

MID-JEFFERSON COUNTY RETIRED SCHOOL PERSONNEL FEBRUARY 2021 NEWSLETTER

OFFICERS COMMITTEE CHAIRS

Charles Jehlen
President

Lynne James
Immediate Past President
(Nominations)
Newsletter /Yearbook
Retirement Education
Technology Contact

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First Vice President
Membership
Publicity & Scholarship

Linda Briggs
Second Vice President
Book Project
Programs

Donna Lumpkin
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Wanda Borne
Treasurer

Dixie Tucker
Parliamentarian

Richard Briggs
Legislation

Beulah Thompson
Community Volunteer
Services

Helen Reynolds
Healthy Living

Mary Sue Carter
Informative & Protective
Services

Shelley Dettman
Member Benefits

Clara Graham
Foundation Representative

Linda Fong
Memorials, Get-Well

Olive Hall & Jolene Lemaire
Historians

Rosalie Reese
Hospitality

Patricia Allen
Social Media

Loretta Morman

January Guest Speaker Sherry Ulmer

Beaumont Public Health Director



Next Meeting: Tuesday, February 9, 1:30 pm

Guest Speaker: Julie Gauthier, PNGISD Deputy
Superintendent

Where: via Zoom by invitation only; begin arriving at 1:15.

Click the link below to join:

<https://us02web.zoom.us/j/84897128429>

Meeting ID: 848 9712 8429

Class Is in Session!

... A message from MJCRSP President Charles Jehlen



We are all volunteers. This is the critical facet that has made our society very successful. Each of us is in charge of our own talents. We decide our vocation, our partner, our interests. We are free to choose what makes us happy and gives us the best quality of life. Volunteering is a lot different from being "voluntold," about which those of us with partners can testify. But even that latter concept is based on a mutual assessment of a situation and the relative skills of the couple. Don't ask me to make gumbo.

As an administrative mentor I stressed the care and feeding of substitute teachers. The public education system cannot function without a plentiful supply of motivated substitutes available in each position. Most of the time, substitutes can be hand-picked based on their skills and expertise. At other times (during a departmental workshop, flu outbreak, or Black Friday) I would throw bodies in front of the masses like Crockett at the Alamo. During the latter situation, I would explain the situation to the substitute and why I was moving them from a paraprofessional in a classroom to monitor a multi-class group in the auditorium. The skill is in not overworking any one substitute. Each substitute or educator is willing to help out in an extraordinary or emergency situation. But these situations should be rare or the volunteers get burned out. And then the school (church, organization) breaks down.

RTA encourages each member to volunteer in the community. We track our volunteer hours for local unit recognition. We are also encouraged to serve in the organization - to provide a voice for our local members. This local unit is extremely fortunate to have a large group of experienced leaders as officers and committee chairs. A new slate of officers has been developed and you will see familiar names. It behooves us (my favorite phrase) to develop a new set of leaders. This is the time for new volunteers to act as vice-chairs of committees. This is the time for new volunteers to learn from the 2021 officers and be ready to lead in 2022.

No one knows your skills set as well as you do. I encourage each MJCRSP member to consider which area you can best serve. It's time to step up and learn, so you will be ready to serve in the future.

VISIT OUR WEBSITE: www.mjcrsp.org — SEE OUR VIDEO SCRAPBOOK
VISIT OUR FACEBOOK PAGE: WWW.FACEBOOK.COM/MJCRSP/

January Highlights



JANUARY MEETING: Row One: Charlie Jehlen calls the meeting to order; Lynne James reports the newsletter deadlines, scholarship ads, and retirement education sessions with active teachers; Beulah Thompson reminds members that January 12 is the deadline to submit volunteer hours; and Informative and Protective Services Chair Mary Sue Carter discusses common tax and identity theft frauds. **Row Two:** Wanda Borne presents the treasurer's report, Richard Briggs informs members of his recent meeting with Tim Lee and Dade Phelan; Linda Briggs updates the book project; Sherry Ulmer provides COVID status and complications with supply and demand for the vaccines; and Linda Fong informs members of health concerns and deaths of retirees. **Row Three:** Cathy Purgahn Zooms in from Silsbee; Donna Lumpkin takes minutes; Helen Reynolds tells members to take stock of their health issues and identifies the top chronic diseases we face; Mary Bosarge attends her first MJCRSP Zoom meeting; and Candy Martin participates from home.

