



News

Express

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME III, NUMBER 2

LOUISVILLE, KENTUCKY

JUNE 2018

Roberta Robertson Receives Frank R. Hatfield Volunteer of the Year Award

Each of the KRTA districts nominates a Volunteer of the Year. This year Roberta Robertson of First District was the recipient of the award. Roberta was nominated by the Lyon County Retired Teachers Association for her work with Bright Life Farms.

Bright Life Farms is located in Caldwell county and serves mentally challenged adults in all western Kentucky. The facility is comprised of twenty-six acres. Roberta began as a board member with another special education teacher to plan Bright Life Farms. Roberta's daughter, Carrie, is mentally challenged. Roberta was worried about what would happen to Carrie after her death. Roberta and her friend began drawing up a plan to accommodate these special residents. When this friend retired, Roberta stepped in to administer and continue the plans for the farm and the residents.

Bright Life began in 2000 with one building in which the residents could meet for meals, crafts, and activities. Their goal was to build houses so the residents could live there permanently, independent of their families. Roberta then began meeting with churches, service organizations, and individuals to procure donations for the construction of the first house. Each house has a furnished common living room, kitchen, and dining room. This area is surrounded by bedrooms and the residents are responsible for furnishing their own rooms.

After the donations are received for a house, Roberta oversees coordinating volunteer laborers to build the house. Many times she thought they would have to stop because of lack of materials or no money to pay for the job that needed to be done. However, the phone would ring and a group would be

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The Convention Issue

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Stay Connected With KRTA

Let us know if your email address changes! Notify us at info@krtta.org.



PERSONALLY SPEAKING . . .

Convention Report

Wow!! That encapsulates the past 12 months for the membership of KRTA. While the retirement security of retired teachers has been headline news for the last 10 months, the advocacy shown by our membership has been historical. If we didn't know it before, we should realize it now—OUR VOICES MATTER!!! KRTA membership throughout the state has engaged their legislators--by phone, email, letter, letters to editors of local newspapers, and by showing up and sponsoring town hall meetings—and . . . have been a continued presence in Frankfort. Because of your advocacy, the retirement security of our membership is safe for now; but our presence and voice must continue as the fight to protect our earned benefits will continue.

KRTA membership grew for the 30th consecutive year! Membership growth in 2017-18 remained strong. The total membership of 31,969 is an increase of 615 over last year, beating our goal of 31,818 by 151 members. Our continued growth is noteworthy because many state retired teachers associations continue looking for ways to reduce their losses rather than increase their numbers. Congratulations to all our devoted members who helped make our continued membership growth possible.

The KRTA staff is second to none. Betty, Brenda, Carla, Charlotte, Emily, Janie and Jan care deeply for the association membership and continue to provide exceptional service to our members. This year the number of members utilizing our many benefits grew. During the past 10 months, we sent out over 50 mass emails to over 14,000 members, developed the teachfrankfort.org website, increased our social media presence on Facebook and Twitter, and continued to enroll countless members to our texting service.

This year we offered N.O. Kimbler scholarships valued at \$1,650 each to all 17 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges. The Kimbler-Bourgard Foundation continues to grow as well. Donations to the fund over the past year were tremendous. The mailer campaign netted nearly \$100,000 and over \$20,000 was donated in memory of Dr. Wagoner. The Kimbler-Bourgard Foundation total is now more than \$380,000. Dr. Wagoner's retirement goal was to fully establish the foundation, and we are well on our way to making that a reality and being able to launch our benevolence fund. Retired teachers helping retired teachers.

The 2018 regular General Assembly ended reasonably well for retired teachers even though, at times over the last 10 months, the noise out of Frankfort caused great anxiety among our members. While nothing is ever perfect, the progress we made since the unveiling of the PFM report in August has been remarkable. As



Tim Abrams
Executive Director

we move forward, to quote what Dr. Wagoner often said, "It is important to remember that elections have consequences, but they don't have to be high-handed or cold-hearted." I want to remind you that when we say KRTA is "political but not partisan," we mean we will advocate in the political world on issues such as TRS full funding or Social Security fairness. We will focus on Frankfort for state issues and Washington, D.C. for federal.

KRTA will continue to work on Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Currently, discussion on the Social Security penalties (i.e. WEP) is not getting any attention. We continue to work at the national level with the Coalition to Preserve Retirement Security (CPRS).

Politicians at the federal, state and local levels control our economic environment. This is an incontrovertible fact. We cannot expect others to expend the time and energy to do the hard work of keeping our state representatives and senators educated on our issues. We must do it. You must do it! Therefore, each of us must resolve to continue to engage our state representative and senator in conversation about how important our pension and health care are to our financial security in our senior years.

The success of KRTA belongs to the many dedicated volunteer leaders we have at the local, district and state levels. I wish I could thank each of you personally. Since I cannot, please accept my written, "Thank you!" I say it everywhere I go, "Kentucky's Retired Teachers are undoubtedly the best people in Kentucky."

Summer Staff



Kyra Frost

Kyra will be a sophomore at Mercy Academy in Louisville. She is a part of the Cheer Team and a member of the Art Club.

She is working at KRTA over the summer as a first job. Not only does she hope to make some extra money, she will start building her resume.



Shelby Abrams

Shelby is a graduate of the University of Kentucky. She has just completed her first year of teaching second grade in Bourbon County.

As an active teacher just beginning her career, she brings a fresh perspective to our office. She is the daughter of Tim and Jan Abrams.

CONVENTION 2018 . . .

District Presidents' Meeting

CALL TO ORDER

The meeting was called to order by KRTA President-Elect Shirley Wolf. Past President Cathy Gullett offered the invocation and Vice President Harold Wilson led the Pledge of Allegiance.

2018 CONVENTION PROGRAM

Tim Abrams reviewed the program and the seating arrangement for the General Session on Tuesday.

DISTRICT PRESIDENTS' REPORTS

Each district president talked about the year's activities within their local organizations. Mr. Abrams asked that they turn in a written copy of the report.

EXECUTIVE COUNCIL DISTRICT TERMS EXPIRING JUNE 30, 2018

Middle Cumberland - Tishana Cundiff
Upper Cumberland - Cookie Henson
Eastern - Margaret Snedegar

District Presidents were advised to send the names of new Council members by May 15. Council terms are for two years.

LEGISLATIVE COMMITTEE TERMS EXPIRING JUNE 30, 2018

Upper Kentucky River - Michael Caudill
Central KY West - Ellie Thompson
Jefferson - Susan Thurman
Third - Arthur Green
Fifth - Allen Schuler and Don Hines
Eastern - Ann Porter

HEALTH/INSURANCE COMMITTEE TERMS EXPIRING JUNE 30, 2018

Eastern - Edwin Cook III
Third - Carol Gard
Jefferson - Lue Peabody
Central KY West - Laura Gray
Upper Kentucky River - Golden Hale
First - Darl Henley
Big Sandy - Gerald Preston
Fifth - Deborah Stinson

MEMBERSHIP COMMITTEE TERMS EXPIRING JUNE 30, 2018

Second - Jean Chapman	UC - Patricia Howard
CKE - Karen Gilbert	MC - Shirley Wolf
Big Sandy - Deborah Ward	UKR - Charolotte Ditty
CKW - James Cole	Fifth - Debby Murrell
Third - Carolyn Edwards	CKE - Ernie Trosper

UPDATE DISTRICT PRESIDENTS FOR 2017-18

New presidents reported were:

First - Charlotte Benton	Second - Becky Brown
Third - Janice Younts	Fourth - Martha Stepp
Fifth - TBD	Big Sandy - Gene Davis
Central East - Avis Thompson	Central West - Marianne Leet
Eastern - TBD	Jefferson - Rick Tatum
Middle Cumberland - TBD	Northern - TBD
Upper Cumberland - Paula Adams	
Upper Kentucky River - TBD	

REVIEW 2018 FALL WORKSHOP SCHEDULE

See Page 5 for the schedule.

