



Have You Set Up Your TRS Account on the TRS Website?

If you have not set up your TRS Account on the TRS webpage, there is no better time than the present. You can begin by accessing:
<https://www.trs.texas.gov> .

Once you are on the TRS webpage, select the box at the top of the screen called “**MyTRS**”. This will take you to the MyTRS webpage, where you can set up a user name and password by selecting “**Register Now**”. You will be asked to agree to the use of the screen, and to set up several security questions as well as enter your personal demographic information in order to create your account.

Once you have set up your account, you can access the **Retirement Calculator**. The TRS retirement calculator allows you to enter information about your employment history so that you can view your estimated retirement annuity with TRS. Simply select “**Retirement Calculator**” from the menu on the left side of the web page.

Once you have accessed the Retirement Calculator, you will be asked to fill in:

- ◆ Your proposed retirement date;
- ◆ The date of birth for your beneficiary;
- ◆ Your relationship to your beneficiary;
- ◆ The number of years of service you will have with TRS when you retire; and
- ◆ The five highest yearly salaries you will have earned from all districts (possibly 3 years depending on your date of hire).

Then select “**Calculate**”.

The next screen will display the Tier level you are eligible to retire under through TRS, and your TRS Annuity Options.

For more information regarding TRS Retirement, select the **TRS Benefits Handbook** underlined at the top of the MyTRS webpage. This will provide you more in depth information about TRS retirement, Tier levels, and annuity options.



The GPISD medical plan includes prescription coverage through CareMark. Although CareMark is owned by CVS, you are not required to use CVS to fill your prescriptions.

CareMark offers Retail and Mail Order services which allows you to fill up to a 90 day supply of most medication.

CareMark also offers “**Drug Price Check**” where you can find out if a drug is covered on your plan, and how much a drug may cost.

For more information about CareMark visit:
<http://info.caremark.com/trsactivecare> or call 1-800-222-9205.



The Employee Benefit Committee

Galena Park ISD Employee Benefits Department has formed the 2017-2018 Employee Benefits Committee.

Several of your coworkers have volunteered to serve on the committee which meets 4 times a year.

The Committee is here to share information about problems co-workers are having with plans, and to bring information back to share with your campus.

If you are interested in attending a Benefits Committee meeting, please contact Colleen Martin at x 1507.

**Personal medical information is never shared at any Committee meeting.*

Lunch-n-Learn

Mark your calendar for the next Lunch-n-Learn session.

- ◆ Date and Location: January 17, 2018, in Room M103 of the Administration Building
- ◆ Time: 11:30am to 12:30pm
- ◆ Presenter: **H&R Block®**



Lunch and Learn is open to all full time employees. In order to receive a free lunch you must register on Eduphoria. Registration for this event opens December 11, 2017.

Holiday Travel Safety Tips

- “Know the generic names of your medications so you can replace them if they are lost or stolen. Keep in mind, your medication may have a different brand name in another country.
- If you have any life threatening allergies or conditions, wear a medical alert bracelet and bring along an Epi-pen kit.
- Restrain yourself and your passengers properly in seat belts and car safety seats and remember, the rear seat is the safest place for children of any age to ride.
- Stay fresh and alert when driving. Take plenty of breaks and do not push yourself to meet an unrealistic schedule.
- If you get tired, pull off the road into a rest area, get out of the car for some fresh air, buy something to refresh you, or just relax until you feel revived.
- Keep your speed down. Give yourself plenty of time and distance to react to the traffic around you. Let impatient and aggressive drivers pass you or go through the intersection ahead of you so that you control the situation.
- If there will be drinking at your holiday get-together, choose a designated driver who will remain alcohol free.
- Keep valuables in the trunk of your vehicle or a covered storage area.
- If you are traveling with children, remind them not to talk to strangers. Go with them on bathroom breaks, and give them whistles to be used only if they get separated.
- Above all, ensure your vehicle is properly maintained; make sure your tires are inspected before you take a long drive.”



