

AUGUST 2020

TRS NEWS



MEMBER
EDITION



THE NEWSLETTER of the TEACHER RETIREMENT SYSTEM of TEXAS

TRS Operations Update



As the uncertainties of COVID-19 continue, we want to reassure our members that we're still here to fully serve your needs. TRS continues to provide pension and health care benefits services to members and ensure that the trust fund is managed prudently.

We want to keep our members and employees safe and healthy. Although our offices remain closed to the public, there are several ways you can connect with us:

- **Member Services**

Member services is fully operational. Our staff continues to process paperwork and issue annuity payments on time. We're also available to answer any questions you might have.

- **Live Video Counseling Sessions**

Virtual office visits are available for members who would like to "meet" with a benefit counselor. All you need is a personal computer or tablet and an internet connection. If you would like to set up a virtual appointment, please call 1-800-223-8778. We'll be able to provide the same level of service as you would receive in an in-person visit.

You may also call us to set up a telephone counseling appointment if you do not have access to a computer or tablet for a virtual office visit.

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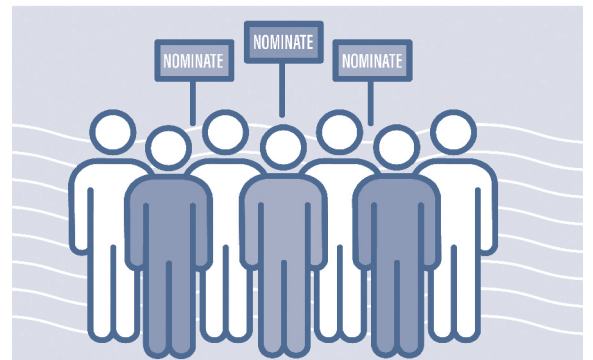
TRS Seeks Nominations for the Public School District Employee Position for the Board of Trustees

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. The term begins as early as Sept. 1, 2021 and ends Aug. 31, 2027.

An eligible member for this election is a current employee of a public school district, charter school or regional education service center. Also, an eligible member cannot be terminated or a participant in the Optional Retirement Program.

TRS is offering two ways in which a nominee may collect the **required 250 signatures of eligible members for nomination**.

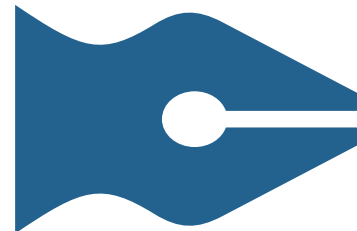
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Memo to Members

from
Executive Director
Brian K. Guthrie



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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.

Greetings to our active members,

Since I last wrote to you in April, the pandemic has continued to pose challenges for our TRS family – both members and employees. There are many questions about the pandemic's duration and how it will impact our lives for years to come. However, one thing is certain: TRS will continue to provide pension and health care benefits and services to our members and ensure that the TRS Trust Fund is managed prudently. Retirees' annuity payments are safe and are being delivered on schedule.

While the TRS building remains closed to the public in order to keep everyone safe and healthy, please know there are several ways you can stay connected with TRS. This includes meeting virtually with a benefit counselor from the comfort of your home. This issue contains information on ways you can engage with TRS. From becoming a candidate to serve on the TRS Board of Trustees to attending a benefit presentation, there are several ways to interact or get involved with TRS.

At the top of TRS news is the upcoming election. TRS is now accepting nominations for eligible members to qualify as candidates for the Public School District Employee position on the TRS Board. The term begins as early as Sept. 1, 2021 and ends Aug. 31, 2027. Learn about the election and how you can nominate someone either online or by paper petition on **page 1**.

Beginning this fall, TRS will be conducting benefit presentations and individual retirement counseling sessions for active members and those considering retirement in the 2020-21 school year. These are great opportunities to resolve any questions you may have about your retirement. Please read the article on **page 3** to see how you can register for an upcoming presentation or counseling session.