TENTATIVE KRTA EVENTS CALENDAR

Mr. Abrams discussed the calendar of meeting dates and deadlines.

MEETING DATES

Executive Council Meetings:

Will be decided at the Jun 4, 2018 Executive Council Meeting

Health & Insurance Committee Meeting:

October 8, 2018 - KRTA Office

Legislative Committee Meetings:

July 23, 2018 - KRTA Office

November 12, 2018 - KRTA Office

Membership & Pre-Retirement Committee Meeting:

May 14, 2018 - KRTA Office

KRTA Convention:

April 22-23, 2019 - Holiday Inn Hurstbourne, Louisville, KY

District Presidents Meetings:

July 16, 2018 - KRTA Office

April 22, 2019 - KRTA Convention

DEADLINES

KRTA Local and District Recognition Forms:

March 1, 2019 - Due to KRTA Office

Volunteer Hours:

March 9, 2018 - For calendar year 2018 (Jan 1-Dec 31, 2018) - Report hours on Local Recognition Form

School Supply Drive:

March 9, 2019 - Collection deadline is Dec 31, 2018 - Report number of bags of school supplies contributed on Local Recognition Form

Feed KY Program:

March 9, 2019 - Collection deadline is Dec 31, 2018 - Report number of food items contributed on Local Recognition Form

2018-19 KRTA NEWS - Print Dates:

July 2018 Issue - Submission Deadline May 19, 2018

November 2018 Issue - Submission Deadline September 19, 2018

March 2019 Issue - Submission Deadline January 19, 2019

2018-19 KRTA NEWS EXPRESS (Electronic Newsletter) - Release Dates:

September 2018

January 2019

May 2019

June 2019

OTHER BUSINESS

- President Johnson's reception at 3:30-4:30 in the Atrium
- Annual Convention dinner for everyone at 6:15 in the Grand Ballroom
- Membership/Pre-Retirement meeting will be Monday, May 14, 2018
- District Presidents' meeting will be Monday, July 16, 2018

The Executive Council joined the Presidents' meeting for lunch and to hear the state committee reports. Business was conducted by KRTA President Romanza Johnson.

2018 FALL WORKSHOP SCHEDULE

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson County	Fri. Aug 24 10:00 AM (ET)	U of L Alumni Club Louisville	Rick Tatum 7810 St Anthony Woods Louisville, KY 40214 502-937-5190
Central Kentucky East	Mon. Aug 27 9:00 AM (ET)	Boone Tavern Hotel Berea	Larry Woods 1427 Kemper Ln Lancaster, KY 40444 859-742-1377 / 270-999-1121
Central Kentucky West	Tues. Aug 28 9:00 AM (ET)	Thomas & King Convention Center Georgetown	Marianne Leet 4390 Blue Licks Pike Mount Olivet, KY 41064 606-842-0527
Northern	Wed. Aug 29 9:00 AM (ET)	Boone Co Extension Burlington	Lorie Flerlage 1000 Independence Pike Dry Ridge, KY 41035 859-824-4882
Fifth	Thurs. Aug 30 9:15 AM (ET)	Aquatic Center Buckner	Shirley Sills 1925 Prestwick Dr LaGrange, KY 40031 502-517-1911
First	Mon. Sep 10 9:00 AM (CT)	Kenlake State Park Hardin	Anita Thomas 842 We Like It Lane Gracey, KY 42232 270-885-6252
Second	Tues. Sep 11 9:00 AM (CT)	Moonlite-B-Q Inn	Rebecca Hudson Brown 302 Tartan Dr Henderson, KY 42420 270-885-6252
Third	Wed. Sep 12 9:00 AM (CT)	Barren River State Park Lucas	Romanza Johnson 3341 Cemetery Rd Bowling Green, KY 42103 270-842-3416
Fourth	Thurs. Sep 13 8:30 AM (CT) 9:30 AM (ET)	HCS - EC3 Center Elizabethtown	Patsy Young 418 Ridgecrest Road Elizabethtown, KY 42701 270-765-7964
Middle Cumberland	Mon. Sep 17 8:30 AM (CT) 9:30 AM (ET)	Lake Cumberland State Park Jamestown	Tishana Cundiff 11181 S KY 501 Liberty, KY 42539 606-787-5324
Upper Cumberland	Tues. Sep 18 8:30 AM (ET)	Pine Mountain. State Park Pineville	Pamela Thompson PO Box 1114 Pineville, KY 40977 606-337-9036
Upper Kentucky River	Wed. Sep 19 8:30 AM (ET)	Buckhorn State Park Buckhorn	Michael Caudill 392 Civil War Gap Carcassonne, KY 41804 606-633-9691
Big Sandy	Thurs. Sep 20 9:00 AM (ET)	Jenny Wiley State Park Prestonsburg	Gene Davis PO Box 40 Banner, KY 41603 606-874-2873
Eastern	Fri. Sep 21 9:00 AM (ET)	Carter Caves State Park Olive Hill	Ann Porter PO Box 88 Washington, KY 41096 (606) 584-2510

All workshop start times are local time. Registration (except Jefferson) begins 30 minutes prior to start time.
Registration at Jefferson begins 1 hour prior to start time.

Executive Council Meeting

TRS Insurance Update by Jane Gilbert

Retired teachers' health insurance is provided through two plans:

1. Kentucky Employees' Health Plan (KEHP) for those under 65 and not Medicare-eligible. It is provided through Anthem and CVS/Caremark.
2. Medicare Eligible Health Plan (MEHP) for those Medicare-eligible or 65 & over. A Medicare Advantage plan is provided through United Healthcare (UHC) and a Part D prescription plan provided through Express Scripts.

TRS Health Care Division

KEHP has 15,400 enrollees and 3,335 Waivers
MEHP has 33,019 Enrollees and 5,352 Waivers.

- 8 employees averaging approximately 10 years of TRS experience
- Present at an average of 85 meetings a year
- Average of five visitors each day
- 832 call in October 2016, averaging 6.18 minutes
- Process about 500 applications monthly and 1,450 during open enrollments
- TRS is there to help

TRS MEHP (Medicare Eligible Health Plan—65 & Over)

Here's What We Know (From TRS data)

- **74 is the average age of enrollees**
- **6,000 retired teachers 80 and older are enrolled**
- **There are 34,000 MEHP enrollees.**

Some statistics you will find interesting are:

- **15 is the average number of prescriptions an enrollee takes**
- **75% of the members have high bp/heart disease**
- **58% of the members have high cholesterol**
- **50% of the members have pain/inflammation.**



TRS data shows that 84% of TRS retirees are on medications that are influenced by genetics and 23,000-plus TRS retirees may need to stop or change at least one medication.

