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Reporting Employers UPDATE

TEACHER RETIREMENT SYSTEM of TEXAS

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TOP ARTICLES: E-Learning Modules Now Available • Service Level Agreement • TRS-Eligible Vs. Eligible For Other Benefits • Navigating Life Events With Ease

Topic Legend

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



Annual Web Administrator Review of RE Contacts

TRS requires all Web Administrators to complete an annual review of their employer's active TRS RE contact list in the RE Portal. This review helps ensure that each listed TRS RE contact is still employed by the institution and continues to have a business need for RE Portal access.

If an individual is no longer employed by the institution or no longer has a campus role that requires RE Portal access, their access should be terminated. The Web Administrator Guide provides step-by-step instructions for deactivating a TRS RE Contact Web Account.

Nominations Open for 2027 TRS Board of Trustees Election

TRS is accepting nominations for the Public School District Employee position on the TRS Board of Trustees. To run, eligible candidates must submit 250 eligible member signatures by Jan. 25, 2027. The six-year term begins no earlier than Sept. 1, 2027, and ends Aug. 31, 2033. You can nominate yourself or someone you believe would be a strong representative.

Eligible members can also nominate and vote directly through the MyTRS member portal. Log in and use the election link on your account summary page — no extra verification needed.

Learn more about the nomination and election process.



EAR Reporting Reminder: Third-Party Employment



Reporting employers sometimes work with third-party entities to fill positions or provide services that are normally performed by RE employees. When a TRS retiree performs work through one of these entities, the arrangement should be reviewed to determine whether it is subject to TRS employment after retirement (EAR) laws and rules.

Definitions:*

Third-Party Entity: In general, a third-party entity provides personnel to perform work the institution would otherwise perform with its own employees.

Employment: Any work arrangement between a Texas public educational institution and a TRS retiree that qualifies as employment under Government Code § 824.601. This includes work through a third-party entity unless the retiree performs no duties or services on behalf of, or for the benefit of, the institution.

How Outsourcing Affects EAR Reporting

If the RE has not outsourced 100% of the duties or services of a position, work performed by a retiree through a third-party entity is considered employment by a Texas public educational institution and **is subject to EAR laws and rules**. The retiree must also be reported to TRS on the ER report.

If the RE has outsourced 100% of the duties or services of a position, the retiree's employment through the third-party entity is not subject to EAR laws and rules and should **not** be reported to TRS.

Not sure whether a specific arrangement should be reported to TRS? Reach out to your RE coach for guidance. Be sure to provide the company contracts and details about the duties performed or services provided by each retiree so TRS can review the arrangement.

**Source: Texas Administrative Code, Title 34, Part 3, Chapter 31, Rule §31.1*

E-Learning Modules Now Available



We are excited to announce that we have two new e-learnings available for Reporting Employers (RE). Each course is divided into short, focused lessons with built-in knowledge checks to reinforce learning with no score, just support. E-learning offers the flexibility to learn anytime, allowing REs to learn at their own pace, and help build confidence in TRS reporting processes.

The two most recent e-learnings are:

Adjunct Employment: Training equips REs with knowledge and skills necessary to accurately identify, evaluate and report adjunct employment in compliance with TRS guidelines.

Non-Standard Work Week: This course provides information related to the Non-Standard Work Week flag and allows REs to correctly identify which employees should be reported to TRS as working a non-standard work week.

These e-learnings and other informative RE Trainings can be found here: https://trs.texas.gov/employers/training-and-resources/training

Navigating Life Events With Ease







We all experience life and job changes that can be both exciting and challenging. These events often require updates to your account information and other essential actions. Keeping your information current ensures you receive timely support and services tailored to your needs. Visit our dedicated webpage for "Life and Job Changes" - it's a comprehensive guide to assist in navigating these events.

TRS members will find the "Terminating Employment" section of our Life and Job Changes webpage holds valuable answers to common questions like:

- How do I know if I'm ready to retire?
- If I terminate employment, am I eligible for TRS-Care?
- How can I request a refund?

Explore the Life and Job Changes webpage today! Whether starting a new job, transitioning or planning for retirement, these events have a significant impact. We're here to help you make the most of your benefits – in all ways possible – with each step forward.

Service Level Agreement

At TRS, we value the trust you place in us and remain committed to delivering the highest level of service. As part of that commitment, we want to remind you of our Service Level Agreement (SLA), which ensures timely, reliable and consistent support for your needs.

Reporting Employer (RE) Coaches are expected to respond to all inquiries within the SLA below but some situations may take longer to resolve.