MJCRSP scholarship applications are available to Nederland and Port Neches-Groves seniors from their school counselor.

TEXAS LEGISLATURE BACK IN SESSION: District 21 State Representative Dade Phelan (shown here with MJCRSP Legislative Chair Richard Briggs and TRTA Executive Director Tim Lee) was installed as **Speaker of the Texas House of Representatives** on January 12.



From Tim Lee: The TRS trust fund is receiving increases in overall funding based on both active teacher payroll growth and as a result of the continuing reforms that were passed last session through Senate Bill 12. The Senate and House base budget bills also include \$897.6 million, an increase of \$39.5 million, for statutorily required contributions to TRS-Care to maintain current health insurance premiums and benefits for retired teachers. We are only at the beginning of the legislative session and things may turn at any moment. Please, stay tuned to our updates via the [Inside Line](#) and be ready to act as necessary over the coming weeks! (Sign up for Inside Line with link provided.)

From District 5 Legislative Chair Floyd Broussard: In the State Legislative Committee Meeting January 13 (by Zoom of course) Tim Lee announced that "As of last week, TRS is Actuarially Sound! How AWESOME is that!" He also stated that the Sunset Commission adopted, as their own, all of TRTA's recommendations about TRS. That means that among other things TRS will (1) name an ombudsman who will report to TRTA all that TRS does, (2) report publicly all bonuses paid, to whom they were paid and why they were paid, (3) report all matters on healthcare and healthcare appeals, and (4) revise return to work penalties. NOW is the time for us to get busy and make personal contacts with our state senators and representatives. Refer to TRTA's 2021 Legislative Platforms (see attachment). Please notify me (409.727.3300 / fbroussalso@gmail.com) of any contacts you make so that I will have something to report at my next state legislative committee meeting. (Note: The members of the new Texas House and Senate with email addresses are posted on the MJCRSP unit website (www.mjcrsp.org) right under the banner of the home page).

HELEN'S HEALTHY LIVING TIP: At the beginning of a new year, it is a good idea to take stock of what to expect health-wise, especially since January was Healthy Living month for TRTA. Therefore, the top 5 health threats to Americans have been identified as chronic disease (6 of 10 Americans have 1 such disease, and 4 of 10 have 2 or more): substance abuse and addiction, mental health issues, lack of taking vaccinations, and violence. Each of these issues affects millions of Americans daily.





