


# Work Samples

## Teacher Retirement System of Texas

# Welcome to TRS



**Brian K. Guthrie**  
Executive Director  
1000 Red River Street  
(800) 223-8778 Austin, Texas 78701-2698  
www.trs.texas.org

## Welcome to TRS!

**TRS Participant ID:**

Dear Briana Estrada,

Welcome to the Teacher Retirement System of Texas (TRS)! We are excited to have you as a new member! Along with becoming a member you are entitled to many valued benefits. More information regarding your benefit services, can be found within the TRS Handbook at [www.trs.texas.gov](http://www.trs.texas.gov).

Beginning on your first day of TRS-covered employment death membership benefits are available. One of the most important requests is to have a beneficiary designation on file. Please complete the enclosed Designation of Beneficiary form (TRB(c)), and return it directly to TRS. Your employer is not authorized to receive this form on behalf of TRS.

Since this decision is a very personal one, TRS encourages you to carefully consider your options to ensure that your decision best serves your interest. Upon submitting your beneficiary designation remember to periodically review and report any changes that need to be made directly to TRS.

You may be eligible to apply for group long-term care insurance. Enrollment eligibility criteria and enrollment information is available at <http://genworth.com/trs> or by calling Genworth Life Insurance Company (Genworth) toll-free at 1-866-659-1970. If you are eligible to apply, you may apply during your first 90 days of TRS membership.

Please carefully review the enclosed TRS Notice of Privacy Practices (TRB606). The federal Health Information Portability and Accountability Act (HIPAA) requires that TRS provide this notice to all new TRS members. This notice describes how medical information about you may be used and disclosed along with how you can obtain access to this information.

If you have any questions, please visit the TRS website or call us at (800) 223-8778.

Sincerely,

Teacher Retirement System of Texas



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**Follow us on social media!**



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Teacher Retirement System of Texas



**Connect with us!**



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## WELCOME

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Sincerely,

Teacher Retirement System of Texas



**Follow us for information!**

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## Teacher Retirement System of Texas

# Website



### Purchasing Service Credit

In addition to earning membership service credit for employment with a TRS-covered employer, eligible TRS members may purchase service credit as provided by law. Please refer to the TRS Service Credit brochure for descriptions of the types of service that may be purchased and the eligibility requirements.

To use purchased service credit in calculating service retirement benefits, a member must complete the purchase by the effective date of retirement or by the last day of the month in which the member submits a retirement application, whichever is later. If the purchased service credit is required for retirement eligibility, payment must be completed by the effective date of retirement.

The menu options on the left side of your page provide the following information:

**On-line Bill Request for Withdrawal Service** – If you previously withdrew your accumulated contributions in your TRS member account by taking a refund, you terminated the TRS service credit associated with those contributions. You may be able to reinstate withdrawn service credit. Generally a person must reinstate membership in TRS and pay all costs for the reinstated service credit in TRS. For those who are not TRS members, the opportunity to reinstate withdrawn service credit is available only through the Proportional Retirement Program, described in the TRS Benefits Handbook (pdf) or the TRSERS Transfer program, described in both the handbook and the TRSERS Transfer brochure (pdf).

**Do not use this request if you have recently terminated, or will soon terminate, your TRS-covered employment and want to reinstate your accumulated contributions. Instead, use the link on the left side of this page to refer to Reinstating your Member Account.**

**Career and Technology Teacher Service Credit** – If you are a certified career or technology teacher, you may be eligible to establish TRS service credit for the work experience that entitles you to salary step credit as a teacher.

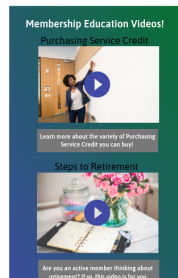
**Unreported Substitute Service and Calculator** – Unreported service is service that is eligible to be reported to TRS but that was not reported to TRS at the time the service was rendered. It may also include substitute service and/or unreported compensation. Verification of unreported service and/or compensation and verification of substitute service will not be accepted after the date you retire and your first annuity payment has been issued.

**State Sick Personal Leave and Calculator** – If, on your last day of employment before retirement, you have credit for 10 days or more, or 400 hours or more of accumulated state sick and/or personal leave, you may be eligible to purchase one year of service credit. In addition to be eligible to purchase this service credit, you must have at least ten (10) years of TRS service credit for actual service with one or more TRS-covered employers.

**TRS Service Credit Brochure (pdf)** – TRS service credit is an important component in determining eligibility for plan benefits. Service credit also affects the amount of a service or disability retirement benefit you may receive when you are eligible for retirement. TRS members can hold service credit in two ways:

- Earning membership service credit through employment in Texas public education. (See the TRS Benefits Handbook (pdf))
- Purchasing service credit when eligible to do so.

This brochure provides a detailed explanation of the service credits mentioned above and other service credit that is available for purchase by eligible members, the cost, and how to make a purchase.



### Disability Retirement

As a member, regardless of your age or years of service credit, you may apply for disability retirement if you are mentally or physically disabled from the further performance of your duty, and your disability is probably permanent. The TRS Medical Board must certify your disability. To certify a disability, the Medical Board reviews information provided by the member and the member's physician, along with clinical evidence such as medical history, diagnostic tests, and laboratory results.

If you qualify for disability retirement and have at least 10 years of service credit, you are entitled to a monthly annuity that is not reduced due to early age. If you have less than 10 years of service credit, TRS provides a monthly disability retirement benefit of \$150 that is payable for the lesser of the number of months you have been covered by TRS, the duration of your disability, or your lifetime.

For additional information, please refer to the TRS Benefits Handbook. To request an estimate and application packet for disability retirement, complete and mail to TRS a [Request for Estimate of Retirement Benefits form \(TRS 18\) \(pdf\)](#).

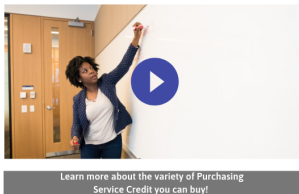


#### Member Education Video

TRS hopes all members will lead long, healthy working lives. But stress and injury can interrupt a career, so TRS provides benefits to qualifying members. This video will help you learn more about TRS disability benefits, eligibility requirements, and the application process. For more information, please refer to the additional resources mentioned in this video: Disability Retirement webpage and TRS Benefits Handbook (pdf).



### Purchasing Service Credit



Learn more about the variety of Purchasing Service Credit you can buy!  
**Membership Education Video**

In addition to earning membership service credit for employment with a TRS-covered employer, eligible TRS members may purchase service credit as provided by law. Please refer to the TRS Service Credit brochure for descriptions of the types of service that may be purchased and the eligibility requirements.

To use purchased service credit in calculating service retirement benefits, a member must complete the purchase by the effective date of retirement or by the last day of the month in which the member submits a retirement application, whichever is later. If the purchased service credit is required for retirement eligibility, payment must be completed by the effective date of retirement.

