



News



Serving Retired Teachers Since 1957

VOLUME LIV NUMBER 2

LOUISVILLE, KENTUCKY

NOVEMBER 2019



L-R: Tim Abrams, KRTA Executive Director, Kay Hammond, Pike County, Harold Wilson, KRTA President



L-R: Tim Abrams, KRTA Executive Director, Margaret Brown Walker, Carroll County

Kay Hammond and Margaret Brown Walker Receive NRTA Recognition Award

The NRTA With Our Youth! Program was established to provide opportunities for retired educators and youth to work together to address the needs of youth and the broader community. State and local retired educators association (REA) volunteers use the resources provided by NRTA to organize local self-sustaining service projects.

The Pike County and Big Sandy District Retired Teachers Associations nominated Kay Hammond as candidate for the NRTA With Our Youth Award. After she retired as a high school librarian in the public school system, she became a part-time librarian at her local university. During this "retired" season of her life, God began to lead her on a new journey. She had always felt compassion for teenage girls that found themselves in an unplanned pregnancy. She read in the local newspaper that a meeting was going to be held about the possibility of opening a pregnancy center in Pikeville. Seven people attended the meeting and that night the Appalachian Pregnancy Care Center (APCC) board was formed. They decided to open a pregnancy center and she became the director.

The pregnancy center has been open for almost 12 years. It is located downtown in Pikeville and is the only pregnancy center located in the farthest part of Eastern Kentucky. It serves 12 counties and parts of 3 states. It is an affiliate of Care Net. APCC offers a comprehensive system of support and service for women experiencing unplanned pregnancies and their newborns. It provides necessary prenatal and postnatal education resources and helps new mothers avoid the pitfalls that often accompany an unplanned or unwanted pregnancy. The clients are connected with a broad-based network of support agencies in their community. APCC helps them make positive choices involving the health of themselves and their babies. The mothers are counseled about

(Continued on Page 9)

PRSR STD
U.S. POSTAGE
PAID
PERMIT 572
LOUISVILLE, KY



Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234

IN THIS ISSUE ...

NRTA Recognition Award	1
PERSONALLY SPEAKING	
From the Executive Director	2
<i>Legislative Priorities</i>	
A MESSAGE FROM THE PRESIDENT	2
KRTA PARTNERS	
Liberty Mutual	3
<i>Adjusting to Winter Behind the Wheel</i>	
Brown & Brown Insurance	3
<i>This Surprising Expense... Nearly \$1000 a Year</i>	
Air Land Sea Travel, LLC	3
<i>Tours Available in 2020</i>	
FALL WORKSHOPS 2019	
Teamwork Makes the Dream Work	4
Health, Insurance & Wellness	4
KRTA & AARP Working Together	4
Teachers' Retirement System of Kentucky	5
Legislative	7
Membership	7
Legislators Participating in Workshops	8
Presidents of the 14 Districts	9
Business Partners Participating in Workshops	10
YOUR HEALTH & SAFETY	
Let's Talk About Your Health	11
AARP Recruiting Volunteers for Tax Aide	11
Emergency Contact Information for KY Drivers	11

Beshear: Mail Scammers Swindle \$85,000	12
Protecting Your Loved One From Scams	12
Community/School Service Project Grant	12
AROUND THE STATE	
E'town/Hardin/Larue RTA	13
Fifth District RTA	13
Garrard County RTA	13
Glasgow Barren County RTA	13
Nelson County RTA	13
Graves County RTA	13
Hart County RTA	13
Knott County RTA	13
Logan County RTA	13
Menifee County RTA	13
Mercer County RTA	14
Northern District RTA	14
Paducah/McCracken RTA	14
Pendleton County RTA	14
Pike County RTA	14
Third District RTA	14
Webster County RTA	14
Wolfe County RTA	14
FOR YOUR INFORMATION	15
QUIPS, QUOTES & PUZZLES	15
DECEASED RETIRED TEACHERS	16

PERSONALLY SPEAKING . . .

Legislative Priorities



Tim Abrams
Executive Director

The 2020 session of the General Assembly is just around the corner.

It will be important for lawmakers to continue to hear your voices. I wanted to provide you now with our KRTA's legislative priorities and messages so we are ready in 2020 to work together to protect the benefits we earned.

1. Restore funding to the Medical Trust Fund in 2020, as agreed upon in Shared Responsibility Agreement passed in 2010.

While the 2018 budget funded the first year of the biennial budget, the second year relied on a budget surplus. Both years should be included in the 2020 budget as line items. The 2010 Shared Responsibility Plan was model legislation. The law passed the 2010 General Assembly with no negative votes. Kentucky's education community stepped to the plate agreeing to provide new funding streams to right the ship. Kentucky became one of the few states to pre-fund teachers' health care. This lowered the state's portion of the unfunded liability from \$6.2 billion to \$1.2 billion and helped bond ratings. This lowered the annual request to the state for retiree health care from \$170 million in fiscal 2008, to \$70 million in 2020. Teachers, retired teachers under 65, and school districts have done their part. The state needs to keep up its end of the deal and fully fund the TRS Medical Trust fund in the 2020 Budget.

2. The board structure of TRS must not change. Changes, as proposed by the legislature in the 2019 session, would put TRS' financial and administrative independence in jeopardy, leaving it susceptible to politics and agenda-driven decisions.

There is no need to change the structure of a board for an organization that is nationally recognized as a leader and admired by other state pension systems across the country.

TRS retirement annuity trust returns as of June 30, 2018 for a ten-year period were

in the top 1% of public pension plans in the nation earnings net of \$12.4 billion. This generated \$2.9 billion for TRS above the average pension plan's return. Changing the board make up and filling the vacancies with political appointees, as opposed to elected members, is against the interest of current and future beneficiaries of TRS.

KERS has a 17-member board—11 of which are political appointees—has been subject to politics, questionable investments, kickbacks, and scandals that have cost its beneficiaries millions.

The Public Pension Oversight Board (PPOB) was established and made up of eight members of the general assembly and six appointed citizens. The PPOB has the power to prompt any of Kentucky's retirement systems to disclose any of its activities and make recommendations to the General Assembly to govern the systems.

3. Kentucky must maintain the Defined Benefit Pension System for current and future retirees.

The Defined Benefit System is structurally sound and helps recruit and retain teachers at a time when we face worker shortages. If you fund the actuarial required contributions (ARC), the retirement system is the most taxpayer efficient way of providing a dignified retirement for teachers. Investment income generated from capital contributions fund a majority of retirement benefits for retired teachers. Taxpayers only pay approximately a quarter of benefit payouts. Each time the legislature fails to make a \$1.00 capital contribution, TRS misses out on an additional \$1.00 in investment income over the next 10-years. Switching future teachers to a cash balance plan hurts the solvency of the retirement system and provides less of a benefit for the teacher leaving the profession. Proponents of cash balance plans try to argue cash balance plans provide increased portability for teachers leaving the profession. Actually, for the 9 out of 10 teachers who leave the profession with less than 5 years of service, their TRS account generates \$5,802 more to port than would the CERS cash hybrid plan.

4. TRS must maintain financial and administrative independence from Kentucky's other retirement systems.

TRS is nationally recognized for its risk and administrative management and has consistently ranked near the top of public pension plans in the United States for its investment returns. TRS has maintained a well-balanced conservative investment portfolio. TRS has never invested in hedge funds, subprime mortgages, or allowed or used placement agents for investments. The TRS actuary has stated that as long as full funding continues, there will be sufficient money available to pay the promised benefits to Kentucky's Retired Teachers.

