

TRSnews

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EXECUTIVE DIRECTOR'S MESSAGE

Brian K. Guthrie



I hope this summer brings you time to recharge and enjoy the season. At TRS, we remain committed to supporting you with tools that help you feel confident and informed throughout your retirement journey. Your trust means a great deal to us, and we're honored to serve you.

This edition of *TRS News* is full of resources to help you navigate your benefits. Our goal is to make each step straightforward and meaningful so you can have the ease of access you need. Inside, you'll find updates geared toward helping you stay prepared.

Some highlights include:

- **TRS Care Health Education Fairs** are headed your way
- **New MyTRS Features:** view annuity payment details (up to 24 months), enroll in TRS-Care (now) and participate in future TRS board elections (when eligible)
- **TRS Podcast:** coming soon
- **New Peace of Mind Resources:** designed to help you plan ahead, stay organized and feel more confident about what's next

Summer is often a season for creating meaningful memories with the people who matter most. As you take time to reflect on the experiences and opportunities that lie ahead, I want you to know how grateful we are to be part of your journey.

Happy reading,

Brian

TRS Board of Trustees



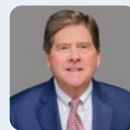
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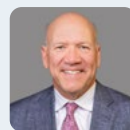
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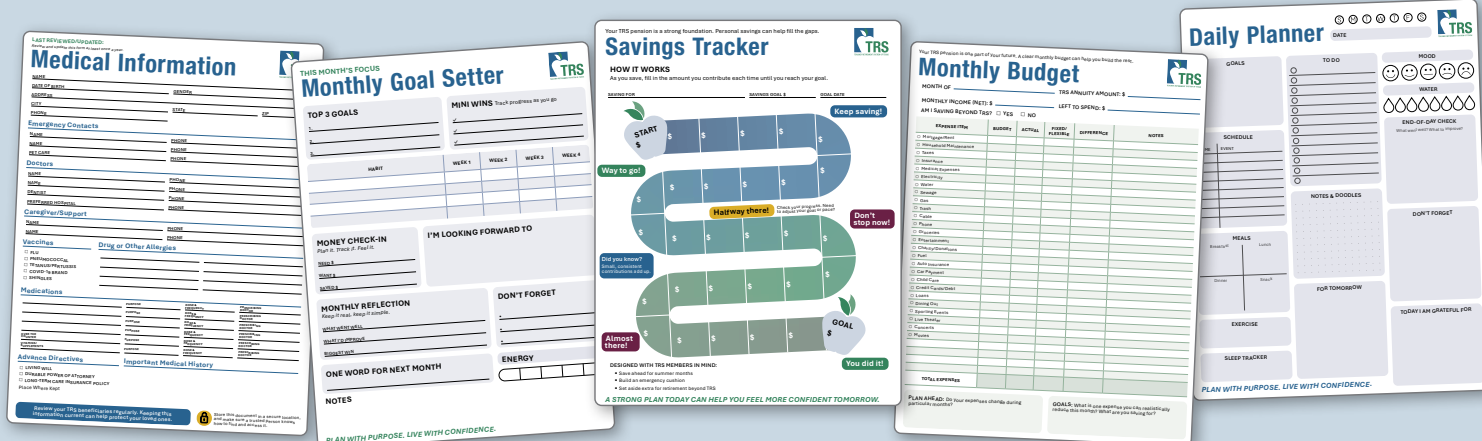


DAN WEST
Houston

TRS News is published by
Teacher Retirement System of Texas

4655 Mueller Blvd., Austin, TX 78723
1-800-223-8778
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.



Peace of Mind Resources

We're excited to share a fresh set of new [Peace of Mind resources](#) designed to help you plan ahead, stay organized and feel more confident about what's next. These tools bring practical support together in one place – from “Plan with Purpose” worksheets to caregiver guidance and resources for aging at home. Even better, some were created directly from member feedback about what would be most helpful. Whether you're caring for a loved one, getting your own plans in order or simply taking the next small step, these resources are here to make it easier to move forward with confidence.