The menu options on the left side of your page provide the following information:



### Annuity Payment Options

Standard Annuity	Option 1	Option 2	Option 3	Option 4	Option 5
	100% Joint Life Annuity	50% Joint Life Annuity	Payments Guaranteed for 60 Months from Retirement Date	Payments Guaranteed for 120 Months from Retirement Date	75% Joint Life Annuity
Payable throughout retiree's life	Payable throughout retiree's life. Upon death, the same payment will continue throughout the beneficiary's life.	Payable throughout retiree's life. Upon death, one-half of this payment will continue throughout the beneficiary's life.	Payable throughout retiree's life. If retiree dies within 60 months of the retirement date, the beneficiary or beneficiaries will continue to receive payments until the remainder of the 60 payments have been made.	Payable throughout retiree's life. If retiree dies within 120 months of the retirement date, the beneficiary or beneficiaries will continue to receive payments until the remainder of the 120 payments have been made.	Payable throughout retiree's life. Upon death, three-fourths of this payment will continue throughout the selected beneficiary's life.

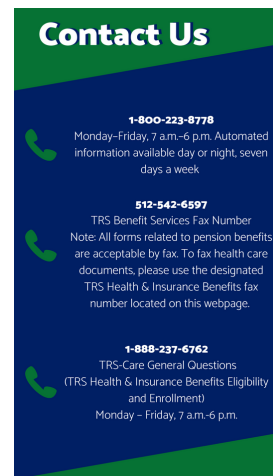
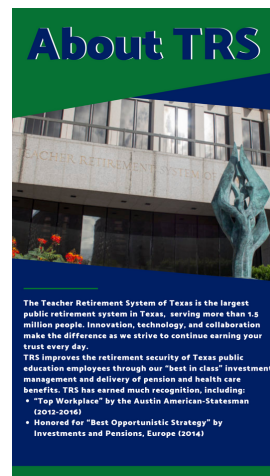
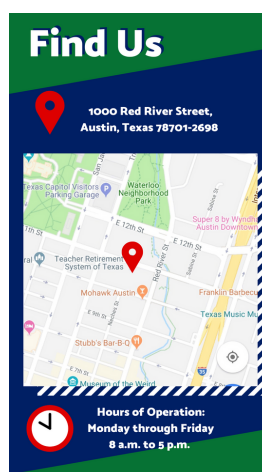
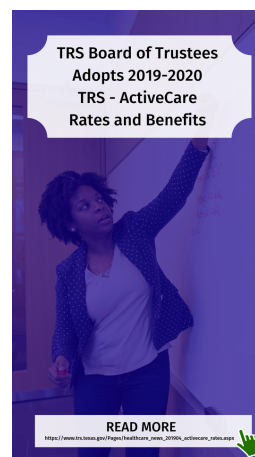
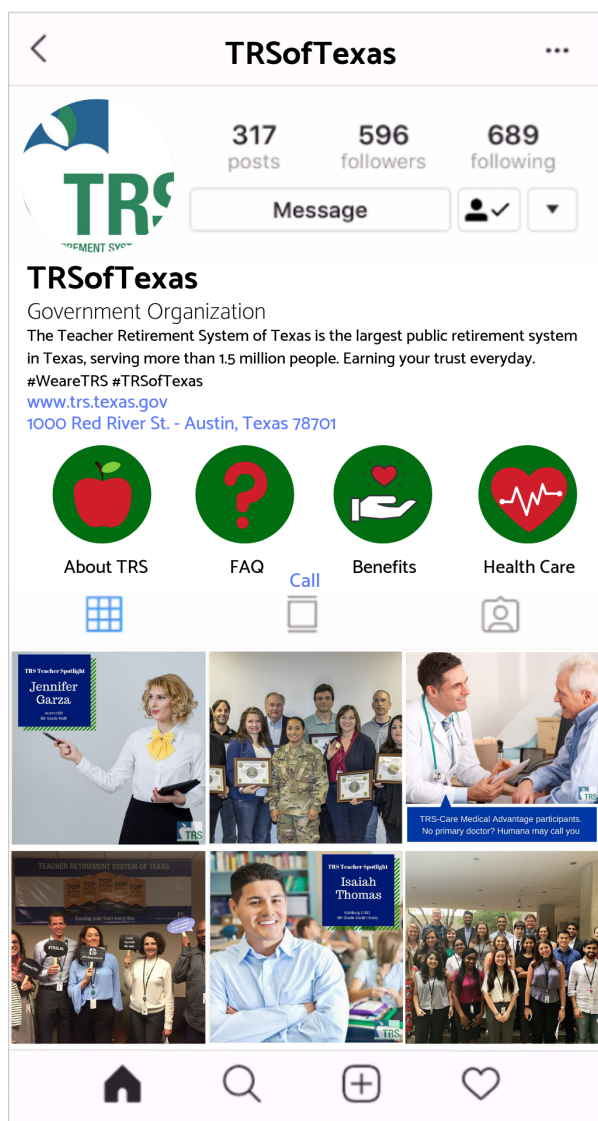
Important Notes:

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## Social Media



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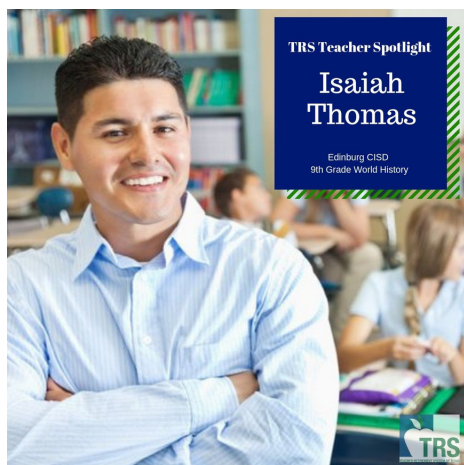
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TRS-Care Medical Advantage participants.  
No primary doctor? Humana may call you



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Social Media!**



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## Photo Area



**SHARE  
YOUR  
PHOTOS  
WITH  
US!**

MAKE SURE TO SNAP A PHOTO ON OUR  
BACKDROP WALL FOR A CHANCE TO  
HAVE YOUR PHOTO FEATURED!

TAG YOUR PHOTO WITH THE TRS HASHTAG  
**#WEARETRS  
#TRSOFTEXAS**

FOLLOW US ON SOCIAL MEDIA!

