



Topics & Report SPRING 2025

Serving over 456,000 members



Three Nominees Petitioned and Qualified for TRS Board of Trustees Seats

Three Available Seats Makes May 1 Board Election Unnecessary

Trustees Nominated by Active Members & Elected for 2025-2029 Term:

- **Heather Becker** of Rushville
- **Sean Casey** of Richmond

Trustee Nominated by Annuitants & Elected for 2025-2029 Term:

- **Lorraine "Rainy" Kaplan** of Schaumburg



Heather Becker



Sean Casey



Lorraine "Rainy" Kaplan

Member balloting this spring to elect two active teacher members and one annuitant member to four-year terms on the TRS Board of Trustees is unnecessary and has been canceled.

The state law governing trustee elections provides that if there are only as many qualified nominees as there are positions available, the balloting portion of the trustee election process shall not be conducted, and the Board shall declare the qualified nominees duly elected.

Only **Heather Becker** and **Sean Casey** filed the

requisite 500 valid active member signatures necessary to be nominated as eligible candidates for the two open active teacher trustee positions.

Only **Rainy Kaplan** filed the requisite 500 valid annuitant signatures necessary to run for the one open seat elected by annuitants.

At the Feb. 21, 2025, Board of Trustees meeting, the current Board declared the three nominees as elected for four-year terms on the board that begin on July 15, 2025. The Board canceled the balloting that would have taken

place during April for the May 1 election.

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The state law governing the election of TRS trustees can be found at 40 ILCS 5/16-165. The Board of Trustees is comprised of five elected trustees nominated by active members, two elected trustees nominated by annuitant members, seven trustees

appointed by the governor and the incumbent state superintendent of education as an ex-officio member.

The full Board of Trustees listing can be found on the TRS website at trsil.org/trustees/board-of-trustees.

New Board Of Trustee Members Effective July 15, 2025

Heather Becker

Heather Becker is a 29-year veteran teacher who began her career in the V.I.T. School District in Table Grove. She spent 22 years teaching Title 1 math, 4-6 grade math and middle school math. Currently, Becker teaches high school math at Rushville-Industry High School.

For nine years, she's been a member of the Illinois Education Association (IEA) Board of Directors. During this time, she's served on many committees, including the budget committee, internal operations and the IEA board executive committee. Becker has been a member of the Illinois Political Action Committee for Education (IPACE) for the last six years, and is a member of the IEA associate staff 401 (k) plan committee and a trustee for the IEA professional staff retirement plan.

She said, "I'm looking forward to serving on the TRS Board of Trustees and am committed to ensuring the longevity and protection of our retirement system and working for our members."

Becker lives in Rushville where she spends time with her family, including her two sons.

Sean Casey

Growing up in Springfield as the child of two educators, Sean Casey said a lifetime of influence from his family, teachers and mentors instilled in him the importance of engaging in citizenship to build healthier communities from within.

As an advocate for just schools, Casey has been active in the Illinois Education Association, both locally and at the state level, throughout his career. He has worked as a school psychologist in McHenry School District 15 since 2008. Casey is the treasurer and a cofounding member of the nonprofit Science

of Reading Illinois, which serves to improve literacy outcomes for students through advocacy at the state and local levels.

He has spent years talking with fellow educators about the financial realities of being a teacher. As an advocate for financial literacy, Casey believes it is essential for members to understand the benefits TRS provides.

As an active member who reads the TRS *Annual Comprehensive Financial Report*, he said, "I hope my time on the board allows me to broaden my perspective and learn about the risk management strategies TRS employs to protect the future pensions of Illinois educators."

Casey currently lives in Richmond with his family.

Lorraine "Rainy" Kaplan

Rainy Kaplan retired from Westmont CUSD 201 in 2023 where she was a Spanish teacher and Athletic Director.

She served on the TRS Board of Trustees as an active teacher from July 2013 - July 2017. Kaplan said that she wanted to serve again because, "I love reading and learning new things and the TRS work never fails in that department. I like meeting new people and making sure that retirees know what is going on with their pensions and benefits."

Kaplan is currently the Vice President of the Illinois Retired Teachers Association and a member of the Illinois Education Association - Retired.

She resides in Schaumburg with her husband of 20 years. All three of her stepchildren are teachers and she enjoys spending time with her six grandchildren.

