



# News

*Express*

**Kentucky Retired Teachers Association**  
*Serving Retired Teachers Since 1957*

VOLUME III, NUMBER 2

LOUISVILLE, KENTUCKY

SEPTEMBER 2018

## KEAT Candidate Forums

Novembers Mid-term Elections are coming. Be informed. Know where your state house representative stands on Public Pensions, Public Schools and more.

Two forums are happening next week. The opportunity for voters to hear candidates discuss the major issues in a political campaign is one of the most important and lasting parts of our democracy. The Kentucky Education Action Team (KEAT) made up of Kentucky School Boards Association (KSBA), Kentucky Association of School Administrators (KASA), Kentucky Association of School Superintendents (KASS), Kentucky Retired Teachers Association (KRTA), Kentucky PTA (KYPTA), Kentucky Association of School Councils (KASC) and Kentucky Education Association (KEA) are sponsoring the event. Be there to show support for your financial future and public pensions.

**Tuesday, October 2, 2018**  
**Daviess County High School Auditorium**  
**6:00 pm - 7:30 p.m.**

The Kentucky Education Action Team KEAT is inviting you to attend a Candidate Forum, Tuesday October 2, 6:00 pm - 7:30 pm at Daviess County High School in the Auditorium. Shaelie Clark with Evansville Channel 14 will moderate the forum. Candidates from House District 7 (Daviess, Union, Part of Henderson County), House District 11 (Part of Henderson and Daviess), House District 12 (Webster, McLean, Part of Hopkins and Daviess), House District 13 (Part of Daviess), House District 14 (Ohio, Part of Daviess and Senate District 8 (Daviess, McLean, Hancock).

**Thursday, October 4, 2018**  
**McCracken County High School**  
**C-Plant Performing Arts Center**  
**6530 US Highway 60 West**  
**6:30 - 8:00 p.m.**

The Kentucky Education Action Team KEAT is inviting you to attend a Candidate Forum, Thursday, October 4, 6:30 pm - 8:00 pm at McCracken County High School C-Plant Performing Arts Center, 6530 US Highway 60 West, Paducah, KY 42001. All Candidates and Incumbents from the McCracken County area have been invited.

## NRTA ANNOUNCES THE 2018 WITH OUR YOUTH! AWARD WINNERS

Retired Educators in Kentucky, Mississippi and Virginia Honored for Outstanding Work with America's Youth Washington, D.C., August 31, 2018 - NRTA, AARP's Educator Community, announced today the winners of its With Our Youth! award, a national recognition of the outstanding volunteer work of retired teachers to improve the lives of America's youth. This year's winners include retired teachers from Kentucky, Joanne Ashby and Betty Hill. See the complete story in the upcoming November issue of KRTA NEWS arriving in your home the first of November.



