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, Mississippi and Virginia.

In its eighteenth year, the NRTA With Our Youth! award program recognizes retired educator volunteers who are addressing the specific needs of young Americans and their local communities. After spending a career educating and nurturing children, retired teachers remain a powerful, steady and respected presence for children in the nation’s communities.

“Teachers retire from the classroom, but they don’t retire from serving America’s youth and their local communities. We are honored to provide the 2018 NRTA With Our Youth! award to recognize their outstanding commitment to children and volunteerism,” said Al Campos, NRTA director. “Across the nation, retired educators tap their experience to continue to make a real impact across the generations. Even in retirement, teachers have an endless drive and energy that serves the greater good,” Campos said.

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PERSONALLY SPEAKING . . .

Membership
KRTA membership continues to grow as we surpass 32,000 members statewide. Our membership was vital during the 2018 General Assembly and will be just as important as we approach the 2019 General Assembly. This continued growth is possible because of the work of the state committee co-chairs, Debby Murrell, Ernie Trosper, and Betty Hester coupled with many local membership chairs across the state. Advocacy for the earned benefits of Kentucky’s retired teachers has never been more important. KRTA will continue to advocate for the retired teachers of Kentucky and carry out its sole purpose of looking out for their well being of Kentucky’s retired teachers.

Retiree Health Insurance
Legislation critically important to Kentucky’s teachers, referred to as the “Shared Responsibility Plan,” was enacted in 2010. Prior to this legislation, there was a $5 billion in the unfunded liability portion of the retired teachers’ medical insurance fund. Under shared responsibility, active teachers, school districts, retired teachers under the age of 65 and the state agreed to share the responsibility of retiree health insurance. The law has been a resounding success, the envy of many states across the country, it quickly erased a $5-billion deficit and the medical insurance fund at TRS is currently funded at about 27 percent after just eight years.

The Shared Responsibility Plan was on a sustained path to full funding until this past legislative session when the legislature decided to fund one year of the biennium, forgo its agreed upon contribution in the second year, requiring TRS to fund the state’s share out of its Medical Insurance Fund in fiscal year 2020. The legislature’s failure to live up to the 2010 Shared Responsibility Agreement will jeopardize all retired teachers health insurance if repeated in future budgets. It is imperative we continue to remind our legislators of the importance of getting this funding back in the 2020 budget and reminding them:

1. The TRS Medical Insurance Fund for the Medicare Eligible Health Plans does not have a surplus.

2. The TRS Medical Insurance Fund is for over-65 MEHP claims.

3. The 2010 Shared Responsibility law said under 65 retiree costs were to be shared by state and those retirees, not the prefunded TRS Medical Insurance Fund. Doing so wasn’t part of the Shared Responsibility Plan and would undermine its actuarial analysis.

New WEP “Repeal and Replace” Legislation Introduced
Legislation that would repeal Social Security’s current Windfall Elimination Provision (WEP) and replace it with a new proportional formula has been introduced in the House of Representatives. However, based on the introductory remarks of its two sponsors, House Ways and Means Committee Chairman Kevin Brady (R-TX) and the Committee’s Ranking Democrat, Richard Neal (D-MA), it appears that the bill is more of a work in progress than a final version they would like to see passed.

H.R. 6933 was introduced on September 27. It is the long-awaited replacement for H.R. 711 that Brady and Neal introduced in 2016. That bill would have replaced the current WEP formula with a new proportional formula that would be calculated using total lifetime earnings and then adjusted for the proportion of earnings that came from a job covered by Social Security.

It would seem clear that the legislation is still a work in progress. Chairman Brady did not attempt to include it among the retirement provisions of the so-called “Tax Reform 2.0” legislation that passed the House on Friday, September 28. “I would encourage systems who have specific views on this latest proposal to be sure to share them with the Committee,” said Maureen Westgard, NCTR’s Executive Director. “I would also be interested in systems’ thoughts on the proposed study and report concerning partnering between the Social Security Administration and the public pension community,” she continued. (NCTR did not take a position on the earlier legislation in the last Congress due to the disparate views of many systems and the difficulty in sorting out “winners and losers.”)

Brady and Neal could attempt to pull a final version of their WEP bill together for the post-election Lame Duck session of Congress, but it is unclear what the Senate strategy is. There is general agreement that some tax “technical corrections” bill could provide a vehicle for this legislation, as well as the retirement provisions that passed the House as one of the three components of the overall tax package, but there is nothing definite yet.

Lots to come in the Lame Duck!
For access to the complete article, go to https://indd.adobe.com/view/86fe53df-8a46-4fa9-a638-6c5e87f92246

- Ways and Means Committee: “Brady, Neal Introduce Legislation to Ensure Equal Treatment for Teachers, Firefighters, Police Officers, and Other Public Servants When It Comes to Social Security”
- H.R. 6933, to replace the windfall elimination provision with a formula equalizing benefits for certain individuals with non-covered employment

PRESIDENT’S MESSAGE . . .

Shirley Dick-Wolf

“Valuing Our Past, Strengthening Our Present, Building for Our Future”

In 1957—61 years ago—Kentucky’s retired teachers had many concerns and issues. Individual teachers were speaking with their legislators but very little favorable progress was made. It is this dissatisfaction with results that led a group of stalwart, persistent, purposeful, unwavering Kentucky retired teachers to form an organization which would lend its collective voice to protecting, supporting and promoting the issues and needs of retired teachers.

KRTA is that collective voice for Kentucky’s retired teachers.

KRTA has a broad focus encompassing the needs and benefits of retired teachers. United we have a much stronger voice in the political arena on local, state and national levels because united retired teachers take a stand and speak in one voice. As a result we can help change the direction of legislative thinking thus putting us on the forefront of political policy change.

KRTA’s collective voice helps to protect and secure the rights of Kentucky retired teachers through solid and viable advocacy. The collective voice of KRTA is powerful. We gained respect during the past General Assembly through our informed, respectful, resilient voice.

KRTA challenges its members to ask questions and to engage in productive dialogue with legislators. KRTA provides opportunities to listen and talk with legislators through workshops, and local, district and state meetings.

KRTA helps members to understand the issues and be better prepared to ask the appropriate kinds of questions.

KRTA provides opportunities to share our strength in numbers thus impacting results.

KRTA encourages members to lead with intelligent thinking and questioning skills. It is critically important for retired teachers to stay informed about issues and bills regarding retired teachers. We have more presumed ability to influence our state representatives because WE VOTE. It is our right and our responsibility to participate and make contact with our elected representatives.