TRTA District 5 Legislative Newsletter

Floyd J Broussard, TRTA District 5 Legislative Chair

Now Happening at the Texas State Capitol

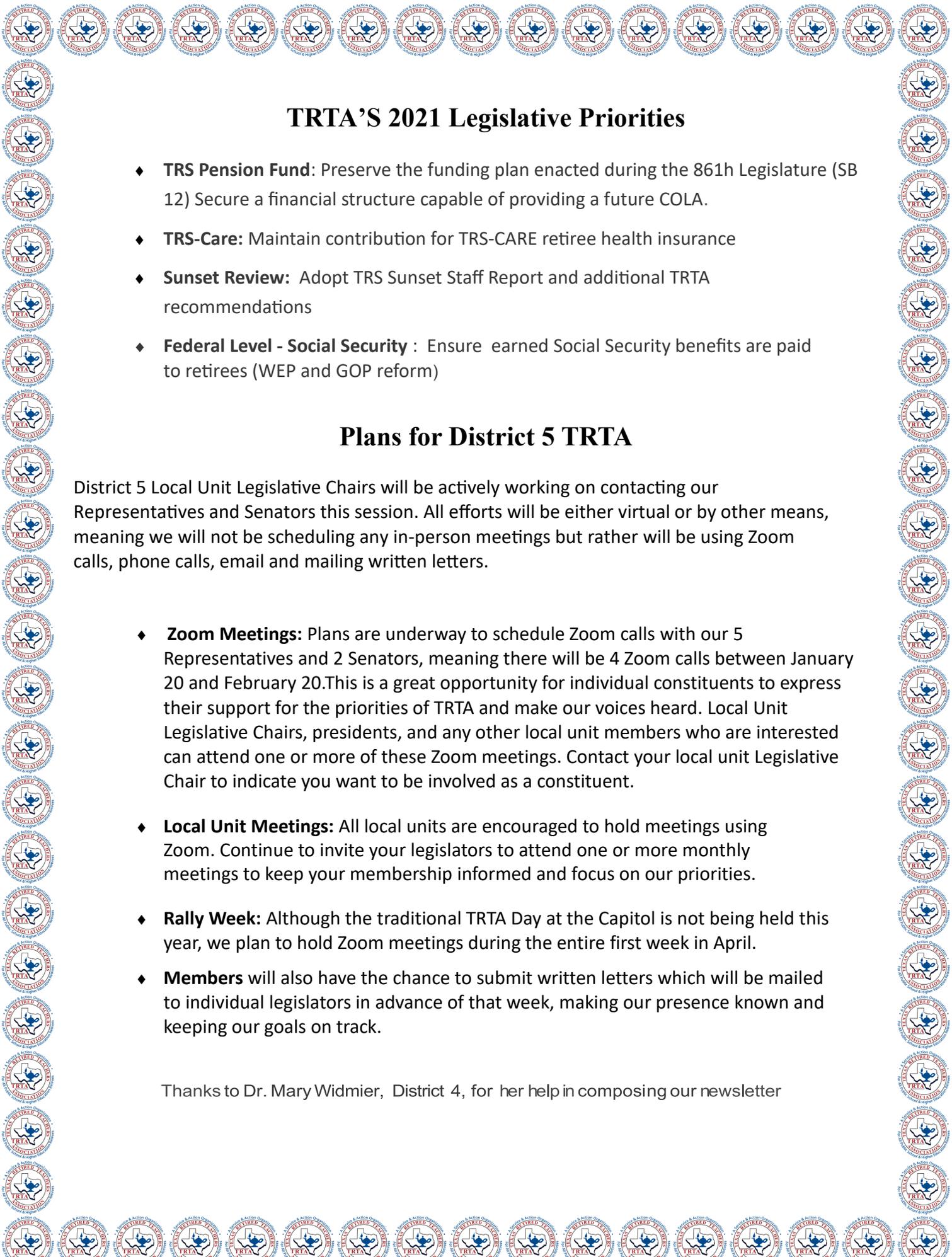
The 87th Legislative Session kicked off with traditional swearing-in ceremonies on Tuesday, January 12, even though precautions in place required COVID tests and other protocols for visitors. However, they still have not decided on long-term recommendations on how the session will proceed. Not much has been revealed to the public so far.

The Senate has made no announcements about procedures. Meanwhile, State Rep. Dade Phelan of Beaumont has been elected as the next Speaker of the House. He has asked a group of lawmakers to make recommendations and solicit input on what changes should be made to how the House conducts its business. Rep. Briscoe Cain, from Deer Park, asked the attorney general to weigh in on whether the Legislature has the power to close the Capitol if needed, thereby deciding the debate or vote on legislation from outside the Chamber.

Some lawmakers are also concerned about the potential for unrest in Austin. The governor has promised that any threats of protest or activism can and will be handled by DPS officers. It has been reported that DPS has deployed additional resources and personnel to the Capitol grounds.

