

From: [Elizabeth Jones](#)
To: [Janet Wood](#)
Subject: FW: Public Input Form for Agencies Under Review (Public/After Publication)
Date: Wednesday, July 22, 2020 8:46:14 AM

From: sunset@sunset.texas.gov On Behalf Of Texas Sunset Commission
Sent: Wednesday, July 22, 2020 5:16:40 AM (UTC-06:00) Central Time (US & Canada)
To: Sunset Advisory Commission
Subject: Public Input Form for Agencies Under Review (Public/After Publication)

Agency: TEACHER RETIREMENT SYSTEM TEXAS

First Name: Wayne

Last Name: Pate

Title: Retired Educator

Organization you are affiliated with:

Email:

City: Fort Worth (permanent address)

State: Texas

Your Comments About the Staff Report, Including Recommendations Supported or Opposed:

I'll be as brief as possible: My wife and I have resided in Siberian Russia since August 2016. when we came here to be near her elderly and ailing father who died last year. Since 2016 (as well as before), our premiums for TRS-Care have been routinely deducted from my ,monthly retirement annuity deposit.

When I checked my pending deposit online at the end of May 2020, I discovered that the deposit was suddenly \$160 less than usual. I used the "Need Help With My TRS" section of the "My TRS" website to ask for an explanation of this decrease. After the third or fourth try, I received a response stating that TRS had received word from the Center for Medicare Services recently that our current address was in Russia, *outside of the Medicare coverage area, which increased our premiums.

I then asked why being outside the Medicare coverage area should increase my premiums when I couldn't file a claim from Russia anyway, and I mentioned that my wife, our three-year-old son and I are all currently covered by the Russian Federation's national healthcare plan. A TRS staff member then suggested that I could terminate TRS-Care coverage and re-enroll when we return to the USA, I was then referred to a section of the published regulations for the TRS-Care Plan dealing with "SEEs," or Special Enrollment Events, I read the section on SEEs carefully, but found no specific mention that leaving the service coverage area and returning later would qualify as legitimate grounds for terminating coverage and re-enrolling when we return to Texas. I raised this concern in another email, but was assured in the TRS response that our circumstances would qualify for an SEE.

I sent in the Form 700b for termination of coverage, and TRS staff agreed to refund my premiums for the months of May and June, 2020. I then requested a refund for premiums paid for the previous forty-plus months, but they refused to discuss it. I had asked specialists who advise retirees and future retirees on TRS-related matters before we left Texas for Russia about terminating and re-enrolling, but everyone assured me that once a client terminates TRS-Care coverage, they can never get it back, period and paragraph. So I grudgingly accepted that I would have to pay premiums on which I could never make a claim while we were in Russia to keep our TRS-Care coverage, because TRS has consistently and emphatically communicated to the world that it's not possible to re-enroll, period--which, obviously now, is not the case.

THE NET EFFECT of TRS's consistent and inaccurate message about this issue is that I HAVE BEEN DEFRAUDED OF OVER \$25,000.00 IN WASTED PREMIUMS (TO TRS'S BENEFIT) BY THEIR WITHHOLDING OF INFORMATION THAT I DO, INDEED, QUALIFY FOR A

SPECIAL ENROLLMENT EVENT WHEN WE RETURN TO TEXAS.

Any Alternative or New Recommendations on This Agency:

i RECOMMEND that TRS be required to rewrite the published regulations on SEEs to specify that leaving the service coverage area and returning to it later does qualify as a Special Enrollment Event.

I FURTHER RECOMMEND that TRS be required to refund to me the more than \$25,000.00 in wasted premiums, of which I was defrauded by TRS's consistent lack of transparency and withholding of accurate information on the issue of qualifying for Special Enrollment Events.

My Comment Will Be Made Public: I agree