KRTA Steps Up to Help Tornado Victims

FRANKFORT – The Kentucky Retired Teachers Association (KRTA) and its members have donated $54,000 to the people and communities impacted by the devastating tornadoes that cut a destructive path through Western Kentucky on December 10. A $36,000 check to the Team Western Kentucky Tornado Relief Fund was recently presented to Lt. Gov. Jacqueline Coleman by KRTA Executive Director Tim Abrams and other members of KRTA leadership.

“The only thing that matched the destruction brought by the tornadoes was Team Kentucky’s response,” Lt. Gov. Coleman said, “We are thankful for the KRTA and its members and this generous donation.”

“The KRTA and its members were shocked and heartbroken by the devastating loss of life and property from the deadly tornadoes that struck our state in early December,” Abrams said. “We are an organization that is committed to serving our communities and retired educators, and we want

(Continued on Page 3)
KRTA Continues to Advocate With Dignity and Respect

Over the past five years, we have learned a lot during each session of the Kentucky General Assembly. We have learned that nothing is ever a sure thing, bills are never really dead, and misinformation leads to anxiety which causes misguided individuals to say things that are totally out of character. We have learned, sometimes the hard way, that social media is not the best place to find the truth. Many use that platform to score points and land jabs other than doing what is right.

KRTA members have continued rise above political divisiveness and work together for the greater good leading to a win-win for retirees across our Commonwealth. Our members continue to set the example of how to make positive change in Frankfort by speaking with respect and using facts over rhetoric. Thanks for all you have done and continue to do to protect the retirement security of our members.

Escalating prescription costs are a national problem. KRTA will continue to work at the national level and remind lawmakers in Washington, DC, that their constituents want action on drug prices. We will continue to watch our members’ concerns about the high cost of prescription drugs. Remember, if you have seen increased prescription costs since January 1, 2022, it is vital that you contact the Know Your Rx Coalition at 855-218-5979. Another option for TRS members is to participate in the personalized medicine project through Coriell Life Sciences. The personalized Rx Coalition at 855-218-5979.

“We Care” Grant Brings Great Results from Survey

When the National Retired Teachers Association (NRTA) communicated the “We Care Grant” for $10,000, KRTA leadership brainstormed possible strategies to best use that money. Tim Abrams, Executive Director, felt doing a survey to ask our members what seems to be working and where could we improve within our state was a viable option for this money. Abrams stated, “I have been here 5 years, and we really haven’t surveyed our members to see what is going well and where we could improve.” In discussion with the Executive Council and Strategic Advisors, a short survey was created and sent out to our current members.

To help promote a great response, an iPad giveaway was used to yield better results. As a result, we received a total of 4,000 completed surveys. There were roughly 2,000 online responses and 2,000 mailed-in responses.

A summary of the results will be analyzed and reported to the board for self-improvement; but overall, the results were very positive. Our members are very satisfied with the partnerships we have at KRTA. The service our members are most satisfied with is our advocacy with Frankfort to protect our pension and healthcare benefits. One area to improve is to ensure our members are aware of all our partners and services they receive by being a KRTA member.

We will continue to use this data to update communication with our members and continue to move forward as a quality organization that prides itself on protecting our retired teachers.

A big thank you to all our members that took the time to respond to the survey; your comments were valuable to our organization.

PREZIDENT’S MESSAGE . . .

KRTA: Members and Leaders for Tomorrow

As we come to the close of another calendar year, I hope that each of you have had the opportunity to spend some of the holidays with your loved ones, family, and friends. It seems that, again, we have had to cope with the new reality. My New Year’s hope for all is that we see a change in circumstances so that we are able to return to a sense of normalcy. I am, though, reminded of a Churchill quote regarding World War II. In response to a question about the status of the war he responded that we were not at the beginning of the end, but the end of the beginning. May we be nearer to the beginning of the end.