KRTA helps give us the voice and representation needed. Through the efforts of our members and volunteer lobbyists, we are always working to continue the main purpose established by our founders to “look out for the welfare of retired teachers.”

KRTA is the cornerstone for helping retired teachers effect change, secure the results we seek, and value our founders as we continue to strengthen and build for our future.

Wishing you good health, joy, laughter, God’s grace and many blessings . . . .
Easy Ways to Save on Energy Costs This Winter

A message from Liberty Mutual Insurance
Dennis Goebel, Vice President, Liberty Mutual

Cranking the heat in winter can make it hard to keep energy costs down. Try these quick tips and save on your home energy bills next winter:

- **Use the sun.** During the daytime, open curtains and blinds on the south side of your home to let in natural heat from sunlight. Retain the warmth by pulling the blinds and curtains before the sun goes down.

- **Replace furnace filters.** At the beginning of each heating season, replace furnace filters. If the season is particularly cold and the heater runs often, check the filter midway through the winter, too.

- **Add insulation.** Insulating your attic and crawlspaces can make a significant impact on the heat conservation abilities of your home. Insulating these spaces helps prevent the exchange of indoor and outdoor air.

- **Seal windows and doors.** Caulk around the edges of windows, and install weather stripping in the cracks and crevices around doors that are prone to drafts. Remember to check around outlet and switch plates on walls, as well as the seal around pipes, electrical conduits, and vents too.

- **Install a programmable thermostat.** Programmable thermostats allow you to pre-determine your heater settings so that the heater runs when people are in the home, but reduces temperatures—and the workload of your heating system—when you’re not at home.

- **Reduce energy usage elsewhere.** Unplug common electronic devices that are not in use, including television sets, computers, microwaves, video game systems, and cell phone chargers. Additionally, make sure your refrigerator is running efficiently by ensuring that the seals on the doors are fitted and there are no leaks. You should also clean your fridge's condenser coils every six months.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call David Farmer at 502-429-4504 ext. 51690 or visit www.libertymutual.com/ktra.

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**Having the Conversation About Alzheimer’s**

Needing to have a talk about Alzheimer’s disease or memory loss with a parent can be a daunting task for many adult children. For seniors, the idea of being diagnosed with Alzheimer’s disease can trigger fear, anxiety, or even grief. It’s no wonder some adult children put the conversation off, once they see the initial signs in their loved one. What’s more, if the afflicted senior already has impaired judgment or memory loss from the disease, it may already be too late for a rational, cohesive conversation about it. In any case, it’s wise to approach the topic with great sensitivity and care.

**Taking A Loved One to See the Doctor**

Symptoms related to the early signs of Alzheimer’s disease, such as memory loss, confusion, mood swings, changes in personality, difficulty completing certain tasks or finding the correct word could also be caused by a number of other medical or psychiatric problems. Mentioning that a loved one’s symptoms could be the result of another underlying issue may make him or her more willing to visit the doctor for a full examination and a proper diagnosis.

Family caregivers may also want to consider offering to go to the doctor with a loved one as part of a morning or afternoon outing, such as going to lunch, shopping, or some other activity. An enjoyable event could take the sting out of having to visit the doctor for a firm diagnosis.

Once Alzheimer’s Has Been Diagnosed

How family caregivers approach a loved one to talk about an Alzheimer’s diagnosis can depend on the relationship with him or her. Are you close enough to have a frank conversation, and will the senior readily welcome your suggestions and help? Or does he or she tend to keep things private, and could become embarrassed or self-conscious? Will he or she feel insulted? However family caregivers approach their loved one, it is imperative for him or her to feel supported and encouraged during this difficult time.

Researchers have found that families who don’t discuss the disease with their loved one may witness increased fear and paranoia. Instead, it is better to be open about it, while reassuring your loved one that it is a fairly common brain illness. Caregivers should tell him or her that there is nothing that could have been done to prevent it, but there are things that can help slow the disease and you will do your best to help. Also, allay any fear of abandonment. While it’s scary to think of losing memory and forgetting the family, it is even more frightening to think that the family will forget them. A loved one’s anxiety should be eased by telling him or her that no matter what happens, you will get through it together.

**Discussing the Diagnosis**

Hearing about an Alzheimer’s diagnosis from one’s child can be hard to take, but chances are a loved one already knows that something is going on long before a doctor reaches a diagnosis—and he or she has the right to know what is happening. Here are some suggestions on how to discuss the disease:

- Informing a loved one may enable him or her to participate in making important medical, legal, financial, long-term care, and end-of-life decisions. How involved he or she is will depend on the current state of the disease symptoms.

- He or she may not be able to totally understand the diagnosis, or may deny what you say. If so, accept this reaction for now, and avoid further detailed explanations of the disease until later.

- You may choose to disclose the diagnosis at a family meeting attended by your loved one, other family members, a trusted friend, or even a member of the clergy or a social worker. You also may want to invite a

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VOTE! The Stakes Couldn’t Be Higher

The midterm elections are just a few days away, and the votes of retired teachers couldn’t be more important. The pension reform bill passed by the state legislature this year is before the Kentucky Supreme Court, and that means we could see another pension battle in 2019. And retiree healthcare remains an ongoing issue for Kentucky legislators.

The bottom line is that we need to ensure we have legislators in office who are committed to protecting the financial security of Kentucky’s retired teachers. In 2018, retired teachers made sure their voices were heard like never before, and we must keep up the momentum.

While the Kentucky Retired Teachers Association (KRTA) does not endorse candidates, we do take legislative positions designed to protect the interests of our members. We encourage retired teachers to cast informed votes, and we have developed a list of ten questions to ask candidates running for office. Their responses can help determine if these policymakers are aligned with the interests of retired teachers. We encourage retired education professionals to take time to review the 2018 Election Guide available at https://teachfrankfort.org/2018-election-guide-10-questions-to-ask-candidates-for-state-office/ to help inform voting decisions.

Pay Attention to Federal Elections

In addition to state and local candidates, all six of Kentucky’s seats in the U.S. House of Representatives are up for re-election. There are a myriad of federal issues that could impact older Americans, so informed voting is critical in protecting Kentucky retirees. Learn more about Kentucky’s congressional candidates at http://bit.ly/2Crk0GO.

Some of the issues Congress could address next year that are important to age 50+ Kentuckians include:
- Prescription drug prices
- Medicare and Medicaid
- Caregiving
- Taxes on retirement
- Financial Fraud

KRTAs partner, AARP, has developed a rich body of non-partisan information about the election. Visit www.aarp.org/vote to take a deep dive on candidates and key policy issues.