## *The Leadership Issue*

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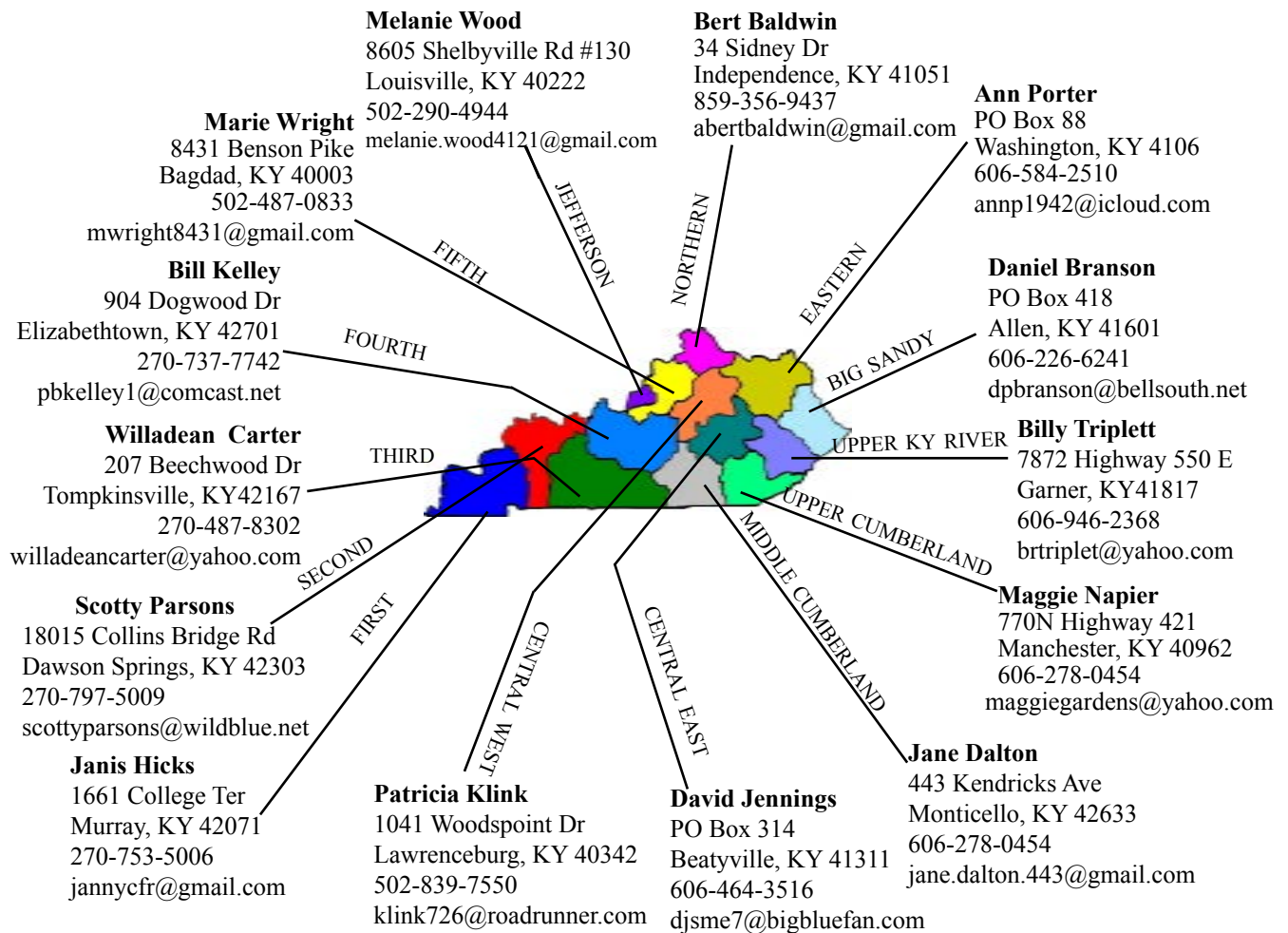
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## KRTA STANDING COMMITTEES — 2018-19

### LEGISLATIVE

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## MEMBERSHIP

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Where do we go legislatively from  
this day forward?



**THE KEY:**  
**“One on one”  
 work with  
 legislators**

## TRS Workshops

### Retiring Sooner or Later

#### Upcoming

**Oct. 27** in Bowling Green (Greenwood High School) for employees of any school district — Registration open

**Dec. 4** in Elizabethtown (Early College and Career Center) for employees of any school district.

Preregistration is required. Register through Pathway at [mss.trs.ky.gov](http://mss.trs.ky.gov) or, if you haven't registered for Pathway, call TRS at 800-618-1687. Registration opens two months prior to event date.

A seminar for anyone anywhere on the career spectrum. Session topics include: understanding your defined benefit retirement plan, retirement eligibility, understanding what can impact your retirement benefit, health insurance in retirement and the importance of staying informed about retirement. Sessions are geared toward a specific type of member (school district, university or state agency employee).

### TRS On the Road

#### Upcoming

Nov. 3 in Corbin (The Corbin Center) — Registration open

Preregistration is required for individual counseling and presentation attendance. Separate registrations for each part are required. Register through Pathway at [mss.trs.ky.gov](http://mss.trs.ky.gov) or, if you haven't registered for Pathway, call TRS at 800-618-1687. Registration opens two months prior to event date.