(Continued on Page 11)

PRESIDENT'S MESSAGE . . .

Harold Wilson



Fall is now upon us, and all district workshops have been held. My gratitude and thanks go to all the district presidents and contacts who help make these conferences a success. My thanks also go to all members and legislators who attended. A special thanks goes to TRS representatives and the KRTA traveling teams for their hard work. Never have I had such a meaningful experience as meeting Kentucky retired teachers. What an honor it has been sharing my thoughts on "Teamwork Making the Dream Work." Everyone has a story to share, and I want you to continue telling everyone of the wonderful life of service you have given to children. By telling your story, you can help change the increasing negative public opinion that has been created by some who attack public education.

I really appreciate all the nice comments I've received on my topic, "Teamwork Makes the Dream Work," at the fall conferences. You truly are the "Molder of Dreams." You have and still "Make Dreams Come True." Please share those thoughts with your locals and those who might find the profession desirable. As Mr. Guy Doud, 1986 Teacher of The Year, said, "Your lives are a tablet written on the human heart." Your grandchildren, too, may still find teaching a special calling. I hope our legislators will understand this and provide adequate funding to make the job more desirable.

There is already a 13 percent drop in enrollment in the colleges of education in Kentucky colleges.

Instead of the 62% state budget going to education in the 80's, it is now closer to 50% funded. Revenue is the problem. There are over \$13 billion of exemptions compared to a Kentucky budget of \$11.5 billion. State exemptions affect retired teachers, too. Over a half billion dollars were exempted for corporate Kentucky in the last full session while revenues were short. We all know that our state and national economy depends on an educated workforce.

As we go forward, there are still some concerns about our pension's inviolable contract in the future. Many legislators say retirees are safe. However, with our legislator's and governor's previous attempt to break contracts, anything is still possible. Please stay vigilant and current in studying new legislative bills coming up in January during the 2020 Legislative Session. Be prepared to make those hotline calls and contact your legislators. Be polite, smile and dial. One of the most important elections ever held in Kentucky will be held on November 5 followed by the General Assembly which will create our next two years' budgets.

Now for some clarifications. Like many of you, I work at the polls during elections. Remember that KRTA is non-partisan, but you may hear some things that may surprise you. Know that many items are Federal issues that are not determined by Kentucky state legislators. Don't confuse those. I do ask that you vote for Public Education. Kentucky is one of the few states that allows for straight ticket voting. If you decide on that option, then your vote will not count for anyone in the opposite party. In other words, you will not be able to split a ticket if you choose straight

(Continued on Page 3)

KRTA PARTNERS . . .



This Surprising Expense is Costing Retirees Nearly \$1,000 per Year

And it could cost you a lot more if you ignore it.

Once you retire, many of your normal living expenses will stay the same. Some will increase or decrease, but for the most part, the types of costs you face in retirement will be similar to the ones you have now.

But when it comes to healthcare, you might see some changes. Medicare is a confusing topic, and if you don't fully understand how it works, you're not alone—72% of Americans say they wish they better understood Medicare, a survey from Nationwide found.

Part A and Part B will cover most of your major healthcare needs. However, one type of care that Original Medicare doesn't cover is routine care, such as dental coverage—and it's costing retirees.

The cost of dental care in retirement

Among retirees who are enrolled in Medicare, 65% don't have any dental coverage, according to a report from the Kaiser Family Foundation. Furthermore, of those who have gone to the dentist, the average retiree pays around \$922 per year in out-of-pocket expenses. It's not uncommon to spend more than that, though, and one in five retirees pays more than \$1,000 per year on dental care alone.

When you're living on a fixed income in retirement, every dollar counts—and dental care isn't cheap. Even routine cleanings can cost a couple hundred dollars or more per year without insurance, and if you skip going to the dentist thinking you're saving money, you risk developing problems that could cost hundreds of even thousands of dollars to fix down the road.

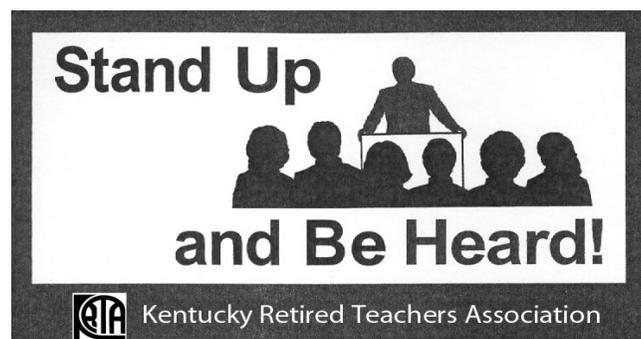
"You'll want insurance for those higher costs, including fillings, crowns, implants, and dentures," said Gretchen Jacobson, associate director with the Kaiser Family Foundation's program on Medicare Policy.

If you want to limit your out-of-pocket dental expenses, KRTA has options for you in the form of three dental plans for you to choose from. You can enroll at anytime and live anywhere in the USA.

For more information:

www.deltadentalky.com/KRTA

or 1-800-955-2030



(Continued from "President's Message" Page 2)

Republican or Democrat. Most states do not have this problem because they don't allow those options.

I have recently had a few legislators ask me how many members we have compared to possible members. I give them the percentages and numbers the best I can. They all say that we don't have everyone in KRTA. Then they argue their position, a position of divide and conquer. Our membership goal is 32,820 for 2019-2020.

We have over 16,000 non-members. We need them and they need us! The harvest is plentiful, but the workers are few. Support your membership teams and make the dream work. I have full confidence that we will meet our goal.

Don't allow anyone to destroy your dream. I would be glad to speak to your local if requested. God's blessings in retirement.

Adjusting to Winter Behind the Wheel

Because driving in winter conditions is fraught with hazards such as icy roads, poor visibility and the threat of snowstorms, ask yourself the following questions before you get behind the wheel and put your safety at risk.

Is this trip absolutely necessary? If you can wait out a storm or until roads are cleared, don't take the risk.

Do I need to drive a car to get to my destination? Consider public transportation if it's available.

Are roads icy? If so, stay put. Black ice is especially slick and dangerous on bridges and overpasses.

Is visibility okay across my entire route? Check local news stations or online forecasts for up-to-the-minute weather information for your final destination and locations along the way.

How can I make the trip safer? Give your itinerary to family and friends. Scrape the entire windshield and windows. Brush snow from the hood, trunk and headlights. Don't speed. Don't travel at night. Use main highways whenever possible.

How can I maintain my vehicle to keep my drive safe? Fill your coolant system with antifreeze. Clean the inside of your windshield to prevent glare. Keep your gas tank at least half full. Use snow tires or chains as directed.

Do I have what I need if there's an emergency? If not, build an emergency kit for your vehicle that includes a flashlight, batteries, jumper cables, flares, mobile phone charger, blankets, and battery-operated radio. And stow an ice scraper, brush and snow shovel in your trunk.

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/krta.

Coverage underwritten and provided by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. Reprinted with permission from Liberty Mutual. ©2014 Liberty Mutual Insurance



Dave Farmer
Liberty Mutual Insurance

Tours Available in 2020

Contact Carol Pullen

502-594-3874 or pullen5222@bellsouth.net



Heart of Europe Circle Tour—15-day tour featuring Germany, Austria, Italy, Switzerland, France, Belgium and Holland. Available March-October

Heart of the British Isles Tour—16-day tour featuring England, Scotland, Wales and Ireland. Available May 6, June 17, August 5, September 2, 16 & 18

World War II Memorial Tour—17-day tour of Germany, Austria, France, Luxembourg, Belgium and Holland. Available May 13, June 24 & September 9

Fall Workshops 2019

Teamwork Makes the Dream Work

President Harold Wilson



KRTA President
Harold Wilson

District Fall Workshops are a special time for the Kentucky Retired Teachers Association. The KRTA travel completed its journey covering all 14 districts. Everyone works long hours and travels the entire state.