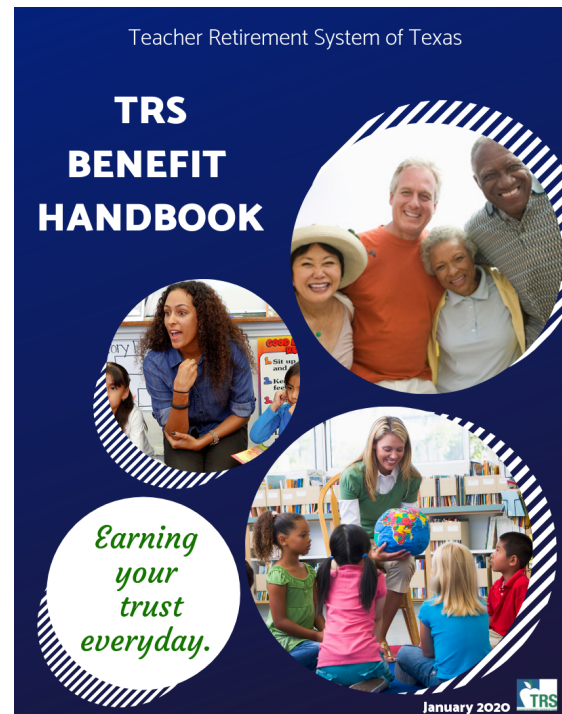
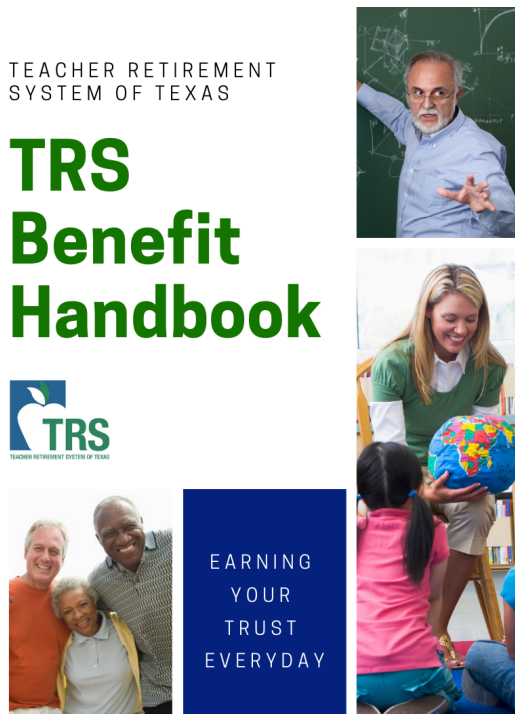
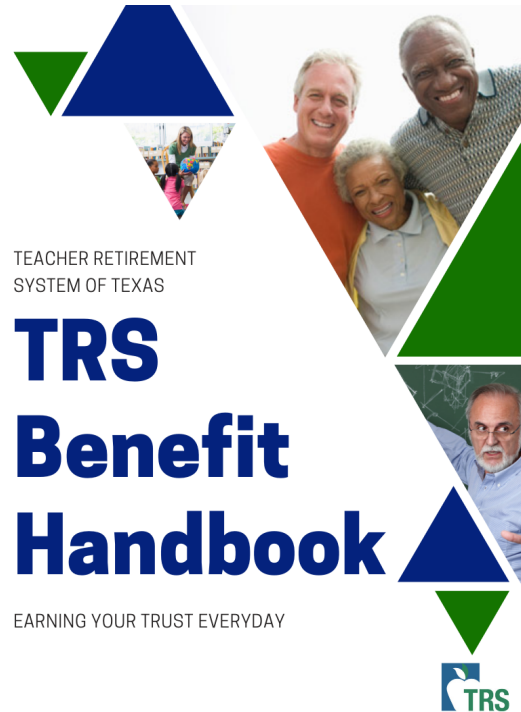
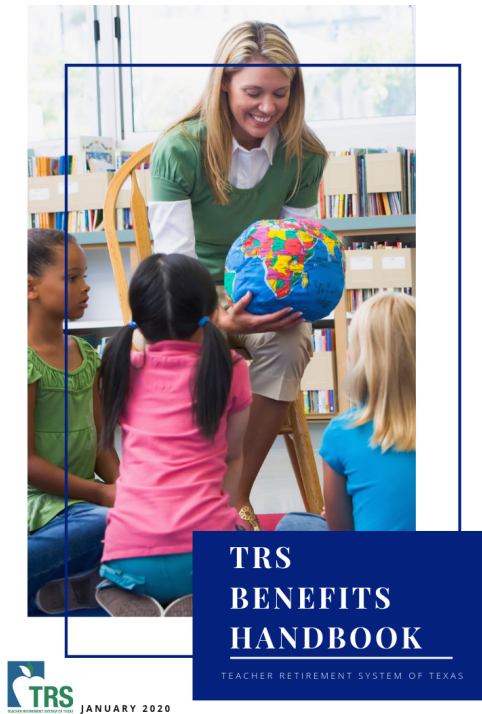


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Teacher Retirement System of Texas

## Benefits Handbook



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## Teacher Retirement System of Texas

### INTRODUCTION

TRS administers a pension trust fund that has been serving the needs of Texas public education employees for over 80 years. In November 1936, voters approved an amendment to the Texas Constitution creating a statewide teacher retirement system, and in 1937, TRS was officially formed. The system is governed by a nine-member board of trustees appointed by the governor with the approval of the Texas Senate.

The TRS retirement plan provides service and disability retirement benefits and death benefits. The plan is administered as a qualified governmental retirement plan under the provisions of Section 401(a) of the U.S. Internal Revenue Code of 1986, as amended (the "Internal Revenue Code"). In addition, monthly member contributions are made on a pre-tax basis, meaning that at the time you receive your salary, you do not pay federal income tax on the portion of your salary used to make the contributions. Federal income tax on the contributions and interest credited to you is deferred until you receive a distribution from TRS, such as a refund or a retirement annuity. Amounts accumulated in your member account or your retirement benefits become taxable income in the years in which they are paid to you. As a governmental plan, TRS is not an "ERISA" plan under the federal Employees Retirement Income Security Act of 1974. The TRS retirement plan is a defined benefit plan. This designation means that the amount of the retirement benefit you are paid is determined under a formula established by law. Once you begin service retirement under the rules of the plan, you are eligible to receive a monthly benefit for life. Your monthly benefit is "defined" by the formula; it is not limited to the amount of your accumulated contributions in your TRS member account.

TRS also administers three other benefit programs established by state law. These programs are separate from the TRS retirement plan and have different eligibility requirements. Funding for these programs is separate from funding for the retirement plan.

These programs are:

- TRS-Care, the health benefit program for eligible retirees and their eligible dependents,

- TRS-ActiveCare, the health benefit program for eligible active public school employees and their eligible dependents, and

- TRS Group Long-Term Care Insurance, available to eligible TRS members, retirees and certain members of their families.

The funds of TRS-Care and TRS-ActiveCare are maintained in separate trust funds.

This handbook focuses primarily on your retirement plan benefits but also includes a brief summary of eligibility for these three health benefit programs. For more detailed information on the health benefit programs administered by TRS, please refer to the TRS website or to specific publications that are available for these programs.



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## WELCOME TO TRS

I am pleased to present to you the TRS Benefits Handbook 2020.

On behalf of the TRS dedicated trustees and staff, we would like to give you a warm welcome to our membership. As you began your journey working within education TRS will be by your side every step of the way.

The TRS Benefits Handbook will be your guide for information regarding any questions that may arise. Make sure to review all of the many benefits, services and health care options offered.

Since 1937, we have grown from 38,000 members to 1.6 million public education employees and retirees today. For FY 2018, TRS pension benefits totaled a \$10.8 billion to pay over 420,000 retirees and their beneficiaries. Despite our growth, we remain focused and committed to delivering benefits efficiently while prudently managing the assets held in trust for the people we serve.