My emphasis this year has been on the need for membership and new leader growth. I would like to continue that with suggestions that might be of value to you in your local, district, and state organizations. First, the benefits of KRTA membership should be accentuated. Our organization is the ONLY organization that has the care and support of retired teachers as its sole purpose. This is of paramount importance. Not only does KRTA represent retired teachers in Frankfort, but it also provides support to our members such as the Legaline for help with a variety of issues including wills, powers of attorney, living wills, etc., offered at a reduced cost. Other benefits to emphasize are dental/vision plans, life insurance, long term care insurance, identity protection, reduced cost auto and home insurance, hearing instrument plans, home health services, travel opportunities, and finances and investment information. This is a nice suite of positive benefits to share when recruiting new members.

KRTA President
Bill Kelley

So, in closing, good luck in recruiting new members and new leaders. We are always here to help and support you!
Hello! My name is Stephanie Spalding Storer. I'm an agent with Liberty Mutual Insurance in Louisville, KY. I began my career in 2004 as a Sales Representative, and I have immensely enjoyed helping my clients with their unique situations and insurance needs over the years.

Many of you may know David Farmer as your Liberty Mutual representative; but after 33+ years in this business, he has decided to retire and has passed KRTA to me to serve.

I received my Bachelor's Degree in Business Management/Marketing from Campbellsville University in 2002. I was born and raised in Marion County, KY but have resided in Louisville for the past 19 years. My husband, Troy, is currently an engineering teacher at Iroquois High School. We have two lovely children, Lula (5) and Hudson (3).

I'm excited to get to know many of you on a more personal level and help you in the future with your auto and home insurance needs.

Direct Phone #: (502) 710-0563 (option 1)
Email: stephanie.spaldingstorer@libertymutual.com

Below is a reprint of information that is featured in the November 2021 issue of your Retired Member Edition of the newsletter from TRS of Kentucky. Look on Page 5 to find this article.

It is important that you read and understand the impact of this change. If you have any questions about your prescriptions drugs, know that the Know Your Rx pharmacists are a helpful resource. Call them toll-free at 855-218-5979.

Nominating

Sue Ellen Caldwell, Chair
2088 Silver Lake Blvd.
Franklin, KY 40601
502.695.7486
scaldwell@aol.com

Romanza Johnson
3341 Cemetery Road
Bowling Green, KY 42103
270.991.3401
romanzajay@gmail.com

Patsy Raines
P O Box 29
N. Middletown, KY 40357
859.749.1315
raineypatsy@yahoo.com

Harold Wilson
2362 Georgia Lane
Owensboro, KY 42303
270.302.7504
harold2362@att.net

Shirley D. Wolf
216 Pogue Drive
Somerset, KY 42503
606.875.3321
shirleydick-wolf@twc.com

(Continued from Page 1 “Members . . .”)

to do our part to support the tornado relief efforts.”

Another $18,000 was contributed from the KRTA Foundation. KRTA leaders recently traveled to Western Kentucky to present $1,000 to retired teachers who lost their homes during the storm.

“The KRTA Foundation’s mission is to give financial assistance to KRTA members in an effort to uplift their quality of life when a need or emergency impedes them,” Abrams said. “Our prayers will continue for the people of Western Kentucky as they continue to recover from the devastation.”

Jeff Hill, president of the local retired teachers association in Mayfield and Graves County—among the communities hardest hit by the storm—said the KRTA Foundation’s contributions to individual teachers provided tremendous assistance to those who needed help.

“We have so many people misplaced, and to have such a genuine concern for our retired teachers and their families is truly inspiring and greatly appreciated,” said Hill, who retired from the Mayfield Independent School District.

(Continued from Page 1 “Annual Convention Speaker”)

governance and operations of TRS. In 2010, Mr. Harbin lead a coalition that developed a plan to prefund retiree health benefits through the “shared responsibility” of retired members, active teachers, employers and the state. The historic solution eliminated $5 billion in future taxpayer responsibility for providing medical benefits for retired teachers. Mr. Harbin also has developed strategies for returning to work following retirement in an actuarially sound manner, reorganized the system’s Investment Committee to include nationally recognized investment experts, implemented a trustee education program, established an internal audit program, established a call center and imaging system for member records, replaced TRS’s legacy computer system with a web-based system and currently is overseeing a pilot project for retiree health care implementing personalized medicine through DNA testing.