Find Official Kentucky Voting Information

Prior to election day, investing a little time preparing to cast your vote can pay off. NonProfitVote offers comprehensive voter information by state to ensure your visit to the poll is easy and efficient. Visit https://www.nonprofitvote.org/states/kentucky/ to check your registration, find your polling place, and view a sample ballot. This site also offers information on absentee voting and voter identification requirements, and it even includes information on volunteering to become a poll worker on election day.

Make a Plan to Get to the Polls

Getting to the polls to vote is easy for some—just a quick walk around the corner or a short drive to the polling station.

But for others, getting to the polls may seem like an insurmountable task. Taking time off from work or overcoming physical disabilities can prevent retired teachers from exercising their right to vote. And living in remote or rural communities can make getting to the polls particularly difficult.

But with a little advance planning, there are ways to make sure your vote is counted.

Did you know that several of the popular ride-sharing companies are offering free or discounted rides to the polls? Uber (www.uber.com) announced it is partnering with Democracy Works and #VoteTogether to provide promotional codes for free rides to voters on November 6th. Meanwhile, its ridesharing competitor Lyft (www.lyft.com) announced it will provide 50 percent off rides across the country, and free rides to underserved communities that face significant obstacles to transportation.

Another option is to carpool. Driving long distances can be cumbersome, unrealistic or just dangerous for some retired teachers. Reach out to a few neighbors, friends or your fellow retired teacher and arrange driving to the polls together.

We appreciate the continued advocacy efforts of retired educators, and hope that we can put lawmakers in office who are committed to our financial security.
President Wolf’s message to all workshop attendees about the history of KRTA was packed full of information that everyone found helpful! The Kentucky Teachers Retirement system law, passed in 1938, funded in 1940, specified that teachers would contribute to the fund and the state would match their contributions. Several years and several administrations later, the state failed to make appropriations. These concerns prompted individuals to decide that Kentucky’s retired teachers needed a voice and representation. Prominent, concerned retired educators met to discuss creating/establishing an organization whose sole purpose would be to “look out for the welfare of retired teachers.” From this meeting in 1957, KRTA was established. That vision & purpose remains true today—61 years and going strong!

LEADERSHIP
- Executive Director and Deputy Executive Director
- State Executive Committee (State Officers)
- Executive Council (Representatives from each district)
- State Committee Co-Chairs (Legislation, Health/Insurance, Membership)
- District Presidents, officers & committee chairs
- Local Presidents, officers & committee chairs

SCHOLARSHIPS and FOUNDATIONS
The KRTA Scholarship Program was established in 1991 in honor of KRTA member N.O. Kimbler. It has grown substantially, and this year KRTA was able to offer scholarships—each valued at $1,650—to all 17 public community and technical colleges in Kentucky. KRTA has established the Kimbler-Bourgard Foundation. The foundation will continue the scholarship program and will build the benevolence initiatives for retired teachers who hit on hard times and have no other family or resources. This project was important to Dr. Wagoner, and many donations were made across retired teachers who hit on hard times and have no other family or resources. The KRTA Scholarship Program was established in 1991 in honor of KRTA member N.O. Kimbler. It has grown substantially, and this year KRTA was able to offer scholarships—each valued at $1,650—to all 17 public community and technical colleges in Kentucky.

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TEAMWORK and NETWORKING
KRTA is a team. Each member is a player on this team. We are all working toward a common goal to support and protect the needs of Kentucky’s retired teachers. Our founders worked as a cohesive team in their efforts to build an organization giving retired teachers voice & representation.

Health, Insurance & Wellness
Co-Chair Edwin Cook III and Margaret Head Sims

The health, insurance, and wellness benefits offered by membership in KRTA are certainly something to celebrate! Margaret and Ed described these to the workshop attendees, emphasizing that all pertinent information could be found on The FACT Sheet (green sheet) in the workshop packet and available from the KRTA office. North American Life Plans is our Long-Term Care insurance specialist. Additionally, they offer LifeLock Identity Theft Protection. Call 888-362-1214 for a free, no obligation review.

Liberty Mutual Automobile & Homeowners Insurance offers a Group Savings Plan to KRTA members. Contact Dave Farmer at 502-425-8450 Ext 51690 to get a free, no- obligation rate quote. Be sure to mention Client #8815.

Delta Dental Plans are offered to our members. Call 800-971-4108 or visit www.deltadentalky.com for rates & enrollment form. VSP (vision plan) is purchased in combination with your Delta Dental Plan.

Avesis Vision Plan is a stand-alone plan that offers benefits for exams, materials, frames and contacts. Call 800-828-9342 for information.

Hear in America is a hearing instrument plan offering a free annual hearing screening for you and your extended family. Call 800-286-6149 or visit www.hearinamerica.com.


Bay Alarm Medical has professionally-trained operators who provide medical and emergency response that’s second to none. For more information contact them at www.bayalarmmedical.com/krta or call 1-877-522-9633.

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KRTA and AARP Working Together
Cebert Gilbert, AARP/KRTA Liaison

Cebert encouraged everyone to join AARP and also become a member of NRTA by checking the NRTA box on the AARP membership form. By doing so, retired teachers are supporting the partnership of KRTA and AARP who work together on issues with which they agree:

- Retirement Security
- Grandparent Essay Contest
- National Day of Service—September 11
- School Supply Drive
- Financial Security
- Caregiving/Prepare to Care
- Drive to End Hunger/Yes, We Can Feed Kentucky
- Fraud Watch Network
- Voter Engagement

(Continued on Page 12)
The national atmosphere of pension drawing annuities increases each year. The number of members over 100 years old still increases each year. Due to the outstanding investment practices of the active employer and the employer match, the reserves have grown. Six years ago, the pension surplus had not been reclassified as the investment surplus. Currently, this is a difficult budget, and TRS is very thankful for the additional funding it received for the pension fund. The TRS Executive Secretary Gary Harbin said, “At the same time, using medical insurance trust dollars for purposes that were not intended would jeopardize retiree health care in the long run.”

TRS retirees receive health care through two plans. The first is the Kentucky Employees' Health Plan (KEHP) administered by the state Personnel Cabinet for under-65 and not Medicare-eligible retirees. This is the same pay-as-you-go plan that covers active teachers and state employees.

The second plan is the Medicare Eligible Health Plan (MEHP) administered by TRS for Medicare-eligible retirees and those 65 and over. The MEHP is exclusively for TRS members and its accompanying Medical Insurance Fund (TRS fund) has not had money re-allocated to help balance the budget. The TRS fund's assets – currently at a funding ratio of 26.7 percent – are for the claims of the MEHP's over-65 single coverage in the next 26 years. So, while the TRS fund is prefunded, it doesn't have a surplus unless the funding ratio exceeds 100 percent.