Make sure to log on to our website ([www.trs.com](http://www.trs.com)) to register for MyTRS, which will provide you with access to your personal TRS account information. I encourage you to stay informed about TRS programs by visiting our website, attending meetings, watching our board meeting webcasts and member educational videos.

Our main goal is to ensure that our members are delivered the best benefits, through a continued effort of security and trust.

Thank you for selecting the path for education!

Sincerely,

Brian Guthrie  
TRS Executive Director

## Member Responsibilities



### Stay Informed

The features of the TRS retirement plan are established by state law and by rules adopted by the TRS Board of Trustees and are subject to change. It is important for members and retirees to keep up with changes that may affect benefits under this plan. Significant changes will be included in future revisions to this handbook. In the TRS News, and on the TRS website.



### Address Change

For security reasons, TRS requires that you notify us of a change of address in writing or online as a registered user of MyTRS. Your address of record is the address to which TRS sends confidential information regarding your account and to which TRS may send payments owed to you. The written notice must contain both your social security number or your TRS Participant ID number and your signature. You may change your address online if you are a registered user of MyTRS or submit a Change of Address Notification form (TRS 350). This form may be printed from the Forms page of the TRS website ([www.trs.texas.gov](http://www.trs.texas.gov)), or obtained by calling TRS at 1-800-223-8778 and then requesting the "Forms" menu. To register for MyTRS, go to the home page of the TRS website and click on the MyTRS login button to create a user ID and password.



### Name Change

If you are working for a TRS-covered employer when your name changes, you must officially change your name in your employer's records to ensure that your employer's and TRS records match. Your employer will report your name to TRS as it is shown on your social security card. If you are a retiree or TRS member who is not currently employed with a TRS-covered employer, TRS requires notification in writing of your name change. The written notice must contain both your social security number or TRS Participant ID number and your signature. You must also include a copy of a court order or marriage license that authorizes your name change or social security card that reflects your name change. There is no TRS form for submitting a name change.



### Beneficiary Designation Current

To ensure that TRS pays member death benefits to the persons you want to receive them, it is important for you to have a current beneficiary designation on file with TRS. If you are a member, you may print a copy of the Designation of Beneficiary form (TRS 15) from the TRS website. Complete, sign and mail the original form directly to TRS. Your employer is not authorized to receive this form on behalf of TRS. If you are a retiree, contact TRS to obtain the correct change of beneficiary form for the benefit at issue. You should review your beneficiary designation when significant life events occur such as marriage, divorce, birth of a child, death of a spouse or designated beneficiary, or if the beneficiary becomes eligible for Medicaid or other "needs-based" assistance programs. A divorce does not automatically revoke your former spouse as beneficiary. Please see the topic "Beneficiary Designation by Members" on page 24 of this handbook for more information. Retirees should refer to the information on pages 63-67.

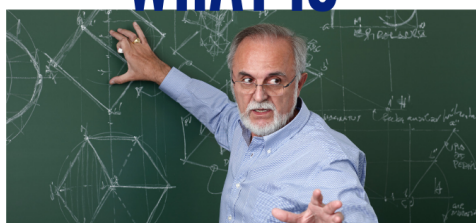


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## Teacher Retirement System of Texas



# WHAT IS



# MY TIER?



## Establishing Your Membership

Your membership begins on your first day of eligible employment with a TRS-covered employer. Your employer provides TRS with information about you and your employment such as your full name, current mailing address, social security number, date of birth, date of hire, and the type of position you hold. Retirement plan membership offers you not only service retirement benefits when you qualify based on age and years of service credit, but it also offers you disability retirement benefits and death benefits from the beginning of your career in Texas public education.

### Covered Employment

Employment that makes you eligible for membership in TRS is:

- regular employment with a single public, state-supported educational institution in Texas that is expected to last for a period of 4½ months or more,
- for one-half or more of the full-time workload, and
- with compensation paid at a rate comparable to the rate of compensation for other persons employed in similar positions.

**Note:** You may work for more than one TRS-covered employer during a school year, but you cannot combine work with more than one employer to establish membership eligibility for that school year.

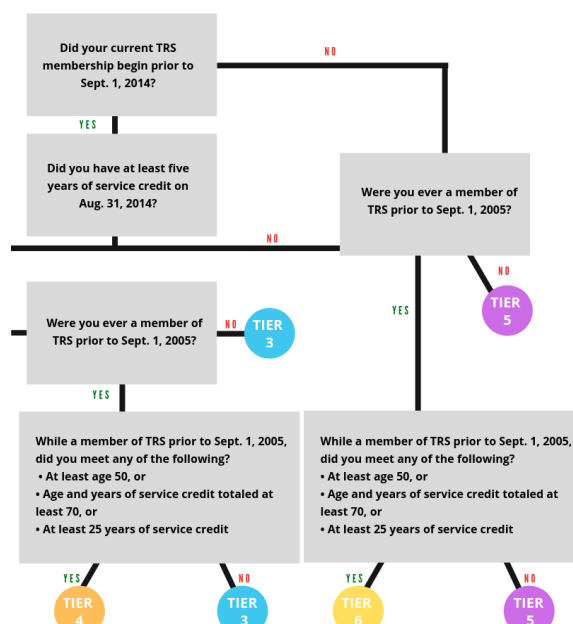
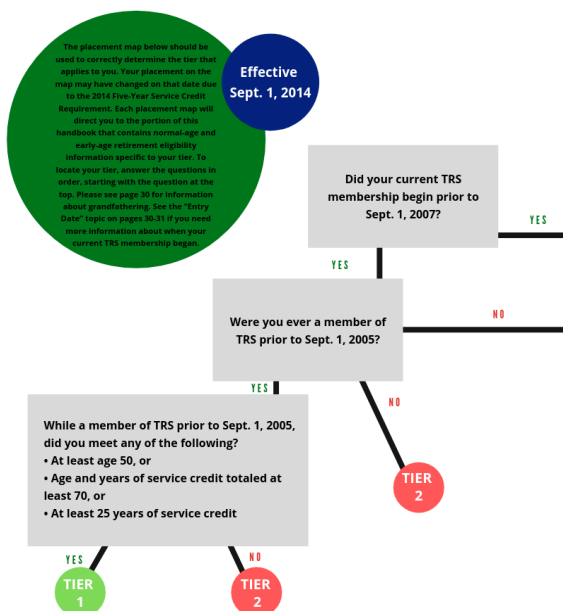
TRS will send you a "Welcome to Membership" letter and a Designation of Beneficiary form (TRS 15). You should designate a beneficiary on this form and mail the original directly to TRS as soon as possible. Your employer is not authorized to receive this form on behalf of TRS. When you send TRS your beneficiary designation, you ensure that benefits payable at your death will be paid to the person or persons you choose. The death benefits are significant and available to your beneficiary from the first day of your TRS membership at no additional cost to you. For example, for members employed in TRS-covered positions, possible death benefits include a lump sum amount that is equal to twice your annual salary, with the lump sum amount payable capped at \$80,000. Please see the "Beneficiary Designation by Members" section of this handbook for information to help you complete this form. See the section titled "Active Member Death Benefits" for information on the valuable benefits your beneficiary may be eligible to receive.