President Wilson's message to all workshop attendees was about the importance of everyone working together as a team! "Teamwork makes the Dream Work" was well received.

His message was/is for anyone who has been called to do a special service to continue their dream. "Don't allow anyone to destroy your dream or make you feel unworthy." So many groups are trying to destroy public education and

make demeaning comments about teachers. One reason is to support schools for profit. Another is pension envy. A pension is the only thing teachers have; there is no safety net. He hopes the next legislative session will be met with respect from all sides. Kentucky teachers have had its share of attacks on everything from pensions to classroom supplies. "Teachers are the Molder of Dreams." Teachers make dreams come true. It is truly a high calling.

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 and representation.

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



Edwin Cook III

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.



Margaret Head Sims

North American Life Plans is our Long-Term Care insurance specialist. Additionally, they offer life insurance and 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 502-710-0553 or 888-504-0156 Ext. 51690 to get a free, no-obligation rate quote. Be sure to mention Client #8815.

Brown & Brown of Louisville has **Delta Dental Plans** 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. In addition KRTA RX Help Centers offer assistance to spouses, children, parents, grandchildren and siblings for \$50 a month. Call Jason Weilage at 502-814-0647. Brown & Brown also offers pet insurance. Call 866-937-7387 or go to www.petfirst.com/krtat.

Avesis Vision Plan is a stand-alone plan that offers benefits for exams, materials, frames and contacts. Call 800-828-9341 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.

Heuser Hearing Institute offers diagnostic, therapeutic and medical services for ear & hearing related issues. Call 502-584-3573 or visit <https://thehearinginstitute.org>.

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/krtat or call 877-522-9633.

1st 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 : 866-676-9888 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.

Legaline: Free limited legal advice. Some services at reduced fees. Call 800-232-1090.

Commonwealth Credit Union: 800-228-6420 or www.ccuuky.org.

Free Finance & Investment Information. Hank Hensley 800-927-0030

Air, Land, Sea Travell LLC. Travel opportunities. Carol Pullen 502-873-5610 or pullen5222@bellsouth.net.

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



Cebert Gilbert

Grandparent Essay Contest

- ◆ Honors the role of grandparents
- ◆ Brings attention to number of students being reared by grandparents
- ◆ Educates principals and teachers about the challenges of these students and grandparents.
- ◆ Gains community service credit for participation.
- ◆ Open to all 5th grade public school students
- ◆ Deadlines: School winners December 15, 2019
County winners January 31, 2020
District winners March 1, 2020
- ◆ State winner will be announced at the KRTA Convention in April 2020 .
- ◆ Visit www.aarp.org/grandparents for more information.

Fraud Watch Network

AARP has launched a national campaign to fight fraud and ID theft and give you access to information about how to protect yourself and your family. See more information at aarp.org/fraudwatchnetwork.

School Supply Drive/Drive to End Hunger/Yes, We Can Feed Kentucky!

Many Retired Teacher Associations are collecting school supplies each year to help schools make sure each child has supplies. Locals are collecting canned goods to help end hunger. These are great opportunities for your group to make a difference.

Volunteer Opportunities, Speakers, and More

All requests are approved based on speaker availability, location and group size. Although there is no charge for providing the speaker, attendance at your event should be 25 or more people. Speaker requests should be submitted four weeks in advance. Website: www.aarp.org/ky E-mail: kyaarp@aarp.org Phone: 1-866-295-7275.



Teachers' Retirement System of Kentucky staff traveled with the Fall Workshop team and presented in each district. Workshop attendees

received the latest news concerning their retirement system, insurance and legislative issues.

TRS staff Beau Barnes, Tonya Courtney, Nazma Haq, Dora Moore, and Kevin Briscoe were on hand all three weeks to explain the state of the insurance fund, benefits and updated issues with TRS investment performance.

TRS was established by the General Assembly in 1938 and funded in 1940. A Defined Benefit Group Retirement Plan was established to provide retirement benefits for local school districts and other public educational agencies in the state. TRS now handles the retirement needs for the educators in 173 school districts, KCTCS, 17 Department of Education agencies and 5 regional universities. Contributions from the active teacher plus the employer match lasts **six years**. After that, the retiree's annuity is paid from investments. Due to the outstanding investment practices of TRS, retirees will draw their annuity for the remainder of their lives. The number of members over 100 years old still drawing annuities increases each year. An additional interesting fact is that still living are 17 of the founding members of TRS. They have been receiving a benefit since the doors opened July 1, 1940.

The national atmosphere of pension plans is putting our Defined Benefit Plan under attack. It has worked successfully for us for 80 years and with our positive financial investment record, it should not be changed.

REBRANDING.

For 76 years we were the Kentucky Teachers' Retirement System. To make KTRS stand out with clear, consistent branding among the other state and educational agencies that members deal with, the rebranding efforts have given us the name TRS. Along with the new logo, changes have been made to FaceBook, Twitter, our website and our email addresses. The website is www.trs.ky.gov.

SYSTEM STATISTICS.

Field of Membership. As of December 31, 2018, there were 39 members over the age of 100. Of the total membership, 72% of the members are females and 28%

are males. TRS distributes approximately \$180 million monthly in retirement benefits and \$18.6 million in medical benefits.

Impact. The sole reason TRS exists is to provide monthly checks for its retirees and their beneficiaries and survivors. This means \$1.9 billion goes into Kentucky's economy each year. The positive impact—for school districts, for members, and for state and local economies—cannot be overemphasized. Ninety-one percent of TRS pension benefits stay in Kentucky. 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.

The transparent low fee and investments costs total **28/100 of 1%** of the pension assets.

TRS retirement annuity assets total about \$21.6 billion. The 30-year compounded gross return is 8.13% on its investment performance.

RETIREE HEALTH CARE.

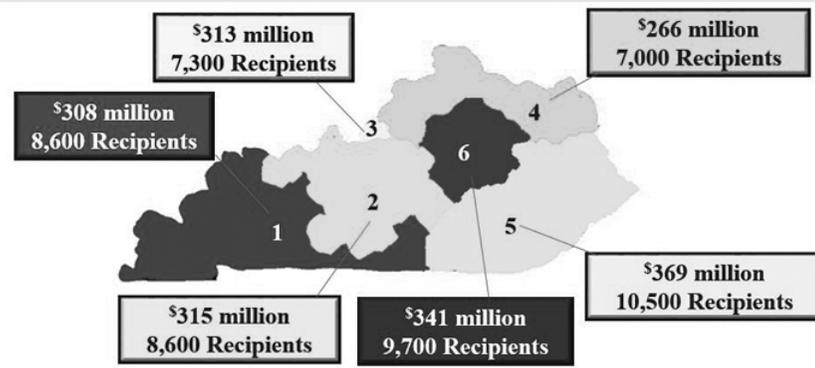
TRS recently received \$70 million in state surplus funds to fund fully the Health Insurance Trust that pays for retiree medical. The legislature's 2018-2020 budget provided full funding in the first year of the biennium and did not initially fund \$70 million for the second year, which began July 1, 2019. But the legislature said that any surplus from the first year would go to pay the remaining \$70 million. The state did see a surplus in the fiscal year that ended June 30, 2019, so TRS received the \$70 million. That means single coverage in the current fiscal year is fully funded; the money cannot be used for family coverage.