Here's a run-down of what items the Legislature must tackle this session:

- ◆ **Budget:** As always, the biggest item at task is the state's current two-year budget and writing the next one. However, lawmakers received an updated revenue estimate from the Texas Comptroller that was better than expected.
- ◆ **Redistricting:** The Legislature will also need to redraw the state's political districts, a task that is often a polarizing and draining process for lawmakers. Since the census data is not expected to be available on time, this process is likely to result in a special session during the summer months.
- ◆ **Pandemic:** Lawmakers will also have to respond to the ongoing pandemic and address other policy issues that have been focal points throughout the pandemic, such as public education funding and health care. State leaders have already said the Legislature will remain committed to continuing to fund public education.
- ◆ **Other Focal Points:** Judging from the number of bills already filed before the session began, other focal points may be discussions of election rules in the interest of voter access and ballot integrity, abortion restrictions, and legalization of marijuana.

The page is framed by a decorative border of TRTA logos. Each logo is circular with a blue border, containing a map of Texas and the text "TRTA" and "Retired Teachers Association of Texas".

TRTA'S 2021 Legislative Priorities

- ◆ **TRS Pension Fund:** Preserve the funding plan enacted during the 861h Legislature (SB 12) Secure a financial structure capable of providing a future COLA.
- ◆ **TRS-Care:** Maintain contribution for TRS-CARE retiree health insurance
- ◆ **Sunset Review:** Adopt TRS Sunset Staff Report and additional TRTA recommendations
- ◆ **Federal Level - Social Security :** Ensure earned Social Security benefits are paid to retirees (WEP and GOP reform)

Plans for District 5 TRTA

District 5 Local Unit Legislative Chairs will be actively working on contacting our Representatives and Senators this session. All efforts will be either virtual or by other means, meaning we will not be scheduling any in-person meetings but rather will be using Zoom calls, phone calls, email and mailing written letters.

- ◆ **Zoom Meetings:** Plans are underway to schedule Zoom calls with our 5 Representatives and 2 Senators, meaning there will be 4 Zoom calls between January 20 and February 20. This is a great opportunity for individual constituents to express their support for the priorities of TRTA and make our voices heard. Local Unit Legislative Chairs, presidents, and any other local unit members who are interested can attend one or more of these Zoom meetings. Contact your local unit Legislative Chair to indicate you want to be involved as a constituent.
- ◆ **Local Unit Meetings:** All local units are encouraged to hold meetings using Zoom. Continue to invite your legislators to attend one or more monthly meetings to keep your membership informed and focus on our priorities.
- ◆ **Rally Week:** Although the traditional TRTA Day at the Capitol is not being held this year, we plan to hold Zoom meetings during the entire first week in April.
- ◆ **Members** will also have the chance to submit written letters which will be mailed to individual legislators in advance of that week, making our presence known and keeping our goals on track.

Thanks to Dr. Mary Widmier, District 4, for her help in composing our newsletter



Tax and Other Identity Thefts

How to Prevent Them and What to Do When You Cannot



PLEASE NOTE THAT THE IRS WILL NEVER

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer.
- Generally, the IRS will first mail you a bill if you owe any taxes.
- Threaten to immediately bring in local police or other law-enforcement groups to have you arrested for not paying.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Ask for credit or debit card numbers over the phone.

Business Fraud

Seena Gressin, attorney for the Division of Consumer and Business Education, FTC, writes, “tax identity thieves are already posting their “gone phishin’ signs:” fake e-mails designed to get human resources officers to hand over their employees’ personal information.” Even the professionals get snookered. Cybercriminals send fake emails that look official. The so-called corporate office asks for the company’s payroll or human resource office, requesting a quick review of the employees’ W2 forms. This phishing variation is known as a “spoofing” email. It will contain, for example, the actual name of the company’s chief executive officer. In this variation, the “CEO” sends an email to a company payroll office or human resource employee and requests a list of employees and information including SSNs. This is only one sneaky tactic. *But we’re retired, so what should we be looking for?*

Personal Loss

Cybercriminals are after your social security number to file for a tax refund, get a job, or claim your child or a fake child as their dependent. The cybercriminals are using more and more sophisticated tactics to gain more and more of your information. If you receive an unexpected letter from the IRS, you may be alerted that someone else is using your number. Remember that the IRS will not initiate contact with you by sending emails, texts, or social media messages. If you get an email that claims to be from the IRS, do not reply or click on any links. Immediately report it to <phishing@irs.gov>.