An employee of a public, state-supported educational institution in Texas is considered to meet these requirements if the employee's customary employment is for 20 hours or more each week at a single employer and for 4½ months or more in one school year. Employment with an institution of higher education, including community and junior colleges, meets these requirements if the member's employment is expected to continue for more than one full semester or continues for more than one full semester in the same school year.

TRS Benefits Handbook • 3

# TIER PLAC

# EMENT MAP





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## Teacher Retirement System of Texas

### Health Benefit Plans

#### Retirees TRS-Care

TRS-Care is the group health benefits program for eligible retirees and their eligible dependents. If you are considering retirement, you should carefully review your eligibility for TRS-Care before terminating your employment. Eligibility requirements for retiree health benefits are NOT the same as eligibility requirements for the TRS pension plan and are subject to change.

#### Service Retirees

A service retiree must have at least 10 years of service credit in the TRS pension at the time of retirement. This service credit may include up to five years of military service credit, but it may not include any other purchased service credit. In addition to the "10 years of service credit" requirement noted above, you must meet one of the following requirements at retirement:

- the sum of your age and years of service credit in the TRS pension plan equals or exceeds 80 (with at least 10 years of service credit), regardless of whether you had a reduction in the retirement annuity for early-age retirement (years of service credit can include all purchased service credit); or
- you have 30 or more years of service credit in the TRS pension plan (which can include purchased service credit).

Note: Combined service credit under the Proportionate Retirement Program may not be used to establish eligibility for TRS-Care or any type of benefits other than service retirement benefits. A service retiree is not eligible to enroll in the TRS-Care program if he or she is eligible for ERS, UT System or TAMU System health benefit program coverage.

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### Health Benefit Plans

#### Active Employees TRS-Active Care



TRS-ActiveCare is the group health benefits program for eligible employees (and their eligible dependents) of participating entities (i.e., school districts, open enrollment charter schools, regional education service centers, or other educational districts) that were required to or chose to offer health benefits through this program. As of Aug. 31, 2017, 1,093 school districts and other eligible entities participated in TRS-ActiveCare. Individual enrollment has grown to over 492,000 employees and dependents. Aetna administers the medical benefits; Caremark administers the pharmacy benefits. TRS-ActiveCare offers a choice of two Point of Service II plans, TRS-ActiveCare 1-HD and TRS-ActiveCare 2, which work very much like Preferred Provider Organization plans. Also offered is the TRS-ActiveCare Select plan, which is a 70 network-only plan. The TRS-ActiveCare Select plan is made up of five Aetna Whole Health (Select) options and one Aetna Select Open Access option. Also, alternative coverage under health maintenance organizations (HMOs) is available in certain service areas of Texas to eligible TRS-ActiveCare participants.

To be eligible for TRS-ActiveCare, you must be employed by a participating entity and must satisfy one of the following requirements:

- you must be a participating member who is employed in a position that is eligible for membership in the TRS pension, or
- you must be regularly employed for 10 or more hours per week and either (i) be employed in a position that is not eligible for membership in the TRS pension plan or (ii) not be eligible for membership in the TRS pension plan because you are a service or disability retiree under the TRS pension plan.

However, you are not eligible for coverage under TRS-ActiveCare as an employee if you receive health benefit coverage as an employee or retiree under the Employees Retirement System of Texas (ERS), the University of Texas System (UT System), or the Texas A&M University System (TAMU System). Nor are you eligible for coverage under TRS-ActiveCare if you are performing services for a TRS-covered employer as an independent contractor. Also, if you are enrolled in TRS-Care, you are not eligible for coverage as an employee under TRS-ActiveCare, even if you return to work for a TRS-ActiveCare participating entity. Notwithstanding the above, dependents of individuals who are eligible for TRS-ActiveCare according to the criteria above, including a TRS retiree who is a dependent, may also become covered under TRS-ActiveCare if certain conditions are met. More details about the program are available on the TRS website.

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## TIER 1

If you met the 2005 eligibility requirements to be grandfathered and your current TRS membership began prior to Sept. 1, 2007, and you had at least five years of service credit in TRS as of Aug. 31, 2014, and you maintain your membership until retirement, your membership falls under Tier 1. To retain your placement in Tier 1 you cannot terminate your membership, withdraw your accumulated contributions and resume membership in TRS after Aug. 31, 2014. This section describes the age and service credit requirements that a Tier 1 member must meet to be eligible for normal-age or early-age service retirement, as well as for the Partial Lump Sum Option (PLSO). This section also describes the standard annuity calculation for a Tier 1 member, using the final average salary that applies to Tier 1. Finally, it provides an overview of the early-age reductions to the standard annuity that may apply to a Tier 1 member, depending on age and years of service credit at retirement.

#### Normal-Age Retirement Eligibility

To be eligible for normal-age service retirement, you must meet one of the following conditions:

- you are age 65 with at least five years of service credit, or
- you meet the Rule of 80 (your age and years of service credit total at least 80) and you have at least five years of service credit.

#### Normal-Age Retirement Annuity

As a Tier 1 member, you will have your monthly annuity calculated using the average of your highest three annual salaries (based on creditable compensation) and according to the standard annuity benefit formula in effect when you retire.

#### Early -Age Retirement Eligibility

If you do not meet the normal-age service retirement requirements, then to be eligible for early-age service retirement, you must meet one of the following conditions:

- you are at least age 55 with five or more years of service credit but do not meet the Rule of 80, or
- you have 30 or more years of service credit but do not meet the Rule of 80.

If you apply for early-age service retirement, your annuity will be calculated according to the standard annuity benefit formula in effect when you retire, but the annuity amount will be actuarially reduced for early age to reflect that you will receive retirement benefits earlier than if you waited to reach normal-age service retirement eligibility.

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## TIER 1

#### Early-Age Reduction

Actuarial tables detailing the percentage reduction applied to your annuity may be found on the TRS website ([www.trstexas.gov](http://www.trstexas.gov)) within TRS Rule 29-12. The tables or the TRS online calculator through MyTRS can show you the exact amount of the reduction, based on your age and years of service credit. To determine the range of early-age retirement reductions, please see the criteria below.

If you are between ages 55 and 64 and have between five and 19 years of service credit, but do not meet the Rule of 80:

- The early-age reduction to your standard annuity may be as great as 53 percent, depending on your age at retirement.

If you are between ages 55 and 59 and have between 20 and 24 years of service credit, but do not meet the Rule of 80:

- The early-age reduction to your standard annuity may be as great as 10 percent, depending on your age at retirement.

If you have at least 30 years of service credit but do not meet the Rule of 80:

- Your standard annuity will be reduced by 2 percent for every year your age is below the age of 50.

#### Standard Annuity Reduction

**Average Salary** = Average of Three Highest Annual Salaries

**Total Percent** = Total Years of Service Credit x 2.3%

**Annual Annuity** = Total Percent x Average Salary

**Monthly Annuity** = Annual Annuity ÷ 12

Retirement annuity calculators are available on the TRS website through MyTRS to assist you.