Benefit Choice Period for Health Insurance Coverage Planned May 1 – June 2

benefit choice



The annual Benefit Choice Period for Teachers' Retirement Insurance Program (TRIP) participants is planned for May 1 – June 2, 2025. Benefit Choice is the time to make changes in TRIP coverage and to enroll yourself and eligible dependents. This enrollment period **also** allows TRS members and their dependents who have previously opted out of TRIP an opportunity to re-enroll in the program. TRS will post any updates about the Benefit Choice Period on our website.

Watch Mail for the Benefit Choice Booklet

The Benefit Choice booklet will be mailed to retirees currently enrolled in TRIP by the end of April.

This booklet includes **important changes that will take effect on July 1, 2025**, including:

- Addition of dental and vision benefits
- Discontinuation of the Health Alliance HMO plan
- Medicare split family requirements

New Dental and Vision Benefits

As of July 1, all TRIP plan participants will have vision and dental benefits at no additional cost. Plan participants will be mailed a plan ID card from EyeMed, the plan administrator for vision benefits, and Delta Dental, the plan administrator for dental benefits.

No Health Alliance Coverage

Health Alliance will no longer be an available option in the upcoming fiscal year. Members with Health Alliance coverage must elect a new insurance plan during the Benefit Choice Period or be defaulted into the Teachers' Choice Health Plan effective July 1, 2025, with no ability to appeal.

Medicare Split Family Requirements for Retirees, Annuitants and Survivors

During the Benefit Choice Period from May 1 – June 2, TRIP plan participants who are enrolled in Medicare Parts A and B (based on age or disability) **MUST TAKE ACTION**.

TRIP Plan participants will be required to enroll in the Total Retiree Advantage Illinois (TRAIL) Medicare Advantage Prescription Drug (MAPD) program during the Benefit Choice Period. If the member is eligible, failure to enroll in the TRAIL plan will result in the termination of coverage for the member and any covered dependents. If the dependent is eligible, failure to enroll in the TRAIL plan will result in the termination of the dependents' coverage.

Members who are already enrolled in the TRAIL MAPD plan do not have to make a change during this open enrollment period.

More information about this change will be in the TRIP Benefit Choice booklet on page 1.

Benefit Choice is the time to make changes in TRIP coverage and to enroll yourself and eligible dependents.

Resources for Benefit Choice

The full Benefit Choice booklet will be available at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov).

If you reside outside of Illinois, this resource lists the insurance options available in your state by county: trsill.org/health-insurance/out-of-state-accessibility

If you already are enrolled in TRIP and wish to make a change in coverage, call the MyBenefits Service Center (MBSC) at 844-251-1777 or log in at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov). If you are enrolling yourself for the first time during the Benefit Choice Period, please contact TRS for a TRIP Participation Election form.

As a reminder, TRS does not administer TRIP. TRS determines eligibility, assists with enrolling members in the program and collects appropriate premiums. By law, CMS is the administrator that determines coverage benefits, establishes premiums, negotiates contracts with the insurance carriers, and resolves coverage and claim issues.

MBSC is the custom benefits solution service provider for CMS and can answer questions about changing coverage or electing benefits.

TRS Outreach Team Connects with All Members About Benefits



With over 456,000 TRS members, the Outreach Team has been relentlessly at work finding the best ways to communicate to a variety of audiences.

Fall Benefit Information Meetings

TRS has long been known for the Fall Benefit Information Meetings. Up until a few years ago, these meetings were created for members who planned to retire within the next five to eight years. We now welcome **all active TRS members** who want to learn about ways to best enhance their pension and create opportunities to add to it with the TRS Supplemental Savings Plan. In mid-August, check the website for this year's meeting schedule. Meetings will be held online and in-person during September – November 2025.

In addition to the fall meetings, we have added so many more opportunities for TRS members!

TRS Express!

For our 170,000 active TRS members, we offer TRS Express! which is a virtual abbreviated version of the Fall Benefit Information Meetings. This webinar is offered separately to Tier 1 and Tier 2 members and runs monthly from December through May.

It's Time to Retire

We offered the very popular It's Time to Retire webinar 10 times in February for members who might be planning to retire in 2025 to make them aware of the things they need to be doing "now" to prepare for retirement.

Newer TRS Members

In March, we held our first webinar for Newer TRS Members for those with less than five years of service

in TRS. We'll offer additional opportunities to attend on a monthly basis during the school year to ensure our newest members know how to access TRS resources.

Subs are Teachers too!

Let's not forget about our very valuable substitute teachers who earn benefits with TRS the same as contracted educators. Subs Are Teachers Too! has been offered virtually to Tier 1 members with additional opportunities coming for Tier 2 subs in the future.