File as early as possible to beat the crooks. If you get a letter from the IRS saying that more than one return was filed for you, someone is already using your social security number. That someone may have used your SS# to apply for a job. His or her employer may have submitted income you supposedly earned. The second filing—the one you sent in—makes it appear that you failed to report all your income. The IRS does not know that the employer’s report was because someone used a stolen SS#. At this point, you are on the hook with the IRS.

Contact the IRS as soon as possible. A specialist will work with you to get your return filed correctly, get your refund as quickly as possible, and then protect your account. This specialist announcement all sounds clear cut. One individual has had his tax return usurped, not once, but twice. Some crook received his tax refund, and it was not refunded to him by the IRS until 11 months later. The next year, when he filed, the same nightmare happened again. The third year, he owed money, so he did not have problems. He and his wife had to appear at the IRS office with his affidavit of fraud, driver’s license and passport and photos in April. Then they had to return again with the same documents in August to prove their identities again. He was perplexed when he had to repeat the procedures all over again with different officials. The IRS officials have issued him a pin number that must be submitted with his income tax forms. The IRS calls his account “compromised,” a euphemism for what these criminals did to his identity and his refund. This year he is holding his breath. He sighs, “We will see in April.” Thieves are slick. Once they have your social security number, you may expect to have problems periodically.

Protecting Your Identity

Be wary of giving your social security number to anyone, including the doctor’s office who wants you to fill out forms in triplicate with your social security number glaring. Do not give them your social security number. They do not need it and cannot guarantee that their data system will not be breached.

The IRS saw an approximate 400 percent surge in phishing and malware incidents in the 2016 tax season. Some malware allows the crooks to see every keystroke you type and to access all your files. Scam emails are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. These phishing schemes can ask taxpayers about a wide range of topics. Emails can seek information related to refunds, filing status, confirming personal information, ordering transcripts and **verifying PIN information**. Do not fall into this trap.

Variations of these scams can be seen via text messages, and the communications are being reported in every section of the country. The IRS is aware of email phishing scams that appear to be from the IRS and include a link to a bogus web site intended to mirror the official IRS web site. These emails contain the direction “you are to update your IRS e-file immediately.” The emails mention USAgov and IRSgov (without a dot between "IRS" and "gov"), though notably, not IRS.gov (with a dot). Don't get scammed. These emails are not from the IRS.

According to the Taxpayer Advocacy Panel (TAP), taxpayers are receiving emails that appear to be from TAP about a tax refund. These emails are a phishing scam, where unsolicited emails which seem to come from legitimate organizations — but are really from scammers — try to trick unsuspecting victims into providing personal and financial information. Do not respond or click the links in them. If you receive an email that appears to be from TAP regarding your personal tax information, please forward it to phishing@irs.gov and note that it seems to be a scam email phishing for your information.

TAP is a volunteer board that advises the IRS on systemic issues affecting taxpayers. It never requests, and does not have access to, any taxpayer's personal and financial information such as Social Security and PIN numbers or passwords and similar information for credit cards, banks or other financial institutions.

Recent scammers are also sending fake emails purporting to contain an IRS tax bill related to the Affordable Care Act.

What to Do Right Away

1. Call the companies where you know fraud occurred.
2. Place a fraud alert and get your credit report.
3. Report identity theft to the FTC.
4. File a report with your local police department.
5. Call the IRS Identity Protection Specialized Unit at 1-800-908-4490.
 - a. Report the fraud
 - b. Send a copy of the police report or an IRS Identity Theft affidavit form 14039 (PDF) and proof of your identity, such as a copy of your social security card, driver's license, or passport.
 - c. Always record the dates that you made calls or sent letters.
 - d. Keep copies all letters that you send.