#### PLSO Eligibility Requirement

As a Tier 1 member, at retirement you are eligible to select a Partial Lump Sum Option (PLSO) if:

- you are eligible to receive an unreduced service retirement annuity,
- you are not participating in DROP, and
- you are not retiring under the Proportionate Retirement Program

TRS Benefits Handbook • 36

# Work Samples

## Teacher Retirement System of Texas

### How Much Will My Service Retirement Be?

#### The Formula

TRS uses the following formula to calculate a normal-age monthly standard annuity:

1. Average of Highest Five\* Annual Salaries (based on creditable compensation) = Average Salary
2. Total Years of Service Credit x 2.3% (multiplier) = Total %
3. Total % x Average Salary = Annual Annuity
4. Annual Annuity ÷ 12 = Monthly Standard Annuity

#### Example

Assume that the following facts apply when a TRS member applies for retirement:

Age: 60  
Years of Service Credit: 30  
Highest Annual Salary Average: \$36,000

The member's standard annuity would be calculated as follows:

1. \$36,000 – Average of Highest Annual Salaries (using creditable compensation for three or five years, according to your tier)		
2. 30 Total Years of Service	x 2.3% (.023) Multiplier	= 69% Total%
3. 69 (.69) Total %	x \$36,000 Average Salary	= \$24,840 Annual Annuity
4. \$24,840 Annual Annuity	+ 12	= \$2,070 Monthly Standard Annuity

An online retirement estimate calculator is available through MyTRS on the TRS website, which is located at [www.trs.texas.gov](http://www.trs.texas.gov)

## CONTACT US!



TRS Headquarters  
1000 Red River Street  
Austin, Texas 78701



Teacher Retirement System of Texas  
1000 Red River Street  
Austin, Texas 78701-2698



1-800-223-8778  
Monday-Friday, 7 a.m.–6 p.m. Automated  
information available day or night, seven days a week



[www.trs.texas.gov](http://www.trs.texas.gov)



Check out our **Member Education Video Series!** These videos are intended to provide answers and information to the most commonly asked questions about TRS member pension benefits. If you are a new, mid-career, late career or a retired member, you'll find something useful in each video.

### Teacher Retirement System of Texas

1000 Red River Street/ Austin, Texas 78701-2698



[www.trs.texas.gov](http://www.trs.texas.gov)

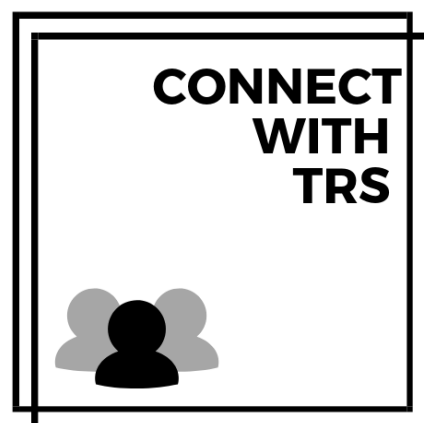
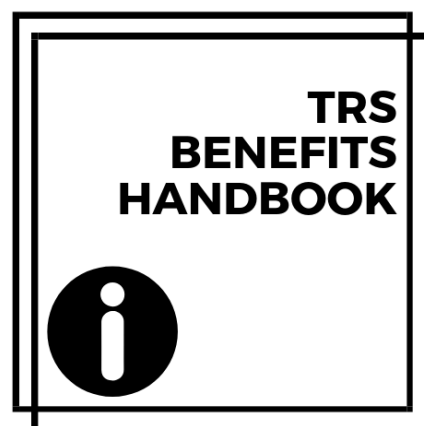


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Teacher Retirement System of Texas

## Marketing Page



The TRS Benefits Handbook offers you an easy access to your benefit information! It is a convenient, one-stop resource for TRS retirement and health care benefit information.

Full TRS Benefits Handbook (PDF) is available on the TRS website!



Do you have questions about TRS Benefits? The TRS Member Education Video Series is your guide through TRS benefits and information. Providing a brief overview of many important topics regarding beneficiary designation, tiers, selecting a retirement option and employment after retirement.

View them on the TRS website or TRS Youtube Channel!



Stay connected with TRS!

Website: [www.trs.texas.gov](http://www.trs.texas.gov)



# Work Samples

## Teacher Retirement System of Texas

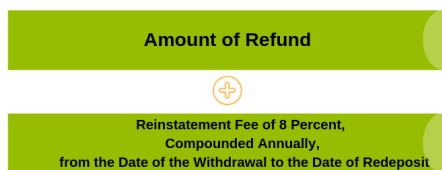
# Purchasing Service Credit

### Withdrawn Service Credit

**Overview and Eligibility:** Withdrawn service credit occurs if you refund your TRS member account. A refund cancels all TRS service credit and cancels your membership. To reinstate withdrawn service credit, generally you must resume membership in TRS --- have an active account and account balance with TRS --- and pay all costs for the withdrawn service credit to TRS. You are not required to be currently contributing to TRS. Non-TRS members can only reinstate withdrawn service credit through the Proportionate Retirement Program.

If more than one member account was withdrawn and service credit canceled, **all eligible service credit must be reinstated**

Cost:



**When to purchase:** Withdrawn service may be reinstated as soon as you become an active TRS member.

**What to do:** Contact TRS to obtain a cost statement. TRS members may request a cost statement through the MyTRS section of the TRS website. Members of other Texas public retirement systems participating in the Proportionate Retirement Program, including ERS, must submit a written request to TRS for reinstatement of TRS service credit and may be required to provide verification of membership in that retirement system.

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### Methods of Payment

Monthly installment payments may be made in three ways:

- automatic ACH payments deducted from your checking or savings account (encouraged)
- payroll deduction if provided by your employer,
- personal check or money order accompanied by a TRS payment coupon. Postdated checks will not be accepted.

You may end installment payments at any time and receive a refund of payments on years of service not yet credited by submitting a signed request. However, no refund will be made on years already credited to your account or on the installment payment administrative fees. Refunds from the installment plan require approximately 30 days after TRS receives all necessary documentation.

If installment payments become delinquent for 60 days or more, TRS may cancel the installment agreement and refund the payments for any partial year of service credit, less the applicable fees.

If a member dies before completing all payments, the beneficiary may receive a refund of the member's payments for any partial year of service, less the applicable installment payment administrative fees, or may make a lump-sum payment of the unpaid balance to establish credit for the service, subject to any applicable restrictions. A beneficiary may not continue the installment plan. Payment by a beneficiary must be made within 12 months after the date of death of the member.

#### Rollovers and Transfers From Other Plans

TRS may accept an eligible rollover distribution from another eligible retirement plan, or a direct trustee-to-trustee transfer from a governmental 403(b) plan or a governmental 457(b) deferred compensation plan, in payment of all or a portion of the cost to purchase service credit. Rollovers generally may be accepted from the following kinds of retirement plans in which the member has participated:

- traditional Individual Retirement Account (IRA)
- Simplified Employee Pension (SEP) IRA
- qualified 401(a) plan
- 401(k) plan
- qualified 403(a) annuity plan,
- 403(b) tax-sheltered annuity or ac-count (TSA), or
- governmental 457(b) plan

TRS may not accept a rollover from the following plans:

- SIMPLE IRA plan ("Savings Incentive Match Plans for Employees"),
- Roth IRA, or
- Coverdell Education Savings Account (formerly called education IRAs).