TRS believes that your DNA matters. Taking medications that don't work for you is costly to your health and to TRS. Here's a breakdown on safety and savings:

- **10% of members should stop prescription immediately—meaning a savings of \$1.7 M**
- **57% of members are taking the wrong dosage—meaning a savings of \$10M**
- **33% of members have a better alternative available—meaning a savings of \$5.8M**

There is a solution: The TRS Kentucky Personalized Medicine Program. That is cost reduction and patient improvement using pharmacogenomics (using DNA to see what drugs will be safe and effective) and expert pharmacy review. This comprehensive medication safety management pilot program is being offered through TRS by Coriell Life Sciences. It's simple enough for members to order a test kit and submit it for testing. This collection of genetic information will empower the pharmacists at Know Your Rx Coalition with medication therapy management software and genetic guidance. Then Know Your Rx Coalition can communicate to you and your doctor the medication action plan.

This pilot program is available only to MEHP members.

Results thus far

- More than 2,100 members enrolled since December
- 17% enrolled online, 83% via phone
- Less than 1% opt-out rate
- Some results of those tested thus far:
 - 28% are non-responders to Plavix
 - 46% should not take Metoprolol
 - 32% have genetic issues with Statins
- Testing and review has resulted in immediate medication change recommendations for 56% of members

To enroll, or for more information, please call Coriell Life Sciences toll free at 888-454-9024 or go to www.coriell.com/trs.

TELEMEDICINE—Virtual Doctor Visits

Talk to a doctor whenever, wherever.

Experience a live video chat, using a webcam-enabled computer, tablet or smartphone.

- How much does it cost? A virtual doctor visit with Doctor on Demand or AmWell has a \$0 copay.
- How quickly can I talk to someone and how long does a visit last? Once a request for a visit has been submitted, the average wait time is about five to 10 minutes. A typical visit lasts 10 minutes.
- To whom will I be talking? You can find a list of participating virtual doctor visit providers by logging in online at www.uhcretiree.com/trs.
- Can I use it for any medical situation? 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 medical situations.

Get started with your TELEMEDICINE visit on your computer:

1. Go to www.uhcretiree.com/trs.
2. Sign in with your user name and password.
3. Click on the Virtual Visits toolbox to view your virtual provider group choices, access their web sites and set up an appointment.



on your tablet or smartphone:



Download the Doctor on Demand app or download the AmWell app.

Know Your Rx Coalition Pharm-Assist Offering MEHP & KEHP

Ways the coalition pharmacists help TRS retirees:

The coalition made over 4,500 outbound calls this fall to retirees who would experience formulary changes in 2017. They expect to make another 3,400 in first part of 2017.

Approximately 200 enrollees turn 65 each month and will get a call or an email from the coalition. They will:

- Answer questions about MEHP coverage
- Can identify lower-cost prescription alternatives
- Assist with home delivery setup
- Give personalized help

Monday-Friday 8 a.m. - 6 p.m. ET call 855-218-5979

Use Your Plan Resources All Year!

- HouseCalls—In-home clinical visits—www.UHCHouseCalls.com
- NurseLine—24/7 phone access to a nurse—866.202.5975
- Health Risk Assessment—For those new to MEHP—www.UHRRetiree.com or 844.518.5877
- Annual Wellness Care—Yearly preventive visit with physician
- Diabetest Support Program—For those with diabetes—866.202.5975
- Renew—Guide to helping you live your best life— www.UHRRetiree.com
- SilverSneakers—Fitness Program—www.silversneakers.com
- Virtual Doctor—Speak to a doctor using a computer/tablet/mobile device— www.UHRRetiree.com
- Know Your Rx Coalition—Access to a pharmacist by phone—855.218.5979
- Coriell Life Services



If you are transitioning to Medicare, don't forget you may have unspent bucks left with Go365. You will need to spend all your bucks in the Go365 Mall before your KEHP terminates.

Also... If you have CDHP you will want to use any remaining HRA funds before moving to the MEHP.
livingwell.ky.gov

KEHP Available Benefits

Vitals SmartShopper	Earn cash when you shop for healthcare. Lower your out of pocket costs & earn cash rewards for choosing a lower-cost, quality provider. Call 855-869-2133 or visit www.vitalssmartshopper.com
LiveHealth Online Medical and Psychological Visits	Free access to a doctor or licensed psychologist/therapist when you need it. No copay or deductible, immediate access to a healthcare provider at 844.784.8409 or www.livehealthonline.com
Preventive Therapy Drug Medication	Available if you have the LivingWell or Standard CDHP. Bypass the deductible and only pay for the coinsurance amount for certain preventive drugs. Call 866-601-6934 or visit kehp.ky.gov
Diabetes	Free diabetic supplies for all 4 health plans and reduced prescription costs for all 4 health plans. Free 16-week Diabetes Prevention Program available to member who are pre-diabetic. 844-402-KEHP or visit anthem.com/kehp

Look for turning 65 seminar and webinar dates by visiting:

<https://trs.ky.gov/active-members/seminars-workshops/>

KEHP (Under 65 & Not Medicare-eligible) Kentucky Employees' Health Plan



Here are some of the most frequently asked questions:

- **Do I have to use a CVS pharmacy for prescriptions?** You do not have to use a CVS/Caremark retail pharmacy. Just make sure your pharmacy of choice is participating in the network, so your benefits will be greater.
- **Do I have to re-enroll every fall open enrollment?** You will need to review your open enrollment materials each plan year to determine whether open enrollment is mandatory. This is always addressed in the open enrollment cover letter.
- **Do retirees pay in advance for insurance?** Each month's insurance premiums will be deducted from the annuity check that is received at the end of that month.
- **Why do I pay more for insurance now that I'm retired?** All retired teachers under 65 also pay Shared Responsibility. Shared Responsibility is equivalent to the Medicare Part B premium that is currently paid by retirees age 65 and over. This is a long-term funding solution for retiree health care.

WageWorks Healthcare Reimbursement

Arrangement (URA) Card is pre-funded with \$500 annually for single coverage, \$1,000 annually for couple, parent plus, or family coverage. You can pay for eligible healthcare expenses like deductibles, coinsurance and copayments, or pharmacy expenses. If you are on a CDHP plan and you do not have a WageWorks card, call 877-430-5519 or visit wageworks.com.



Enrolled in a LivingWell Plan for 2018?

There are two ways to complete the LivingWell promise:

1. Go365 Health Assessment (HA) or
2. Biometric screening from January 1, 2018 through July 1, 2018.

Instructions on fulfilling the promise can be found at LivingWell.ky.gov

If you do not complete the promise

Even though you will still have access to all plans, you will not be eligible for discounted insurance premiums in 2019. In 2017 there was a 94% promise completion.