TRS On the Road brings an office visit to your town, allowing members who are retiring within three years to sit down with TRS counselors and receive individual estimates through 20-minute sessions. TRS On the Road also offers a retirement presentation, which is open to anyone at any point in a career, but is tailored to employees of school districts.

## Kentucky Employees' Health Plan

### Under Age 65 & Not Medicare-Eligible

### 2019 Retiree Open Enrollment

### October 8-26, 2018



The 2019 KEHP Open Enrollment is upon us once again. Packets are being mailed to the under age 65 retirees giving all the details about Open Enrollment. The Department of Employee Insurance (DEI) began mailing these packets this week to TRS membership. When you receive your letter, save it because it contains your KHRIS User ID and other important Open Enrollment information. All Open Enrollment information can be found at [trs.ky.gov](http://trs.ky.gov). If you do not have internet access, you can enroll online at your local library, at a benefit fair or by visiting the TRS office.

The KEHP Open Enrollment Hotline is 502-564-6534. *Service is only available during Open Enrollment October 8-26, 2018.*

#### Hours for Assistance (Eastern Time)

- Monday, October 8 - Friday, October 12  
8:00 a.m. to 4:30 p.m.
- Monday, October 15 - Friday, October 19  
8:00 a.m. to 6:00 p.m.
- Saturday, October 20  
8:00 a.m. to 1:00 p.m.
- Monday, October 22 - Friday, October 26  
8:00 a.m. to 8:00 p.m.



**NO OPEN ENROLLMENT**  
**For 65 and Over**  
**MEHP**  
**(Medicare Eligible Health Plan)**



## DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

August 23, 2018

DISTRICT	LOCAL	%	DISTRICT	LOCAL	%	DISTRICT	LOCAL	%
<b><u>BIG SANDY</u></b>								
	FLOYD	60.8%		OLDHAM	54.2%		GALLATIN	71.1%
	JOHNSON	61.2%		OWEN	98.0%		GRANT	81.3%
	LAWRENCE	63.6%		SHELBY	60.9%		KENTON	65.0%
	MAGOFFIN	48.5%		SPENCER	68.7%		PENDLETON	79.0%
	MARTIN	90.6%		TRIMBLE	83.6%	<b><u>SECOND</u></b>		
	PIKE	64.4%	<b><u>FIRST</u></b>				CHRISTIAN	71.5%
<b><u>CENTRAL KY EAST</u></b>								
	EKURA	64.7%		BALLARD	82.4%		DAVIESS/MCLEAN	74.7%
	ESTILL	72.2%		CALDWELL	83.0%		HANCOCK	96.0%
	GARRARD	85.6%		CALLOWAY	68.8%		HENDERSON	80.7%
	JACKSON	79.7%		CARLISLE	94.6%		HOPKINS	77.8%
	LEE	97.3%		CRITTENDEN	94.6%		UNION	83.9%
	LINCOLN	87.5%		FULTON	94.9%		WEBSTER	89.2%
	MADISON	62.6%		GRAVES	74.8%	<b><u>THIRD</u></b>		
	MONTGOMERY	88.8%		HICKMAN	91.9%		ALLEN	73.1%
	POWELL	94.5%		LIVINGSTON	79.2%		BARREN	66.2%
	ROCKCASTLE	77.6%		LYON	85.6%		BUTLER	80.6%
<b><u>CENTRAL KY WEST</u></b>								
	ANDERSON	56.5%		MARSHALL	74.9%		CUMBERLAND	83.3%
	BLUEGRASS	53.9%		MCCRACKEN	68.7%		EDMONSON	84.4%
	BOYLE	59.6%		TRIGG	76.2%		LOGAN	74.6%
	CLARK	71.7%	<b><u>FOURTH</u></b>				METCALFE	96.8%
	HARRISON	66.3%		BRECKINRIDGE	72.0%		MONROE	97.7%
	JESSAMINE	61.7%		E'TOWN/HARDIN/ LARUE	56.6		MUHLENBERG	57.8%
	MERCER	66.9%		GRAYSON	74.2%		OHIO	82.8%
	NICHOLAS/ ROBERTSON	86.3%		GREEN	94.1%		SIMPSON	78.7%
	SCOTT	67.2%		HART	91.6%	<b><u>UPPER CUMBERLAND</u></b>		
	WOODFORD	77.9%		MARION	71.9%		BELL	64.0%
<b><u>EASTERN</u></b>								
	BATH	83.1%		MEADE	66.7%		CLAY	63.6%
	BOYD	65.5%		NELSON	92.7%		HARLAN	54.5%
	CARTER	60.5%	<b><u>JEFFERSON</u></b>				KNOX	52.7%
	ELLIOTT	63.1%		TAYLOR	68.5%		LAUREL	65.0%
	FLEMING	94.7%		WASHINGTON	83.1%		MIDDLESBORO	98.0%
	GREENUP	69.3%	<b><u>MIDDLE CUMBERLAND</u></b>				WHITLEY	66.1%
	LEWIS	64.9%		JEFFERSON	52.5%	<b><u>UPPER KY RIVER</u></b>		
	MASON	94.4%		ADAIR	74.0%		BREATHITT	87.7%
	MENIFEE	90.7%		CASEY	84.4%		KNOTT	80.5%
	MORGAN	81.1%		CLINTON	68.9%		LESLIE	46.1%
	ROWAN	75.7%		MCCREARY	91.8%		LETCHER	87.4%
<b><u>FIFTH</u></b>								
	BULLITT	82.9%	<b><u>NORTHERN</u></b>				OWSLEY	77.8%
	CARROLL	84.1%		PULASKI	68.2%		PERRY	55.5%
	FRANKLIN	56.6%		RUSSELL	62.7%		WOLFE	94.4%
	HENRY	85.0%		WAYNE	85.2%			
				BOONE	62.2%			
				BRACKEN	91.8%			
				CAMPBELL	71.9%			