Plan with Purpose. Live with Confidence.

Life gets busy. And when things feel uncertain, having a simple plan can make all the difference. These worksheets are designed to meet you where you are and can be used at your own pace – whenever you're ready. Start small. Pick one area that fits your needs right now:

Stay Organized

- [Daily Planner](#)
- [Monthly Goal Setter](#)

Manage Your Money

- [Monthly Budget Planner](#)
- [Monthly Bill Payment Tracker](#)
- [Savings Tracker](#)
- [Subscription Tracker](#)

Keep Important Information in One Place

- [Account Information Organizer](#)
- [Vital Medical Information Form](#)

Be Prepared for the Unexpected

- [Emergency Weather Checklist](#)
- [End-of-Life Planning](#)

A little progress today can make things a lot easier tomorrow. Learn more about planning with purpose and living with confidence.

Retire in Place

Home is where the heart is, and it's where we feel most comfortable. Being able to safely stay where we've built our lives as we transition into the golden years is priceless, and TRS understands the importance our retirees place on it. That's why our TRS-Care health plans have benefits that can help you age with dignity in the place you hold most dear.

[Learn more about how TRS-Care can empower you to retire in place.](#)

TRS Caregivers

Caregiving is one of the most challenging, but important, things we can do. It's complex and there are many considerations that may feel overwhelming to think about at once. TRS has compiled articles and resources that can help you navigate this season of life.

And don't forget – when it comes to caretaking, taking care of yourself is just as important as taking care of your loved one. Your TRS health plan has benefits that can help you do just that, which we've listed for you for easy access. [Access our caretaking resources.](#)

New in MyTRS

New features have recently made their way to the [MyTRS member portal](#). It's the perfect time to [log in](#) or [sign up](#) today to ensure you make the most of all the ways to connect with TRS and manage your benefits.

Enroll in TRS-Care

You can now complete key tasks for TRS-Care directly in MyTRS by logging in and navigating to the “Health” tile in the top right-hand corner. This means no paper forms, no printing, and no mailing required. Every action you complete in the portal is secure, efficient, and quick.

What you can do online for TRS-Care:

- Enroll in TRS-Care health coverage
- Add or remove dependents
- Submit Medicare information when you become Medicare-eligible
- End coverage for yourself or a dependent, when needed
- Send secure messages to TRS Health

MyTRS guides you through each step. Clear instructions and reminders help you review your information before submitting so you can complete your tasks with confidence.

Watch our simple [MyTRS how-to video](#) that can walk you through the steps.

View Annuity Payment Details (Up to 24 Months)

Navigate to the Payments tab to view your payment details. This feature allows you to conveniently view and verify your payment history and a detailed breakdown of each payment, including the amount, issue date, payment number, any applicable reductions or deductions, and more.

TRS Board Election Feature

Participate in future TRS Board of Trustee elections through [MyTRS](#), when eligible.

On your Account Summary page, you'll see a link that takes you directly to the election site when you are eligible to participate. At that time, you can participate through a streamlined process – no extra verification required.

Make the most of your benefits with MyTRS. Access your account, plan for retirement, enroll in TRS-Care when you retire – if eligible, update your personal information, and connect with TRS – all in one place. [Log in](#) or [create your account](#) today at [mytrs.texas.gov](#).

TEACHER RETIREMENT SYSTEM OF TEXAS



Turn Up the Sound: TRS Podcast Launches This Summer

You heard right. TRS is launching its first-ever podcast, *TRS Afterschool Special*, this summer.

This isn't your typical benefits talk. It's real conversations with the people behind TRS—members, staff and guests—sharing insights, experiences and practical tips you can use.