Connecting with Retirees Webinars

For our 133,000 retirees, we picked up where we left off last year with a series of Connecting With Retirees webinars on different topics. Tax season suggested that 1099-Rs and W-4Ps should kick off the year; two webinars were offered. In March, Who Can Talk to TRS About My Account? covered Confidential Information Release Forms and power of attorney/guardianships. TRIP and TRAIL and death benefit webinars are planned later this year.

Inactive Webinar

Our 150,000 inactive members have received attention with two webinars outlining the Accelerated Pension Benefit option.

Look for Zoom Invites Via Email

All webinars are recorded and available online

We have limits on the number of people we can accommodate on Zoom. Certain membership groups are targeted and invited by email. We will eventually work our way through the entire TRS membership. In addition, we are recording each topic and posting it on the TRS website and our YouTube channel.

Numbers Reflect Interest

Our January–March 2025 meetings reached 3,953 people in live webinars with an additional 2,176 viewing the recorded versions. Another 31 in-person presentations with 1,220 attendees were offered at institute days, after school, and for IEA, IRTA, IFT, IASBO and HR Manager conferences.

We are excited to reach out to many more of you as we look to connect with all TRS members on subjects that are meaningful to you at every stage of life.

Prepare for Retirement by Using This Retirement Time Line Checklist

As Soon as Possible

- Attend a Benefit Information meeting. A schedule is available on the TRS website during the fall.
- If you have not already submitted a “proof of birth” online in the secure member account area, it must be provided to TRS in order to process your retirement benefit.
- Confirm your years of service by accessing your TRS Benefits Report online (updated each November).
- Obtain the cost of reinstating a TRS refund, record sick leave from former employers and report optional service. Types of optional service include:
 - substitute teaching,
 - homebound or part-time service before July 1, 1990,
 - out-of-system service,
 - military service,
 - board-approved leaves of absence,
 - leaves of absence due to pregnancy or adoption prior to July 1983,
 - involuntary layoffs,
 - recognized Illinois private school service (**must apply on or before June 30, 2028**), and
 - paid student teaching.
- Update your Beneficiary Designation form to ensure that survivor benefits will be paid according to your wishes.
- Provide us with your home email address in the secure member account area online. Emails about legislation and other important issues will also be sent periodically.
- Inquire about upgrading your pre-July 1998 service to the 2.2 formula. Call us for the cost to upgrade (**Tier 1 members only**).
- Consider consulting with a financial planner. TRS does not provide financial advice.
- Determine if any reciprocal service you have accrued will be beneficial to use in retirement. Each retirement system has specific rules about reinstating refunded service.

4 to 5 Years Before Retirement

- Attend a Benefit Information meeting. A schedule is available on the TRS website during the fall.
- Schedule an individual appointment, if necessary.

- Request a benefit estimate online in the secure member account area or by calling us. We will need to know your estimated retirement date; the number of unused, uncompensated sick leave days at retirement; and current and estimated future salary rates, including TRS contributions. Also include any bonuses and extra-duty pay.



Year of Retirement

- Request an updated benefit estimate (online or by phone).
- Attend an It’s Time to Retire meeting held in February.
- Finish reporting all optional service; this task may take time and research.
- Complete payment to reciprocal system for re-funded service, if applicable.

3 Months Before Last Day

- Complete the Personalized Retirement Interview by calling us or logging on to the secure member account area of our website. You’ll be asked a few questions to complete information in the retirement packet. **You will receive the packet within three weeks. If you have reciprocal service, you also will need to call the other retirement system(s) to apply.**
- Confirm you have provided us with your personal email address in the secure member account area online. You will receive important information about the status of your retirement via email.
- Check on the status of any optional service or 2.2 balances still owed (**Tier 1 members only**). During the retirement process, you will be asked how you wish to pay any remaining 2.2 balance. Payment can be made either through a lump sum, rollover, or pre-tax reduction from your monthly annuity check. If you have any optional service balances, they must be paid prior to retirement, with the exception of pregnancy or adoption leaves.

Major Life Change? Check Your Beneficiary Designation for Accuracy



Some events that may require a beneficiary update include: marriage, divorce, births, deaths or dependents reaching adulthood.

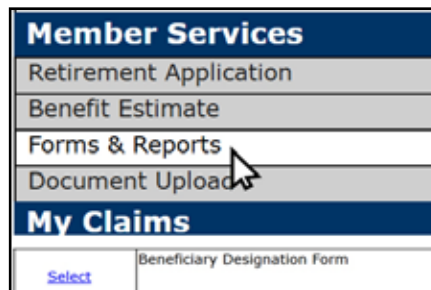
Periodically review your beneficiary designation and be sure to change it whenever necessary. Some events that may require a beneficiary update include: marriage, divorce, births, deaths or dependents reaching adulthood.