JOIN. SHARE. CONNECT.



Find us at  
Facebook.com  
/KentuckyRetiredTeachersAssociation



## KRTA MEMBERSHIP STATEWIDE BY DISTRICT SEPTEMBER 21, 2018



DISTRICT	POTENTIAL MEMBERS	MEMBER	%-AGE
Big Sandy	1,810	1,159	64.4%
Central KY East	2,685	2,046	76.1%
Central KY West	5,529	3,275	59.2%
Eastern	2,528	1,894	69.2%
Fifth	2,771	1,918	69.8%
First	2,854	2,185	76.6%
Fourth	2,866	2,089	72.9%
Jefferson	6,453	3,486	54.3%
Middle Cumberland	1,782	1,356	76.1%
Northern	3,048	2,143	70.3%
Second	2,824	2,210	78.3%
Third	3,684	2,419	65.7%
Upper Cumberland	2,360	1,524	64.6%
Upper KY River	1,347	1,039	77.1%
Out of State	4,902	2,224	45.4%
Associate	269	139	65.8%
<b>TOTALS</b>	<b>47,684</b>	<b>31,16</b>	<b>65.2.7%</b>

MEMBERSHIP TYPE	AUG 18, 2017	SEPT 21, 2018	DIFFERENCE
Automatic Dues	25,159	25,808	649
Cash	5,036	5,299	263
<b>TOTALS</b>	<b>30,195</b>	<b>31,107</b>	<b>912</b>
<b>PERCENTAGE</b>	<b>65.4%</b>	<b>65.2%</b>	<b>-0.2%</b>



**MEMBERS ARE THE KEY TO OUR SUCCESS:**

What Should We Do to Recruit/Retain Members?