First episodes include:

- **Membership Matters:** Benefits That Go Beyond Retirement
- **Strong Today, Ready for Tomorrow:** The TRS Investment Approach
- **Creating Connections:** How the Ombuds Fosters Relationships
- **Master Your Benefits:** A Guide to TRS Education
- **Account Essentials:** Best Practices for Managing Your TRS Information
- **Staying Connected:** The Evolution of Communication

Listen (or watch!) on the TRS website, or tune in on Spotify, iHeartRadio and Apple Podcasts.

Press play. Learn something new. Take the next step – on your time.

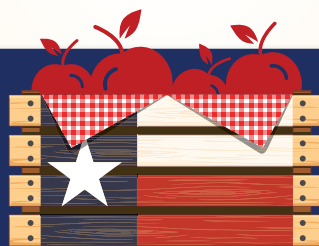
At a City Near You: TRS-Care Health Education Fairs!

Grab your boots – because the TRS-Care Health Education Fair is rolling through Texas from August to October!

Join TRS and our partners for a state fair-style experience designed to help you explore, understand and make the most of your 2027 TRS-Care benefits. There will be benefits presentations from 8:30 a.m. to noon and a come-and-go exhibit hall from 9 a.m. to noon.

The fair is open to current TRS-Care participants, future TRS-Care participants, and eligible dependents and family members. We hope to see you there!

TRS-CARE HEALTH EDUCATION
STATE FAIR



CLICK TO REGISTER

Working After Retirement

Thinking about [heading back to work](#)? Let's make sure you're set up for success.

Before saying "yes" to a TRS-covered employer, there are important rules to keep in mind:

- Mandatory one-month break in service
- June 15 rule
- Working under an Employment After Retirement (EAR) exception
- Surcharges (applies to TRS retirees who retired after Sept. 1, 2005 and who work more than one-half time during a month)

A little planning now can help you avoid surprises – like revoking your retirement or forfeiting your annuity payments.

Some resources to help guide you:



• [EAR Brochure](#)

• [EAR Limits for Service Retirees](#)

• [EAR Limits for Disability Retirees](#)

• [EAR FAQs](#)

Have questions about your situation? Contact [TRS Member Services](#). We're here to help you move forward with confidence.



Choose a question from the list or ask your own

English ▾



What is the video about?

When should retirement planning begin?

What are the three main retirement steps?

How is a retirement date chosen?

What is Form TRS 30 for?

How are retirement benefits taxed?

How Artificial Intelligence (AI) is Working for You

At TRS, we're always looking for ways to work smarter and make your experience better. As artificial intelligence (AI) becomes part of everyday life, we're using it in thoughtful ways to improve how you access information efficiently and securely, get support and stay connected to your benefits.

TRS Videos Just Got Smarter

Learning about your benefits just got a whole lot easier.

[AI-enhanced features](#) let you interact with TRS education videos in a whole new way. You can quickly find the moments that matter most, get instant answers and even explore content in different languages.

What this means for you:

- Find answers faster with searchable video moments
- Get quick highlights without watching the full video
- Access translated audio and captions for better understanding
- Feel confident knowing all content is reviewed and approved by TRS experts

A More Helpful Phone Experience

Getting the information you need over the phone is now quicker and more intuitive.

This summer, TRS upgraded its phone system to better understand and respond to your needs. Using natural language recognition, you can speak in your own words rather than listen to a lengthy menu of options and be directed to the right resource faster.

What this means for you:

- Speak naturally – no need to memorize menu options
- Get routed quickly to the help you need
- Request key information like your account balance, years of service or health coverage details
- Spend less time navigating and more time getting answers

We're continuing to explore ways to use technology to better serve you – making your TRS experience simpler, faster and more helpful every step of the way.

On Board: Welcoming Our New Trustees



Pete Pape, Ed.D., of Leander is the chief financial officer of Eanes Independent School District and a Texas Certified Public Accountant.



Dan West of Houston is an investor at SCF Partners. He is also a U.S. Marine Corps veteran and received an honorable discharge at the rank of Captain in 2013.