In health care news, TRS-ActiveCare Annual Enrollment takes place July 15 – Aug. 21. Starting Sept. 1, 2020, Blue Cross and Blue Shield of Texas (BCBSTX) will act as the new health plan administrator for TRS-ActiveCare. For the latest on improved pricing, more network choices and other plan improvements, go to **page 4**.

I'm happy to share with you that our Communications Team is preparing to launch a new digital monthly newsletter, called *Fresh Picks*. This will be in addition to your *TRS News*. The quick-read publication will contain helpful tips and reminders about your pension and health care benefits. Look for it in your email inbox early this fall. We hope you enjoy this new way to receive "news you can use" from us.

Along with a new publication, our staff continues to produce additional helpful resources for you. Details on our updated *Employment After Retirement* brochure and new member education videos can be found in this edition. It's never too early to learn about your pension benefits.

Finally, to stay up to date on how we're continuing to serve you during this time and responding to the changes demanded by public health best practices, check the TRS website at www.trs.texas.gov and TRS social media channels.

We wish you continued good health and best wishes as another school year gets underway.

Take care,
Brian

Statewide Benefit Presentations and Individual Retirement Counseling Sessions

Do you have questions about your TRS benefits or retirement? TRS will be conducting benefit presentations for active members and individual counseling sessions for those considering retirement in the 2020-21 school year.

Information below is current as of August 2020. Please visit the [Statewide Benefit Presentations and Individual Retirement Counseling Sessions](#) page on the TRS website to view:

- Updates to this information as they occur
- Schedules that include information on locations, dates, times, registration deadlines

Benefit Presentations

Benefit presentations will take place from **September 2020 through May 2021**. To maintain the well-being and safety of our members and employees, and limit COVID-19 risks associated with travel, TRS staff is not conducting in-person presentations at this time. **Presentations scheduled from September through December 2020 will be conducted virtually.**

***Note:** Presentations scheduled from January through May 2021 could switch to virtual sessions if COVID-19 risks associated with travel do not allow TRS staff to conduct in-person presentations.*

Registration opens in August 2020. Members who have a [MyTRS](#) account may register online. If you have not registered for [MyTRS](#), set

up an account today. If you do not have a [MyTRS](#) account or are unable to create one, call 1-800-223-8778 to speak with a benefit counselor.

Individual Retirement Counseling Sessions

Individual retirement counseling sessions will take place in various cities across Texas from **January through May 2021**.

***Note:** Counseling sessions could switch to virtual sessions if COVID-19 risks associated with travel do not allow TRS staff to conduct in-person sessions.*

Registration opens in August 2020. Please call 1-800-223-8778 to reserve your seat.

Reservations are on a first-come, first-served basis, and must be made by the deadlines listed on the TRS website. Members will receive a confirmation email with their scheduled date and time. TRS is the only contact to schedule meetings. **Do not call meeting locations for information.**

Members who register for group presentations are not automatically registered for individual appointments. Members who make individual appointments do not need to attend a group presentation.

Live Video Counseling Sessions

Don't want to wait for us to come to you?

If you have a personal computer or tablet and an internet connection, you can schedule a virtual appointment at any time. Visit our [live video office visits webpage](#) for more information. A benefit counselor will be happy to "see" you!



Fresh Picks: New TRS Digital Newsletter Coming Soon

We're happy to announce that the TRS Communications Team is preparing to launch a new digital newsletter, called *Fresh Picks*, for our members. Look for it in your email inbox early this fall. This newsletter is another way you can receive timely news from TRS.

Published monthly, each edition will feature a handful of articles. News will include information such as handy tips and checklists related to financial awareness, updates on pension and health care benefits, and facts regarding performance and accomplishments by TRS investments and other divisions.

Stay tuned! We hope you enjoy this new publication.