Committee Reports

Health, Wellness and Insurance



Ed Cook

The Co-chairs Margaret Head Sims and Ed Cook are available to attend your RTA meetings to present the latest information. The yellow Health Care Benefits Guide contains important information for those under 65 and those over 65. Humana Vitality offers a reward system for healthy living. They encouraged the over 65 members to utilize the Healthways Silver Sneakers Program.

They also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in TRS newsletters. If you need assistance, call TRS.



Margaret Head Sims

Membership & Pre-Retirement

Membership Co-Chairs Betty Hester, Debby Murrell and Ernie Trosper presented reports and awards at the Monday evening dinner and assemblies.

The "Yes We Did" Award was presented to the 43 locals and 4 districts who met the percentage goal set last April by the Membership Committee. In addition, this year the top 10 locals and top 5 districts were honored with the "Top Hat" Award for members gained.



Co-Chairs Betty Hester, Ernie Trosper and Debby Murrell

Betty summarized the membership accomplishments to be presented at the opening dinner.

As of April 20, 2018, KRTA had a membership of 31,821 with a potential of 46,549. The Automatic Dues Deduction plan is utilized by 25,215 members. We encourage the ADD be used by everyone. It saves money and time for the KRTA office and the KRTA member.

Debby informed us that TRS is expanding the Pre-Retirement Seminars to include four categories of Pre-Retirement Seminars. Those that are planned are listed below along with the districts responsible for hosting.

- **Retiring Sooner or Later** (Old Pre-Retirement format) Requires a KRTA Presentation, Set-Up, Coffee & Condiments
 - June 27, 2018—Maysville—Eastern—TBD
 - July 30, 2018—Owensboro—Second—Becky Brown
 - September 8, 2018—Slade—Central KY East—Avis Thompson
 - October 27, 2018—Bowling Green—Third District—Janice Younts
 - December 4, 2018—Elizabethtown—Fourth—Martha Stepp
- **TRS On The Road**
 - June 23, 2018—Madisonville—Second—Becky Brown
 - November 3, 2018—Corbin—Upper Cumberland—Paula Adams
- **Retiring Sooner**
 - TBD
- **Retiring Later**
 - TBD

Legislative

Don Hines and Larry Woods, Co-chairs of the Legislative Committee, gave a brief overview of our legislative position.

Don thanked the KRTA Legislative Team: Tim Abrams, Larry Woods, Steve Gillespie, Allen Schuler, Sue Ellen Caldwell, Margaret Sims, and Ray Roundtree for their work in Frankfort. He pointed out that KEA was also helpful in our cause.

Don reminded us of the positives in the 2018-19 Legislative Program:

- The ARC was fully funded.
- Our COLA was secured.
- TRS staff is still independent.
- Under 65 insurance is covered for two years. the first year covered by the state and the second year covered by TRS

Work is needed to change two things:

1. The annuity tax exemption dropped from \$41,000 to \$31,000. The tax rate is raised or decreased depending on your total income.
2. Get the second year insurance back into the state budget.

Don called our attention to the importance of generating number of voters at the polls on both election days (May 22 and November 6) by encouraging everyone to vote. KRTA is a bipartisan group, but we have friends in the legislature. Talk with your respective legislators and ask if they will stand up to leadership in support of retired teachers.

Things we need to do when working on continuing improved funding are:

1. Invite legislators to local meetings to see, meet and get to know their voters.
2. Develop long-range strategies.
3. Bring together other groups (active teachers) to work on KTRS concerns.
4. Work more with the leadership in the House/Senate on a year-round basis.

Leadership Role You Need to Take: We need to have some mechanism to thank legislators for what they've done for retired teachers. Emphasize to your locals how important it is to invite them to come to your meetings. Some locals award certificates of appreciation or an engraved plaque.

The 2018-19 Legislative Program can be seen on page 15.



Larry Woods

Ellie Thompson, Northern District, created a board displaying a map of Kentucky. Attendees placed push pins in their counties signifying they had contacted legislators.



Don Hines

President's Reception

In keeping with the tradition, the president's district honored her with an afternoon reception. Thanks to the Third District for giving everyone the opportunity to honor President Johnson. The reception was held at 3:30 on Monday afternoon and members lingered to socialize until 5:30.

This is a good opportunity to honor the president, but it is a great time to meet new friends and greet your old friends!



The week before Derby was the perfect time for a hat and the president's theme!



Third District

Monday Evening Dinner & Reception

The Grand Ballroom was the setting for the opening activities on April 23 at Hurstbourne Holiday Inn in Louisville. After a delicious dinner the "Yes We Did" and "Top Hat" awards were announced by Betty Hester, Ernie Trosper and Debby Murrell. Over 400 people enjoyed fun, food, fellowship and the chance to take home one of the over 300 fabulous door prizes that were donated by our local RTAs. Without the donations from local associations, all of this would not have been possible. Perhaps your local's door prize was a gift certificate, cash, a beautiful basket, a handmade quilt or afghan, or an item depicting your corner of Kentucky. Many door prizes this year were handcrafted by KRTA members. Each and every item certainly added to the fun of this event.

Some of these donations became the highlights of the Silent Auction to raise money for the N. O. Kimbler Scholarship fund. This was the fifth annual silent auction and was a huge success with a total of \$1,606. A special thank you to Charlotte and David Lindley and Janie Caslowe for overseeing the auction.

Jefferson District members served as the Hospitality Committee that coordinated the fun event. Those members are Chairperson Joyce Cecil, Marianne Humphries, Rick Tatum, Debbie Utz and Fonrose Wortham. Rick Tatum served as emcee of the program. We appreciate the work they do to make this event a success.



Dave Stahl on keyboard and Tim Whalen on the sax provided the music on Monday evening and lunch on Tuesday.



Door prizes galore!

The Master's Men of Southeast Christian Church

It was a pleasure again this year to have Past President Melanie Wood showcase the Master's Men from Southeast Christian Church. The Master's Men are a talented, dedicated, fun-loving group of individuals who sing for joy from a repertoire that includes hymn arrangements, spirituals, contemporary Christian music, plus classical, traditional, popular and patriotic selections.



The Master's Men Directed by Melanie Wood Accompanied by Mary Helen Vaughn

From the first rehearsal of 12 members in January 1980, through the growth to over 100 members, the desire of the Master's Men has been to sing praises to the glory of God. This is done by singing for the weekend services and special events at Southeast Christian Church and also throughout the community.

In October of 2002, the Master's Men made their first international mission trip to the island of Cuba. It was there God opened the door for the Master's Men to perform with the Cuban National Choir and witness openly on the communist island through Christian music. Subsequent trips were made in 2004, 2006 and 2008 with each trip helping to open additional doors to Christ in the Cuban community.

As a result of preparing for these mission trips, the Master's Men now sing in both English and Spanish, which has also helped to open doors in the Spanish community at home in Louisville.

Whatever the setting, country or occasion, the Master's Men follow the Psalmist's inspiration: "Let everything that has breath praise the Lord." Psalm 150:6 NIV



More door prizes!



Morning General Assembly

Teachers' Retirement System of Kentucky Update

Gary Harbin's update began with the following slide:



It was a wonderful way to honor Dr. Wagoner and to thank all KRTA members for their diligence in working to keep our retirement benefits.