The new 2018-20 budget assigns the costs for two pieces of retiree health care—one dealing with premiums for the dependents of retired teachers and the other dealing with premiums for under-65 retired teachers—to the TRS fund that covers MEHP claims. Neither of those costs were envisioned in 2010, when Shared Responsibility became law, as uses for the TRS fund.

One piece of the budget not envisioned in 2010 allows TRS to pay the non-single subsidy—something TRS cannot do without the permission of the legislature—out of the TRS fund. This costs about $10 million a year. The legislative authority given to TRS also requires approval of the Board of Trustees.

Generally, this benefit has been provided since 2004, with funding and/or permission from the state, for under-65 retirees who want to cover dependents through a family, parent plus or couple plan. These retirees represent about 7 percent of all retirees. Based on the most recent budget passed, it would appear any subsidy going forward for dependents covered through under-65 retired teachers would be the responsibility of the TRS fund.

Using the TRS fund for the subsidy for the dependents of under-65 retirees is manageable in the short term; however, it's inconsistent with the 2010 Shared Responsibility solution and unsustainable in the long term. The retirement system for other state employees eliminated this subsidy several years ago. The dependent subsidy expense, if continued year after year, could lead to coverage reductions for all retirees and defeat the primary goal of Shared Responsibility to protect the coverage of the entire retired teacher population.

TRS will be reviewing the loss of funding for dependent care of under-65 retirees and will be meeting with education stakeholder groups to reach a consensus on sustainable options for the future in time for 2019 plan year.

The other piece of the budget requires TRS to pay what has been the state's share of under-65 single coverage from the TRS fund to cover those same members who retired on July 1, 2010, or after. (The TRS fund, as envisioned by the 2010 Shared Responsibility law, already pays the cost of under-65 health insurance for those members who retired prior to July 1, 2010.) The budget calls for any state surplus from the 2018-2019 fiscal year to go to TRS toward the $70 million one-year cost of the single-coverage premium subsidy for under-65 retirees that otherwise will come from the TRS fund.

“Earmarking any surplus for what has been the state’s share of under-65 retired teacher coverage is a positive sign that this hopefully is a one-time budgeting occurrence,” Harbin said. “However, if continued, the cost would lead to coverage reductions or premium increases for retired teachers.”

SYSTEM STATISTICS.

Field of Membership. As of June 30, 2016, the system has 146,588 members. More than 52,000 receive a benefit from TRS. TRS distributes approximately $166 million monthly in retirement benefits.

Impact. The sole reason TRS exists is to provide monthly checks for its retirees and their beneficiaries and survivors. This means $155 million goes into Kentucky's economy each month. The positive impact—for school districts, for members, and for state and local economies—cannot be overstated. TRS distributed $2 billion in 2015—what amounts over the last three years to $300 million increase or 7,500 jobs at $40,000 each. In most counties, the school district is the largest employer.

TRS Financial Updates. You've probably heard the calls for pension systems to be transparent. TRS embraces transparency in the following ways:

- TRS has never used placement agents.
- TRS does not use hedge funds.
- TRS has fiduciary duty and investment flexibility in procurement.
- Fees are disclosed in the annual report and quarterly on the website.
- Structure is recommended as a “best practice” for other pension systems.

As the end of the year approaches, actuaries and auditors have completed their annual work evaluating the condition of the retirement system for Kentucky's teachers. Here's what the reviews, and other updates, show:

The pension plan's funding ratio improved to 56.4 percent as of June 30, 2017, from 54.6 percent a year earlier. The unfunded accrued liability decreased by $200 million to $143 billion. The system received 99 percent of the actuarially required contribution—thanks to a $499 million additional contribution from the state budget.

The medical insurance fund improved to 26.7 percent funded compared to 21.9 percent the prior year. When Shared Responsibility was enacted in 2010, the funding ratio was at 7.5 percent.

The importance of funding is that most teachers do not participate in Social Security and a Federal law offset will, in almost every case, eliminate their ability to receive...
a Social Security survivor benefit from their spouse’s account. Fifty-four percent of retirees younger than age 85 are single and ninety-four percent of retirees age 85 and above are single. There are 46 retirees over the age of 100.

**RETIREE HEALTH CARE.**

If HB 540 had not passed, we would not have a long-term solution to fund retiree health care. The medical benefit for retired teachers under age 65 would have gone away and upon retiring teachers would have to pay the full cost of health care (in addition to the Medicare Part B premium at age 65). Under **Shared Responsibility**, active members will have medical benefits available when they retire. As is clearly evident, without medical benefits, retirement security is uncertain. The likely outcome would be that teachers would need to work much longer (closer to age 65) to make up for the loss of this benefit. **Shared Responsibility** means teachers will be able to retire at a time of their choice with greater retirement security.

Retirees under age 65, regardless of retirement date who receive medical benefits through the Kentucky Employees’ Health Plan, began contributing an additional amount to the Medical Insurance Fund effective July 1, 2010. This amount is based on the standard Medicare Part B premium that is currently paid by retirees age 65 and over.

**AGE 65 AND OVER ONLY.** The TRS MEHP Medicare Eligible Plan was awarded to UnitedHealthcare (UHC). UHC is a nationally-recognized company with offices in Louisville and Lexington that employs 700 UHC employees.

Medicare Part B may increase slightly. That means MEHP member will pay the increase to Social Security. To date TRS is not aware of any major plan changes in the MEHP.

**2018 MEHP Features:**

- Coverage for a routine hearing exam every 12 months at a $0 copay
- A $500 hearing aid allowance every 36 months
- **hi (HealthInnovations) Hearing Aids Discounts Program**
- Six routine podiatry visits per plan year at a $0 copay
- **My Path to Health “Renew” magazine, published 3 times per year**
- Solutions for Caregivers provides care planning and care coordination services designed to relieve some of the burden and stress of caregiving and supports the overall well-being of the person receiving care
- Quit Power Cessation Program
- **Note:** There is no long-term nursing home care through any TRS insurance plan. Call KRTA at 800-551-7979 for long-term care options.

**United HealthCare’s Rewards for Health.**

Register at uhcreetire.com/ktrts or call 888-219-4602 to see if you are eligible to earn any gift cards for healthy activities. You may still be eligible for gift cards rewarding your annual Medicare wellness visit or physical with your doctor, as well as rewards for flu or pneumonia shots.

The TRS MEHP Part D Prescription Drug Plan bid was awarded once again to Express Scripts. Remaining with Express Scripts allows TRS to continue as a member of the Know Your Rx Coalition with access to eight pharmacists and the ability to leverage the Coalition for future drug pricing.