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. Prefunding will start when over-65 coverage is fully funded. The state's \$70 million for FY 2020 is funded through surplus.

The second plan is the Medicare Eligible

Retired Teachers' Impact In Kentucky

Pension benefits for FY 2018-19 by congressional district (estimated)



88% of TRS retirees live in Kentucky

Health Plan (MEHP) administered by TRS for Medicare-eligible retirees and those 65 and over. The MEHP is exclusively for TRS members. MEHP is 62% funded and is projected to be fully funded in five years.

Kentucky law guarantees retired teachers access to group coverage, but the details of that coverage—including costs, subsidy and level of coverage—can change.

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 expenses 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.

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 United Healthcare (UHC). UHC is a nationally-recognized company with offices in Louisville and Lexington that employs 700 UHC employees.

If Medicare Part B increases slightly, that means MEHP member will pay the increase to Social Security. Changes in the MEHP include a copay change for

(Continued on Page 6)

(Continued “TRS” from Page 5)

2020. The emergency room copayments increase to \$120 from \$50. The increase allows urgent care copayments to drop to \$25 from \$35, and the maximum out-of-pocket medical cost will remain \$1,200.

Personalized Medicine: It has been shown that 50% of medications taken by patients are ineffective. Adverse drug reactions rank as the fourth leading cause of death. Since the average number of prescriptions per member is 15, the TRS solution was to enter a personalized medicine partnership. DNA testing is conducted by Corielle Life Sciences. The early data results have shown that as of August 2019, 8,121 members have enrolled in testing. Of those 28% resulted in medication change. In six months there has been a 17% reduction in spending for those involved and a 2.5% increase in spending for the control group involved.

2019 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 Health Care’s Rewards for Health.

Register at uhcretiree.com/ktrs 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 card 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.

HouseCalls 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.

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 SilverSneakers 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.uhcretiree.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 2018. 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.

Mom’s Meals. This in-home delivery of meals is offered free for post-discharge care after a hospital stay. Be sure to ask your hospital case manager about getting signed up for this program.

For questions and information on any of these services available to MEHP members, call 844-518-5877 or register at www.UHCRetiree.com/trs.

AGE UNDER 65 ONLY.

LivingWell Promise. By July 1 each year, you must complete the LivingWell Promise. If you do not complete this promise, you will not be eligible for discounted insurance premiums in 2020 and will pay an additional \$40 per month for coverage.

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 with benefits designed in-house. We will continue to have Humana Vitality as our wellness vendor and Compass SmartShopper as our transparency vendor. WageWorks is the COBRA/HRA vendor.

Effective May 4, 2015, the pilot program with the TRS and Know Your Rx Coalition under 65 retirees began. Under 65 TRS retirees on the KEHP and CVS Caremark drug coverage may be referred to the Know Your Rx Coalition pharmacists just like retirees on the MEHP with Express Scripts drug coverage. We are very glad to be offering this much needed consultation program to our under 65 retirees!

Anthem Blue Cross Blue Shield (Anthem) is the medical plan administrator. Anthem has operated in Kentucky for more than 75 years and is the largest carrier in the Commonwealth. Anthem offers an even bigger network of providers, excellent service and technology, and significant opportunities to help hold down costs.

CVS Caremark is the pharmacy benefits manager. The CVS Caremark network includes more than 67,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies. It is important to know that you do not have to use a CVS pharmacy and may continue to use your existing retail, grocery store, and independent pharmacy if they participate in the CVS Caremark network of pharmacies.

WageWorks is the administrator for 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 calendar year will carry over to the next 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.

VitalsSmartshopper 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 been replaced by StayWell in 2020. As a result, any Go365 points or bucks must be redeemed by November 30. Any Go365 points not used by then will be lost. Also, members will not have access to their Go365 accounts after December 31. Information about StayWell will be available at the KEHP Benefit Fairs for members who have questions.

MEHP
Over-65 retirees
who aren’t
already enrolled:
Open Enrollment
October 15
through
December 7
for coverage
effective
January 1, 2020

Legislative Co-Chairs Don Hines & Larry Woods

Legislative Areas of Major Emphasis

No further changes to the governance of TRS. The board structure of TRS must not change. Changes, as proposed by the legislature in 2019 session, would put TRS' financial and administrative independence in jeopardy leaving it susceptible to politics and agenda driven decisions.

There is no need to change the structure of a board for an organization that is nationally recognized as a leader and admired by other state pension systems across the country.

Changing the board make up by filling the vacancies with political appointees, as opposed to elected members, is against the interest of current and future beneficiaries of TRS and the state's fiscal well-being.

KERS has a 17-member board—11 of which are political appointees. The Public Pension Oversight Board (PPOB) was established and made up of eight members of the general assembly and six appointed citizens. The PPOB has the power to prompt any of Kentucky's retirement systems to disclose any of its activities and make recommendations to the General Assembly to govern the systems.



Don Hines

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. Skipping obligations jeopardizes affordable access to health care and puts thousands of current and future retired teachers at financial risk. 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.

TRS must maintain financial and administrative independence from Kentucky's other retirement systems. TRS is nationally recognized for its risk and administrative management and has consistently ranked in the top 5% of the United States for its investment returns.



Larry Woods

TRS has maintained a well-balanced conservative investment portfolio. TRS has never invested in hedge funds, subprime mortgages, or allowed or used placement agents for investments.

Fighting the False Narrative. Fake News— All of Kentucky's public pensions are in trouble because the number of retirees will soon exceed the number of active workers paying into the system. A majority of benefit payouts for retired teachers is generated from investment income. Taxpayers only pay for approximately a quarter of benefit payouts. Actuaries have stated that if TRS continues to be funded properly, the pension system will be actuarially sound regardless of ratio of active workers to retirees.

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



Betty Hester

What an exciting theme for the Membership presentation—"We are family!" Debby was on the road all three weeks bringing the following message:

Make personal contact a priority. Organize the database into common groups and discuss ways of attracting new members.

Divide members into groups based upon the place from which they retired in order to encourage attendance and to increase membership.

Discuss how to improve specific methods currently practiced in order to improve knowledge of available benefits.

What are 3 things that your District and Local are doing well and should continue?

What are 3 things that your District and Local should discontinue?

What is the one thing that your District and Local could implement?

Provide handouts listing benefits with examples and specifics for each one.

Share the Pink Sheet with list of benefits.

Share the Green Sheet with specifics of those benefits.

Consider the use of the Reminder for recruitment of new members.

Identify inactive persons and encourage them to join. Do you know someone who is no longer attending your meetings and activities? A special contact could reengage them.

Develop a brief survey to learn what types of events your members would prefer. 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.

Here are some sample questions . . .

1. What is the best time for you to meet with the retired teacher group? Morning? Afternoon? Evening?
2. Day of the week? Monday, Tuesday, Wednesday, Thursday, Friday?
3. Are you satisfied with the schedule of meeting four times a year? Yes or No?
4. What type of events interest you most? Potluck meal? Guest speakers? Service projects? Other?

Survey Monkey is a simple online tool members can complete in a brief period of time and you are quickly able to tabulate and identify the results.

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

concerning newsletters, legislative issues, meeting reminders, and special activities?

With a computer database or spreadsheet, you can easily code each person with their choices.



Debby Murrell

2019
32,820 GOAL
48,280 POTENTIAL

Thanks to Legislators Participating in the Workshops!



