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Leaves Retirees with
Unanswered Questions**
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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

THE TEXAS RETIRED TEACHERS ASSOCIATION ADVOCATES IMPROVED BENEFITS FOR ALL PUBLIC EDUCATION RETIREES AND PROMOTES THE WELL-BEING OF ITS MEMBERS.

Texas Legislative Session Leaves Retirees with Unanswered Questions

BY TIM LEE, EXECUTIVE DIRECTOR

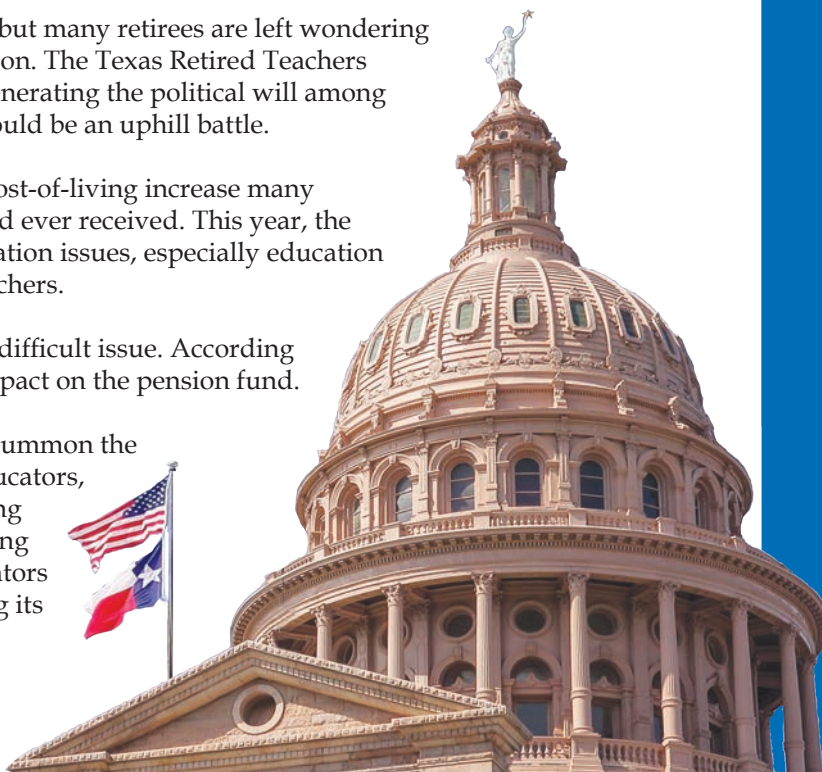
The 89th Texas Legislative Session has come and gone, but many retirees are left wondering when the next benefit enhancement will be on the horizon. The Texas Retired Teachers Association (TRTA) knew going into the session that generating the political will among legislators to provide another cost-of-living increase would be an uphill battle.

In 2023, the Legislature provided funding for the first cost-of-living increase many participants in the Teacher Retirement System (TRS) had ever received. This year, the Legislature's focus turned squarely toward active education issues, especially education savings accounts—commonly referred to as school vouchers.

TRTA recognized that this would be a contentious and difficult issue. According to reports from TRS, vouchers represent a negligible impact on the pension fund.

While TRTA is disappointed that legislators could not summon the desire to continue enhancing retirement benefits for educators, the organization recognizes that, in many ways, avoiding conflict represents its own type of victory. By maintaining the fruitful relationships with Representatives and Senators that have been cultivated over the years, TRTA is giving its members the best chance to reap rewards in future legislative sessions.

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TEXAS LEGISLATIVE SESSION LEAVES RETIREES WITH UNANSWERED QUESTIONS

Despite this stark reality, TRTA advocated vigorously for the protection and improvement of retired educators' livelihoods. TRTA's priorities included having the state fully fund its contributions to the TRS pension plan and TRS-Care health insurance plan. Additionally, TRTA prioritized urging the state to use budget surpluses to reduce TRS unfunded liabilities and provide benefit enhancements to help retirees keep up with inflation.

The final state budget included full funding for state contributions to the health care and pension systems but did not include additional funding to reduce TRS unfunded liabilities or continue the benefit enhancements from the 88th session. Multiple TRS retiree benefit increase bills were filed this session, but none were heard in the Senate Finance or House Pensions, Investments, and Financial Services committees.

State Budget and Public Education Funding

The Governor and legislative leadership set education funding and reform (HB 2) and education savings accounts (SB 3), also known as school vouchers, as major priorities at the beginning of the session. HB 2 passed through the Legislature during the last week of the session and contains \$8 billion in funding for public schools, including pay increases for teachers and other educators. TRTA fully supports increasing pay for educators and providing additional state funding for public schools. One downside to this infusion of dollars into salaries is the negative effect it has on TRS's unfunded liability.