How big is TRS?

The membership is over 146,500 with more than 50,000 receiving a benefit from TRS. The distribution is approximately \$166 million monthly in retirement benefits.

Assets amount to more than \$19 billion in pension, health insurance and life insurance trusts—that's a record

What is the impact of retired teachers across the state?

Pension benefits for FY 2016-17 by congressional districts:

- 1 \$292 million with 7,100 recipients
- 2 \$285 million with 8,100 recipients
- 3 \$292 million with 7,100 recipients
- 4 \$244 million with 6,600 recipients
- 5 \$340 million with 10,100 recipients
- 6 \$310 million with 9,200 recipients

89% of TRS retirees live in Kentucky and spend their annuities in Kentucky. Just think of the economic importance we are to the state.

How has the Board of Trustees controlled costs?

- Closed amortization period to amortize liabilities
- Average retirement age increased from 54 to 59
- High 3 salaries used at age 55 and 27 years of service
- 3% factor on the years beyond 30
- Return-to-work rules improved
- Funding plan established for medical insurance

Did you know?

- 58% of retired teachers received \$40,000 or less in FY 2017
- 90% of retirees receive \$60,000 or less
- Fewer than 1% of retirees (0.8%) receive more than \$100,000
- TRS replaces social Security
- Retirees receiving between \$20,000 and \$40,000 worked an average of 27 years.
- People receiving higher pensions also worked longer.

2018 Pension Reform

Senate Bill 151 was signed into law. The details are being reviewed by TRS. There were no retirement benefit changes for retirees. There are caps on sick leave for retirement benefit purposes for current teachers

and there is a hybrid cash balance plan for new hires beginning January 2, 2019

The hybrid cash balance plan means that the benefit at retirement is the account balance based on a teacher's contributions plus employer and interest credits. Benefits can begin at 57 when age plus service are at least 87 (Rule of 87), or at 65 with 5 years of service. The employer credits are refundable to the member after five years. changes can be made but the balance in the account at the time of future changes is protected.

2018-20 Budget—Pension Additional Funding Summary.

TRS requested \$1.09 billion and 100% was approved

2018-20 State Budget—Retired Teacher Healthcare.

The State pays premium subsidies for under 65 health care in 2018-19 for retirees after July 1, 2010. It requires TRS to pay what has been the state's share of under 65 health care in 2019-20 from the MEHP Medical Insurance Fund for retirees after July 1, 2010. It allows TRS to pay the non-single subsidy our of the MEHP's Medical Insurance Fund (still subject to veto and TRS board approval).

Paying under-65 premium subsidies for teachers who retired after July 1, 2010, and the non-single subsidy our of the Medical Insurance Fund was not envisioned in the 20120 Shared Responsibility solution (HB 540). This use is manageable in the short term as a one-time

occurrence, but it will slow the growth in the funding level of the Medical Insurance Fund.

Long term, using over-65 medical care funds for under-65 premiums jeopardizes over-65 retiree health care. The TRSMedical Insurance Fund for MEHP doesn't have a surplus. The money in the TRS Medical Insurance Fund is for the claims of the MEHP's over-65 coverage in the next 26 years. The 2010 Shared Responsibility law said under-65 costs were to be shared by the state and those retirees, not the TRS Medical Insurance Fund. Doing so wasn't part of the law and would undermine the actuarial analysis for that laws. Shared Responsibility actuarial estimates also did not include the non-single subsidy.

The Inviolable Contract.

As set forth by Kentucky law (KRS 161.714), certain benefits for teachers are a contractual right. Under the inviolable contract, changes in benefits for retirees and current employees are limited. Benefits included are lifetime monthly annuities, 1.5% COLA and access to health insurance.

Examples of benefits NOT included are the 3% multiplier, average high three salaries, use of sick leave payout and health insurance specifics (such as cost, any subsidy and level of coverage).

The 30-year compounded gross return for TRS investments is 8.1%.

TEACHERS' Retirement System TRIS KENTUCKY	TRS INVESTMENT PERFORMANCE As of June 30, 2017			
	1-year	3-year	5-year	10-year
Gross	15.37%	6.3%	10.1%	6.3%
Benchmarks	14.1%	6.2%	9.7%	N/A
Rankings	Top 8%	Top 11%	Top 13%	Top 9%
Net	15.02%	6.03%	9.87%	6.09%

The Importance of KRTA

Tim Abrams, KRTA Executive Director



The last eight months have been anxious for retired teachers in Kentucky—wondering if our elected officials would do harm to our retirement security. You have spent many hours calling, emailing and attending town halls focused on public pensions with your elected officials. You have submitted op-eds to your local newspapers, been active on social media and made several trips to our state capitol. In the end, our retirement security has been spared; but many, and rightly

so, are upset about the lowering of the state income tax exemption from \$41,110 to \$31,110. This will not be forgotten and it will be something for us to work on during the Kentucky General Assembly 2019. But let's not focus on that; let's reflect on what we were facing just eight months ago and the progress that has been made because of the advocacy KRTA members have exhibited.

The nightmare started in earnest in August of last year when the PFM report was released. Remember the PFM report? PFM, the consultants hired by the Governor, gave several recommendations on how to pay down the unfunded liability of the state's pension plans. Much of that plan bailed out past mistakes of elected officials on the backs of retired teachers. I credit the PFM report in causing journalists to use the word "draconian" in news story after news story. Those draconian cuts included clawing back past COLAs from retirees, lowering the retirement check of many retired teachers, suspending future COLAs for five years, moving existing teachers to a Defined Contribution Plan, putting TRS under a super-board assembled by the governor, and fears of seeing drastic changes to retiree health insurance.

The day after the report was released, the powers of "Dark Money" launched a misleading website aptly titled, "Save our Pensions," pitting our retirement security against K-12 education, health care, and the well being of our state. The website was accompanied by TV and radio commercials. But your advocacy soon silenced that movement and had politicians stating that much of the PFM report would be abandoned.

Then our elected officials went behind closed doors for an extended period of time; and in October, the Governor and leaders of the House and Senate released the "Keeping the Promise Plan." You remember the one that was going to cause us to "breathe a sigh of relief"? That plan reduced the COLA to .75% for 12 years. Still, it moved new teachers to a defined contribution plan and threats of a Special Session being called by the governor at any time. However, your advocacy continued and the special session never happened.

The calendar turned to 2018 and many feared we would see a repeat of the 2017 General Assembly with a pension reform plan being rushed through in the first week of the session. Your calls, emails, and personal conversations with your elected officials kept that from happening.

Then in March, the State and Local Government Committee unveiled Senate Bill 1. KRTA members filled the halls and overflow rooms at the Capitol Annex with historic numbers. The bill eventually passed out of committee, but your advocacy continued. On the day when the Senate Bill 1 was to be voted on by the Senate, retired teachers and active teachers from across the state came to Frankfort; and before the day ended, the senate moved the Senate Bill 1 back to committee.

Longevity for TRS Retirees



Then the Governor's budget proposal was released threatening the health insurance of retirees under 65 and a move to put TRS under the personnel cabinet; but your advocacy continued. The phone calls jammed the phone lines and emails filled up the inboxes of our elected officials.