Annual Physicals are Covered Under Your Medical Plan

Many preventive services are covered under all of the TRS ActiveCare Aetna plans.

When using network physicians, benefits for certain age-specific and gender-specific preventive care services are paid at 100%, this means no copayment is required, however the doctor must bill these services as preventive care.

Preventive care visits covered at 100% in network are :

- ◆ Physical exam, one per plan year age 12 and older;
- ◆ Immunizations;
- ◆ Well-child care, unlimited up to age 12;
- ◆ Well-woman exam & pap smear, age 18 and over, one per plan year;
- ◆ Routine mammogram, age 35 and over, one per plan year;
- ◆ Bone density screening, age 65 and older and in younger women whose fracture risk is equal to or greater than that of a 65 year old;
- ◆ Colonoscopy, one every 10 years age 50 and over unless family history allows for earlier;
- ◆ Prostate screening, one per plan year age 50 and over or 40 an over with a family history;
- ◆ Lung cancer screening, 1 every 12 months;
- ◆ Smoking cessation counseling, 8 visits every 12 months;
- ◆ Healthy diet/Obesity screening Counseling. age 0-21-no limit/ age 22 an over-26 visits every 12 months;
- ◆ Treatment for misuse of alcohol and drugs, 5 visits every 12 months;
- ◆ Female contraception and sterilization procedures; and
- ◆ Breastfeeding support services and supplies.



If you receive any of the above services through an out of network physician, the services are not covered at 100%, and you will be required to meet your out-of-network deductible.

Thinking about using the ER during the holidays? Did you know TRS Aetna charges an additional \$200 copay for each ER visit.

On September 1st a new law passed in the state of Texas, which protects you as the consumer. Those quick Emergency Clinics are now required to post which insurance plans they accept, **if any**. Many of clinics with the word ‘Emergency’ in their name, and charge fees as high as a hospital emergency room. Look for Urgent Care clinics instead of emergency clinics.

In case you need urgent care over the holidays, it is a good idea to keep a list of the nearby Urgent Care facilities who accept your insurance for quick access and to prevent from being charged emergency room prices.

As always, if you are having a true medical emergency, seek care at the nearest emergency room.



Happy
Holidays!

The Affordable Care Act 1095C Form showing you had Medical Coverage in 2017 will be mailed out on January 31, 2018.

If you need your 1095C to file your tax returns, and you have not received one by February 28, 2018, please contact the Employee Benefits Team.

Mobile Physicals are Coming to GPISD

GPISD in coordination with The Methodist will host Mobile Physicals. These physicals will be held in The Methodist's Mobile Unit at the Administration Building.

Those on the TRS 1 HD plan and the ActiveCare 2 plan will be able to receive their physical at no cost (provided you have not had another physical within the plan year). Your physical will be billed to Aetna, and is covered under your Preventive Care at 100%.

In order to receive a free physical, you must preregister.

The registration link will be posted to the GPISD Conferences on January 8, 2018.

For more information contact Employee Benefits.

Skinny Egnog Fudge

1 c light eggnog
2 c granulated sugar
2 tbsp. butter
3 oz. white chocolate (or ½ c white chocolate chips)

Line an 8"-square baking pan with foil, and lightly coat with nonstick cooking spray. Set aside.

In a large pot, combine the eggnog, sugar, butter, and white chocolate. Cook over medium-low heat, stirring constantly, until the butter and white chocolate have melted. Bring to a boil, and cook for another 10-15 minutes, stirring frequently, until a small amount becomes moldable when dropped in a glass of cold water. (It may take longer, depending on your pot and stove.)

Remove from the heat and the burner, and allow the hot mixture to sit undisturbed for 6 minutes. After 6 minutes, stir vigorously until the mixture becomes thick and creamy and lightens in color. Spread into the prepared pan, and allow the fudge to cool to room

May you have safe and happy holidays!

From the Employee Benefits Team

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Stephanie Soto
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