Gift cards choices are Applebee’s, Kohl’s, Amazon, Starbucks, and Subway. Contact UHC at 1-888-219-4602 to acknowledge that your Wellness Visit or Physical has been completed and to receive your first card.

House Calls is a home visit with a UHC nurse or physician. If you completed a visit by June 30, you received a $15 Target gift card.

If you are turning age 65 in the future and you are currently covered through the Kentucky Employees’ Health Plan, you will receive a TRS MEHP enrollment packet that must be completed and submitted to TRS approximately 30 days before turning 65.

**Know Your Rx Coalition Pharm-Assist**

In addition to purchasing power, Know Your Rx Coalition offers member institutions clinical resources to help further manage Rx spend.

- Free counseling service via live pharmacists.
- **Identification of lower cost prescription alternatives.**
- Contacting physician to facilitate seeking authorization for lower cost alternative therapies.
- **Liaison for retirees/physicians for issues with Rx benefit including prior authorization, step therapy, and other programs.**
- Educational resources for retirees—adverse effects, drug interactions and general medication information.

Call at Rx Coalition at 1-855-218-5979.

**Healthways Silver Sneakers Fitness.**

Over 6,500 or 10.5% of the MEHP enrollees are actively participating in this free or reduced opportunity to visit a gym.

**Telemedicine—Introducing Virtual Doctor Visits.** Talk to a doctor whenever, wherever. Experience a live video chat, using a webcam-enabled computer, tablet or smartphone. A virtual doctor visit with Doctor on Demand or AmWell has $0 copay. Once a request for a visit has been submitted, the average wait time is about five to ten minutes. A typical visit lasts 10 minutes. You can find a list of participating virtual doctor providers by logging in online at www.uhcreetire.com/trs. Virtual visits may be best for situations like a cold, flu, skin rash or eye issue. Virtual visits are not appropriate for serious or emergency situations.

**Coriell Life Sciences.**

Pharmacogenomics is personalized medicine. Using DNA to see what drugs will be safe and effective for you may save your life. 84% of TRS retirees are on medications that are influenced by genetics. Twenty-three thousand + TRS retirees may need to stop or change at least one medication. What this data means is safety and savings for all members of TRS.

**Real Appeal.**

This on-line weight loss program began in July. It provides members with tools, a method of tracking food and activity, and incentives for healthy weight loss. Questions? Call 844-344-7325 TTY 711.

**AGE UNDER 65 ONLY.**

The medical vendor is the same as last year—Anthem Blue Cross Blue Shield (Anthem) and the prescription vendor is CVS Caremark.

KEHP remains a self-insured plan. Call KRTA at 800-551-7979 for details.

**Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs).** They will also provide COBRA administration services. WageWorks makes benefits programs easier to understand and use so that everyone can take advantage of pre-tax savings and focus on what matters most. They currently work with more than 29,000 employers to help more than 3.2 million people save money.

**Out-of-pocket Maximums.** The LivingWell PPO and the Standard PPO plan options have a pharmacy out-of-pocket maximum as well as a medical out-of-pocket maximum. Your pharmacy costs are capped where previously your pharmacy co-pays continued to be your responsibility, even if you had met your medical out-of-pocket maximum.

**FSA Carryover.** Up to $500 of your Healthcare FSA funds remaining in your account at the end of the 2017 calendar year will carry over to the 2018 plan year. You should carefully plan the amount to contribute. Anything over $500 remaining at the end of the plan year run-out period will be forfeited.

**Smartshopper** points you in the right direction to lower healthcare costs. You can shop by website, phone or call center. It is easy to use and provides choice rewards and cost-effective decisions for procedures like mammograms, bone density, colonoscopies, MRI and CT scans and surgeries. Call 855-869-2133. Once your claim is paid, Smartshopper verifies that the location qualifies for an incentive and mails you a reward check.

**Go365 has rewards for you!** Set your goals—Earn points—Get rewarded. Go365 (formerly Humana Vitality) is now “Go365 by Humana” in 2017. Visit livingwell.ky.gov for all your wellness benefits and to sign in to Go365 use your HumanaVitality username and password. Questions? Call 855-478-1623.
Legislative Co-Chairs
Don Hines & Larry Woods

As KRTA members work to preserve the Teachers’ Retirement System of Kentucky (TRS), these points are important to consider:

1. Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky’s retired teachers.
2. TRS was established in 1938 because Kentucky’s retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.
3. Approximately 52,000 retired teachers, beneficiaries, and survivors receive annuity payments each month. Eighty-nine percent of them live in Kentucky.
4. Over $155 million is distributed monthly providing a significant positive economic impact on all of Kentucky’s local communities.

Historically, approximately 70 percent of the retirement allowance distributed annually comes from TRS’ diverse, conservative investment earnings.

Legislative Areas of Major Emphasis

Support Legislation that would improve the actuarial soundness of TRS. TRS must be operated in a manner that assures earned benefits are paid in a timely manner. Both present and future retirees must be considered in any and all decisions relating to benefits to be paid, the funding of these benefits and the investment of the system’s resources.

No further changes to the governance of TRS. The elected Board of Trustees, acting as a semi-independent state agency, has a record of 75 years of successful management that is unsurpassed in state government. The present trustee election process has served the best interest of Kentucky’s public school teachers and retirees for many years with marked success. It is critical to keep political influence at a minimum level and keep TRS operating in a professional manner.

Maintain TRS as a Defined Benefit Group Retirement plan for all Kentucky public school teachers. A retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan, unlike a Defined Contribution (DC) Individual Savings account even with a Social Security safety net. Since Kentucky’s retired teachers do not have a Social Security safety net, it is vital that our DB Group Retirement plan continue. Also, research shows that DC plans are as much as 46 percent more costly than DB plans.

Promote full funding of TRS and maintain the medical insurance fund. Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition, as is maintaining the medical insurance fund per HB 540 passed by the 2010 General Assembly (Shared Responsibility). Legislation requirements is essential to the financial well being of our members. TRS members are meeting their Shared Responsibility (HB 540) obligations. Full ARC Funding allows for more growth through a sound conservative investment strategy.

Where do we go legislatively from this day forward? The key is, “one on one” work with legislators. Always find out who is running for House/Senate in your district. Meet with current legislators and legislative candidates. Seek their support on our major issues and find out what questions or concerns they have and get back to them with a response. Remember what Tip O’Neill said: “All politics is local.”

Keep informed as to the political landscape of public pensions at both the State and National levels through KRTA publications, TRS publications, and the news media.