At this time many said pension reform was dead; but then in the 11th hour of the 2018 session of the general assembly came SB 151, the Sewage Bill. It eventually passed! While we have concerns over some of the contents for future teachers, it is very important that we realize the progress we have made over the last eight months, with respectful dialogue with our elected officials.

- TRS is fully funded for the biennium.
- TRS was not put under the personnel cabinet.
- Retirees will continue to receive 1.5% COLA.
- Under-65 Retirees who retired after July 1, 2010, will still have the health insurance subsidized.

Another positive aspect of the last several months has been retired teachers, active teachers, and hopefully society in general have realized the importance of letting their voice be heard in regard to decisions that are made by our elected officials. Society had become very complacent concerning decisions that are made in Frankfort and Washington D.C. Retired teachers have seen the importance of becoming involved and letting their voices be heard.

To quote Dr. Wagoner, "Elections have consequences, but they don't have to be high-handed or cold hearted." I want to remind you that when we say KRTA is "political but not partisan," we mean we will advocate on issues such as TRS full funding or Social Security fairness. We will focus on Frankfort for state issues and Washington D.C. for federal.

The success of KRTA belongs to the many dedicated volunteer leaders we have at the local, district and state levels. I would like to thank everyone of you personally. I say it everywhere I go, "Kentucky's retired teachers are undoubtedly the best people in Kentucky."



Afternoon General Assembly



Humor Helps You Thrive on CHANGE

It was impossible to catch John “Wags” Wagner still long enough to take a picture! His enthusiasm and positivity was infectious to the whole audience. He was the perfect ending to a perfect convention! His message to all of us was

“Break through your comfort zone and have fun engaging, learning and growing at this year’s conference!” Wags

“It is not necessary to change. Survival is not mandatory!” W. E. Deming

ENERGIZE: The edge of your comfort zone is a feeling and not a place. The first step out of the comfort zone is to accept the discomfort of feeling anxiety and fear. These are usually fears of failure

or embarrassment rather than a real threat. Choose to lighten up and use the energy of the anxiety to launch yourself to a new place. You do not control change, but you can control all of your reactions to change. Take responsibility for your own actions and thoughts. Motivate yourself by choosing small positive actions to generate momentum. Begin by choosing the optimistic beliefs that you can get what you want, and help others get what they want.

LAUGH!

“Our greatness lies not so much in being able to remake the world...as in being able to remake ourselves.” Mahatma Gandhi

ENGAGE: To seize the opportunity change brings and get what you really want you have to venture beyond your comfort zone. When you are at the edge of your comfort zone, as evidenced by the feeling of fear and anxiety, you just need to do two key actions to breakthrough—1. Ask for help and 2. Give help. That’s it! Take yourself lightly and your responsibilities seriously. Reach out to others to maximize effectiveness and joy.

SMILE!

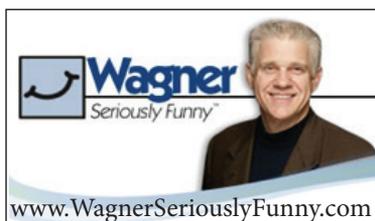
“When you get to my age, you’ll really measure your success in life by how many of the people you want to have love you actually do love you.”

Warren Buffet

ENCOURAGE: You can’t be great until you are grateful. Receive more of the gifts change brings through the acts of giving more. Give the gifts that are free of cost to you and priceless to recipient’s - gratitude and encouragement. Change always brings opportunities for growth and learning. Learning can be Fun!

HAVE FUN!

“The meaning of life is to find your gift, the purpose of life is to give it away.” Joy J. Golliver



Grandparent Essay Contest Winner



Shane Ritter at Old Mill Elementary in Mt. Washington earned top honors in the 2017-18 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association (KRTA) and AARP Kentucky. Shane and his grandmother, Kathryn Thompson, received their awards at the 17th Annual “AARP Kentucky Grandparent of the Year” ceremony at the KRTA Annual Convention in

Louisville. The Old Mill Elementary School (Mt. Washington) student’s grandmother was the subject of his winning essay, “Why My Grandparent Should be the AARP Grandparent of the Year.” According to Shane, “My grandmother has been a mother, friend, supporter...who has shown loyalty.” He adds, “She stood up for me and made sure I knew I was loved.”

Shane’s essay was selected from thousands of student entries across 270 schools in 102 Kentucky counties. Old Mill Elementary 5th grade teacher, Michelle Grey, encouraged Ritter and her students to write about what makes their grandparents special.

In its 17th year, the annual contest highlights the nurturing relationship between grandparents and their grandchildren. “The essay contest is an important way to recognize the special bond between grandchildren and their grandparents. It’s our way to honor how much grandparents bring to the lives of grandchildren,” said AARP Kentucky’s State President Charlotte Whittaker of Hartford. There are now more grandparents in the U.S. than ever before — some 70 million, according to the latest census. That’s a 24 percent increase since 2001. In fact, of all adults over 30, more than 1 in 3 were grandparents as of 2014.

AARP and KRTA share a long history and continue to work together to grow the annual essay contest. Essays are judged on grammar, form, neatness, creativity, expression and characteristics of the grandparent. Local volunteers from KRTA’s 118 Units facilitate the contest and the winner is selected by a panel of AARP and KRTA representatives. Shane received a \$100 award and special plaque, Mrs. Thompson received a commemorative award from AARP, and Ms. Grey received \$150 for teaching supplies.

Value of 2017 KRTA Volunteer Hours



Vice President Harold Wilson proudly displays the “check” to the Commonwealth of Kentucky for \$22,015,729

District Recognition

M. L. Archer Award

Gold

Middle Cumberland
Second

Silver

FirstFourth
Jefferson
Central KY East
Upper KY River
Eastern

Bronze

Central KY West
Fifth
Third



Mason	100.00%	Knott	95.20%
Menifee	100.00%	Powell	95.20%
Monroe	100.00%	Hart	94.90%
Woodford	99.3%	Hickman	94.70%
Middlesboro	99.00%	Ballard	94.40%
Hancock	98.80%	Montgomery	94.00%
Crittenden	98.60%	Martin	93.40%
Lee	98.60%	Wayne	93.20%
Green	98.30%	Letcher	92.80%
Carlisle	98.10%	Lincoln	92.50%
Fulton	97.40%	Nicholas/Robertson	91.90%
Webster	97.30%	Trimble	90.80%
Owen	97.30%	Lyon	90.70%
Fleming	97.00%	Casey	90.60%
Nelson	96.90%	Breathitt	90.10%
Wolfe	96.50%	Carroll	90.00%
McCreary	95.60%		

Gold, Silver and Bronze Awards

Each year the 119 local RTAs and the 14 district RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are earned based on the local associations' emphasis on these important areas:

- ▶ Membership increases and percentage of potential members
- ▶ Number of meetings held and the topics of those meetings
- ▶ Contact with new retirees and honoring them at a meeting
- ▶ Participation in the state convention
- ▶ Contact with local legislators concerning current issues
- ▶ Contribution to the community
- ▶ Contribution of \$30 or more to the N. O. Kimbler Scholarship Fund
- ▶ Standing committees in Health/Wellness & Insurance, Legislation, and Membership

Gold = 425 Points Silver = 375 Points Bronze = 325 Points

M. L. Archer Award

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to top local associations with membership of at least 90% of those eligible. Mr. Archer served as Membership Committee chairman for 12 years.