***Note:** Although we encourage all members to stay connected with us through this valuable resource, we understand some may not wish to receive this publication at this time. If preferred, a member can opt out by clicking on the designated button at the bottom of the email message.*



TRS Operations Update *continued from page 1*

• **Secure TRS Document Drop Box Available at Austin Headquarters**

Are you in the area and need to drop off completed TRS paperwork at our Austin headquarters? For your safety and convenience, we have a secure drop box available onsite. View the [document drop box](#) webpage on the TRS website for information on drop box location, hours of availability, parking, and directions.

At this time, the majority of TRS staff are still working remotely and will do so until it is safe to reopen our offices to the public. Some employees remain at TRS' headquarters so that they have access to specific resources if required.

Our board and executive leadership will continually assess the situation. We'll update our website and social media channels as information becomes available. Please stay safe and well.

TRS-ActiveCare Annual Enrollment July 15 – Aug. 21

TRS-ActiveCare Annual Enrollment takes place July 15 – Aug. 21! Starting Sept. 1, 2020, Blue Cross and Blue Shield of Texas (BCBSTX) will act as the new health plan administrator for TRS-ActiveCare.

For the 2020-21 plan year, we're providing improved pricing, more network choices, simplified coverage, and two new plans, including the TRS-ActiveCare Primary plan, which has a lower premium and copays for doctor visits before the deductible.

With these big changes, we encourage you to look closely at each option and choose the plan that will best help you activate your health!

Each health plan offers useful value-added benefits that can empower your wellness. These will be available starting Sept. 1, 2020 and include:

- Well onTarget website and mobile app to manage and improve your health all in one place
- One-one-one support from a health coach
- Nationwide fitness program
- 24/7 Nurseline
- Access to cancer specialists
- Ovia Health pregnancy and parenting support
- Online library of videos, podcasts and other tools

To find more information on all the 2020-21 plan year benefits, visit www.bcbstx.com/trsactivecare.

If You Received This After Aug. 21

Due to mailing times, you may have received this information after Annual Enrollment has ended. If you selected a new plan during enrollment, your new benefits will begin Sept. 1, 2020.

If you're currently enrolled in a TRS-ActiveCare plan and did not select a new plan, you were transitioned to a new plan that is most similar to your 2019-20 Aetna health plan. If you were enrolled in a health maintenance organization (HMO), you were moved to the new HMO plan for your region.

This will be your health plan for 2020-21, so we encourage you to visit the TRS-ActiveCare website and review the Plan Highlights document to learn about your copays, deductibles, coinsurance, and rates, etc.

See the chart below to view which plan you're now enrolled in **if you did not actively select** a plan during Annual Enrollment.

Current TRS-ActiveCare Plan	Plan You Will Be Enrolled in on Sept. 1, 2020 if No Action is Taken
TRS-ActiveCare 1-HD	TRS-ActiveCare HD
TRS-ActiveCare Select	TRS-ActiveCare Primary+, which will have a new PCP requirement
Central/North TX FirstCare or Scott & White Health Plan	Scott and White HMO Plan
South TX Blue Essentials HMO	Blue Essentials HMO
West TX FirstCare or Scott & White Health Plan	Blue Essentials HMO

Update on Long-Term Space Planning

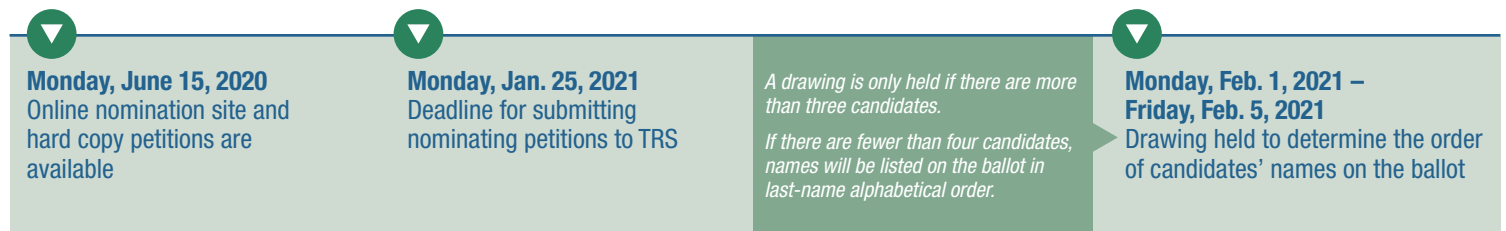
TRS continues to work toward a generational solution for its facility needs. Over the last few months, we had paused our efforts because of the changing economy due to the pandemic. As we enter the fall, we are starting to re-examine potential solutions in light of a new normal that takes into account the abilities and successes of staff working from home. Long-term facilities discussions will take place at the upcoming September and December board meetings. Tune in to the webcasts to follow the discussion.