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# Work Samples

## Teacher Retirement System of Texas

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### Methods of Payment



#### Lump Sum Payments

A lump sum payment may be made using after-tax dollars from a checking or savings account. The cost statement that TRS sends to you will include a coupon that must be used when making payments by check. The check must be drawn on an account that you own. TRS cannot accept a check from an employer or a relative for the purchase of service credit. Postdated checks will not be accepted.



#### Installment Payments

A monthly installment payment plan, or a plan combining an initial lump-sum payment plus monthly installments is available for all kinds of service credit purchases except state sick and/or personal leave service credit and USERRA service credit. If you use an installment plan, you are subject to any deadlines otherwise applicable for purchasing the service credit.

Payments may be made over a period equal to the number of years of service credit to be purchased; however, the payment period cannot be more than 60 months. For example, the installment payment period for the purchase of four years of service credit may not exceed 48 months. A service credit purchase of greater than five years must be paid within the maximum 60-month period. The minimum monthly payment amount is \$25. Total payment on the installment plan is the cost of the service credit plus a 9 percent annual administrative fee calculated on the daily declining balance.

Monthly installment payments may be made in three ways:

automatic ACH payments deducted from your checking or savings account (encouraged)  
payroll deduction if provided by your employer,  
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Lump  
Sum  
Payments



Installment  
Payments



Rollovers  
and  
Transfers  
From  
Other Plans

# Work Samples

## Teacher Retirement System of Texas

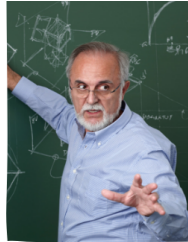
### TRS Resources

Additional benefits information is available on the TRS website and in TRS publications, including but not limited to:

- TRS Service Credit
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- Requesting a Refund
- TRS/ERS Transfer
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- TRS-Care Benefits Booklets
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- Partial Lump Sum Option
- TRS-A Great Value for All Texans

### Contact Us

TRS Headquarters  
1000 Red River Street  
Austin, Texas 78701



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Information available day or night, seven days a week

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# Work Samples

## Teacher Retirement System of Texas

# Retirement Guide



### Retirement Guide 2019

#### Retirement Guide and Instructions for Benefit Members



## Disability Retirement

As a member, regardless of your age or years of service credit, you may apply for disability retirement if:

- you are mentally or physically disabled from the further performance of your duty, and
- your disability is probably permanent.

The TRS Medical Board must certify your disability. The TRS Medical Board is comprised of three physicians appointed by the TRS Board of Trustees. To certify a disability, the medical board reviews information provided by you and your attending physician, along with clinical evidence such as medical histories, diagnostic reports by independent medical authorities, and laboratory test results. Additional information can be found [here](#).

#### 10 or more years of service

If you qualify for disability retirement and have at least 10 years of service credit, you are entitled to a monthly retirement annuity that is not reduced due to early age. You may select a standard annuity or one of the five optional forms of annuity payment plans available. Your monthly payments will be calculated using the standard annuity formula, but in no case will the standard annuity be less than the minimum standard annuity amount of \$50. If you select a payment plan other than the standard annuity, your monthly annuity will be reduced using disability retirement actuarial factors to reflect the additional liability for payment to your beneficiary. This benefit is also subject to any other reduction required by law.

#### Less than 10 years of service

If you qualify for disability retirement but you have less than 10 years of service credit in TRS on the date of disability retirement, TRS provides a monthly disability benefit of \$50 that is paid for the lesser of the number of months you have been covered by TRS, the duration of your disability, or the duration of your life. In calculating the duration of the disability payments, you will be credited with 12 months of service for every year of service credit. For any year in which you did not earn a year of service credit, the actual number of months of TRS-covered service will be added to the duration of your payment. This benefit is eligible for rollover to another eligible retirement plan to continue tax-deferred treatment. If not rolled over, the benefit is subject to mandatory 20 percent federal income tax withholding (30 percent if you are not a citizen or a resident alien of the U.S.) and you request that your annuity be sent to you at your address outside the U.S.). This benefit is also subject to any reduction required by law.

#### Limits on Supplemental Income

If you are a disability retiree whose retirement date is after Aug. 31, 2007 and whose retirement application is received after Aug. 31, 2007, you are subject to a limit on the amount of compensation you may earn from any source of employment while receiving disability retirement benefits. The current limit is the greater of the highest amount of creditable compensation you received while a member of TRS or \$60,000. Earning excess compensation will subject you to forfeiture of annuity payments as well as to higher TRS-Care contributions, if you have TRS-Care coverage. See the TRS Employment After Retirement brochure on the TRS website for more information.

- If you are eligible for both service and disability retirement benefits, you should carefully review the benefits available under each retirement annuity payment plan. Please note that the reduction in your annuity for an optional annuity election is usually greater if you are a disability retiree and your opportunities for employment after retirement are more limited.
- A disability retiree is eligible for TRS-Care coverage as long as disability payments are being issued. However, a service retiree must meet specific eligibility requirements for TRS-Care coverage.
- If you are receiving disability retirement benefits, you are not eligible to receive service retirement benefits.
- Additionally, if you retired with less than 10 years of service credit and you have not met the duration of payments, you are not eligible to receive service retirement benefits based on that service credit. However, if you recover from your disability and return to active TRS membership, you may begin contributing to TRS again and receive a service retiree when you meet eligibility requirements. State law and TRS rules determine whether service credit earned before disability retirement begins will be counted towards service retirement eligibility and benefit calculation.

#### Annual Re-Examination

In some cases you may be certified for disability retirement but an annual re-examination will be required. When this occurs, you must provide medical documentation of your continued disability for review by the TRS Medical Board. Failure to provide the information when requested by TRS may result in suspension of your benefits until the documentation is received. Your annuity payments will be discontinued and you may be returned to active member status if you continue to fail to submit to a required medical examination or if the medical board determines that you are no longer disabled.

## Steps to Retirement

#### Step 1: Request a benefit estimate

Complete and submit a Request for Estimate of Retirement Benefits form (TRS 18) which can be found on our website. Please review the form carefully and complete all sections. The completed form can be mailed or faxed to TRS. The TRS 18 is an official application for retirement and an official designation of beneficiary.

Once the TRS 18 is received, TRS will review your service and salary history and will mail you a retirement estimate along with the forms required to retire from TRS. If you are requesting estimates for disability retirement benefits and are eligible for service retirement benefits, TRS will mail you estimates for both disability and service along with the applicable forms.

#### Step 2: Complete and Return Application for Retirement

Your retirement application establishes your retirement date, retirement annuity plan, and beneficiary. We recommend that you have your retirement estimate from TRS handy to refer to. Be aware that all corrections you make on the form to ensure that your intentions are clear. Complete the Application for Service Retirement form (TRS 30) and/or Application for Disability Retirement form (TRS 36) and mail or fax it to TRS, even if you are not yet able to complete the other steps. State law requires a written application to establish your retirement date, and the forms TRS 30 and TRS 36 are the documents used for this purpose.