Mr. Harbin serves as president of the Public Sector Health Care Roundtable, headquartered in Washington, DC. He is a member of the board of directors of the Know Your Rx Coalition and served as president of the National Council on Teacher Retirement.

Mr. Harbin is a 1972 graduate of the University of Kentucky, earning a bachelor of science degree in accounting. He was admitted to practice as a Certified Public Accountant in 1975.
Thinking Outside the Membership Box

Becky Woods
5th District Membership Chair

Spending time with former colleagues and with other retired teachers is a source of joy since we have common experiences unique to our profession. As we move forward in 2022, what can we do to maintain strong connections with our fellow retirees? The members attending the Carroll County RTA September 2021 meeting had an idea: a get-together in a local outdoor area for current members, non-members, new retirees and retired teachers who relocated from our county. Several of the local members helped with preparations for the location, invitations and snacks. Rick Vincent (a former Carroll County principal) and his band, Blue Zen Grass, provided music to make the event even more enjoyable. It was obvious that the retirees who attended the event had fun being together; there was an abundance of laughter and good conversation. In addition to the interpersonal connections strengthened at the event, eight members paid local dues, one potential member joined KRTA and attendees donated a total of $190 for local scholarships.

The Owen County RTA has been an inspiration as they found creative ways to reach out to retirees and current employees in the school system. On three occasions, they designated a location where members could pick up information packets. For new retirees, they hosted a meeting at a local golf course with a catered meal and the opportunity to connect to the group. They also delivered goodie bags to individual schools and to the bus garage staff to show appreciation for their hard work.

While staying connected with each other can be intentional, as in the examples reported in this article, opportunities are often right before us. In On Christian Doctrine, Saint Augustine advised:

Since you cannot do good to all, you are to pay special regard to those who, by the accidents of time, or place, or circumstances, are brought into closer connection with you.

We, as retired educators, have that close connection. How can you stay connected with fellow retirees? Local RTAs need your input and ideas; so please share with them as we work together to help and encourage each other. Also, remember to reach out to non-members to join KRTA so they can be part of our network. No Retiree Left Behind!

---

Answers to Brain Teaser on Page 11

1. My relatives are very versatile.
2. The cats hissed when someone moved their dishes.
3. Wave your hands with caution when you're at an auction!
4. A coiled snake is not usually docile.
5. Set a time for us to meet even if it's just an estimate.
6. An oak chest would be an odd place to store hot cakes!
7. That remote object in the sky might be a meteor.
8. The article tells about the upcoming student recital.
9. She steeped the tea until it was the deepest color possible.
10. Are you precise when following recipes?

---

KRTA MEMBERSHIP
STATEWIDE BY DISTRICT
JANUARY 25, 2022

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>MEMBERS</th>
<th>MEMBERS</th>
<th>%-AGE</th>
</tr>
</thead>
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<tr>
<td>Upper KY River</td>
<td>1,453</td>
<td>1,068</td>
<td>78.90%</td>
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<tr>
<td>Eastern</td>
<td>2,684</td>
<td>2,675</td>
<td>88.40%</td>
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<tr>
<td>Second</td>
<td>2,884</td>
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<td>First</td>
<td>2,688</td>
<td>2,248</td>
<td>77.80%</td>
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<tr>
<td>Middle Cumberland</td>
<td>1,453</td>
<td>1,370</td>
<td>74.80%</td>
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<td>Central KY East</td>
<td>2,352</td>
<td>2,052</td>
<td>74.60%</td>
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<tr>
<td>Northern</td>
<td>3,162</td>
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<tr>
<td>Fourth</td>
<td>2,989</td>
<td>2,186</td>
<td>73.10%</td>
</tr>
<tr>
<td>Fifth</td>
<td>2,858</td>
<td>1,997</td>
<td>69.90%</td>
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<tr>
<td>Third</td>
<td>3,813</td>
<td>2,539</td>
<td>66.60%</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>1,853</td>
<td>1,219</td>
<td>65.80%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,394</td>
<td>1,514</td>
<td>63.20%</td>
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<tr>
<td>Central KY West</td>
<td>5,763</td>
<td>3,490</td>
<td>60.60%</td>
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<tr>
<td>Jefferson</td>
<td>6,573</td>
<td>3,719</td>
<td>56.60%</td>
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<tr>
<td>Out of State</td>
<td>5,261</td>
<td>2,477</td>
<td>47.10%</td>
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<tr>
<td>Associate</td>
<td>96</td>
<td>83</td>
<td>100.00%</td>
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<tr>
<td>TOTALS</td>
<td>48,967</td>
<td>32,498</td>
<td>66.4%</td>
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MEMBERSHIP TYPE
JAN 24, 2021  JAN 23, 2022  DIFFERENCE