Nominations *continued from page 1*

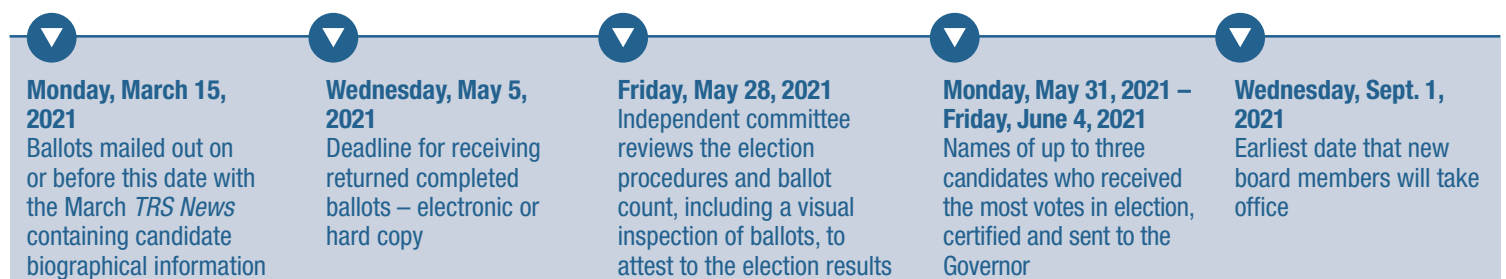
1) Electronic Petitions – A nominee will declare his/her interest to be a nominee to the [Secretary to the Board of Trustees](#). Once the member's eligibility is validated, the member's name will be posted on the [nomination site](#) where the nominee may direct eligible members to sign the nominee's electronic petition. The names of nominees will be listed on a first-come, first-listed basis. To sign the electronic petition, eligible members will need to provide identifying information in order to verify their eligibility to sign the petition. The process is easy and only takes a few minutes. **For an electronic petition, the nominee does not need to submit anything further to TRS but must have 250 eligible member signatures by Jan. 25, 2021 to be considered a candidate.**

2) Paper Petitions – TRS will also continue to allow nominees to collect signatures with paper petitions. **TRS must receive a nominee's paper petitions, with 250 eligible member signatures, no later than Jan. 25, 2021.** You may download a [petition \(pdf\)](#) from the Resources section on the [Nominations for TRS Board of Trustees Public School District Employee Position](#) page on the TRS website. If you do not have access to a printer, please contact the Secretary to the Board of Trustees to request a petition be mailed to you.

NOMINATION TIMELINE



ELECTION TIMELINE



Please see the recent changes to TRS Rule 23.5, *Nomination for Appointment to the Board of Trustees*, below.