What we need to do: Meet with current Legislators; Seek their support on our major issues; Find out what questions/concerns they have and get back to them with a response; Attend committee meetings. Always remember “Party” is not an issue.

Memberships Co-Chairs
Betty Hester, Debby Murrell & Ernie Trosper

According to the Membership Committee, members are the key to our success! What should we do?

Encourage Involvement. Keep members engaged through emails, social media, web page, texts, printed and e-newsletters and phone. Take advantage of special events like convention, workshops, celebration of Retired Teachers Week, local book fairs, and fundraisers. Active members are happy members.

Emphasize Value. They want to feel they are helping KRTA, but they also want to get something our of it. Give them access to exclusive members-only offers and give them the opportunity to tackle legislative issues that are relevant. Make use of our documents like the green sheet and the pink sheets to spread the word about our benefits. Convey this to recruits: Join now and connect to your past, present and future! The list of benefits isn’t just long; it can be lifelong. Whether you’re in Kentucky or out of state or the country, as a member of KRTA, you’re close to friends, the inspiration, and the passion that brought you here in the first place—be that four or forty years ago. Your membership is the best way to maintain the tie with the one place that has been woven into your DNA.

By joining, you become part of a large and close association of more than 32,000. It’s an association that shares your interests, your deep sense of pride, and an association with one of the most accomplished networks in the country. And . . . It’s where you belong!

Communicate Appropriately. Do you know how your members wish to be notified?

. . . Concerning newsletters, legislative issues, meeting reminders, special activities
. . . With a computer database or spreadsheet, you can easily code each person with their choices.
. . . Then sort the list; each category could be monitored by a particular person.

Survey Former Members. Even with the best renewal strategies, some members choose not to renew. When that happens, survey them to find out why they left, which services they liked, and which areas of your organization they think you need to improve. Use members’ responses to improve your organization’s offerings and member retention rates in the future.

Continue to develop all phases on the KRTA RADAR:

› Retain - Current members
› Attract – New & Young Retirees
› Develop – New Leadership
› Attend - Local and District Meetings
› Remain - Attentive to Current Trends & Issues
Business Partners Participating in the Workshops!

Lea Goggin, R.Ph.
Clinical Staff

April Prather, R.Ph.
Clinical Staff

Lea Goggin, R.Ph.
Clinical Staff

Travis Albrecht,
R.Ph.Clinical Staff

Julie Brown
Anthem BCBS

Deanna Boone
Anthem BCBS

Gail Dickman
Liberty Mutual

Dave Farmer
Liberty Mutual

Carol Pullen
Air Land and Sea Travel

Jeff Johnson & Jim Curley
North American Life Plans

Nazma Haq

Don Wittbrodt

Dora Moore

Gary Harbin

Lynn Groff & Chris Tyler
Kelli Huffman

Henry Hensley & Tara Parker
Raymond James & Assoc.

Sarah Short
Comfort Keepers

Rebecca Murrell

Victoria Clements

Patricia Walker
Marissa Boeohlauf, R.Ph.
Clinical Staff

Allison Russell, R.Ph.
Stacy Poskin
Clinical Staff

Shirley Mae Watters

Jeff Johnson & Jim Curley
North American Life Plans

Birdie Dixon
Gina Taylor

Legaline

Comfort Keepers
Thanks to Legislators Participating in the Workshops!

Rep. Rocky Adkins
District 99

Rep. Joe Fischer
District 68

Sen. Alice Forgy Kerr
Prunty District 75

Rep. Melinda Gibbons
District 94

Rep. Angie Hatton
District 14

Rep. Kenny Imes
District 5

Rep. D J Johnson
District 48

Sen. Stephen Meredith
District 5

Rep. Suzanne Miles
District 7

Rep. Phillip Pratt
District 62

Rep. Steve Rudy
District 1

Rep. Sal Santoro
District 60

Sen. John Shinkle
District 11

Sen. Brandon Smith
District 30

Rep. Diane St. Onge
District 63

Rep. Wilson Stone
District 22

Rep. James Tipton
District 53

Sen. Johnny Ray Turner
District 29

Sen. Robin Webb
District 18

Sen. Whitney Westerfield
District 3

District 96

Want to find out who your legislators are?

Petfirst Pet Insurance is our newest benefit. Be sure to check everything that’s covered:

- Accidents
- Illness
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- Hip Dysplasia
- Hereditary Conditions
- Congenital Conditions
- Chronic Conditions
- Alternative Therapies
- X-rays
- Diagnostic Tests
- Holistic Care
- And much more

Call 866-937-7387 or go to www.petfirst.com/ktra.

First Choice Protection is our provider for your home security system needs. They are an authorized ADT dealer. Call 502-709-5645 or visit www.1stchoiceprotection.com.

For superior Senior Care we have three participating partners:

Comfort Keepers: 1-877-257-KRTA or www.comfortkeepers.com

Home Instead: 866-886-6831 or www.homestead.com

Home Helpers: 859-797-3127 or www.homehelpershomecare.com/lexingtonky & 606-657-9441 or www.homehelpershomecare.com/londonky

Legislative Message Line
800-372-7181

Bill Status Line
866-840-2835

Calendar (Meetings) Line
800-633-9650

TTY Message Line
800-896-0305

502-564-3490
Legislative Candidates Visiting Our District Workshops

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<td>Brent Yonts</td>
<td>15</td>
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<td>Democrat</td>
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KRTA Member Participation: Contacting Your Legislators

It is important that KRTA members help keep their legislators informed. Legislators need to know your thinking on those issues upon which decisions will be made and the facts on which such thinking and conclusions are based. As a KRTA member, you can help influence good legislation concerning retired teacher issues on state and national levels by communicating with your elected representatives at the proper time. Personal contacts can be a meaningful way to influence a legislator.

Points to remember when approaching an elected official:

1. **Build a relationship** with your state elected officials and their aides; this takes time (attend fund raisers, town meetings, etc.).
2. **Be brief and be prepared**—take the time to read all available background material.
3. **Know the issues**—pros and cons.
4. **Be honest**—the primary goal of your visit is to express your concern over a particular bill or issue.
5. **Be polite and specific** (we need to agree to disagree) it is generally advisable not to get into arguments; don’t demand a commitment before the facts are in.
6. **Be constructive**—give reasons for your position, explain how the issue would affect you, your family, or profession, or the effect on your community, on our state; if you want to suggest amendments to a bill that has been introduced, it is important that you have:
   a) a clear idea of what you want to be included or deleted;
   b) the reasons to justify the proposed change; and
   c) good, strong facts to back up your position before you contact your legislator.
7. **Limit handouts** unless you are asked for more information—do not “overkill;” stick to the issues that you came to discuss; don’t wander into other issues.
8. **Work with staff**—No legislator can be an expert on everything.
9. **Praise past efforts and listen** to their issues without interrupting—they often have input from many resources to which you may not have access.
10. **Follow up with a note** thanking them for their time and for listening to your point of view and for his/her vote.

