



Kentucky Retired Teachers Association

FACT SHEET

- KRTA State Office** ♦7505 Bardstown Road, Louisville, KY 40291-3234 ♦Telephone 502-231-5802 or 1-800-551-7979
FAX: 502-231-0686 ♦ E-mail: info@krta.org ♦ Website: www.krta.org
Staff: Dr. Robert Wagoner, Executive Director Carla Hahn, Administrative Assistant
Janie Caslowe, Deputy Executive Director Mary Wagoner, Part-time Secretary
Brenda Meredith, KRTA News Editor Charlotte Lindley, Receptionist
- KRTA State Units:** 118 Local Associations & 14 District Associations **KRTA Membership: 28,000**
- KRTA NEWS** Our quarterly newspaper with updates and other information important to retirees
- N. O. Kimbler Scholarship Fund**
\$1,400 scholarships provided annually to one student at each of the 16 community colleges
- Travel Opportunities**
 - Bluegrass Tours (1-800-755-6956 or 859-252-5744)
- Legaline Services for KRTA Members**
 - Call the **Legaline** at 1-800-232-1090 weekdays 8:00-12:00 & 1:00-4:00.
 - Free limited legal advice
 - Services such as; simple wills, intra-family deeds, living wills, power of attorney at reduced fees
- Free Finance and Investment Information for KRTA Members**
Contact **Henry Hensley at 1-800-927-0030**
- Commonwealth Credit Union:**
 - Savings, Free Checking, Individual Retirement Accounts
 - Home Banking, Bill Payment, and e-Statement
 - Mortgages, Home Equity, Vehicle Loans / Home Equity Credit Cards
 - 1-800-228-6420 / 502-564-4775 / or log on to www.ccuky.org** (24-hour access to banking)
 - Special attention to age 50+ members
- Retirement Counseling: RIPE! for Retirement:** Kay Goldberg: 502-326-8962 or kayg001@gmail.com
- Life Insurance and Identity Theft (LifeLock):** North American Life Plans, LLC
 - Keith Hazelbaker:** 502-494-5852 or 1-888-362-1214 **E-mail:** khazelbaker@lifeplansllc.com
 - Jeff Johnson:** 502-553-7630 Cell Phone or 502-891-4478 Louisville Office
- Liberty Mutual Auto and Home Insurance**
 - Savings up to 15% on auto insurance
 - 5% savings on home insurance
 - Contact **David Farmer at 502-429-4504 Ext. 51690 or 1-888-504-0156 Ext. 51690**
- Avesis Vision Plan- Enrollment Info Plan Choice 1-800-466-5182 Provider Questions Avesis 1-800-828-9341**
 - Open Enrollment: Anytime Plan Year: January 1- December 31
 - Plans available: Single Plan—\$130.00; Two-Person Plan—\$208.00; Family Plan—\$287.00
- Delta Dental Plans**
 - Open Enrollment: Anytime Plan Year: April 1- March 31
 - Three plans: ♦ Delta Dental PPO ♦ Delta Dental PPO Plus Premier ♦ Delta Care
 - For information or questions call **Delta Dental 1-866-480-4872** or
Brown/Brown Ins (3rd Party Administrator for KRTA) 1-866-927-7587 or 502-245-5333
 - Also for enrollment information, go to www.deltadentalky.com and click on the KRTA icon
- KRTA Hearing Instrument Plan**
 - Hear in America (**1-800-286-6149**) or (**502-244-1354**) or www.hearinamerica.com
 - Free screening for member and immediate family
 - Discounted hearing instruments and batteries

15. **Comfort Keepers** (In-home health providers) — Statewide Toll Free 1-877-257-KRTA (5782) or visit <http://www.comfortkeepers.com/external/locations.html>
- For all KRTA members and their immediate family members**
- Preferred rate for services
 - Free in-home assessment
 - Meal preparation, errand services, respite & relief for families, personal care services
16. **Home Instead Senior Care** (in-home health providers) - Toll Free 1-866-886-6831 or visit www.homeinstead.com
- Nine offices in Kentucky serving 39 counties
 - Preferred rate for services
 - Free in-home assessment
 - Meal preparation, errand services, respite & relief for families, personal care services
17. **Long Term Care:** **National Health Administrators** Toll Free 1-866-899-5796 or
Jeanne Blevins, 1-800-524-9902, Ext. 3762
18. **Health Insurance**
- KTRS Medicare Eligible Health Plan (MEHP) - Retirees age 65 and older**
- **Medical - Humana Medicare Advantage PPO**
- For benefit information call 1-866-307-2494
 - www.humana.com
- **Prescription - Express Scripts, Medicare Part D**
- For benefit information call 1-877-866-5834
 - www.express-scripts.com
 - Prescriptions can be purchased at the local pharmacy at a coinsurance of 20% or 35% after \$150 calendar year deductible OR through Express Scripts home delivery pharmacy for a copayment, no deductible, for up to a 90 day supply.
- KTRS Kentucky Employees' Health Plan (KEHP) - Retirees under age 65**
- Administered by Ky's Personnel Cabinet, Dept. of Employee Insurance (DEI).
 - For benefit information, call 1-888-581-8834
 - Website is <http://apps.humana.com/egroups/commonwealthky/home.asp>
- **KTRS Health Plan (KEHP) - Medical**
- Humana has been chosen to partner with the Commonwealth for health care benefits.
 - Humana's Commonwealth hotline number is 1-877-KYSPIRIT (1-877-597-7474)
- **KTRS Health Plan (KEHP) - Prescription**
- **Express Scripts** currently administers the **KEHP** prescription benefits.
 - The amount you pay for a prescription will depend on your choice of plan and whether your drug is on the first, second, or third tier of the formulary. All retail plans cover a 30-day supply; mail covers a 90-day supply for a 2 month co-pay.
 - Website is www.express-scripts.com
 - Telephone is (1-877-597-7474)
19. **The Homestead Exemption** for people age 65 and older is \$34,000. It is also available for Disabled Retirees under age 65. Application should be made through local government.
20. **Social Security Benefits**
- You must have 40 quarters of social security work to be eligible to draw.
 - Teachers **eligible** to retire after December 31, 1985, are subject to a reduction in social security benefits.
 - Teachers **eligible** to retire before January 1, 1986, may draw social security benefits with no reduction.
21. **Retired teachers receive an automatic 1½% annual increase. Any other increases must be provided by the General Assembly through the efforts of KRTA volunteer advocates.**