TRS Rule 23.5 Changes

TRS Rule 23.5, *Nomination for Appointment to the Board of Trustees*, has been restructured for clarity and readability. It was adopted at the April 2020 board meeting by the board of trustees. The changes in the recently adopted rule are now in effect and will be implemented in TRS' upcoming board election. The most significant changes are listed below:

- Clarified definition of “member” and “retiree”
- Clarified the eligibility requirements to vote in election
- Changed the due date for candidate petitions from Jan. 20 to Jan. 25
- Made changes to align the rule with current TRS practices, including:
 - Clarifying that public school district nominees and certain at-large nominees must be currently employed in TRS-eligible positions
 - Clarifying that TRS may use an agent during the petition phase of an election
 - Requiring that write-in candidates must receive at least 250 votes to be a nominee for appointment
 - Providing that TRS may require additional information on petitions to identify the individuals signing the petitions
- Updated the terms of office for each board of trustees' seat, and deleted the reference to the Higher Education seat which was statutorily removed in 2017

To see the rule in its entirety, please refer to the Recently Adopted Rules Page on the TRS website located at https://www.trs.texas.gov/Pages/legislation_recently_adopted_rules.aspx under May 8, 2020.

The Notice of Privacy Practices (NPP) is Changing Effective Sept. 1, 2020

The 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.

TRS has recently revised the NPP to add Blue Cross and Blue Shield of Texas, SilverScript and UnitedHealthcare as companies that may assist TRS with the operations of TRS-Care and TRS-ActiveCare.

You can access both (i) the current NPP and (ii) the recently revised NPP that will become effective on Sept. 1, 2020, at this link:

https://www.trs.texas.gov/Pages/notice_privacy_practices.aspx

Notice of Summary of Benefits and Coverage

Summary of Benefits and Coverage (SBC) Now Available

An SBC 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: Find the SBCs for the TRS-ActiveCare 2019-20 plan year through Aetna at www.trsactivecare.aetna.com.

The SBCs for the 2020-21 plan year through Blue Cross and Blue Shield of Texas (BCBSTX) are also available and will take effect beginning Sept. 1, 2020. You can find them at www.bcbstx.com/trsactivecare.

TRS-Care Standard Participants: Find the SBCs for the 2020 TRS-Care Standard plan year through Aetna at www.trscarestandard.aetna.com.

2021 SBCs through BCBSTX will be available in the fall.

If you have questions about your benefits or would like to request a paper copy of an SBC, free of charge, please call:

- TRS-ActiveCare (Aetna) Customer Service for benefits through Aug. 31, 2020: 1-800-222-9205
- TRS-ActiveCare (BCBSTX) Customer Service for benefits beginning Sept. 1, 2020: 1-866-355-5999
- TRS-Care Standard (Aetna) Customer Service for benefits through Dec. 31, 2020: 1-800-367-3636
- TRS-Care Standard (BCBSTX) Customer Service for benefits beginning Jan. 1, 2021: 1-866-355-5999
- Hearing-impaired individuals should dial Relay 711

Have Questions?

For more information regarding TRS-Care enrollment and eligibility, please contact the TRS Health and Insurance Benefits Department at 1-888-237-6762.

For more information regarding TRS-ActiveCare enrollment and eligibility, please contact your Benefits Administrator.

Updated *Employment After Retirement* Brochure Available on TRS Website

Are you thinking about going back to work for a TRS-covered employer after you retire? If so, be sure to read our [Employment After Retirement brochure](#)!

The brochure breaks down the different employment types and their working limits, things you should know before returning to work and much more. The information and examples will also help you make decisions to avoid revoking your retirement or becoming ineligible for annuity payments.

Find the updated brochure on the [Publications](#) page of the TRS website. We look forward to sharing this updated publication with you.



Looking for more information on working after retirement? Our *Working After Service Retirement (Part 1 and Part 2)* videos answer some of the most common questions our members have about returning to work. Watch these videos on the [TRS Member Education Videos](#) page on the TRS website or on our [TRSoftexas](#) YouTube channel. Start planning ahead today!

TRS Board Adopts Changes to Rules



The TRS Board of Trustees adopted changes to several existing rules in Chapters 41 and 43 of Title 34, Part 3 of the Texas Administrative Code at the February 2020 board meeting. The changes were made in an effort to streamline the appeals process and to implement House Bill 2629, enacted by the 86th Texas Legislature. Summaries of the newly adopted rules are listed below.