Governor Greg Abbott has appointed Pete Pape, Ed.D. and Dan West as new trustees to the TRS Board. Both terms are set to expire on Aug. 31, 2031.

The TRS Board of Trustees serves as the trustee of all plan assets and is responsible for the general administration and operation of TRS. The board is composed of nine appointed members, who serve staggered terms of six years.

[Read more about our new trustees.](#)



2026 TRS Board of Trustees Meeting Dates

[Join TRS online](#) to view live board and committee meetings.

Dates

Feb. 12-13

April 30-May 1

July 16-17

Sept. 17-18

Dec. 10-11

Past meetings can be viewed online.

View [TRS Board of Trustees Meeting Dates](#) for the latest.

Watch Previous Meetings on Demand

Don't miss out on important discussions.

Stay updated on what was covered in previous meetings by [watching the on-demand recordings](#). You can also find board books and summaries with key highlights and decisions from each meeting.

Go Paperless for Easier, Faster Access

Looking for a simpler way to stay on top of your health plan? Going paperless makes managing your benefits easier than ever.

When you choose paperless delivery, your health plan information — like your ID card, referral statuses, and spending amounts — is available online anytime. No more waiting for the mail or worrying about misplaced documents. You can quickly view, download, or print what you need, right when you need it.

You'll also get email or text alerts when new information is ready, so you never miss an update. It's a convenient way to stay informed and in control of your health care.

Going paperless can also help protect your personal information. Digital access reduces the chance of sensitive health details getting lost or stolen in the mail. Plus, your documents are securely stored in your account, where you can access them whenever you need.

Making the switch is easy. Just log in to your Blue Access for MembersSM account or use the BCBSTX app to update your preferences.

Ready to simplify your experience?

[Go paperless today](#) and enjoy quick, secure access to your health plan information – without the paper clutter.

5 Reasons to Go Paperless

Managing your health plan doesn't have to mean paperwork or waiting on the mail. With paperless delivery, you get faster, safer, and easier access to your information.

1. **Access Anytime**

View your ID card, referrals, spending, and more – 24/7 from your phone or computer.

2. **Get Information Faster**

See documents as soon as they're ready – no mail delays.

3. **Stay Informed**

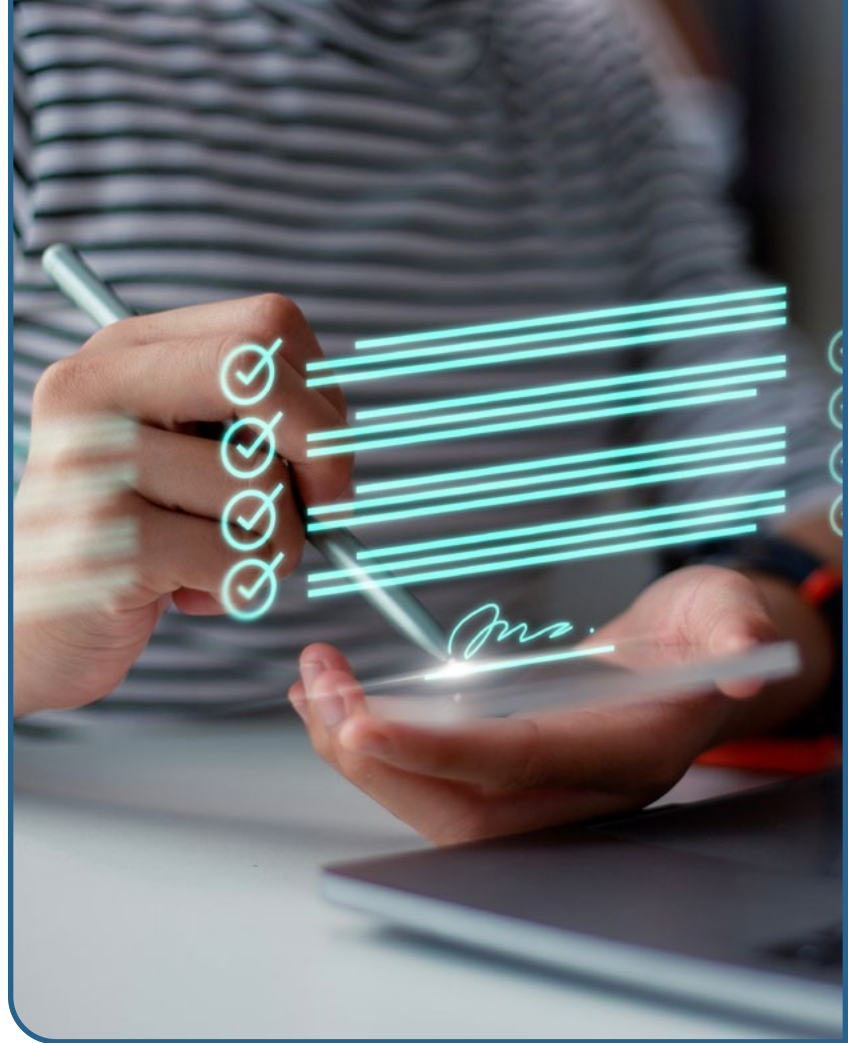
Sign up for email or text alerts so you never miss an update.