<table>
<thead>
<tr>
<th>TYPE</th>
<th>JANUARY 2021</th>
<th>JANUARY 2022</th>
<th>CHANGE</th>
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<tbody>
<tr>
<td>Automatic Dues</td>
<td>26,417</td>
<td>26,482</td>
<td>65</td>
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<tr>
<td>Cash</td>
<td>6,223</td>
<td>6,016</td>
<td>-207</td>
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<tr>
<td>TOTALS</td>
<td>32,640</td>
<td>32,498</td>
<td>-142</td>
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<tr>
<td>Percentage</td>
<td>67.5%</td>
<td>66.4%</td>
<td>-1.1%</td>
</tr>
</tbody>
</table>
**CONVENTION 2022 . . .**

**APRIL 25-26**

Holiday Inn 1325 S. Hurstbourne Pky.
Louisville, KY 40222

**REFRESH RENEW REFOCUS in ’22**

Special gift for the first 400 members to register! See Page 7 for a preview of your prize.

**KRTA CONVENTION 2022 - REGISTRATION FORM**

HOLIDAY INN HURSTBOURNE
Louisville, Kentucky

$37 Registration Fee

REGISTRATION: Each member, guest, or spouse is required to pay the registration fee. Executive Council, Past Presidents, State Standing Committees & District Presidents do not pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon. If you have been selected to attend as a delegate, your local president should register for you.

Please register _____ members/guests for the convention. My check #_____ in the amount of $_______ is enclosed. (Attach a separate list of names to receive packets for multiple orders).

Name of Person Placing Order

Street and Number

City State Zip

Phone Number County Affiliation

Registrations must reach the KRTA office by April 10. Registration packets may be picked up in the KRTA registration area on April 25 or 26. Make checks payable to KRTA and mail this registration form with attachments/payment to:

KRTA
7800 Leaders Lane
Louisville, KY 402918343

I want to attend the Leadership Workshop on Monday, April 25.

---

**CONVENTION SCHEDULE**

**TUESDAY, APRIL 26**

Registration
8:00 a.m. - 11:00 a.m. Ashford
Coffee & Donuts
7:30 a.m. - 10:15 a.m. Atrium
Exhibit Hall
7:30 a.m. - 12:30 p.m. Ellis
Morning Session
9:00 a.m. - 11:50 a.m. Grand Ballroom
Luncheon
Noon - 1:00 p.m. Atrium
Afternoon Session
1:00 p.m. - 2:00 p.m. Grand Ballroom
Delegate Assembly
2:15 p.m. - 3:30 p.m. Grand Ballroom
Delegate Assembly
2:15 p.m. - 3:30 p.m. Grand Ballroom

**MONDAY, APRIL 25**

Registration
8:30 a.m. - 6:00 p.m. Ashford
District Presidents’ Meeting
9:00 a.m. - 1:45 p.m. Churchill
District Presidents & Executive Council Luncheon
11:30 a.m. - 12:30 p.m. Keeneland
Executive Council Meeting
12:30 p.m. - 2:30 p.m. Churchill
Leadership Workshop
2:00 p.m. - 3:00 p.m. Claiborne
N. O. Kimbler Committee
2:45 p.m. Churchill
President’s Reception
3:30 p.m. - 5:00 p.m. Atrium
Fun Photo Booth
4:00 p.m. - 7:00 p.m. Atrium
Opening Dinner
Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m. Grand Ballroom

Each district will donate one door prize valued at $50. There will be no additional door prizes.