Volunteers Needed For AARP Foundation Tax-Aide

AARP Foundation Tax-Aide is the nation’s largest volunteer-run tax preparation service for older Americans. AARP Foundation Tax-Aide is looking to expand its team of volunteers for the upcoming tax season. Tax-Aide, celebrating its 50th year, offers free in-person preparation and assistance to anyone, especially those 50 and older, who can’t afford a tax preparation service. Volunteers make a difference in their communities by assisting many older, lower-income taxpayers, and their families, who might otherwise miss out on the tax credits and deductions they’ve earned.

Since its inception, AARP Foundation Tax-Aide has served more than 68 million taxpayers. The program is seeking volunteer tax preparers, client facilitators, those who can provide technical and management assistance and interpreters. Every level of experience is welcome. Volunteer tax preparers complete tax preparation training and IRS certification.

Last year, 450 AARP Foundation Tax-Aide volunteers helped more than 30,000 people file their federal and state tax returns. The program is offered at approximately 60 sites in Kentucky, including senior centers, libraries and other convenient locations.

AARP Foundation Tax-Aide has grown since its inaugural team of just four volunteers in 1968. The program now involves 35,000 volunteers and serves over 2.5 million taxpayers annually at nearly 5,000 sites nationwide. In 2018 taxpayers who used AARP Foundation Tax-Aide received $1.3 billion in income tax refunds and more than $213 million in Earned Income Tax Credits (EITCs). Taxpayers do not need to be a member of AARP or a retiree to use Tax-Aide.

To learn about our volunteer opportunities, visit aarpfoundation.org/taxaide or call 1-888-OUR-AARP (1-888-687-2277). AARP Foundation Tax-Aide is offered in coordination with the IRS.

About AARP Foundation. AARP Foundation works to end senior poverty by helping vulnerable older adults build economic opportunity and social connectedness. As AARP’s charitable affiliate, we serve AARP members and nonmembers alike. Bolstered by vigorous legal advocacy, we spark bold, innovative solutions that foster resilience, strengthen communities and restore hope.

To learn more about AARP Foundation visit aarpfoundation.org.
INSIDE SCOOP . . .

KRTA Welcomes Emily!

KRTA is proud to have Emily Carey as the new office manager. Although this full-time position is new for her, she has been a valued part-time employee at KRTA since 2014. She established and still maintains the KRTA Facebook page.

Emily is a University of Louisville graduate and holds a Bachelor's Degree in Business Administration concentrating in Marketing. She was previously a substitute teacher for Jefferson County Public Schools and an employee at UPS in the Accounting Department.

She and her husband, David, have two boys—14-year-old Jackson and 11-year-old Colton. Jackson plays competitive baseball and Colton plays football. Her family loves going to sporting events, visiting Rough River and just spending time together.

Emily says, “I am excited to start this new adventure in my life with such a wonderful group of people and have the opportunity to serve Kentucky’s retired teachers.” Maybe that’s because her parents, grandparents and aunt were all teachers in Kentucky!

Presidents of the 14 KRTA Districts

FIRST DISTRICT
Charlotte Benton

SECOND DISTRICT
Rebecca Hudson-Brown

THIRD DISTRICT
Jan Yonts

FOURTH DISTRICT
Mary Lois Roberts

FIFTH DISTRICT
Marie Wright

EASTERN DISTRICT
Ann Porter

JEFFERSON
Rick Tatum

CENTRAL KY EAST DISTRICT
Avis Thompson

CENTRAL KY WEST DISTRICT
Marianne Leet

MIDDLE CUMBERLAND
Tishana Cundiff

NORTHERN KY DISTRICT
Lori Flerlage

UPPER CUMBERLAND
Sherry Skaggs

UPPER KY RIVER DISTRICT
Michael Caudill

BIG SANDY DISTRICT
Gene Davis

(Continued “President Wolf” from Page 5)

“Alone we can do so little. Together we can do so much.” - Helen Keller

Networking has been cited as a key factor of success in building an organization for sustainability. Who you know really can impact what you know. The next step is to share what you know with others.

Networking is making critical connections for building the Kentucky Retired Teachers Association. KRTA offers many networking opportunities:

With the needs of retired teachers in mind, KRTA offers:

› Annual State Convention—April 23-24, 2019 Hurstbourne Holiday Inn—Louisville
› Fall District Workshops—One in each of the 14 Districts
› Quarterly Newspaper
› Website
› Facebook
› Twitter
› Text Messages
› Emails
› Letters
› Phone Calls
› KRTA Office Staff

The KRTA office staff is small but powerful! The staff members complement an agenda-oriented workplace to help keep the wheels of KRTA business turning in a healthy and productive fashion. Staff members are Tim Abrams, Janie Caslowe, Charlotte Lindley, Betty Hester, Brenda Meredith, Jan Abrams, Emily Carey.

“Volunteers don’t get paid . . . not because they are worthless, but because they are priceless.” – S. Anderson

Volunteering not only has amazing positive benefits for the community but amazing positive benefits for the volunteer giver.

In 2017 there were 909,496 volunteer hours. The value of each volunteer hour is $24.14. The total value is $21,955,233. This is just from members who actually submitted their volunteer hours!

Be PROUD to be a member of YOUR professional organization. Help people understand who we are and what we are about!

› Inform!
› Persuade!
› Increase awareness!
› Create interest!
› Generate positiveness!
› Advocate for retired teachers!
› Help strengthen & build KRTA!

KRTA welcomes Emily!

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AROUND THE STATE . . .

Adair County RTA

Adair County retired teacher, Rita Marshall, with Lindsey Wilson College (LWC) Education Junior, Kellie McGaha and Adair County Retired Teachers' President, Ellen Zornes, present the Bobbie Coomer Memorial Scholarship in the amount of $500 to Kellie. Each year our local association gives the scholarship to a deserving Adair County junior majoring in Education at LWC.

Barren County-Glasgow RTA

The Barren County-Glasgow RTA Officers for 2018-2019 were elected: President, Glenn Byrd; Membership Chairman, Gail Bunch; Secretary, Cindy Wilson; and Treasurer, Ruby Edwards.

Bluegrass RTA

(L) Don Adams, Patsy K. Rainey, and Morris Riddle are ready to ship out newsletters with membership cards to Fayette and Bourbon County Retired educators.