4. **Protect Your Information**

Secure online access helps reduce the risk of lost or stolen mail.

5. **Simplify Your Life**

Cut clutter and keep everything in one easy-to-find place.



Ready to switch?

Log in to your [Blue Access for MembersSM](#) account or use the BCBSTX app to go paperless today.

Turn Today's Care into Tomorrow's Savings: TRS-Care Standard Member Rewards

If you're enrolled in **TRS-Care Standard**, there's an easy way to make your health care dollars work harder for you: **Member Rewards**. When you choose cost-effective, high-quality providers for many common medical services, you earn cash rewards after your deductible is met.

Why it's Worth Your Time

The cost of the *same* medical procedure can vary widely, even within the same network. Member Rewards helps you compare options and earn up to **\$599 per year** simply for choosing a cost-effective provider. And because TRS-Care Standard rewards are paid directly to you in the form of a check, you can use them on anything – not just medical expenses.

Reminder: To start earning your rewards, you must meet your deductible first.



Hundreds of Reward-Eligible Procedures

The program covers a broad range of services, including:

- **Routine screenings** like mammograms and colonoscopies
- **Diagnostic tests** such as MRIs, CT scans and ultrasounds
- **Surgical procedures** such as cataract removal and knee surgery
- Many other everyday and specialized services

If you're already planning a procedure, it's worth checking whether it qualifies for a reward.

Finding Eligible Procedures is Easy

Everything starts in the [BCBSTX Provider Finder](#) tool. Once you log in:

1. Search for your procedure.
2. Look for the **Member Rewards** indicator.
3. Choose a cost-effective provider
4. Complete your appointment

It's quick, simple, and helps you make informed decisions while earning money back.

The Bottom Line

Member Rewards turns smart health care choices into real savings. With so many routine and specialized procedures eligible—and an easy way to find them—this program is one of the simplest ways to lower your health care costs today while putting extra cash in your hands for tomorrow.

Learn More: <https://www.bcbstx.com/trscarestandard/doctors-and-hospitals/member-rewards>

Protect Your Summer Plans from Scams

Summer is a busy season for travel, rentals, children's camps, summer concerts, and generally having fun. It's also a time when scammers ramp up their efforts, using these everyday activities to blend in and trick you into providing sensitive information.