§41.51 Appeals Relating to Eligibility (TRS-ActiveCare) – Modified the deadline for filing an appeal to afford a member or retiree at least the same amount of time to file an appeal as the TRS-ActiveCare Appeal Committee has to issue a decision. The new law applies to all appeals that TRS-ActiveCare receives on or after Jan. 1, 2020.

An appeal to the executive director relating to eligibility must be received by TRS by the later of:

- 30 days after the date the initial written decision by the Appeal Committee is mailed; or
- the number of days after the decision of the TRS-ActiveCare Appeal Committee is mailed equal to the number of days it took the Appeal Committee to make its decision.

It additionally provides that the number of days it took the Appeal Committee to issue its decision is calculated from the date TRS received the Petitioner's appeal to the date TRS mailed the Appeal Committee's decision.

§43.1 Administrative Review of Individual Requests – Eliminated one level of appeal by providing for the chief benefit officer to make the final administrative decision of TRS and clarified the administrative appeal process for members applying for disability retirement.

§43.9 Docketing of Appeal for Adjudicative Hearing and Dismissal for Failure to Obtain Setting – Authorized the chief

operations and administration officer ("COAO") to review petitions for adjudicative hearing for docketing.

§ 43.5 Request for Adjudicative Hearing – Revised the deadlines for the filing of an appeal to afford a member or retiree at least the same amount of time to file an appeal as TRS has to issue a final administrative decision. The new law applies to all appeals that TRS receives on or after Jan. 1, 2020.

An appeal of a final administrative decision must be received by TRS by the later of:

- 45 days after the date the final administrative decision is mailed; or
- the number of days after the final administrative decision is mailed equal to the number of days it took TRS to issue the final administrative decision.

It additionally provides that the number of days it took TRS to issue the final administrative decision is calculated from the date TRS received the person's appeal of the department manager's decision to the date TRS mailed the final administrative decision.

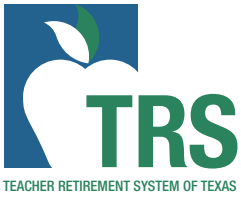
§ 43.3 Definitions, § 43.6 Filing of Documents, § 43.8 Extensions, § 43.10 Authority to Grant Relief, and § 43.12 Form of Petitions and Other Pleadings – Made nonsubstantive conforming changes to these rules which included minor modernizing updates to certain terminology and filing procedures as well as conforming text to the amendments above.

To see the rules in their entirety, please refer to the Recently Adopted Rules Page on the TRS website located at https://www.trs.texas.gov/Pages/legislation_recently_adopted_rules.aspx under March 13, 2020.

Sunset Advisory Commission Review Continues

Last fall, the Sunset Advisory Commission began reviewing the mission and performance of the Teacher Retirement System of Texas (TRS). If you'd like to learn more about the Sunset process and timeline or opportunities for engagement, please visit the Sunset Advisory Commission Invites Public Input page on the TRS website. This can be found by going to www.trs.texas.gov and clicking on the appropriate link located on the homepage.





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TRS Releases Two New Videos in TRS Member Education Video Series

▶ *Requesting a Refund*

▶ *Survivor Benefits*

Check out the [TRS Member Education Videos](#) page on the TRS website or the [TRSoFTexas](#) YouTube channel to watch these videos, along with other videos in the series, today!

TRS Member Satisfaction Survey Planned for this Summer

Beginning this summer, a third-party vendor is conducting a member satisfaction survey to help TRS learn how we can better serve our members and retirees. While TRS is prohibited by law from advocating for legislative changes to member benefits, we strive to continuously improve how we deliver legislatively approved benefits to you. We want to provide you with service that is timely, accurate and as convenient as possible whether you contact us by phone, visit our website, apply for benefits by mail, meet with a benefit counselor, receive information by mail or electronically, or attend a benefit presentation. **If you are asked to participate in this survey, please do so because your input is valuable in helping us better serve you.**