The TRS actuary, who is required to analyze and report on any proposed bill that may influence TRS, issued actuarial impact statements on both HB 2 and SB 3. The reports attached to the final versions of the HB 2 and SB 3 project a combined negative impact of over five billion dollars to TRS actuarial liabilities and add a projected eight years to the actuarial funding period. This negative impact would take the TRS system out of actuarial soundness. Actuarial soundness is defined by the

state as TRS being able to pay off its unfunded liabilities in less than 31 years. Due to these bills, the projected funding period is now extended to 36 years. The Legislature is prohibited from granting retirees a cost-of-living increase if the fund is not below the 31-year funding period threshold.

TRTA spent much of the session communicating its concerns about these future costs with the Legislature through testimony, written correspondence, and meetings with leadership. We asked that these costs be acknowledged and included in the current budget or, if not feasible, that a plan be put in place to address these costs and reduce the funding period in the next session — thus allowing for the possibility of a benefit increase for retirees.

The budget did include a directive for TRS to conduct a pension benefit design study comparing the TRS standard defined benefit plan to other types of retirement plans, including defined contribution plans. This study was inserted into the budget bill during final conference committee deliberations by the House and Senate. TRS conducted similar studies in 2012 and again in 2018. Both studies showed that defined contribution plans are more costly to implement and manage than defined benefit plans, and that most educators stand to gain a much more stable and lasting retirement under a traditional defined benefit plan like the current TRS model.

District and Charter School Contributions

Midway through the session, several bills that would have added even more costs to the TRS funding period came before the House Pensions, Investments, and Financial Services committee. TRTA testified on or against these bills with the message that, regardless of policy goals to help specific populations in TRS, if these bills did not also include funding to cover the associated actuarial costs, TRTA could not support them.

HB 3221, which reduced the amount

that charter schools contribute to TRS to match the amount that school districts contribute, became an issue when it passed out of the PIFS committee and was sent to the House floor.

TRTA sounded the alarm to its members about this bill, which had an \$806 million cost and added nearly a year to the funding period. TRTA leaders and members rallied and contacted their legislators, while our staff and lobbyists worked with legislators in Austin.

Due to TRTA's overwhelming member response and strong allies in the House, an amendment by Rep. Jeff Barry (R-Pearland) was added to the bill by a bipartisan 80-63 vote. The amendment did not eliminate the policy aspects of the bill but simply required that the Legislature provide funding to implement it. HB 3221 passed the House but did not make it through the Senate.

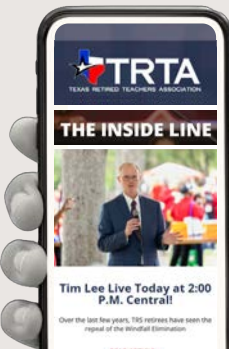

Although the Legislature did not choose to increase benefits this session, this bipartisan vote demonstrates how powerful TRTA can be when we all work together with a unified set of priorities and act when needed.

What's Next?

We certainly have our work cut out for us. We will continue building allies in the Texas Legislature, and we will make sure our message is heard in upcoming elections and throughout the interim as we gear up to do this all again in two years. 📌

WANT BREAKING NEWS ABOUT YOUR RETIREMENT?

Sign up for the Inside Line here!



Over the last few years, TRS members have seen the impact of the Windfall Elimination

READ ARTICLE >

★ LEGISLATIVE UPDATE

By Dr. Mary Widmier, 2024–2026 TRTA Legislative Coordinator

The 89th Texas Legislative Session has now ended. Our members demonstrated vigilance and dedication through their participation in legislative activities, both in Austin and in Washington, D.C., over the past year. We are especially thankful to everyone who showed up for Day at the Capitol in March.

Our focus this session was to remind our Senators and Representatives that, although we are very grateful for all they have done for us over the past 10 years, there is still more to accomplish. We have been vigilant in monitoring new legislation that could directly or indirectly impact our Teacher Retirement System (TRS) pension fund. We are grateful to the legislators who sponsored bills addressing our priorities. We are particularly thankful to Representative Jeff Barry, who filed an amendment to HB 3221, a bill that would have negatively impacted the TRS pension fund.

Prior to this session, we were truly fortunate to win passage of the cost-of-living adjustment (COLA) bill and a statewide proposition to authorize its implementation. We also saw a significant decrease in monthly premiums for our Medicare health insurance through TRS. Following closely behind was the historic win in the U.S. Congress with the total repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which had affected so many retirees who qualify for Social Security.