Don't let your guard down while you're having fun. Here are some helpful tips you can follow:

- Before booking a vacation rental or buying event tickets, take a moment to verify the seller through trusted sources. Avoid sharing banking information over the phone, by text or through email.
- Be cautious of urgent calls, texts or emails claiming you owe money or must move funds to "protect" an account. Legitimate agencies and businesses will not pressure you to act immediately.
- Protect your accounts by using strong, unique passwords and turning on multifactor authentication for banking, email and travel accounts. Watch for fake websites, QR codes and CAPTCHA prompts that could install malware or steal your credentials.
- If you receive a message with a link, don't click it. Go directly to the official website instead.
- Finally, keep an eye on your account activity, consider freezing your credit if needed and report suspected fraud right away to help limit potential losses.



TRS shares cybersecurity updates to help members stay informed, protect their personal information and take simple steps to keep their accounts secure – thanks for doing your part to keep your information safe, too.



Ombuds Corner

Lori LaBrie

Simple steps to keep your TRS paperwork on track.

Did you know? Small details—like a missing signature or incomplete field—can slow down a routine TRS request. Start by using your full name exactly as it appears in TRS records on every form. If available, include your member ID to help match your paperwork to your account faster.

- Before submitting, take a moment to review your form. Make sure every section is complete and signed. Missing information is one of the most common causes of delays.
- A little prep can go a long way. Reviewing the [TRS](#)

[Benefits Handbook](#), watching a [member education video](#) or [speaking with a counselor](#) can help you avoid setbacks.

Taking a few extra minutes now can save time later and help your request move forward without delays.

The Ombuds Office is an additional, escalated resource for members and retirees who need help obtaining information through normal TRS channels; listening to member concerns and providing help; submitting reports to the board; and recommending changes to TRS operations. Visit the [TRS Office of Ombuds webpage for more information.](#)

TRS Word Scramble

Unscramble the letters to reveal a hidden message.

HNATK OYU
RFO AMIKNG
XSAET
TERIGHRB –
NI NDA TUO
FO HET
OORMSLACS.

Answer at the bottom of this page.

Solved the puzzle?

Tune in to the *TRS Talks* video series to hear real member stories and helpful tips from fellow members.



Follow TRS for timely news and events



NOTICE of Privacy Practices (NPP)

Federal law requires TRS to maintain and protect the privacy of your health information. Your protected health information is individually identifiable health information, including genetic information and demographic information, collected from you or created or received by TRS.

The Notice of Privacy Practices (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.

The notice includes companies that may assist TRS with the operations of TRS-Care and TRS-ActiveCare.

View the notice at <https://www.trs.texas.gov/sites/default/files/migrated/TRS-Documents-notice-privacy-practices.pdf>.

NOTICE of Summary of Benefits and Coverage

Summary of Benefits and Coverage (SBC)

Now Available

A Summary of Benefits and Coverage 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 summaries are available for TRS-ActiveCare and TRS-Care Standard (excluding Medicare Advantage plans).

TRS-ActiveCare Participants: Summaries for the TRS-ActiveCare 2026-27 plan year through Blue Cross and Blue Shield of Texas (BCBSTX) are at <https://www.bcbstx.com/trsactivecare/coverage>.

TRS-Care Standard Participants: Summaries for the 2026 TRS-Care Standard plan year are at <https://www.bcbstx.com/trscarestandard/coverage>. The 2027 TRS-Care Standard summaries through BCBSTX will be available by the end of 2026.

If you have questions about your benefits or want a paper copy of a Summary of Benefits and Coverage, free of charge, please call:

- **TRS-ActiveCare (BCBSTX) Customer Service:**
1-866-355-5999
- **TRS-Care Standard (BCBSTX) Customer Service:**
1-866-355-5999
- Hearing-impaired people should dial Relay 711

Have Other Questions? For more information on TRS-Care enrollment and eligibility, please contact TRS Health at 1-888-237-6762.

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

Go paperless with *TRS News*. Log in to [MyTRS](https://mytrs.texas.gov) (mytrs.texas.gov) and update your communication preferences under **Account Management** to switch to email delivery.



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