Complex situations that require additional information from the REs or in-depth research could take longer to resolve and may lead to completion 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.

Service	Expectation
Email	All emails are answered in the order they are received and worked within one business day. If you receive an out-of-office message from your RE Coach, please be sure to forward the entire 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 business day once all required information is received. Large overrides may require additional time to compile and process. The RE coach will communicate updates for large overrides but should be completed within two business days. 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 Account	Within one business day.
TRS Internal Requests for other departments	Three to five business days. Includes participant account updates.
TRS Legal Review	Generally, within two weeks. Includes standard superintendent contracts, settlement pay. Certain requests may take longer.

Final Report Month

Why This Matters

Accurate Final Report Month reporting is essential because it directly affects a member's TRS account and the processing of a pension benefit. The Final Report Month identifies the month and year of the report containing the employee's last TRS-eligible transaction. This information is important because it notifies TRS of the month in which the employee receives, or is expected to receive, their final payment from the employer and the month for which the final TRS contributions will be reported.

Please review the Final Report Month carefully before submitting termination records or certifications. Reporting this field incorrectly can delay important member transactions, including retirement processing, annuity payments and refunds. An incorrect Final Report Month may require additional review and corrections, which can also impact the timely processing of member requests and benefits.

Final Report Month on ED90 Records

On an ED90 record, report the Final Report Month as the month and calendar year in which the employee's final TRS-eligible transaction amount will be reported regardless of whether the amount is positive or negative. The Final Report Month must be entered in MMYYYY format on the ED record.

Final Report Month on Certifications

When submitting a certification, carefully verify the Final Report Month matches the employee's final compensation and that it is consistent with the Final Report Month reported on the ED90 termination record.

Helpful Example

If a member terminated employment in May but will not receive their final TRS-eligible salary until August, the Final Report Month should be listed as August. The Final Report Month should be based on the employee's final pay date, not the termination date.

For more information, please refer to the following helpful resources and trainings:

RE Portal Certification User Guide



Retirement Certification Presentation



Refund Certifications



ED90 Submission



TRS-Eligible Vs. Eligible For Other Benefits

One challenge TRS reporting coaches have identified when working with Reporting Employers (REs) is that an employee may meet TRS eligibility requirements but not meet the school's or institution's requirements for other benefits. In some cases, these employees are mistakenly set up as ineligible rather than TRS-eligible. By law, these employees must still be enrolled as TRS-eligible and must contribute to the TRS pension fund. The school or institution may need to conduct additional evaluations to determine the employee's eligibility for other benefits. However, for TRS reporting purposes, the employee must be reported as TRS-eligible, and TRS contributions must be withheld from their pay if they are working in a TRS-eligible position.

As a reminder, employment eligible for membership in TRS must meet the three requirements listed below. Membership eligibility in the retirement system is established through a single employer:

1. Employment must be on a regular basis for either an indefinite period of time e.g., at-will employment or a definite period of 4½ 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. The rate of pay is comparable if it is in the range of pay set by the board of trustees or is the customary rate of pay for that position.* **

**If an employee is working 20 hours or more per week for a definite period of 4½ months or more, the requirement for the comparable rate of pay does not have to be considered.*

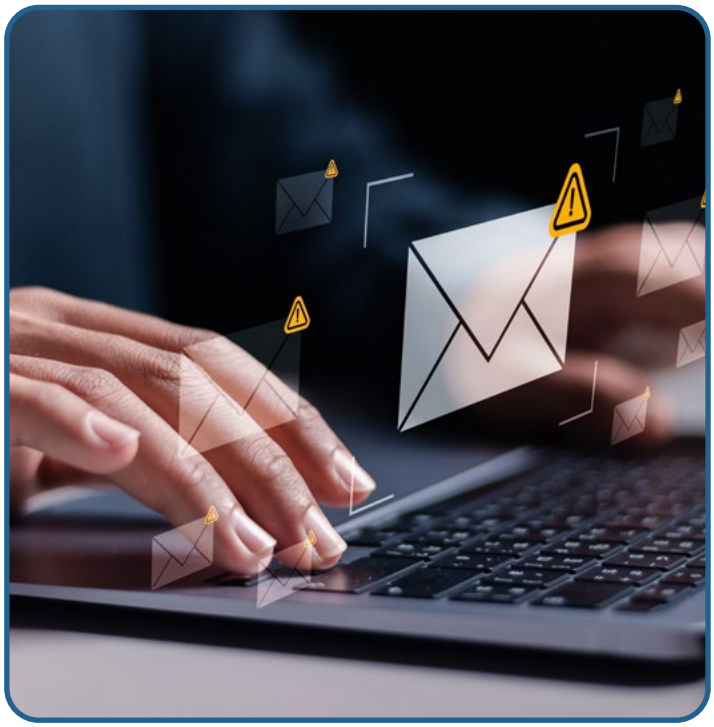
***Rate of pay should not usually exclude an employee from membership; if requirements number one and two as listed above are met, contact TRS for review before excluding an employee from membership based solely on rate of pay.*

See: TRS Rules Chapter 25, Subchapter A, Rule 25.1, Full-time Service.