Boyd County RTA

The regular meeting of the Boyd County RTA was held on September 6, 2018, at the Elk's Lodge in Ashland. Large amount of school supplies were brought in for the School Back Pack Program. Pictured are Georgia Roberts and Georgia Miller, Donations Co-Chairpersons; David Miller, Vice-President; Margaret Sims, KRTA Co-Chair for Health and Insurance; Theresa Kazee, President; Nancy Douglas, Treasurer; and Jean Fraley, Membership.

Bullitt County RTA

L to right front row:
Co-Presidents Leon Remington and Nita Neal; Vice-President Carolyn Dennison; Treasurer Nan Wilkins
back row: Immediate Past-President Johnda Conley
KRTA Membership Co-Chair
“Debby” Murrell installed the officers

Carter County RTA

September Meeting

Clinton County RTA

These are the officers for Clinton County. Patty Combest is remaining as Vice President, new President is Connie Armstrong, new Treasurer is Debbie Craig, and new Secretary is Martina Brown.

Eastern District RTA

EDRTA Meeting August 8, 2018, at Reno's in Morehead, Ky. The Presidents and Chairpersons of Legislative, Health & Insurance, and Membership were present from each local RTA.

First District RTA

First District met at noon, June 26, at Majestic Steakhouse in Draffenville for last meeting of the fiscal year. Officers and committee chairs for 2018 – 2020 recited in unison their pledge of commitment. They were: President Charlotte Benton; Vice President Wayne Lohaus; Secretary Redeana Jones; Corresponding Secretary Julia Davis; Treasurer Nancy Smith; Insurance Chair Darl Henley; Legislative Chair Aaron Beals; Membership Chair Anita Thomas.
Jefferson County RTA

CRTA members donated 150 hours during the Louisville Mayor’s Week of Service in April helped feed the hungry in Africa, assisted doctors with medical care in Asia and Africa and provided assistance at a local cancer support agency. Volunteer teams went to Supplies Overseas, Love the Hungry and Gilda’s Club in Louisville.

Menifee County RTA

Newly elected officers:
L-R: Nancy Wells (Treasurer), Glenna Adams (Vice President), Elaine Brown (President), Cora Brewington (Membership Chairperson). Officers not pictured are Shelia Coffee (Secretary), Richard Ratliff (Legislative Chairperson), Pam Davis (Health and Insurance Chairperson)

Metcalfe County RTA

Talking with members of the Metcalfe County RTA about our Partners (the green sheet) was Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. Questions were answered about the Insurance benefits for the Under 65 category and the Over 65 Medicare Eligible category. Great time was had by all. Carolyn Edwards is President of MCRTA.

Madison County RTA

Madison Co. RTA members Susan Gay Taylor, Beth Jones, Jill Whittaker and Steve Gillespie presented Daniel Boone Shool Family Resource Director, Tracy McIntosh, with over $100 of school supplies to distribute. All Madison Co. Students receive free lunch.

Monroe County RTA

Speaking on Health and Insurance at the Monroe County RTA meeting in September was Margaret Head Sims, KRTA Co-Chair for Health and Insurance. Issues included the Over 65 and Under 65 benefits as well as the KRTA Partners and the benefits available to any and all KRTA members. A $20 membership gives so much to each and every member of KRTA. Cecilia Stephens is the President of MCRTA.

Owen County RTA

OCRTA’s June quarterly meeting had Margaret Sims, KRTA Health and Insurance Chairperson, and her husband Wayne as guests. Margaret gave a very informative presentation and answered questions our members had. Owen County Schools Superintendent, Rob Stafford, also attended and gave us an update of the many things happening in our school system. The OCRTA members helped earn a Gold Award and also a Top Membership Award this past year. Members were given packages of GOLDfish and GOLD Foil-Wrapped Kisses!

Paducah/McCracken RTA

Paducah McCracken County Retired Teachers Association collected approximately 13 bags of essential school supplies and $135 for Morgan Elementary School, Paducah, KY and $135 for Lone Oak Elementary School, Lone Oak, KY to give students in need the right tools for school.

Pike County RTA

Millard Elementary received back pack supplies from PCRTA. Pictured are: Rhonda Coleman (Youth Services Director), Mary Alice Hunt (PCRTA Secretary-Treasurer) and Tony Taylor (Custodian) who helped transfer the supplies. Deliveries were also made to Pikeville Elementary.

Woodford County RTA

OFFICERS FOR 2018-19
L to R: Bobby Gaffney, Past President; Steve Campbell, Treasurer; Mary Ann Miller, Secretary; Jim Cole, Vice President; Tim Abrams, KRTA Executive Director; and Kathy Cole, newly elected President.
FOR YOUR INFORMATION

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AVESIS KRTA VISION PLAN
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Express Scripts 877-866-5834

KYRx Coalition 855-218-5979 Edumedics 855-210-8514
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KRTA MEMBERSHIP PIN

Please send _____ pins @ $2.50 each to
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Louisville, KY 40291-3234

The Black Edison

Chances are you have no trouble identifying the inventor of the incandescent light bulb, the phonograph or the movie camera (in case you didn’t know, it is Thomas Edison). Sadly however, you might have trouble coming up with the name of the one who invented the multiplex telegraph, allowing communications between trains and train stations over telegraph wires. That individual was Granville T. Woods, an African American who lived and worked in New York City just after the Civil War.

Woods’ invention was not good news for Thomas Edison, who had been working feverishly to produce the same type of communications device. Edison took Woods to court, but the courts agreed that Woods completed his invention first. Believing he could still profit from Woods’ expertise, Edison invited Woods to partner with him. Woods turned him down, humiliating Edison. This exchange earned Woods the label of “the Black Edison.”

Woods did not stop there. He went on to invent 15 more appliances for the railway system and the street car. His power pick-up device is the basis of the “third rail” currently used by electric-powered transit systems. He received nearly 60 patents, many of which were assigned to the major manufacturers of electrical equipment that are a part of today’s daily life. Among those 60 patents was an improved telephone transmitter, which combined the telephone and telegraph, and was bought by none other than Alexander Graham Bell.

Uno Lingo

Use each letter of the alphabet below just once to complete the puzzle. All letters must be used.

Answers top to bottom: SPLASHED, HELPFUL, ALIEN, PARENT, BE, NEXT, FOR, MUD, POOL, BREEZY, LAG, JOCKEY.

Answers from left to right: SWEEP, UNDO, AND, PARE, FLEXIBLE, SQUINT, RAY, LET, FOE, DOG, BOOZE, OVERLY.