Rep. Rocky Adkins
District 99



Rep. Danny Bentley
District 98



Rep. John Blanton
District 92



Rep. Kevin Bratcher
District 29



Rep. George Brown, Jr.
District 77



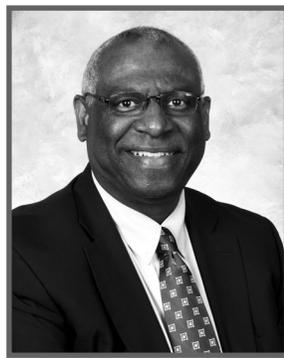
Rep. Terri B. Clark
District 100



Rep. Chris Freeland
District 6



Rep. Robert Goforth
District 89



Rep. Derrick Graham
District 57



Rep. Joe Graviss
District 56



Rep. David Hale
District 74



Rep. Chris Harris
District 93



Rep. Mark Hart
District 78



Rep. Angie Hatton
District 94



Rep. Cluster Howard
District 91



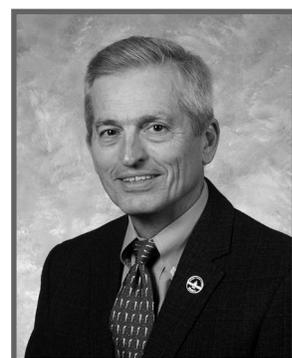
Rep. Ashley T. Laferty
District 95



Rep. Ed Massie
District 66



Rep. Bobby McCool
District 97



Rep. Jerry Miller
District 36



Rep. Jason Nemes
District 33



Rep. Phillip Pratt
District 62



Rep. Rick Rand
District 47



Rep. Sal Santoro
District 60



Sen. John Schickel
District 11



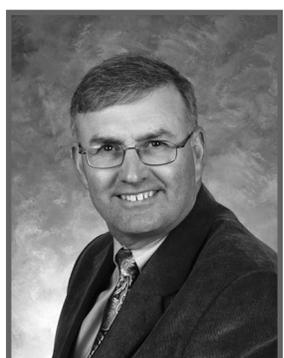
Sen Wil Schroder
District 124



Rep. Cherlynn Stevenson
District 88



Sen Robert Stivers, II
District 125



Rep. Wilson Stone
District 22



Sen. Reggie Thomas
District 13



Rep. James Tipton
District 53

(Continued from Page 8)



Rep. Buddy Wheatley
District 65

Legislative Message Line

800-372-7181

Bill Status Line

866-840-2835

Calendar (Meetings) Line

800-633-9650

TTY Message Line

800-896-0305

**Want to find out
who your legislators
are?**



502-564-3490

(Continued from Page 1)

financial and educational options. They are helped to maintain stable relationships and work with the entire family unit. The clients are given compassionate, confidential care for expectant mothers experiencing a difficult and frightening period of their young lives. All services are free. Mrs. Hammond volunteers for many organizations, but APCC has her heart.

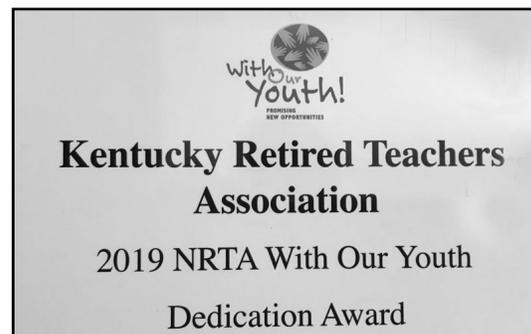
She closes with a quote from one of her favorite authors, David Mitchell, from his book (Cloud Atlas), which says “There ain’t no journey what don’t change you some.” As she reflects on her journey, she has not traveled alone. We cannot do everything we want to do on our own. It takes key partnerships with like-minded individuals and organizations and it takes “outside the box” thinking so that we can help others experience a future of which we never thought. She would like to think she is still investing in future generations as she did through her 34 years as an educator. Our children—those now living and those yet to be born—are the very best of Eastern Kentucky. Reaching out to women who are new mothers of young babies and need help or comforting those women who are pregnant and need assurance is the very best help any organization or volunteer can give our region.

The Carroll County and Fifth District Retired Teachers Associations nominated Margaret Brown Walker as candidate for the NRTA With Our Youth Award.

Margaret Brown Walker spent thirty-one years in the classroom as a Special Education Instructor on various levels. She retired from Carroll County Schools as a high school instructor. This retirement did not stop her work with the special needs community. She went on to work with the clients of the North Key Workshop as an all-around aide for several years. But this was not the entire scope of her work with special needs clients. For 27 years, she has been the Coordinator for Special Olympics Activities in Carroll County. This is a volunteer position. Margaret has volunteered with both her time and her heart in this position. She has transported

athletes to practices and competitions. She has made sure the athletes have uniforms and the necessary accessories—often with money from her own pocket. She has stayed with the athletes at competitions in hotels and dormitories. But most of all she has celebrated her athletes’ successes. Recently she celebrated with what may be her most notable athlete when one of her Carroll County athletes was tapped to compete in Seattle, WA, at the U.S. Special Olympics competition. Margaret worked tirelessly to achieve the goal of getting Michelle to Seattle. Since the local organization had to fund her trip, Margaret organized fund raisers. Since bowling was her event, Margaret transported Michelle to practices at bowling alleys around the region. She made sure that all the necessary details, both documents and packing, were in order. When the big moment came for departure, Margaret made sure that Michelle made it to the hotel and airport on time. Michelle did well in Seattle. Perhaps the greatest moment was when the team disembarked from their plane, long after their planned arrival time, at 2 o’clock in the morning. Margaret was there to give Michelle a big hug and see that she returned home safely.

This is just one of the many anecdotes that could be told about Margaret’s devotion to work with the special needs community. She wants the best that can be provided for her clients while challenging her clients to be the best that they can be.



Presidents of the 14 KRTA Districts



FIRST DISTRICT
Charlotte Benton



SECOND DISTRICT
Rebecca Hudson-Brown



THIRD DISTRICT
Arthur Green



FOURTH DISTRICT
Mary Lois Roberts



FIFTH DISTRICT
Marie Wright



EASTERN DISTRICT
Ann Porter



JEFFERSON
Dale Warren



CENTRAL KY EAST DISTRICT
Avis Thompson



CENTRAL KY WEST DISTRICT
Kathy Cole



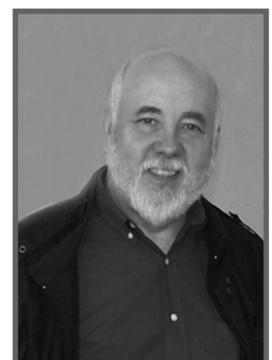
MIDDLE CUMBERLAND
Shirley Dick Wolfe



NORTHERN KY DISTRICT
Lori Flerlage



UPPER CUMBERLAND
Sherry Skaggs
Paula Adams



UPPER KY RIVER DISTRICT
Michael Caudill



BIG SANDY DISTRICT
Deborah Ward

Business Partners Participating in the Workshops!



Becky Craft



David Malin



Dana Ballard



Kevin Briscoe



Gary Harbin



Special thanks to Debby Murrell and Harold Wilson for taking pictures during workshops for the KRTA NEWS



Nazma Haq



Tonya Courtney



Dora Moore



Lynn Groff & Chris Tyler



Kelli Huffman



Henry Hensley & Tara Parker
Raymond James & Assoc.



Carol Pullen
Air Land and Sea Travel



Jeff Johnson & Jim Curley
North American Life Plans



Patricia Walker
Marissa Boelhauf, R.Ph.
Clinical Staff



Allison Russell, R.Ph.
Stacy Poskin
Clinical Staff



Brown & Brown Insurance
Jason Weilage



Sarah Short



April Goodin



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



Olivia Fette
Peter Rodish
Liberty Mutual



Dave Farmer
Liberty Mutual

YOUR HEALTH & SAFETY



Let's Talk About Your Health . . .