If you file both a disability retirement application and service retirement application but are not approved for disability retirement, TRS will process your service retirement application.

If your name is pre-printed on your application, check to be sure it is correct. If your name has changed, follow the instructions in the TRS Benefits Handbook to send a name change to TRS. If your name is not pre-printed, print your name. Print your TRS Participant ID or Social Security number since we can match your application to your TRS account.

#### Choosing to Revoke Retirement

You may choose to revoke your application for retirement by sending a written notice to TRS before TRS issues your first annuity payment. If you revoke your retirement, you must restate any retirement-related benefits you received, including TRS-Care claim payments. You may not elect to revoke your retirement after the first annuity payment is made.

Submit your retirement application directly to TRS, not your employer.

Once you have filed your retirement application with TRS, you must submit all other required documents and forms, as described by TRS in these instructions or by letter, within 12 months from your retirement effective date. Your application for retirement will be void if you do not meet this 12-month deadline. If your application becomes void for this reason, your earliest retirement date can be no earlier than the last day of the month in which TRS receives a new retirement application, or the last day of either of the two preceding months, provided employment has terminated. No annuity payments will be payable for the intervening months.

An application for retirement, whether disability or service, cannot be rechecked except as provided by law; however, a disability retirement may be terminated if you recover from your disability and return to work full-time.

#### SECTION A – Selection of Retirement Date

HS in the month and year you want your retirement to be effective. For TRS purposes, retirement is always effective on the last day of a month, even if you received your employment earlier in the month. Your retirement can be effective no earlier than either the last day of the month in which TRS receives your retirement application or the last day of either of the two preceding months, provided you terminated employment by the effective date of your retirement. For example, if you want your retirement to be effective January 31 and you terminate your employment January 31, TRS must receive your retirement application no later than March 31.

**+** You cannot change your retirement date after your first annuity payment has been issued by TRS.

#### Terminating Employment

You must terminate all employment with all employers in Texas public education by the effective date of your retirement. Termination does not occur until your official resignation date and you have stopped all employment with all TRS-covered employers. For retirement purposes, employment has terminated if you are on paid or unpaid leave.

If, however, you must work into the month of June but no later than June 30 to complete work required for the school year, you may establish a May 31 retirement date. To do so, TRS must receive your retirement application no later than July 31, and you must terminate employment on or before June 30.

Service Retirement Note: Arranging or negotiating to take employment before you retire can mean that your employment has not terminated and you are not eligible for retirement. If you plan to arrange for future employment around the time of your retirement, please see the Employment After Retirement brochure, which is available on the TRS website.

#### Automatic Revocation of Retirement, Minimum Required Break in Service

You will automatically revoke your retirement if you become employed in any position in any Texas public education institution during the minimum one full calendar month required break in service. This means that:

- you may not be employed during the first full calendar month following the effective date of your retirement; or
- if you retire effective May 31 under the "June 30 rule" described above, you may not be employed during the first two calendar months following the effective date of your retirement.

This break in service requirement applies to both service and disability retirees. Working even one day during the required one full calendar month break in service as a substitute, in a temporary or part-time position and/or in a full-time position will revoke your retirement. Volunteering services, working without pay, or working as an independent contractor during the required break in service may also be considered employment that will jeopardize your retirement.



## Retirement Checklist



- ☐ Approximately six months before your anticipated retirement date, submit a request for a retirement estimate and packet.
- ☐ As soon as you receive your retirement estimate and packet, review the information carefully. If service and salary data on your estimate (s) does not agree with your records, notify TRS immediately.
- ☐ Complete the documents provided in your retirement packet, following the instructions in the packet:
  - ☐ "Application for Service Retirement" form (TRS 30)
  - ☐ "Partial Lump-Sum Option (PLSO) Election" form (TRS 30P)
  - ☐ "Application for Disability Retirement" form (TRS 36) if applicable
  - ☐ "Statement of Member in Claim for Disability Retirement" form (TRS 59A) if applicable
  - ☐ "Statement of Attending Physician in Claim for Disability Retirement form (TRS 58) if applicable
  - ☐ "Notice of Final Deposit Before Retirement" form (TRS 7). Give form TRS 7 to your employer (school district, college, etc.). The TRS reporting official at your place of employment must complete this form and mail it to TRS.
  - ☐ "Direct Deposit Request" form (TRS 278)
  - ☐ "Income Tax Withholding Form" (TRS 228A)
  - ☐ Complete any other forms included in your packet and return them directly to TRS as soon as possible before your retirement date

- ☐ Send copies of birth records for you and your primary beneficiary. Print your name and the last four digits of your social security number on your and your beneficiary's birth records.
- ☐ Complete purchase of special service credit.


Contact TRS-Care or another group health plan for eligibility and enrollment information. Note: If you are eligible for TRS-Care at retirement, you will receive an Initial Enrollment Application and a TRS-Care Enrollment Guide once your "Application for Service Retirement" form (TRS 30) is received at TRS. If you are not eligible for TRS-Care, contact the benefits office at your place of employment to determine whether you may be eligible for other health benefit coverage after retirement.

# Work Samples

Teacher Retirement System of Texas

## Summer Intern Project

### Improving Job Placement Through The Use of Digital Marketing Certifications



#### Professional Certified Marketer Content Marketing Certification

A Road Map for Success

#### Register Online!

<https://www.ama.org/content-marketing-certification/#exam-details>

#### Qualifications

While there are no eligibility requirements at this time, we find that PCM® candidates have more success if they have the following minimum level of education or experience:

- Bachelor's degree and four years of professional marketing experience
- Master's degree and two years of professional marketing experience
- 7 years of professional marketing experience

#### Exam Format

The test is given online and is made up of multiple-choice questions. You'll have two hours to complete it.

To pass, you must receive an overall score of 80% or higher and it is not required that you achieve a specific score in each domain. You will receive your scores immediately after completing the exam, including a breakdown by domain.

- Your registration for the exam will include three exam attempts that must be completed within one year of registration. If you are unsuccessful in passing the exam, you must wait a minimum of 15 days between exam attempts.

#### Build Confidence. Advance Your Career.

Effective content marketing goes beyond tactics alone to create a plan that engages customers and clients throughout their journey with your organization. This exam ensures you know the strategy, planning, production, promotion and measurement techniques needed to stand out from the competition.

#### Fees

AMA Member: \$ 249  
Non- Member: \$ 349

#### Study Guide

A free practice exam gives sample questions like the ones you'd see on the actual test. It's a great way to find out the topic areas where you might need a little more studying.

AMA-Approved Learning Path provided by LinkedIn Learning Content Domains:

- Strategy
- Planning
- Production
- Promotion
- Measurement



# Work Samples

Teacher Retirement System of Texas

## Overall Presentation

SUMMER 2019

### Benefits Communications Intern

Briana Estrada