Virginia Shaw Award

In honor of Virginia Shaw and her continued work with membership, the Shaw Award is awarded for Districts reaching the goal of 80% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years.

Virginia Shaw Award



Second	82.5%
Middle Cumberland	80.2%
First	80.0%

Local Recognition

Gold



Silver



Bronze



Gold

- Bath
- Bracken
- Breathitt
- Bullitt
- Butler
- Campbell
- Carlisle
- Casey
- Edmondson
- Estill
- Fulton
- Garrard
- Green
- Henderson
- Hickman
- Knott
- Lee
- Letcher
- Lincoln
- Lyon
- Mason
- Metcalfe
- Menifee
- Middlesboro
- Monroe
- Montgomery
- Nelson
- Nicholas/Robertson
- Owen
- Rowan
- Union
- Wayne
- Webster
- Wolfe
- Woodford

Silver

- Adair
- Barren
- Bell
- Boyd
- Caldwell
- Calloway
- Carroll
- Christian
- Clinton
- Cumberland
- Daviess/McClean
- EKU
- Etown/Hardin/Larue
- Franklin
- Fleming
- Gallatin
- Grayson
- Hopkins
- Jackson
- Jefferson
- Johnson
- Livingston
- Logan
- Marion
- Martin
- Meade
- Pendleton
- Pike
- Shelby
- Taylor
- Trigg
- Trimble
- Whitley

Bronze

- Ballard
- Bluegrass
- Floyd
- Grant
- Greenup
- Harlan
- Kenton
- Madison
- Muhlenberg
- Owsley
- Powell
- Scott
- Simpson
- Spencer
- Todd
- Warren

Gold = 35
Silver = 33
Bronze = 16



<u>County</u>	<u>Members Gained</u>
Bluegrass	55
Madison	51
Campbell	27
Warren	27
Daviess/McLean	24
Oldham	23
Nelson	20
E'town/Hardin/Larue	19
Woodford	19
Whitley	14

Districts with Greatest Improvement

Central KY West	92
Jefferson	74
Central KY East	67
Fourth	58
Fifth	50
State Gain	615

Betty Hester, Membership Co-chair, created the "Yes We Did" and the "Top Hat" awards.

"Top Hat Award" is given to the top ten locals and the top five districts for their number of members gained over the previous membership year and are presented at the dinner the night before the convention begins.

YES! We Did Award

Local and district associations are asked to try to improve their percentage by 4% of the inactive at the end of the membership year. That percentage becomes the basis for the goals for the new year. Those who reach or surpass that goal are awarded the “Yes We Did” Award at the convention.

<u>County</u>	<u>Membership %-age</u>	<u>County</u>	<u>Membership %-age</u>
Allen	76.6%	Knox	55.0%
Ballard	94.4%	Lawrence	66.7%
Boyd	72.8%	Letcher	92.8%
Bluegrass	55.2%	Lincoln	92.5%
Bracken	89.5%	Marion	76.2%
Breckinridge	76.7%	Martin	93.4%
Bullitt	89.6%	Mason	100.0%
Campbell	77.3%	Meade	75.1%
Clay	68.5%	Menifee	100.0%
Clinton	71.9%	Metcalfe	100.0%
Daviess/Mclean	79.6%	Middlesboro	99.0%
Edmonson	86.1%	Monroe	100.0%
Ekura	67.1%	Morgan	86.9%
Fleming	97.0%	Nelson	96.9%
Garrard	89.4%	Ohio	89.0%
Grant	83.8%	Oldham	62.0%
Greenup	73.4%	Rockcastle	78.9%
Harrison	72.5%	Rowan	86.0%
Hart	94.9%	Trigg	80.7%
Henderson	86.3%	Union	86.4%
Hickman	94.7%	Woodford	99.3%
Knott	95.2%		

<u>District</u>	<u>Membership %-age</u>
Central KY East	78.8%
Eastern	79.3%
Second	82.5%
Upper KY River	79.7%



Debby Murrell, AKA “The Energizer Bunny,” shows the delegation her mechanical bunny.

Hop To It Award

**2018
Webster County
in Second District**



Debby Murrell, Membership Co-chair, created the “Hop To It” award.

The “Hop to It” award is given to the local and its district for putting KRTA over the top on reaching our membership goal for the year. The award is presented at the dinner the night before the convention begins. Winners receive a chocolate bunny (of course) instead of a certificate.

Honoring Carla Hahn



Carla is retiring after 30 years of working at KRTA. If you attended the convention, you saw the presentation of the afghan she is holding in the picture.

Further information about Carla’s retirement will be in the July issue of KRTA NEWS arriving in your homes the first week of July. Pictured with her is Deputy Executive Director Janie Caslowe and Charlotte Lindley, KRTA Assistant Office Manager.



L to R: Becky Hudson-Brown, Second District President; Debby Murrell, State Membership Co-Chair; Jean Chapman, Second District Membership Chairperson; Pauletta Yarbrough, Webster County President; Regena Pollard, Webster County Past President; Harold Wilson, KRTA Vice-President; Scotty Parsons, Second District Executive Council member

2018-19 LEGISLATIVE PROGRAM

As KRTA members work to preserve the Teachers' Retirement System of Kentucky (TRS) these points are important to remember.

- Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky's retired teachers.
- 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.
- Approximately 52,000 retired teachers, beneficiaries and survivors receive annuity payments each month. Over 89% of these recipients live in Kentucky.
- Over \$1.55 million in annuity payments are distributed monthly providing a significant positive economic impact on all of Kentucky's local communities. Historically, approximately 70% of these payments come from TRS' diverse, conservative investment earnings.
- All public school educators must participate in TRS.

ITEM I: SUPPORT LEGISLATION THAT WOULD IMPROVE THE ACTUARIAL SOUNDNESS OF TRS.

COMMENT: The 2018-19 biennial budget should contain the full Annual Required Contribution (ARC).

ITEM II: KEEP THE TRS BOARD OF TRUSTEES AS IT IS PRESENTLY CONSTITUTED AND OPPOSE EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FROM THE TRS BOARD.

COMMENT: The Board of Trustees, acting as a semi-independent state agency, has a record of 78 years of successful management that is unsurpassed in state government. Presently, TRS is ranked in the top 25% nationally in public pension fund investment returns. The current trustee election process has served the best interest of Kentucky's public school teachers and retirees for many years with marked success. The Board of Trustees (a majority of whom are elected by active and retired teachers) employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities.

ITEM III: MAINTAIN TRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN FOR ALL KENTUCKY PUBLIC SCHOOL TEACHERS.

COMMENT: 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.

ITEM IV: PROMOTE FULL FUNDING OF TRS' ANNUITY AND MEDICAL INSURANCE FUNDS.

COMMENT: Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition. Maintaining the medical insurance fund per HB 540 (Shared Responsibility [enacted in 2010]) requirements is essential to the financial well being of our members. TRS members are meeting their Shared Responsibility (HB 540) obligations. The Shared Responsibility plan is a national model for retiree health care funding.