---

**CONVENTION ACTIVITIES**

Opening Night Dinner
Recognition of Service Years
Standing Committee Reports
Election of 2022-2023 Officers
Luncheon
Membership & Unit Activities
Local & District Recognition
KRTA/AARP Grandparent Essay Contest Winner
14 Door Prizes Donated——One From Each District Entertainment
KRTA Partner Exhibits

---

**Convention Activities**

Opening Night Dinner
Recognition of Service Years
Standing Committee Reports
Election of 2022-2023 Officers
Luncheon
Membership & Unit Activities
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KRTA/AARP Grandparent Essay Contest Winner
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KRTA
7800 Leaders Lane
Louisville, KY 402918343

I want to attend the Leadership Workshop on Monday, April 25.
INSIDE SCOOP . . .

KENTUCKY RETIRED TEACHERS ASSOCIATION
STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS
Years Ended June 30, 2020 and 2021

REVENUES

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership dues</td>
<td>$630,907</td>
<td>$642,790</td>
</tr>
<tr>
<td>Investment Income</td>
<td>81,443</td>
<td>448,497</td>
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<tr>
<td>Other Income</td>
<td>43,321</td>
<td>43,815</td>
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<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$755,671</strong></td>
<td><strong>$1,135,102</strong></td>
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</table>

EXPENSES

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$187,338</td>
<td>184,402</td>
</tr>
<tr>
<td>Annual Convention</td>
<td>(258)</td>
<td>10,850</td>
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<tr>
<td>Committee Expenses</td>
<td>46,127</td>
<td>26,460</td>
</tr>
<tr>
<td>Contract Printing</td>
<td>4,217</td>
<td>3,463</td>
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<tr>
<td>Depreciation</td>
<td>6,920</td>
<td>8,075</td>
</tr>
<tr>
<td>District Expenses</td>
<td>10,000</td>
<td>10,300</td>
</tr>
<tr>
<td>District Managers Meeting</td>
<td>12,626</td>
<td>1,106</td>
</tr>
<tr>
<td>Donations</td>
<td>1,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td>20,064</td>
<td>20,540</td>
</tr>
<tr>
<td>Fall Workshops</td>
<td>16,524</td>
<td>778</td>
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<tr>
<td>Insurance</td>
<td>6,228</td>
<td>6,912</td>
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<tr>
<td>KRTA News</td>
<td>114,619</td>
<td>105,999</td>
</tr>
<tr>
<td>Legal Hotline Services</td>
<td>19,000</td>
<td>19,000</td>
</tr>
<tr>
<td>Maintenance</td>
<td>29,295</td>
<td>31,674</td>
</tr>
<tr>
<td>Materials and Supplies</td>
<td>9,463</td>
<td>15,910</td>
</tr>
<tr>
<td>Membership Recruitment</td>
<td>24,558</td>
<td>18,517</td>
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<td>Payroll Taxes</td>
<td>14,788</td>
<td>14,864</td>
</tr>
<tr>
<td>Postage</td>
<td>6,795</td>
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<td>Professional Fees</td>
<td>18,960</td>
<td>20,275</td>
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<td>Retiree Recognition Reimbursement</td>
<td>2,990</td>
<td>730</td>
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<td>Taxes and Licenses</td>
<td>4,227</td>
<td>4,181</td>
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<td>Telephone</td>
<td>5,770</td>
<td>6,117</td>
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<td>Travel</td>
<td>44,079</td>
<td>14,717</td>
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<td>Utilities</td>
<td>4,560</td>
<td>4,678</td>
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<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$609,890</strong></td>
<td><strong>$543,226</strong></td>
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</table>

Increase in Net Assets $145,781 $580,306
Net Assets - Beginning of Year $1,514,246 $1,660,027
Net Assets - End of Year $1,660,027 $2,240,333

