the "s" stands for secure and means that your info is being encrypted. But just because a site has that special "s," it doesn't guarantee it's secure! About 40% of fraudulent sites have Secure Sockets Layer (SSL) certificates now, so this is no longer the be-all-end-all.

- **Scout out the lock.** A padlock on the left of the website URL means that you're visiting a secure site. Whether you're surfing the web or doing some online shopping, check for site security before you click.

- **Watch Out for Suspicious Paid Ads.** Have you noticed that the first few results on Google are usually paid advertisements? (Watch for "Sponsored" above the title line). Advertisements are a great way to reach a wider audience, but they aren't always coming from legit sources. An ad on Facebook offering a cheap stay in a nice resort isn't necessarily coming from a reputable business. When in doubt, do your research and read some reviews before giving away your personal information or purchasing.

THINK BEFORE SHARING

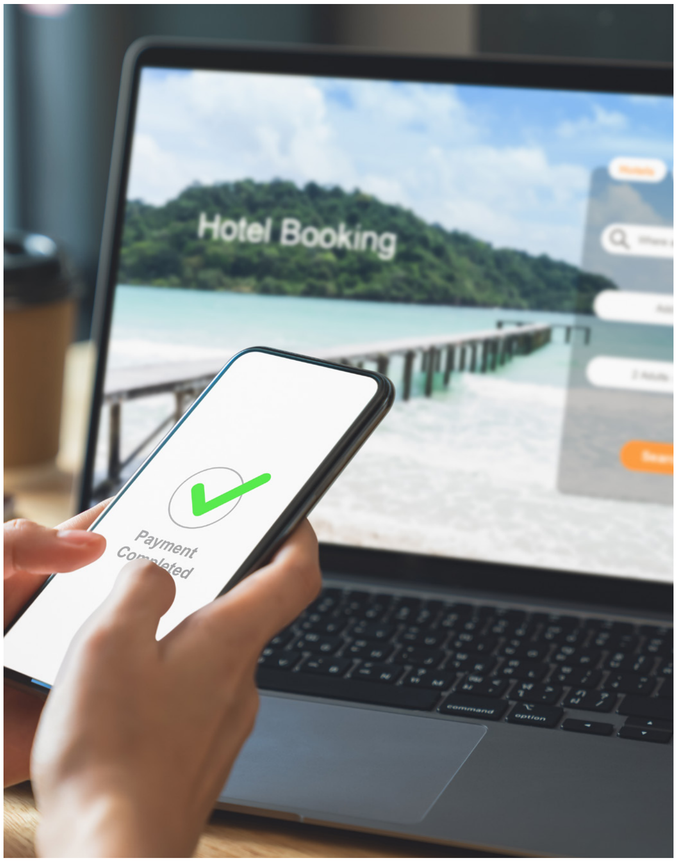
While social media is a wonderful way to stay connected and share all the exciting details of your trip, virtual check-ins and location sharing can let the bad actors know you're away!
To stay cybersafe:

- Be mindful of what you post about travel plans. This could put your home at risk to burglars or cybercriminals, and give social engineers information about your whereabouts.

- Turn off location settings. This way your movements aren't being tracked.

- Don't "check-in." It can be nice to show friends and family where you are headed on social media, but that's just another way for bad actors to see you're traveling.

- Post photos after you return. Of course, you want to share your adventures! But by waiting to share your pictures and exciting news until after you return, you instantly lower your risk.



continued on page 9

Summer Cybersafety And Travel Tips: Part One

continued from page 8

BE A WI-FI WINNER

Be a Wi-Fi Winner. While traveling, you may be tempted to hop onto public Wi-Fi. **Here are some tips for proceeding with caution:**

- **Learn about Wi-Fi dangers**. Regardless of if it's free, paid, or password-protected, Wi-Fi networks are high targets for cybercriminals. Hackers might make fake Wi-Fi names that look similar, or even identical, to real ones — so watch out!
- **Turn off auto-connect on Wi-Fi and Bluetooth**. While traveling through the airport, your phone may try to auto-connect to public Wi-Fi. Simply by going into your settings, you can stop it! Use caution with Bluetooth too, which travels about 30 feet. Special antennas used by cybercriminals can extend their reach to your Bluetooth by 100 feet or more. While Bluetooth security has come a long way over the years, software in Bluetooth still has its vulnerabilities. Bluesnarfing, for instance, is the name for when a hacker pairs to your Bluetooth device without your knowledge and steals your data.
- **Use a hotspot or Virtual Private Network (VPN instead)**. Public Wi-Fi has too many security concerns, like spoofed networks that expose your device to malware or eavesdropping, or spying on what you send and receive while connected. Instead, connect to your own password-protected signal using a hotspot or log on to your company VPN for work-related tasks. A VPN masks your location and encrypts the data sent to and from your device.

