

AUGUST 2020

TRS NEWS



RETIREE
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.

- **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.

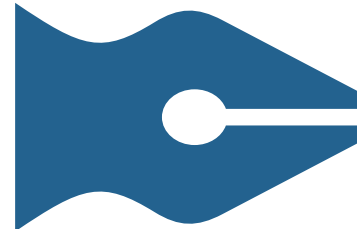
At this time, the majority of TRS staff are still working remotely and will do so until it is safe to reopen our offices to the public. Some employees remain at TRS' headquarters so that they have access to specific resources if required.

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.



Memo to Retirees

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 retirees,

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.

In health care news, we know how important stability and peace of mind are, especially right now – that's why TRS is delighted to share that TRS-Care premiums will not increase through 2021. TRS and its health vendors will also be conducting TRS-Care information sessions. Read the articles in this newsletter and stay tuned for more information.

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 a new member education video can be found in this edition.

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 safety. Know we care for you and are here to serve your needs.

Take care,
Brian

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.

New TRS-Care Medical Plan Administrators in 2021

Premiums and Benefits Stay the Same Through 2021

We know how important stability and peace of mind are in these uncertain times – that’s why TRS is delighted to share that TRS-Care premiums will not increase through 2021!

TRS works to get the most out of your health care dollars so you and your family receive the highest value health benefits. This is why, in February, we chose Blue Cross and Blue Shield of Texas (BCBSTX) and UnitedHealthcare (UHC) to be the health plan vendors for TRS-Care Standard and TRS-Care Medicare Advantage, respectively.

The savings from the new contracts with BCBSTX and UHC will improve the long-term sustainability of our retirees’ and their families’ health care benefits. It helps us keep your premiums the same while health care costs continue to rise.

Additionally, the vendors’ broad networks will ensure access to health care services for you and your families.



What This Means for You

- **ID Cards:** You can continue to use your current medical ID cards until Dec. 31, 2020. BCBSTX and UHC will send new cards in December and you can use them starting Jan. 1, 2021.
- **Ongoing Care:** If you have care that will continue during this plan administrator change, we will work with you to create a Transition of Care plan.

If You’re Turning 65 Soon

- **Watch for Mail:** We know you may be hitting an important milestone close to these administrator changes. Keep an eye on your mail – we’ll be reaching out with information to help make your transition from TRS-Care Standard to TRS-Care Medicare Advantage as smooth as possible.

We’ll have more information for you concerning these new plans soon!

TRS-Care Information Sessions Coming Soon

TRS and its health vendors are kicking off another season of information sessions for TRS-Care retirees and their families!

Due to COVID-19, we’ll be conducting virtual, webinar presentations to maintain the well-being and safety of our participants and employees.

As in prior years, there will still be plenty of time for question-and-answer sessions after each presentation so that your specific questions can be answered. There will also be a recorded session available after all sessions are complete.

We’ll have more information for you soon, including:

- Presentation schedule for Medicare participants and non-Medicare participants
- Presentation materials
- Webinar “how-to” guide



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 Compact with Texans

Have you heard about our TRS Compact with Texans? TRS is committed to achieving the highest levels of member satisfaction by delivering services consistent with our mission and in a manner that actively encourages honesty, integrity and ethical behavior among our employees.

We want TRS members and retirees to have an additional way to communicate with us regarding the quality of services they receive.

Features include:

- 1) A designated email address: customer.relations@trs.texas.gov. Members and retirees can send their concerns directly to this address.
- 2) A member communications fillable form so that members and retirees can directly and immediately share their concerns and submit to TRS without ever leaving the site: https://www.trs.texas.gov/Pages/about_compact_with_texans.aspx
- 3) A Compact with Texans link at the bottom of the homepage on the TRS website (www.trs.texas.gov). Locate the link and you will be taken directly to the Compact with Texans site with just one click.

Member communications, whether thanks or concerns, are reviewed by a knowledgeable employee and will receive a timely response by telephone, letter or email. The Member Relations unit coordinates, assists with and follows up on member communications to the agency. TRS strives to acknowledge all communications within five business days of receipt. Our resolution of your concerns remain a top priority at TRS.



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.



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.

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.

Connect With Us

Looking for ways to stay up to date on important TRS information? Here are some ways you can stay connected with us.

Subscribe!

[Subscribe! to TRS' email subscription service.](#)

You can choose what topics you would like to receive emails about. Topics include new publications such as the *TRS News* and *The Pulse*, notice of new videos and board meeting webcasts, legislative announcements, news from other agencies, and more.

This service is easy to use and is open to

anyone, not just TRS members and retirees. Visit the [Subscribe!](#) link on the TRS website to learn more and sign up.

Follow Us on Social Media

TRS' social media presence offers an additional way for our members, retirees and others to stay updated on TRS information and participate in a productive dialogue that can benefit participants and the agency alike. Generally, you will learn about your pension plan, health benefit programs and TRS' administration and operations. Engage with TRS' communication channels by selecting one or more of the social media sites shown below. We look forward to connecting with you soon.



facebook.com/TRSofTexas



twitter.com/trsoftexas



youtube.com/user/TRSofTexas



linkedin.com/company/trsoftexas



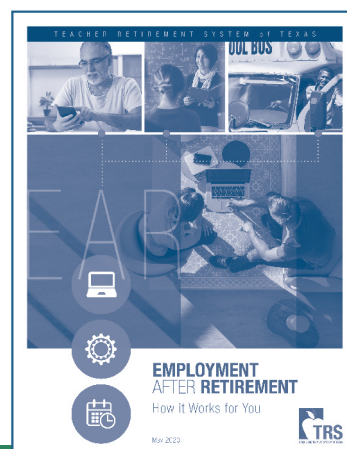
instagram.com/trs_careers

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!

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.tractivecareetna.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/tractivecare.

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

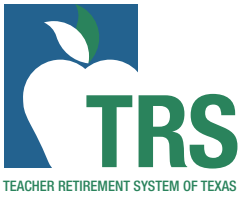
The Notice of Privacy Practices (NPP) is Changing Effective Sept. 1, 2020

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



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Austin, Texas
PERMIT # 2603

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CHANGE SERVICE REQUESTED

New Member Education Video Released:



Check out the [TRS Member Education Videos](#) page on the TRS website or the [TRSofTexas](#) YouTube channel to watch this video, 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.**