TRS has worked with Coriell Life Sciences to deliver DNA testing for medicines to our members over 65.

We ask that all TRS members over 65 call Coriell at 1-888-454-9024 and request a testing packet. It's a "spit test". Spit into the receptacle and mail it back in the provided postage-paid envelope.

Don't worry about your privacy being compromised because DNA Testing through Coriell is privacy protected by HIPPA.

After mailing your envelope to Coriell, wait until you receive a phone call from a pharmacist at the Rx Coalition. This may take up to a couple of months to get your results.

When the Rx Coalition pharmacist calls, they will verify with the member all medicines being taken and the dosages. Please tell the pharmacist any over-the-counter medicines that are being taken.

All of this information will be entered into the computer and the result will be whether the medicines being taken are being metabolized correctly. Basically, are the medicines doing what they were intended to do.

TRS already has documentation that the DNA testing results have saved the lives of some of our members.

If you are over 65 and haven't done the DNA testing, please call Coriell at 888-454-9024 and request the kit.

Our best asset is our health. Let's take medicines that will do what they were intended to do. Let's have quality of life for many years to come.

Margaret Head Sims
 KRTA Co-Chair for Health and Insurance
 502-349-0055 or msims4949@yahoo.com

EMERGENCY NOTICE

In case of emergency contact information for Kentucky drivers

The Kentucky Transportation Cabinet (KYTC) has teamed up with the Kentucky State Police and Department of Criminal Justice Training to launch a new online service that allows state license, permit, and ID holders to designate a preferred contact law enforcement can notify in the event the cardholder is involved in a vehicle crash or emergency situation. The service is free and citizens can take advantage online, over the phone, or in person.

IMPORTANT NOTICES

SECURITY

Contact information is integrated into the cardholder's driving record and is accessible to both in and out of state law enforcement officials who can search driving records, only to be used for emergency purposes.

ACCURACY

Users are responsible for entering accurate data into the required fields, as well as updating contact data as necessary. KYTC assumes no responsibility for the accuracy of the data entered by the cardholder and disclaims any liability for damages, costs, and/or expenses, including, without limitation, consequential damages, arising or resulting from any inaccurate data or failure to update contact data.

How to sign up for Emergency Notice



1. Visit drive.ky.gov, click the Driver Services menu, and select Emergency Notice.



2. Enter the license number, birth date and full name listed on your unexpired Kentucky license, permit or personal ID.



3. Enter the name, relationship, and telephone number of the person you would like law enforcement to contact in the event you are involved in a critical emergency.



4. Your submitted information will become available to law enforcement officers the same day.

Those with limited internet access may call KYTC at (502) 564-1257 to provide emergency contact information.

Visit drive.ky.gov

A service of the Kentucky Transportation Cabinet



October 2019

Contact: aarpfoundation.org/taxaide or call 1-888-687-2277

WE NEED YOU! AARP FOUNDATION NOW RECRUITING VOLUNTEERS FOR TAX-AIDE

AARP Foundation Tax-Aide is the nation's largest volunteer-run tax preparation service

AARP Foundation Tax-Aide has kicked off volunteer recruitment for its Tax-Aide program, the nation's largest volunteer-run tax-preparation service. The Foundation is looking to expand its team of volunteers for the upcoming tax season and is accepting new volunteers.

Tax-Aide offers free in-person tax preparation and assistance to low- and moderate-income individuals nationwide. Volunteers make a difference in their communities by helping taxpayers, and their families, who might otherwise miss out on the tax credits and deductions they've earned.

There are a variety of volunteer roles, including 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.

In Kentucky last year, 470 AARP Foundation Tax-Aide volunteers helped more than

30,000 people file their federal and state tax returns, resulting in over \$20M in refunds. This program is offered at over 60 sites across Kentucky, including senior centers, libraries and other convenient locations.

Nationwide, AARP Foundation Tax-Aide has grown since its inaugural team of just four volunteers in 1968, and has served over 68 million taxpayers since its inception. The program now involves 35,000 volunteers and serves over 2.5 million taxpayers annually at nearly 5,000 sites nationwide. In 2019 taxpayers who used AARP Foundation Tax-Aide received \$1.4 billion in income tax refunds and more than \$200 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.

Submitted by Becky Klusch
 Tax-Aide Kentucky PCS

Under 65 Insurance

"Go 365" is being discontinued. Anyone with points will have until November 30, 2019, to use the points or they will be lost.

(Continued from "Personally Speaking" Page 2)

Lori Flerlage, KRTA Northern District President, said it best in a recent Op-ed in a Grant County newspaper. "Any changes to TRS must proceed in a transparent and trusting way—through facts, not fear. All parties must come to the table and work together to find solutions that protect the retirement and health benefits we were promised while allowing the Commonwealth to remain solvent and competitive and provide a world class education for Kentucky students through its public schools."

Beshear: Mail Scammers Swindle \$85,000 in Cash from Seniors

Crystal Staley or Kenneth Mansfield
502-696-5300 <https://ag.ky.gov/>

700 Capitol Avenue, Suite
118FrankfortKY40601

Uptick in scams targeting seniors reported in Boone, Franklin, Greenup, Harlan, Jefferson counties

FRANKFORT, Ky. (Sept. 12, 2019)—Following multiple reports of losses totaling \$85,000 in cash, Attorney General Andy Beshear has issued a scam alert to warn of an uptick in mail scams targeting senior citizens.

While prepaid debit cards and gift cards remain popular for scammers to use to steal from Kentuckians, Beshear said seniors in Boone, Franklin and Greenup counties sent \$85,000 in cash to scammers posing as a computer repair technician, a family member in jail and a government official awarding grants.

Beshear said the scammers instructed each victim to send \$30,000, \$29,000 and \$26,000 in cash using FedEx, United Parcel Service (UPS) and United States Postal Service. Two other potential victims in Harlan and Jefferson counties reported a scammer claiming to be a family member needing help after a car wreck but lost no money.

Beshear said his office was able to work with a UPS employee in Ashland to recover one package with \$6,000 in cash for the victim in Greenup County.

“With more mail scams targeting seniors, it’s a good time to remind Kentuckians to take the time to call and visit your elderly friends and family and talk about scams and how to avoid them, especially making sure they know never to send money,” Beshear said. “As we continue to review these complaints, we want to thank the UPS employee in Ashland who had concerns about that victim’s package and flagged it for security.”

Beshear has made fighting relentless scammers one of his top priorities. He has fought on many fronts, including working with the United States Postal Inspection Service (USPIS) to help Kentuckians avoid mail scams through

a ‘Stamp Out Mail Scams’ awareness campaign.

Campaign posters located in post offices across the state help Kentuckians identify, avoid and report common mail scams. The tips include:

- Never provide personal or financial information to an unverified, untrusted person.
- Be wary of deals that sound too good to be true.
- Never send upfront fees using wire transfer, gift cards or cash.
- Don’t feel scared or pressured to act. Take your time and verify.

“Under the right conditions, anyone could fall for a scam,” Postal Inspector Kyle Erhardt said. “But, if you follow a few practical steps, including using caution if you are directed to act quickly when remitting payment or are pressured to be discreet about your financial transactions, you can limit your exposure to fraud victimization and stay financially safe.”

Erhardt said the USPIS investigates any fraud in which the U.S. mail is used. USPIS is committed to fighting fraud and urges anyone who feels that they have been victimized to report it immediately to their hotline at 1-877-876-2455 or website at uspis.gov.