TRTA continues to work toward the full implementation of the WEP and GPO repeal, and we will maintain a busy and active legislative calendar for the rest of the year. Please stay connected through our Inside Line e-newsletter and your local chapter as our work continues. Your support for TRTA priorities—and your invaluable relationships and rapport with your elected legislators—can truly make a difference!



TRTA Members Show Their Strength at the Texas Capitol

In recent years, retired educators in Texas have celebrated significant victories—including the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), a much-needed cost-of-living adjustment, a 13th check, increased state contributions to the pension fund, and lower TRS-Care premiums. These achievements are a direct result of the collective power of the Texas Retired Teachers Association (TRTA) membership. Together, we've proven that our voices matter! To celebrate these successes and further enhance our lobbying power, TRTA held a massive Day at the Capitol.

On Wednesday, March 26, TRTA members from across the state gathered on the east lawn of the Texas Capitol, many arriving via chartered buses. More than 1,200 retired educators, dressed in red, met with legislators, filled the House and Senate galleries, and proudly represented the interests of public education retirees.

Throughout the day, retirees were recognized with proclamations in both chambers, and many scheduled direct meetings with their elected officials. A special moment came when TRTA Executive Director Tim Lee was honored in the Texas Senate for his steadfast dedication to retirees. TRTA is deeply grateful to Sen. Tan Parker, Sen. Joan Huffman, and Lt. Gov. Dan Patrick for supporting this well-deserved recognition.

Key priorities during the Day at the Capitol included:

- Celebrating the recent cost-of-living increase and repeal of Windfall Elimination Provision (WEP) and Government Pension Offset (GPO);
- Encouraging lawmakers to support a benefit increase, such as a 13th check;
- Advocating for continued TRS-Care funding already included in the base budget;
- Reinforcing the need to maintain the long-term health and stability of the TRS pension system.

TRTA extends heartfelt thanks to all the legislators who took time to meet with our members. In the afternoon, attendees gathered under the big tent for a boxed lunch, sweet treats, and live music—a chance to relax and reconnect with fellow retirees.

Our presence at the Capitol left a lasting impact—putting faces to the issues that affect retired educators across Texas. TRTA continues to make legislative gains in both chambers, and we need your ongoing engagement to keep the conversation on retirement security alive and well.

Thank you to every TRTA member who participated—whether you made the trip in person or supported us from home. Your dedication powers our progress. ★



El Paso RTA Celebrates 80 Years!

The El Paso Retired Teachers Association (El Paso RTA) is celebrating the 80th Anniversary of their founding in 1945. The El Paso RTA has the distinction of being the very first organization of retired teachers in the State of Texas. It was formed two years before the founding of the National Retired Teachers Association (NRTA) and eight years before the formation of the Texas Retired Teachers Association (TRTA) in 1953, making the El Paso group the Charter member of the state association.

It was the personality of Laura Warren that led her to found the El Paso RTA and her reaction to experiences while teaching in a rapidly growing El Paso School District from the 1920s to the early 1940s. The El Paso School District was struggling to build enough buildings to house the students and finding the money to pay the teachers. She worked through staff layoffs in the 1920s; salary reductions over a four-year period; weeks cut off the school year and finally near the end of her retirement in 1943 the battle over pensions for retirees. This last issue was triangular, pitting the State of Texas vs. the School Boards and Administration vs. the teachers and it was a struggle throughout the mid 1930s forward. At issue was who would take responsibility? The local districts claimed no money; the state claimed no more taxation and the teachers simply wanted a resolution. The other issue was how much pension was deserved. Should teachers be required to save for their own pension. A \$40 pension was suggested and turned down.

Laura Warren was not a quiet participant in these negotiations. She actively and strongly advocated for the teachers who by law had to retire at age 70. She is specifically quoted in the newspaper in discussions with school board members and superintendents. In one discussion in 1929, when the school board president insisted that funds be allocated for buildings rather than staff she said, "Education is not a building. Education is the teacher, and the pupil taught."

It was all the above combined that led to her founding and serving as the first president of the El Paso RTA from 1945-1947. Her experiences with the issues that the El Paso School District was struggling through, the position of the State of Texas toward retirees and the bleak outlook she saw, her successful leadership and skills putting her into organizing and presiding in various organizations, and her public persona through her active participation in the community, all these led her to take action when she did. She faced mandatory retirement in 1944 and created El Paso RTA the following year.

Laura Yarnall Warren died a widow on April 5, 1960, at the age of 85. Her legacy is she created a voice for retired educators in El Paso and by extension for the State of Texas and the nation. The NRTA recognized her accomplishment in 1959 and of this she stated that this was the work of which she was most proud.