What to Do Next

1. Take a deep breath and begin to repair the damage.
2. Close new accounts opened in your name.
3. Remove bogus charges from your accounts.
4. Correct your credit reports.
5. Consider adding an extended fraud alert or credit freeze or your credit reports.
 - a. A fraud alert is free, but you must provide proof of your identity.
 - b. A fraud alert on your credit report will make it more difficult for a thief to open more accounts. It lasts for 90 days, but it can be extended.
 - c. Place a fraud alert by reporting that you are an identity fraud victim.
 - d. Confirm that the credit company you call will contact the other two credit bureaus.
 - e. Be sure that the credit companies have your correct contact data.

Transunion	1-800-680-7289
Experian	1-888-397-3742
Equifax	1-888-766-0008





START THE NEW YEAR WITH GREAT PET CARE!

NATIONWIDE PET INSURANCE (vpi)

Texas's Most Trusted Insurer for Pet Insurance

New Enrollments

800-872-7387





Hello and welcome to *Fresh Picks*, our email newsletter that highlights the goings-on of your pension and health care system in easy, quick-to-read “bites.” Enjoy!



Keep an Eye Out for Your Annual 1099-R Income Tax Form

Are you a **TRS retiree, beneficiary** or **former member** who received one or more payments from TRS during calendar year 2020? If so, watch your mailbox! TRS will be mailing you a 1099-R form later this month. [View Helpful Information and FAQs](#)



Get Healthy in 2021 with TRS Wellness Programs

All TRS health plans feature programs that can help you get fit and stay healthy. TRS-ActiveCare and TRS-Care Standard offer one-on-one coaching through [Well on Target®](#) with BCBSTX. TRS-Care Medicare offers free gym memberships through Silver Sneakers. [TRS-ActiveCare](#) | [TRS-Care Standard](#) | [TRS-Care Medicare](#)



How is Your Pension Fund Performing?

You may hear us say it often – we at TRS are invested for the long-term. In fact, our investment horizon looks out 30 years! Learn more about why that philosophy led TRS to outperform 90% of other public pension plans over the past decade. [Learn About Our Performance](#)

We hope you're enjoying your Fresh Picks news. Please know you can always find detailed information at www.trs.texas.gov.



TRS TEACHER RETIREMENT SYSTEM OF TEXAS



TRS health plans will cover COVID-19 vaccines at no-cost.

As COVID-19 vaccines are approved by the U.S. Food and Drug Administration (FDA) and distributed, we know you may be wondering what coverage will look like under your TRS health plan.

All TRS health plans will cover FDA-approved COVID-19 vaccinations at no cost. This vaccination is part of your preventive health care.

State and federal guidelines determine when different groups of people are eligible to receive the vaccine. [We've created a resource hub on our website](#) where you can find information about vaccine distribution, access and frequently asked questions.

We recommend reviewing the content carefully and staying in touch with your providers. This is a quickly changing situation.

We'll update this page as developments are communicated to TRS.

Quick Information to Note

- Texas is currently only administering vaccines to the [Phase 1A](#) and [Phase 1B](#).
- **TRS-ActiveCare and TRS-Care Standard participants** should bring both their Blue Cross and Blue Shield of Texas and CVS Caremark ID cards to appointments.
- **TRS-Care Medicare Advantage** participants should bring their UnitedHealthcare ID card to appointments.
- There's a limited supply of vaccines during the initial release. After you [identify a local provider or clinic](#), be sure to call ahead and ask about availability.

Please visit our website for more detailed information.

If you have further questions, we encourage you to visit the [Texas Department of State Health Services](#) (DSHS) FAQ page. **Since TRS will not administer the vaccine, calling your provider with more specific questions will be the fastest way to receive answers.**

If you need help finding a provider in Texas, visit [the Texas COVID-19 Vaccine Provider Locations map](#) or call 2-1-1, option 6.

We're here to be your partner in staying healthy and safe throughout the pandemic. You can also stay [up-to-date on your COVID-19 health plan coverage by visiting our website.](#)

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