Executive Director: _____________________ Date: 12/02/2021

N. O. Kimbler Scholarship
2022-23 Recipients

<table>
<thead>
<tr>
<th>Technical College</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashland</td>
<td>James Pauley-Barker (GED)</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Erika Perkins</td>
</tr>
<tr>
<td>Bluegrass</td>
<td>William Newcomb (Woodford County High School)</td>
</tr>
<tr>
<td>Elizabethtown</td>
<td>Claudia Tapp (Breckenridge County High School)</td>
</tr>
<tr>
<td>Gateway</td>
<td>Michael Venneman (Holy Cross High School)</td>
</tr>
<tr>
<td>Hazard</td>
<td>Stephanie Spencer (Perry County Central High School)</td>
</tr>
<tr>
<td>Henderson</td>
<td>Taylor Stinnett (Henderson County High School)</td>
</tr>
<tr>
<td>Hopkinsville</td>
<td>Elizabeth Wilson (Hopkinsville High School)</td>
</tr>
<tr>
<td>Jefferson</td>
<td>Bailey McMahen</td>
</tr>
<tr>
<td>Madisonville</td>
<td>Lindsey Prowell (Hopkins Co. Central High School)</td>
</tr>
<tr>
<td>Maysville</td>
<td>Courtney Bevan (Montgomery Co. High School)</td>
</tr>
<tr>
<td>Owensboro</td>
<td>Selena Perez (Owensboro High School)</td>
</tr>
<tr>
<td>Somerset</td>
<td>Tina West (North Lawrence High School IN)</td>
</tr>
<tr>
<td>South Central KY</td>
<td>Audrey Evans (Greenwood High School)</td>
</tr>
<tr>
<td>Southeast</td>
<td>Carissa Preston (Harlan Co. High School)</td>
</tr>
<tr>
<td>West Kentucky</td>
<td>Madison Rae Whitaker (McCracken Co. High School)</td>
</tr>
</tbody>
</table>

100 Years of Education Through Fashion: Then and Now
By Ellie Thompson

It is often claimed that what we see or read is an outcome of what the world is going through. From poetry to politics, everything has witnessed the waves of change. Education has experienced a multitude of changes in the past 100 years both nationally and in Kentucky.

Fashion—what we wear and how we dress—has reflected the impact of each decade changing political, economic, and cultural values.

Our convention will present a combined fashion show and narrated educational history for the past 100 years in Kentucky. There will be a runway-style fashion parade, interviews with past political leaders, and decade-typical music.

KRTA members are being sought to participate in the fashion parade, assume the roles of influential leaders, and/or clown around on stage. If you are dramatic, poised, dependable, and fun loving, you are urged to contact Tim Abrams at the KRTA office for more information. Call him today at 502-231-5802.

This roll-up picnic blanket* can be yours if you are one of the first 400 members to register for the convention. This beautiful blanket is red, black and white plaid with the following specs:
- Polyester Fleece
- Woven Handle and Velcro Closure
- PEVA Backing All in Black Color
- 12”W X 6.5” H

*Sponsored in part by North American Life Plans & Jason Weilage of JSW Agency
Let’s Talk About Your Health . . .

People look at change in many different ways. Some don’t want any changes to anything while others just accept change and move on.

Most of us have learned to live with change and make the best of it.

Now, let’s talk about changes affecting our health insurance for 2022. Our prescription formulary has changed in the Over 65 category. For those members in the Over 65 category who could have extreme price increases on some medicines, the Rx Coalition has been calling these members, checking their DNA profiles and recommending alternatives to the more expensive prescriptions for 2022.

If you haven’t done the DNA testing, please call 1.888.454.9024 and request a testing kit. There is no charge for this service to our Over 65 population.

For retirees who pay their spouse’s MEHP [Medicare Eligible Health Plan] premium, the premium for 2022 is now $211 per month.

The Medicare Part B premium will be $170.10 per month for 2022.