2024–2025 State Membership Awards

Each year, the Texas Retired Teachers Association (TRTA) presents membership awards to encourage and celebrate growth across our local chapters and districts. These awards recognize those chapters and districts that achieve the highest overall membership growth and the largest percentage increase compared to the previous year.

The 2024–2025 membership year concluded on February 28, 2025, with TRTA proudly closing the year at an impressive 96,372 members. This success is a direct result of the tireless efforts of our districts and local chapters, whose dedication to recruiting and renewing members makes this achievement possible.

We are excited to announce the recipients of the 2024–2025 State Membership Awards:

- Local Chapter Award: Wilson County RSP in District 20 earned both the highest increase in total membership and the highest percentage growth among all local chapters.
- District Award: District 20 also claimed top honors at the district level, achieving the largest membership increase and highest percentage growth overall.

TRTA extends heartfelt congratulations to our outstanding award winners and deep appreciation to all chapters and districts for their ongoing commitment to growing our organization. Your dedication is the foundation of TRTA's success, we couldn't do it without you!

TRTA & ME is Putting the Spotlight on Our Membership

In February, the Texas Retired Teachers Association (TRTA) launched TRTA & ME, an ongoing series that highlights the inspiring stories of our members. Each week, we share narratives that showcase how our members are making a difference in their communities, advocating for legislative change, and prioritizing health and wellness.

Our featured stories have been diverse and heartwarming. We've spotlighted a recent retiree who dedicated 52 years to teaching, a member who crafts 250 quilts annually for middle school students, and another who shares the best spots for chicken-fried steak in Texas. These stories reflect the rich tapestry of experiences and contributions within our TRTA family.

You can explore all our published stories at www.trta.org/trta-and-me. If you have a story to share or know someone whose journey deserves recognition, we invite you to submit your idea at www.trta.org/submit-a-story. Your story could be the next to inspire and connect our community.



AN AMBULANCE COULD TAKE YOUR SAVINGS FOR A WILD RIDE, TOO.

PROTECT YOUR RETIREMENT SAVINGS WITH A MEDICAL TRANSPORTATION PLAN.

Emergency medical transportation, by ground or air, can cost thousands even for just one trip. A Medical Air Services Association (MASA) plan provides high-quality emergency medical transportation 24/7 from home or anywhere in the world, plus transportation of vehicles, children, grandchildren, and even pets at no additional cost.

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PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



Professional Liability Insurance is exclusive to paid members (receiving an annuity from the Teacher Retirement System of Texas) of the Texas Retired Teachers Association (TRTA) who have returned to work in a public school district or public college/university either as a substitute teacher or in a full-time professional capacity other than administration and are subject to the exclusions of the policy.

You **MUST** receive your paycheck from an Independent School District, **NOT** from a third-party employer, to be eligible for this insurance, and you **MUST** be a paid TRTA member. The TRTA endorsed group professional liability plan with The John A. Barclay Agency, Inc. has an annual charge of \$39.00 per person.

All enrollments and payments go through TRTA. For policy information and exclusions, contact John A. Barclay, III, 512.323.6566.

Insurance Premium per Member \$36.00 + State Taxes & Fees \$1.76 + Association's Admin Fees \$1.24 = TOTAL \$39.00

The policy pays:

- ❖ Coverage A – \$1,000,000 per insured per occurrence/\$3,000,000 per occurrence
- ❖ Coverage B – \$5,000 per claim per insured subject to:
 1. \$1,000,000 annual aggregate for all claims.
 2. \$10,000 annual aggregate per insured under Criminal or Sexual Misconduct Actions or Proceedings combined.
- ❖ Coverage C – \$1,000 per bail bond per insured.

Effective date of individual's coverage begins on date TRTA receives application (within the coverage year August 1, 2025 through July 31, 2026). A policy summary will be sent to the participant after the application is processed.

Note: The duty of the insurer to defend extends even to the groundless, false and frivolous suits or accusations.



PROFESSIONAL LIABILITY INSURANCE FORM

Name

Full Mailing Address

Email Address

Phone + Date/Year Retired (MM/DD/YY)

Current Position Held (teacher, counselor, substitute, etc.)

School District by which you are paid

- ☐ I am a current TRTA member and wish to enroll in the professional liability insurance plan for the school year 2025–2026, and meet the above criteria. Enclosed is a check for \$39.00 (see itemization of charge above) made payable to TRTA.

Submit this form and a check made to TRTA: TRTA • 313 E. 12th Street, Suite 200 • Austin, TX 78701–1957

EFFECTIVE GROUP POLICY DATE: AUGUST 1, 2025 – JULY 31, 2026

SUMMARY OF COVERAGES ABOVE ARE PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS.

OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TRTF AWARDS GRANTS TO 30 CLASSROOM EDUCATORS

In March, the Texas Retired Teachers Foundation announced its 30 Classroom Assistance Grant recipients for 2025-2026. Each winner received \$1,000 to support their classroom projects. This year, Classroom Assistance Grants were used to purchase musical instruments, photography equipment, gardening tools, books, microscopes, and art supplies.

TRTF AWARDS SCHOLARSHIPS TO 35 FIRST-YEAR TEACHERS



The Texas Retired Teachers Foundation also announced in March, its 35 First-Year Teacher Scholarship recipients for 2025-2026. These winners received \$1,000 to assist with the cost of setting up their first-year classroom. This year, scholarships were used for classroom libraries, flexible seating, manipulatives, and sewing materials.

TRTF Senior Operations and Programs Advisor, Sarah Richardson, is pictured with First-Year Teacher Scholarship winner, Destiny Robles of Burnet High School. Destiny will use the scholarship to establish a National Art Society Art Club. This club will focus on community outreach, using the funds to create murals both within the school and throughout the community.

To learn more about TRTF's Grant and Scholarship winners and how they plan to use their funds, please visit www.trtf.org/initiatives. New grant applications for 2026-2027 will be available on the TRTF website beginning September 12, 2025.

TRTF'S DISASTER RELIEF PROGRAM OFFERS AID TO RETIREES

Have you or a fellow retiree been affected by the recent storms in Texas or suffered loss due to a wildfire or flooding? TRTF's Disaster Relief program assists TRS annuitants who require emergency financial assistance for a short-term hardship due to an unforeseen and widespread disaster. Over \$420,000 in aid has been awarded to 1,200 recipients for disaster relief. To request an application, please send an email to help@trtf.org. Limited grants available.

TRTF'S "A HELPING HAND" PROGRAM

TRTF's "A Helping Hand" program provides retired school personnel with charitable assistance for a one-time special need or short-term hardship. Grant seekers are not required to be members of TRTA but must be receiving an annuity from TRS. Since its inception in 2010, the program has awarded more than \$317,950 in assistance for medical and dental bills, home and auto repair, utilities, groceries, and much more.



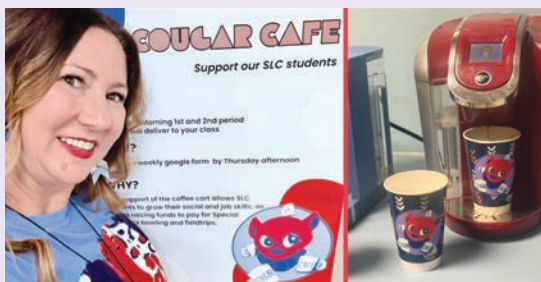
SEND ADDRESS CHANGES TO:
TEXAS RETIRED TEACHERS ASSOCIATION • 313 E. 12TH STREET, SUITE 200 • AUSTIN, TX 78701-1957
1.800.880.1650 • WWW.TRTA.ORG



Classroom Assistance Grant winner, Jessica Womack, teaches Science at Honey Grove Elementary. Jessica used her grant to purchase materials for her life-cycle unit so that her students may hatch quail. She also purchased materials for rock tumbling and an outdoor garden, as well as a telescope for beginners.



First-Year Teacher Scholarship winner, Madison Rygaard, teaches at Burnet High School. She used the scholarship to expand her classroom library, and purchase anchor charts, organizers, and visual aids.



Classroom Assistance Grant winner, Alissa Chaney, purchased materials for her students to run a school-wide coffee cart. This will teach job skills such as taking orders, counting money, and providing services. Additionally, the coffee cart will raise funds for classes to pay for Special Olympics activities and community-based field trips.

TEXAS RETIRED TEACHERS FOUNDATION DONATION CARD



Your donation will provide resources for retired TRS annuitants, as well as active and beginning teachers!
Please accept my gift of \$_____

Donor's Name _____

Donor's Address _____

Please check the following if you would like to designate your donation to a specific Foundation program:

- ☐ "A Helping Hand"
- ☐ Disaster Relief
- ☐ Classroom Assistance Grants
- ☐ First-Year Teacher Scholarships
- ☐ Lehr-Pritchard Endowment Fund

This is in *memory of* or in *honor of* (circle one):

Please notify their family of my donation at this address:

Save TRTF a stamp and email acknowledgement to:

Donations are tax deductible. Please detach this card and mail to: **Texas Retired Teachers Foundation (TRTF)**
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