For more information about other types of employment that may be TRS-eligible, visit the TRS website.



When Spam Isn't Just Spam



A few unwanted emails are usually just annoying. But if hundreds suddenly appear in your inbox, it may be a warning sign that cybercriminals are attempting to conceal malicious activity.

In a tactic sometimes called an "email bomb," scammers flood an inbox with subscription confirmations, promotions and other junk messages. Their goal is to bury legitimate alerts about password resets, account changes, suspicious activity, or unauthorized purchases. As you try to clear the clutter, you may miss a critical alert or notification that exposes what the attacker is doing.

Email is an important part of everyday work, from payroll reporting and benefits administration to member services and communication with TRS. A sudden wave of spam could make it more likely to overlook a time-sensitive message or warning that an account has been compromised.

If your inbox unexpectedly fills with messages, don't immediately delete everything. Pause and look for security alerts, password reset requests or account changes you did not initiate. Check your important online accounts for unusual activity and immediately report suspicious emails.

What You Can Do

- Pay attention to sudden increases in unwanted email.
- Look for legitimate alerts buried in the clutter.
- Verify account activity you do not recognize.
- Use multifactor authentication whenever it is available.
- Report suspicious messages using the Report Phish button at the top of your Outlook.

Cyber Tip: If your inbox suddenly explodes with spam, pause before hitting delete. The message scammers hope you miss may be the one alerting you to a problem.

Help Employees Learn About TRS-Care Before They Retire

As a Benefits Administrator, you can help employees prepare for retirement by sharing TRS' free **Retire Healthy with TRS-Care** webinar. Designed for Texas public school employees nearing retirement, this one-hour session explains TRS-Care eligibility, enrollment and plan options.

What Employees Will Learn

TRS and its health care partners cover:

- TRS-Care plan options
- Eligibility requirements
- When and how to enroll
- What to expect after enrollment

An upcoming webinar is scheduled from 11 a.m. to noon on Nov. 12, 2026. Registration is available at TRS Health Events.

Note: Employees who qualify for retiree health coverage through ERS, the UT System or the Texas A&M System are not eligible for TRS-Care and should contact those systems for information about their coverage options.

TRS also offers additional educational events, including TRS-Care Medicare Advantage & You and annual TRS-Care Health Education Fairs. Registration information is available on the TRS Health Events page.

TRS-Care Eligibility at a Glance
In general, service retirees may be eligible for TRS-Care if they have at least 10 years of TRS service credit and:

- Their age plus years of service credit equal 80 or more, or
- They have at least 30 years of service credit.

TRS disability retirees may qualify based on their disability retirement status through the TRS pension program.

This overview is not comprehensive. Employees should review the TRS Eligibility & Enrollment page for complete eligibility, enrollment and Medicare requirements.

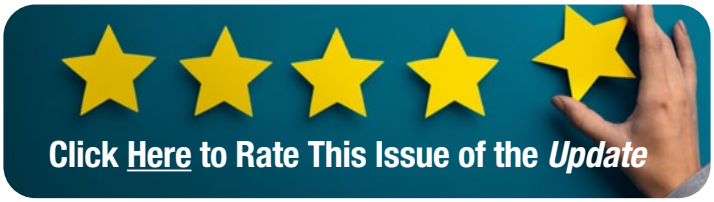
Why Share This Information?
Health care decisions are an important part of retirement planning. Encouraging webinar sign-ups will help employers understand their options, ask questions and make informed decisions about a benefit they have earned throughout their careers.

Consider adding the webinar link to retirement checklists, staff communications and retirement planning conversations to help employees prepare for the transition to retirement.

Video: *Maintaining Report Details After Creation*



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 Employers Video Library to understand TRS processes and reports for reporting employers.



Pension Education Resources

Members can learn all about TRS pension benefits by watching our Pension Education Resources.


Retirement Forms Video


Early Career Members: Manage Your Pension Benefits with MyTRS


Mid-Career Members: Plan Your Future with MyTRS

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