Beshear said his office’s awareness campaigns and Scam Alerts program aim to help Kentuckians combat the Federal Trade Commission report that people 70 and older have lost \$41 million in 2018 to impersonation scams compared to \$26 million in 2017. One quarter of those reported paying scammers in cash, with a median loss of \$9,000.

Kentuckians victimized by scams are urged to file a complaint with Beshear’s office online or by calling 888-432-9257.

To stay up to date on new and trending scams Kentuckians can sign up for Scam Alerts. To enroll, text the words KYOAG Scam to GOV311 (468311), or sign up online at ag.ky.gov/scams and select text message or email alerts.

In August, Beshear issued a Scam Alert to warn of a fake “Deputy Hart” targeting teachers at Kentucky public schools. The scammer called teachers at school and requested gift card payments to resolve alleged legal matters concerning jury duty.

Beshear’s office has worked with state and federal partners as well as phone carriers recently to implement innovative ways to stop scam phone

calls. Last month, Beshear announced that 51 attorneys general and 12 phone companies are working together to stop illegal and invasive scam calls. A result of the bipartisan, public-private coalition is that the phone companies have agreed to adopt eight principles into their business practices to fight illegal calls.

Also in August, Beshear doubled down on the successful efforts with phone companies, urging the Federal Communications Commission to compel more phone companies to join the fight. Beshear supports requiring all voice service providers to implement a caller ID authentication framework and to provide free, default call-blocking programs to customers.

While Beshear works to stop scammers and increase scam prevention awareness, his office helps victims of scams recover their losses. Over the past three and a half years, the office has returned more than \$2.1 million to Kentucky families.

Learn More at AARP’s Free Webinar!

Protecting Your Loved Ones from Financial Scams

Thursday, November 12, 2019
7 p.m. ET/6:00 p.m. CT

Do you know ways to help keep your aging loved ones from losing money to scams and fraud? We’ll share important information that could help you keep them safe during our free webinar.

Hear about:

- › Ways to talk to your loved ones about recognizing potential scams
- › Common scams that target older people, including Medicare, Social Security and online relationship scams
- › Ways to identify and avoid robocall scammers

AARP is here to help you get the information you need to protect your loved ones from losing money to scams and frauds. Sign up now at this website:

<https://states.aarp.org/do-you-know-about-ways-to-help-protect-your-loved-ones-from-fraud>

It’s Not Too Late to Apply For the 2019-20 Community/School Service Project Grant!

KRTA will offer a \$50 grant to any local RTA that participates in either of these two projects. The one stipulation to receive the grant is that the local RTA must agree to match it with \$50 from local RTA funds. Again this year, the local RTA can choose to use the total amount (\$100) on either project or split it between both projects. An application was mailed out to your local president in June. If you need another one, or have questions, please call the KRTA office at 1-800-551-7979.

The Community/School Service Projects awarded in 2018-19 resulted in 23,322 food items being contributed to local community food banks or backpack programs and 2,459 bags of school supplies to schools.

The School Supply Drive project purpose is to encourage KRTA locals to collect school supplies and deliver them to either their local Family Resource Centers or specific local school(s). The collection deadline for the 2019-20 year is December 31, 2019. Participation in this project earns points for your local RTA on the Local Recognition Form and is measured by the “number of bags” filled with school supplies delivered to a local FRC or local school(s). We are not specifying the type of food or the organization which receives the donations locally. It is acceptable to donate money to local food banks and/or backpack programs.



Keep Your Email Address Updated

Don’t miss our KRTA Express Newsletters and important communications just because we don’t have your correct email address! Keep us updated at info@krta.org

AROUND THE STATE . . .

E'town Hardin Larue RTA



Thanks to Nina Hutchins for getting the Retired Teachers from Hodgenville Elementary together for informative meetings.

For her July meeting, she prepared to keep her retirees up-to-

date on Insurance for the Under 65 KEHP members and for the Over 65 MEHP members. A program on Health & Insurance was presented by Margaret Head Sims, KRTA Co-Chair for Health and Insurance. New programs available were shared with the members. New green sheets were passed out and explained.

Fifth District RTA

The Fifth District Retired Teachers Association met at the Stratton Center in Shelbyville for their June meeting.



This group always has a "breakfast spread" ready for their members when they arrive. The program for the meeting was on Insurance Benefits for the Under 65 retirees and for the Over 65 retirees presented by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. Emphasis was put on members getting their Wellness Visits done and called into United Healthcare to get their \$50 gift card.

Garrard County RTA



Garrard County RTA delivered school supplies to Angie Wagoner, Family Resource Director.

The Garrard County Retired Teachers are committed to giving back to their community. It has been a pleasure to work with Angie Wagoner and the Family Resource Center these past years and witness the many ways in which her work has had a positive influence on the students of Garrard County.

The Family Resource Center and their work is making life a little better for children in need in Garrard County. Thank you KRTA for the \$50 grant to help with this wonderful project.

Glasgow Barren County RTA

Officers for 2019-2020 were elected and installed at the June meeting of the Glasgow/Barren County RTA.

Shown here, left to right: Glenn Byrd, past president; Tommy Elliott, president; Cindy Wilson, secretary; and Ruby Edwards, treasurer. Gail Bunch is the membership chairman (not pictured).



Graves County RTA



Graves County RTA met in May at the First Baptist Church in Mayfield for their regular meeting.

A program on Health and Insurance was presented by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance.

Lots of information was presented about the Under 65 KEHP benefits and the Over 65 MEHP benefits. A wonderful meal was served to the members. Philip Forester is president.

Hart County RTA

Hart County Retired Teachers Association met in June for their summer meeting. The meeting was held at the Hart County Library. This is a very active group of retirees. A caterer prepared the full buffet meal including homemade pies. A program on insurance for the Under 65 KEHP members and for the Over 65 MEHP members was presented by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance.



Connie Poynter is President of HCRTA. Marcia Witherspoon is District Health and Insurance Chairperson and is a member of the HCRTA.

Knott County RTA



Knott County Retired Teachers met on August 6 to put together 70 "Back to School" bags for new and experienced teachers in Knott County.

Logan County RTA

The Logan County Retired Teachers met in July for their regular summer meeting. The meeting was held at the Crittenden Drive Church of Christ in Russellville.

At this meeting, the members brought in bags of school supplies to help the children get a good start back to school. At each meeting, all members bring items to donate.



Logan County RTA has a caterer prepare meals for all their meetings. She prepared a buffet meal and for this meeting, she made three kinds of homemade ice cream for the dessert. The program was on insurance and partner benefits and was given by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. New green sheets were passed out and explained.

Outgoing President Tom Thompson was thanked for his service to the LCRTA. The new President for the Logan County RTA is Marshall Kemp.

Menifee County RTA

These are the 2019-20 MCRT officers. L to R are Richard Ratliff, Legislative Chairperson; Nancy Wells, Treasurer; Glenna Adams, Vice President; Elaine Brown, President; Pam Davis, Health and Insurance Chairperson; Dennis Davis, Health and Insurance Chairperson; and Elizabeth Mattox, Special Programs.



Madison County RTA

Margaret Sims, KRTA Health, Wellness and Insurance Co-Chair, spoke to the Madison Co. RTA. Their officers are Beth Jones, Joyce Mosher, Janice Barton Susan Gay Taylor, Lawrence Bailey, Judy Baugh, President. They all presented reports to the membership after the lunch catered at the Richmond Library.