ITEM V: OPPOSE STATE TAX REFORM LEGISLATION THAT UNFAIRLY BURDENS KENTUCKY'S PRIVATE AND PUBLIC SECTOR RETIREES.

COMMENT: Cutting retirement income by raising the amount of retirement income (all income over \$15,000) subject to state income tax, or reducing tax exemptions or increasing tax rates on Social Security income

would be ill-timed and would be unfairly burden Kentucky's current retirees, who have no time to pivot their retirement strategy.

ITEM VI: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE (LTC) INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE DEPARTMENT OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past nine (9) years, the Kentucky Department of Insurance (KDOI) has permitted huge rate increases (i.e., 111%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. Unlike auto and homeowner policy holders, LTC policy holders do not have an option to change insurance companies. Copies of requests for other insurance proposed rate increases are forwarded to the Attorney General's Office when filed with the KDOI.

ITEM VII: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for over eight years and have not kept pace with inflation. Special attention should be paid to the plight of teachers who become disabled in the line of duty (i.e., Fred Capps Memorial Act) with fewer than 27 years of service.

ITEM VIII: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY ON TRS MEMBERS AND SUPPORT REPEAL OF THE WINDFALL ELIMINATION PROVISION (WEP) AND THE GOVERNMENT PENSION OFFSET (GPO) PENALTIES.

COMMENT: If TRS contribution rates are reduced by 12.4% so that the combined TRS and social security rate is maintained at the present level, the benefit actuarial formula for active teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees. The WEP and GPO penalties are particularly harmful to individuals who make a mid career decision to become a teacher in Kentucky.

ITEM IX: SUPPORT THE 2018-19 LEGISLATIVE PRIORITIES OF THE NRTA/AARP STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Supporting issues of particular interest to retired teachers such as retirement security, predatory lending, increased home and community-based health and living services, and long-term care regulations benefit our members.



President-Elect Shirley Wolf presented President Romanza Johnson with a jewelry box in appreciation for her service as 2017-18 KRTA President

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1-800-927-0030
Henry Hensley & Associates, Inc.



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Henry Hensley



KRTA LEGALINE
800.232.1090
kylawrm@gmail.com
Rebecca Murrell
Louisville, Kentucky



Dave Farmer

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COMMONWEALTH CREDIT UNION



Roberta Dixon and Gina Taylor



vitalsmartshopper
Margaret Cooper



Leon Morrow, Rachel Fautz
Aneshia Gray



Delegate Assembly Elects 2018-19 Officers

Pictured from left to right are the new officers:

Sue Ellen Caldwell (Fifth District), Vice President

Harold Wilson (Second District), President-Elect

Shirley Wolf (Middle Cumberland), President

Romanza Johnson (Third District), Past President

(Cont'd. from "Roberta Robertson... Volunteer of the Year" on Page 1)

begging to come and donate their time to help out. Roberta has overseen the construction of three houses for residents.

Roberta coordinates the scheduling of all volunteers and the 12 plus employees who provide services for the running of Bright Life. She also plans and makes presentations to educate the public about Bright Life in order to procure more donations to continue the work. Roberta saw a need for a safe place for the residents during disasters; so, a basement was added to one of the houses under construction to accommodate this. This was used during the 2009 ice storm when electricity was off for days.

Bright Life Farms wants its residents to feel independent and productive. Many have jobs in the community at various businesses. Van transportation must be coordinated. Residents are required to work by cleaning their own rooms and houses, weed and plant flowers around their homes, help tend the vegetable gardens and other chores.

Roberta coordinates special outings for the residents to bowling alleys, theaters, swimming pools, restaurants, etc. She takes the residents to churches and service organizations to sing and tell the Bright Life story to get donations of money, building materials, food, household supplies, and labor.

Roberta volunteers over 2080 hours a year to Bright Life. Her husband is chairman of the local water district. If she goes to a state meeting with him, she disappears. She is talking to someone about donating plumbing supplies or some other building materials.

Bright Life has three houses for twenty-four residents. Their future goal is the fourth house. Architects have rendered the drawings and work has begun on this building.

If you would like additional information about Bright Life, visit the website at www.brightlifefarms.org.

FOR YOUR INFORMATION

KRTA OFFICE

800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krta.org (e-mail) www.krta.org (website)

KRTA LEGALINE

800.232.1090
kylawrm@gmail.com

Rebecca Murrell Louisville, Kentucky

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 800.589.1260

DELTA DENTAL & VSP VISION INSURANCE

800.971.4108 or www.deltadentalky.com

AVESIS KRTA VISION PLAN

Enrollment 800.466.5182 ~ Provider Questions
 800.828.9341 or www.avesis.com

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TEACHERS' RETIREMENT SYSTEM OF KY

800.618.1687 or www.trr.ky.gov

COMMONWEALTH CREDIT UNION

800.228.6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS

877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

866.886.6831 or www.seniorcarelouisville.net

HOME HELPERS HOME CARE

859.886.6831 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS including LifeLock

888.362.1214 or 502.553.7630

www.krtabenefits.com

TRAVEL

Air Land Sea Travel LLC. 502.873-5610 or email
 Carol Pullen at pullen5222@bellsouth.net
 Bluegrass Tours 800.755.6956

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

Frank R. Hatfield Volunteer of the Year Nominees

<u>Nominee</u>	<u>District</u>
Roberta Robertson -----	First Lyon County
Rebecca Hudson Brown -----	Second Henderson County
Dorothy Pare -----	Third Monroe County RTA
Katina Johnson -----	Fourth Marion County RTA
Joanne Ashby -----	Fifth Henry County RTA
Doris Carter -----	Jefferson
Karen Richardson -----	Central KY East Garrard County RTA
Molly Tackett -----	Central KY West Anderson County RTA
Connie Cundiff -----	Middle Cumberland Casey County RTA
Betty Hill -----	Northern Campbell County RTA
Glenna Pennington -----	Upper Cumberland Clay County RTA
Eileen Sanders -----	Upper KY River Letcher County RTA
Jessica Howard -----	Big Sandy Magoffin County RTA
Clara Kamer -----	Eastern Lewis County RTA

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EXECUTIVE DIRECTOR

JANIE CASLOWE
DEPUTY EXECUTIVE DIRECTOR

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OFFICE MANAGER

CHARLOTTE LINDLEY
ASSISTANT OFFICE MANAGER

BETTY HESTER
TECHNICAL ASSISTANT

JAN ABRAMS
SPECIAL EVENTS COORDINATOR

EMILY CAREY
SOCIAL MEDIA SPECIALIST

KENTUCKY RETIRED TEACHERS ASSN.
7505 BARDSTOWN ROAD
LOUISVILLE, KY 40291-3234
502-231-5802
1-800-551-7979
502-231-0686 (FAX)
info@krta.org (E-MAIL)
www.krta.org (WEB SITE)

OFFICE HOURS
MON. - FRI. 8:30 AM - 4:00 PM

KRTA NEWS

BRENDA MEREDITH, EDITOR
brenda.meredith@krta.org

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