Some of the new programs for the Over 65 retirees are United Healthcare Healthy at Home. There is a $0 copay for the following benefits for up to 30 days after each “inpatient hospitalization” and “SNF” discharge:

- 28 home-delivered meals from Mom’s Meals when referred by an advocate. To order these meals, call 1.866.204.6111 M-F 7 am to 6 pm CT.
- 12 one-way trips to medically related appointments and the pharmacy with ModivCare when referred by an advocate. Schedule your ride at www.modivcare.com/BookNow or call 1.833.219.1182 8 am to 5 pm M-F.
- 6 hours of in-home personal care services through CareLinx—a professional caregiver can help with preparing meals, light housekeeping, medication reminders, and more. To use this benefit, visit www.carelinx.com/UHC-retiree-post-discharge or call 1.844.383.0411 8 am to 7 pm M-F CT and on Saturday and Sunday from 10 am to 6 pm CT.
- Preparation of meals, light housekeeping, professional caregiver can help with care services through CareLinx—a professional caregiver can help with preparing meals, light housekeeping, medication reminders, and more. To use this benefit, visit www.carelinx.com/UHC-retiree-post-discharge or call 1.844.383.0411 8 am to 7 pm M-F CT and on Saturday and Sunday from 10 am to 6 pm CT.

Some changes for the Under 65 retirees are:

- With the L W CDHP, the In-network coinsurance increases from 15% to 20% and out-of-network coinsurance increases from 40% to 50%.
- With the L W PPO, the In-network coinsurance will increase from 20% to 25% and out-of-network coinsurance will increase from 40% to 50%.
- With the L W PPO, generic pharmacy copay will increase from $15 to $20 for a 30-day supply and $30 to $40 for a 90-day supply.
- With the L W PPO, there will be a Zero cost share for members enrolled in PrudentRX for certain specialty drugs. Covered dependent spouses may now participate in the wellness program and can earn up to $100 in rewards. Members who waive health insurance are no longer eligible to participate.

All retirees in the Kentucky Employees Health Plan [KEHP] will be mailed a NEW ID CARD in 2022.

Hopefully, all locals and districts are going to be back to meeting in person at all meetings in 2022. We need the social interaction to help with the mental well-being of all of our members.

If you have any questions about your health and insurance, please feel free to contact me. As always, if you would like for me to come and speak to your members, just contact me.

Fraud Watch Network
Urgent Text? Not So Fast

“Ding.” You reach for your phone after it sounds its usual text message notification. And, if you’re like most of us, you will open it (texts have a 98% open rate), and you will respond quickly (we answer texts within 90 seconds).¹ Read on for how “smishing” attacks take advantage of our texting habits.

How It Works

- The text message throws you into an emotional state — fear that your bank account has been hacked, excitement to answer a survey to claim $100, or perhaps worry that your utilities are about to get cut off.
- The text will offer a solution — “click here” or call a certain number.

What You Should Know

- Text message scams (or “smishing”), a play on Short Message Service, are on the rise, according to the call-blocking service Robokiller, outnumbering fraudulent phone calls.
- Because we tend to respond so quickly to texts, we are a click or a phone call away from having our money or sensitive data stolen.

What You Should Do

- When you hear that familiar ding, start getting into the habit of pausing before reacting.
- If you think the text may be real, contact the sender in a way you know to be legitimate (for example, a phone number on a recent statement, or by logging into an existing account you may have with the alleged sender).
- Avoid responding with “STOP” if prompted to; it simply proves your number is active and it will be sold to other scammers.
- Look into how to block unwanted texts on your device or through your service provider.
- Forward spam and scam texts to 7726 (SPAM), the spam reporting service run by the mobile phone industry.

Knowledge gives you power over scams. The AARP Fraud Watch Network equips you with reliable, up-to-date insights and connects you to our free fraud helpline so you can better protect yourself and loved ones. We also advocate at the state, federal and local levels to enact policy changes that protect consumers and enforce laws.