We're all thrilled to be back to exploring — and making the most of the summer and fall to come. By simply following these travel safety tips, you can rest easier knowing you're doing your part to stay cybersafe. Be on the lookout for Summer Cybersafety and Travel Tips: Part Two next month!

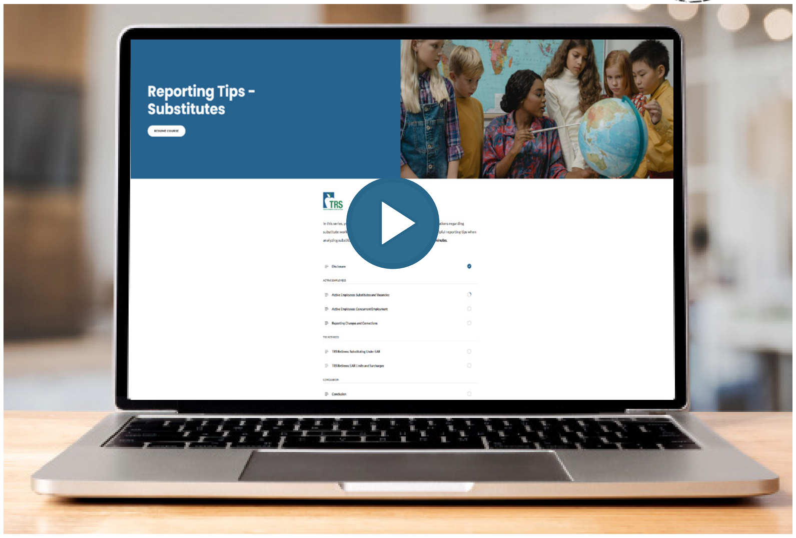
TRS is Looking For You: Early Career Feature Subject For Video

Please share with your employees! TRS is interested in featuring members early in their careers for a video series spotlighting how you can connect with your retirement system to maximize your benefits. As part of the video series, TRS will connect you with a TRS Benefits Counselor to receive an overview on helpful resources and information you can use to better understand your future retirement benefits.

We look forward to sharing this video as a helpful resource for other members --- just like you ---- who are wondering how they can connect with their retirement system at this point in their careers. There's no better time to start planning than today.

Please share the word and share your interest by emailing communications@trs.texas.gov. We look forward to hearing from you!

RE Portal Training: *Reporting Tips - Substitutes*



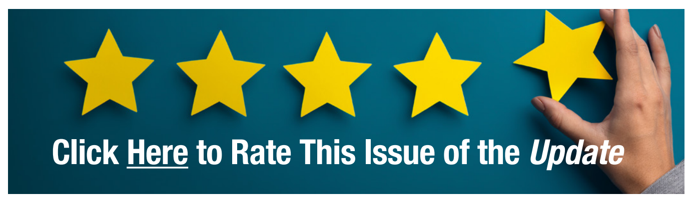
Many people find that a video explanation is the best way to learn! Take advantage of more than a dozen informative videos in the TRS Video Library to understand TRS processes and reports for reporting employers.

Now Accepting Nomination Forms for 2025 TRS Board of Trustees Election

TRS is now accepting nominations for eligible members to qualify as candidates for the election of the Public School District Employee position on the TRS Board of Trustees. To qualify, 250 signatures from eligible members must be collected and turned in by the deadline, Jan. 27, 2025.

Nominate yourself or someone you think would be a great fit representing you in this position which will be for a six-year term beginning no earlier than Sept. 1, 2025 and ending Aug. 31, 2031, here.

Follow TRS on Social Media



Navigating Life Events With Ease

Many career changes require TRS members to update their account information or take other action. That's why we've created our Life Event Resource Kit/Employer Toolkit – to guide TRS members on their next steps and provide them with the information and resources they need for their life and career changes.

TRS members will find the "New Hire" section of our Career Events Resource Toolkit helpful when searching for answers to questions like:

- What kind of retirement plan is TRS?
- What tier am I in?
- What do I contribute to TRS from my paycheck?
- What do I do if my employer does not pay into Social Security?

Explore the Life Event Resource Kit today to see what steps need to be taken and when. The impact of these events can be significant, and we want to ensure you're making the most of your benefits – in all ways possible – with each step forward.

Member Education Videos

Learn all about your TRS pension benefits by watching our Member Education Videos!

Help us spread the word about the series by downloading a poster from our website and displaying it at your school.