- Encourage Involvement
- Emphasize Value
- Communicate Appropriately
- Survey Former Members

## FOR YOUR INFORMATION

### KRTA OFFICE

800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)

[info@krta.org](mailto:info@krta.org) (e-mail) [www.krta.org](http://www.krta.org) (website)

### KRTA LEGALINE

800.232.1090

[kylawrm@gmail.com](mailto:kylawrm@gmail.com)

Rebecca Murrell Louisville, Kentucky

### KRTA FINANCE & INVESTMENT INFO

Hank Hensley 800.589.1260

### DELTA DENTAL/VSP INSURANCE

800.971.4108 or [www.deltadentalky.com](http://www.deltadentalky.com)

### AVESIS KRTA VISION PLAN

Enrollment 800.466.5182 ~ Provider Questions 800.828.9341

[www.avesis.com](http://www.avesis.com)

### BAY ALARM MEDICAL

877.522.9633 or [www.bayalarmmedical.com/krta](http://www.bayalarmmedical.com/krta)

### FIRST CHOICE PROTECTION

Home Protection~Authorized ADT Dealer

Burglary~Fire~Carbon Monoxide~Closed Circuit TV

502.709.5645 or [www.1stchoiceprotection.com](http://www.1stchoiceprotection.com)

### AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company

888.504.0156 ext. 51690

502.429.4504 ext. 51690

### HEARING INSTRUMENT PLAN—HEAR IN AMERICA

800.286.6149 or [www.hearinamerica.com](http://www.hearinamerica.com)

### HEUSER HEARING INSTITUTE

502.584.3573 or <https://thehearinginstitute.org>

### TEACHERS' RETIREMENT SYSTEM OF KY

800.618.1687 or [www.trr.ky.gov](http://www.trr.ky.gov)

### COMMONWEALTH CREDIT UNION

800.228.6420 / 502-564-4775 or [www.ccu.ky.org](http://www.ccu.ky.org)

### COMFORT KEEPERS

877.257.KRTA or [www.comfortkeepers.com](http://www.comfortkeepers.com)

### HOME INSTEAD SENIOR CARE

1.866.886.6831 or [www.seniorcarelouisville.net](http://www.seniorcarelouisville.net)

### HOME HELPERS SENIOR CARE

859.797.3127 or 606.657.9447

[www.homehelpershomecare.com](http://www.homehelpershomecare.com)

### PETFIRST PET INSURANCE

866.937.7387 or [www.petfirst.com/krta](http://www.petfirst.com/krta)

### NORTH AMERICAN LIFE PLANS including LifeLock

888.362.1214 or 502.553.7630

[www.krtabenefits.com](http://www.krtabenefits.com)

### TRAVEL

Air Land Sea Travel LLC. 502.873.5610 or

Carol Pullen at [pullen5222@bellsouth.net](mailto:pullen5222@bellsouth.net)

### HEALTH INSURANCE

**65+ (MEHP)** United Healthcare 844.518.5877

Express Scripts 877.866.5834

KYRx Coalition 855.218.5979 Edumedics 855.210.8514

Silver Sneakers for MEHP 888.423.4632

**Under 65 (KEHP)** Anthem BCBS 844.402.KEHP

CVS Caremark 866.601.6934

## Quips, Quotes & Puzzles

Wanda B. Goines is a precious 92-year-old woman who shares great wisdom through a poem she wrote and recited to her caretaker, Kathryn Clausnitzer Wilson. Kathryn loved the poem so much that she recorded Wanda reciting the poem and shared it on Facebook. With over 4.5 million views and 187,000 shares, Wanda's sweet poem went viral!

"I looked in the mirror and what did I see, but a little old lady peering back at me. With bags and sags and wrinkles and wispy white hair, and I asked my reflection, how did you get there? You once were straight and vigorous and now you're stooped and weak. When I tried so hard to keep you from becoming an antique. My reflection's eyes twinkled as she solemnly replied, you're looking at the gift wrap and not the jewel inside. A living gem and precious of unimagined worth. Unique and true, the real you, the only you on earth. The years that spoil your gift wrap with other things more cruel, should purify and strengthen and polish up that jewel. So focus your attention on the inside, not the out, on being kinder, wiser, more content, and more devout. Then when your gift wrap is stripped away, your jewel will be set free to radiate God's glory throughout eternity."

Wanda B. Goines

To watch the video of Wanda Goines reciting the poem, go to:

<https://www.faithtap.com/4222/92-year-old-woman-writes-beautiful-poem-that-goes-viral/>

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