If you are an active or inactive member, your TRS Benefits Report contains your designated beneficiaries. You may view this in the secure member area online. You can also verify your beneficiary designation by calling us at 877-927-5877 (877-9-ASK-TRS). Due to confidentiality rules, we can provide this information only to members.

If a change is necessary, the Beneficiary Designation form allows you to designate beneficiaries for death benefits.

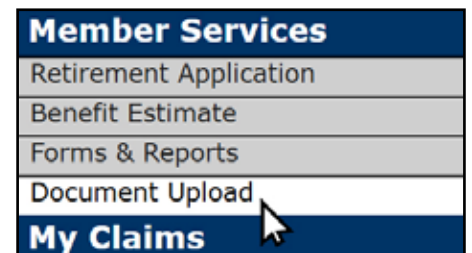
Updating Your Beneficiary Designation Form

To create or update your beneficiary designation, download your personalized form by logging into your secure member account. Start by selecting the Member Login button on the TRS home page, trsil.org. After logging in, select Forms & Reports on the left navigation bar. Then select Beneficiary Designation form.



Part of the form will be prefilled with information on file for you. If you cannot access your online account, email members@trsil.org and provide your full name, last 4 digits of your Social Security number and mailing address and we will mail the form to your address.

To quickly and efficiently send the completed form back to TRS, use the Document Upload feature located on the left navigation bar within the secure area. You may also fax it to 217-753-0964 or mail it to the Springfield office.



Read about TRS death benefits using the below links:

Tier 1 Member Guide (member before Jan. 1, 2011):

<https://www.trsil.org/members/tier-i/guide/chapter-15-death-benefits>

Tier 2 Member Guide (member on or after Jan. 1, 2011):

<https://www.trsil.org/members/tier-ii/guide/chapter-15-death-benefits>

Important to Always Use a Personal Email in Your Online Member Record

All members, but especially those who are retiring this school year, should review their email on file and verify that it's a personal email and not a work email used for school district employment.

The primary way we contact members about news, events and benefit information is through email because it's an efficient, environmentally friendly and cost-saving measure.

Unfortunately, a school district does not always invalidate email addresses for teachers after they leave a position or retire. When this happens, the teacher or retiree no longer has access to view the emails and loses contact with us.

TRS keeps sending emails to inaccessible email addresses because the email has **not** been rejected by the receiver (school district) and the email is still considered valid.

To avoid this, it is preferable that your email on file with TRS is your **personal email and not a work email** so that you never lose access to receiving information from your pension system.

To review your email on file, select Member Login from the TRS homepage, trsil.org. After gaining access to the secure member area, review your Email Information on the opening page and update it if necessary.



Keep Bank Info Current to Ensure Ease of Direct Deposit



It is each member's responsibility to keep bank information current by notifying TRS when a banking change occurs.

Banking changes include:

- changing a bank account number,
- changing a bank routing number,
- name change of bank,
- address change of bank and/or
- a merger with another banking entity.

Failure to notify TRS when a banking change occurs will result in the loss of direct deposit and the member will receive a paper benefit check.

To update banking information, download a personalized form from your secure online account (trsil.org, select Member Login, top right). After logging in, select Forms & Reports on the left navigation bar and then select Depository Agreement for TRS Benefits Payments form (Direct Deposit).

You may also call Member Services at (877) 927-5877 and request the Depository Agreement for TRS Benefits Payments form (Direct Deposit).

Completed forms may be uploaded in the secure online area, mailed or faxed.



TEACHERS' RETIREMENT SYSTEM OF THE STATE OF ILLINOIS

2815 West Washington Street, P.O. Box 19253
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Spring 2025



Role of TRS

TRS provides expert pension services to Illinois public educators, ensuring their promised retirement security. Governed by a 15-member Board of Trustees, TRS operates as a fiduciary, managing benefits and assets responsibly, in compliance with the law and in the best interests of our members.

TRS does not have the authority to write or pass legislation. Such decisions rest with the Illinois General Assembly. TRS serves as a reliable resource to legislators and stakeholders, providing subject matter expertise on pension-related matters.

For legislative concerns, members should contact their state representatives. TRS is committed to delivering exceptional service and support to all members.

Go Green!

To receive this newsletter electronically, send an email to members@trsil.org. Include your full name, zip code, the last four digits of your Social Security number and your email address.

Topics & Report Newsletter

Spring 2025

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