Pike County RTA

PCRTA delivered back pack and school supplies to three schools in Pike County. The schools were: Belfry Elementary (back pack supplies), Belfry High (school supplies) and Bevins Elementary (back pack supplies). The names of the persons in the pictures are: Belfry Elementary - Eugenia Whitt & Mary Alice Hunt Belfry High - Pat May & Mary Alice Hunt Bevins Elementary - Sandy Harrison & Mary Alice Hunt



Mercer County RTA

Emma Jean Tamme, President of Mercer County RTA, and Marsha Durr, Membership Chairman, hosted a table at Mercer County Schools Opening Day Vendor Fair.



Third District RTA

Northern District RTA



Our annual special Northern District Membership Workshop. We had 3 new retirees step up to the plate for Leadership! Janet Soder, Boone County is the Northern District Membership Chair, while Lori Flerlage is the District



During the Third District Fall Workshop, Tim Abrams, Executive Director of KRTA, presented the past presidents' pin to Romanza Johnson. Mrs. Johnson served as KRTA President in 2017- 2018. Her theme was "Racing Forward with KRTA in Kentucky."

President. For the past several years this District has worked together on District and State Membership, as well as Local Membership, cross-checking county lists in search of members who are on their list as living in said county, but taught in either a different county, or in an independent school district or university within a county. Each year this district receives various membership awards at the State KRTA Convention due to this aspect of teamwork! Other Districts who might be interested in this special type of District Membership Workshop should Contact Debby Murrell, State Co-Chair Membership/Pre-Retirement.

Webster County RTA

The WCRTA , in cooperation with the Webster County Food Bank, contributed a half truck load of canned food to the Webster County High participation in the WFIE Channel 14 Food Drive competition. This WCRTA program is part of the "Yes! We Can Feed Kentucky!" drive sponsored by the Kentucky Retired Teachers Association. l. to r., Pauletta Yarbrough - WCRTA President, Chip Palmer - Director of the Webster County Food Bank, and Janice Gillaspie - Chair of the WCRTA Food Drive Students helping to unload food are Zaine Geary, Rodney David, and a third unknown helper.



Paducah/McCracken RTA

Charlotte Benton, local RTA president, welcomed guests and retirees to the Paducah McCracken County Retired Teachers Association annual potluck meeting September 5 at First Christian Church. Guest speaker was Beau Barnes, Deputy Executive Director of Teachers Retirement System of Kentucky who spoke about the financial status, accounting principles and financial documents of the TRS of KY system. Also in attendance were Representatives Randy Bridges and Richard Heath, as well as Senator Danny Carroll.



Pendleton County RTA



The regular June meeting of the Pendleton County Retired Teachers Association was held at the Trinity Southern Baptist Church in Falmouth. The Grandparent Essay

winner read their essay as part of their business meeting. Margaret Head Sims, KRTA State Co-Chair for Health and Insurance, presented information on the benefits of the Under 65 KEHP insurance and on the benefits of the Over 65 MEHP insurance.

Former Superintendent Strong has always been very supportive of the retired teachers and now is retired and active in the PCRTA as their Legislative Chairperson. Let's make this a challenge to all retired teacher associations in the state to better involve their superintendents, both active and retired, in the business meetings of the retired teachers.

Wolfe County RTA

The May meeting of the Wolfe County Retired Teachers Association was held at the Methodist Church in Compton.

Program for the meeting was on the Under 65 KEHP insurance benefits and on the Over 65 MEHP insurance benefits. Members were quite interested in what their benefits have to offer them. It was emphasized for the Over 65 to get their DNA testing done. Margaret Head Sims, KRTA Co-Chair for Health and Insurance gave the program.

Members prepared the meal for the group. Wolfe County has some good cooks and a very good membership. Bernice Elam is President of the Wolfe County RTA.



FOR YOUR INFORMATION

KRTA OFFICE

800.551.7979 ~ 502.231.5802

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 800.927.0030

DELTA DENTAL/VSP INSURANCE

800.955.2030 or www.deltadentalky.com/KRTA

AVESIS KRTA VISION PLAN

Enrollment 800.466.5182 ~ Provider Questions 800.828.9341

www.avesis.com

BAY ALARM MEDICAL

877.522.9633 www.bayalarmmedical.com/krta

FIRST CHOICE PROTECTION

Home Protection 502.709.5645 www.1stchoiceprotection.com

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company

888.504.0156 ext. 51690 or 502.710.0553

HEARING INSTRUMENT PLANS

Hear in America

800.286.6149 or www.hearinamerica.com

Heuser Hearing Institute

800.912.9981 or <https://thehearinginstitute.org>

TEACHERS' RETIREMENT SYSTEM OF KY

800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION

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

COMFORT KEEPERS

866.676.9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

866.886.6831 or www.homeinstead.com

HOME HELPERS HOME CARE

800.216.4196 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 pullen5222@bellsouth.net

HEALTH INSURANCE

65+ (MEHP) United Healthcare 844-518-5877

Express Scripts 877-866-5834

KYRx Coalition 855-218-5979 Edumedics 855-210-8514

Silver Sneakers for MEHP 888-423-4632

Under 65 (KEHP) Anthem BCBS 844-402-KEHP

CVS Caremark 866-601-6934

KEHP 888.581.8834

ORDER FORM

KRTA MEMBERSHIP PIN

Please send _____ pins @ \$3.50 each to

Enclosed is the check in the amount of \$_____.

Send completed Order Form to: KRTA

7505 Bardstown Road

Louisville, KY 40291-3234

Quips, Quotes & Puzzles

This poem was written by **J. Morgan Chapman** of Pikeville in the Big Sandy District. He said, "I hope it may inspire other teachers and their students to let some teacher they had in the past know how much they appreciate the many contributions they have made to influence their world for the better." Mr. Chapman devoted 30 years of his life to this most noble profession all because his seventh-grade teacher cared enough to inspire in him the love of learning and the desire to help others learn as well.

You Made A Difference

June 20, 2017

You're someone who had a lot to do with how my life turned out,
For much of my success today, I owe to you, no doubt;
I owe you a debt of gratitude that till now I've left unpaid,
So, let me tell you here and now what a difference you have made.

In the early years of childhood, my parents did their part,
To build the framework of my mind that would provide a place to start;
That you could use what was in your head, in your heart and in your hands,
To open the doors of knowledge in a world so wide and grand.

Many of the facts I learned, I've forgotten or never used,
But the love of learning you instilled, I'm sure I'll never lose;
God blessed me with a fertile mind, and the intelligence He knew I'd need.
But you sowed with patience in that fertile field the precious golden seed.

You taught me how to read and write, math, science and history, too,
I learned to appreciate the art, and the music, both old and new;
You're the first who read the Bible and I loved to hear you pray,
And I learned to love my country as we pledged the flag each day.

You taught me to respect you, and to behave the way I should,
To obey the rules of right and wrong, to shun the bad and love the good;
To treat all others the way that I would want it done to me,
And how to play with fairness, for that's how it ought to be.

You showed no respect of person, you loved the poor and rich as well,
You didn't give up hope with us, even when we tried and failed;
You encouraged us to keep trying and learn from our mistakes,
And rejoiced with us when we got it right, however long it takes.

Well, I could go on and on, to pay the honor you deserve today,
But these few words cannot express, what I'd really like to say;
Because you were my teacher, I will tell you what is true,
You were such an inspiration, that I became a teacher, too.

KRTA License Plates and Decals

Now Available



License plate is \$10 + postage.



Window decal is \$3 + postage.

To order license plate or decal, contact the KRTA office
by email at info@krta.org or call 502-231-5802.