¹ https://www.business2community.com/infographics/email-marketing-vs-sms-marketing-stats-infographic-02021390

Kathy Stokes
AARP Fraud Watch Network

(Continued from Page 2 “Personally Speaking”)

medicine project uses a DNA sample from participating TRS members to identify medications that might not be effective for them because of their genetics. Medicare Eligible Members can take part in this project for free from the comfort of your home; under 65 retirees can participate by paying out of pocket or using their health reimbursement through KEHP. Over 10,000 of your retired teacher peers have already enrolled. The data has revealed that 48% of participants were on medications that reacted poorly with their DNA and three out of five retirees had a change to their medications recommended. Enroll today by calling 888-454-9024.

Let’s make 2022 the best year yet for KRTA Membership. Co-Chairs Debby Murrell and Betty Hester, along with countless others across the state, continue to lead our membership efforts. If you know someone who is not a member and is recently retired, encourage them to join KRTA. The strength of our organization and number of legislative successes comes from active membership. We need all retirees to become advocates for KRTA to continue to protect if not improve our benefits.

We look forward to seeing you at our annual convention on April 25 and 26 in Louisville. It has been a few years since we have been together. There will be a lot of valuable information shared at the convention; but more than that, it will be a great time of fun and fellowship with friends and colleagues. Hope to see you then.
AROUND THE STATE . . .

Adair County RTA

New retirees in Adair Co. present at our local meeting are:
(L to R) Brenda Mann, Kim Goodin (standing), Rita Campbell, and Betty Knifley

Boyd County RTA

The Boyd County Retired Teachers Association met at the Bellefonte Country Club in Ashland for its December meeting.

The spirit of Christmas was in the air for this meeting. The Qualitones, a barbershop quartet, started the meeting with Christmas selections and asked the group to join them.

On the program for the day was Tim Abrams who spoke on the legislative agenda for the Spring 2022 General Assembly. Margaret Head Sims presented a program on Health and Insurance benefits available to the Under 65 and also the Over 65 age groups. Question and answer session followed. Jacqueline Thornburg is President of Boyd County RTA.

Campbell County RTA

The October meeting of the Campbell County Retired Teachers Association was held at the Highland Country Club in Ft. Thomas.

Terry Lightfoot, President of CCRTA officiated. The agenda included recognition of new members, projects of the group and an insurance program given by Margaret Head Sims, KRTA State Chair for Health and Insurance. Topics included both the Under 65 and Over 65 groups. Emphasis was placed on getting more members to get their DNA testing done through Corriell and the difference between observation status and in-patient status when entering a hospital.

Carlisle County RTA

Carlisle County RTA met on November 16. One new retiree was welcomed to the group. Everyone was happy to be together! Information learned from the October First District Leadership Conference was shared with the membership including: increased prices for Medicare coverage in 2022, failure of our legislature to fund medical insurance for under 65 retirees, and price increases for some prescriptions in 2022. Members were encouraged to educate their legislators of the responsibility the state has to fulfill the funding requirement per HB540 for retirees under 65.

Canned goods were collected and delivered to a local church food bank.

Casey County RTA

CCRTA’s President, Tishana Cundiff, met with Missy Warner, Shelly Rousey, and Shelly Wesley on December 9, 2021, to present a $550 gift from CCRTA by way of Casey County Community Ministries. Shelly Wesley shares, “These dollars will be utilized to help pay for back pack food for the students, basic needs like groceries, clothing, and shoes for students.” Fifty dollars of that came as a matching mini-grant from AARP meant for a “School Supply Drive” and/or “Food Items Donation.”

Cumberland County RTA

The CCRTA met in person for their October meeting in Burksville. Getting back to meeting in person is one way to help with good mental health with our retirees. It was food collection day for this group of retirees—just one of their many projects. Vickie Anderson and Patricia Garner are Co-Presidents. The program for the meeting was given by Margaret Head Sims, KRTA State Chair for Health and Insurance. The Under 65 retirees were told that since this is a “passive” year for insurance, they need NOT do anything if they wish to keep the same coverage in 2022 that they have had in 2021. Members were encouraged to get their DNA testing done and the benefits from doing this.

Estill County RTA

It was a great Veterans Day in Irvine with the Estill County Retired Teachers Association. The meeting was held at the new Estill County Public Library in Irvine.

This group has many projects going on at the same time. Members are highly involved in not only keeping their members informed, but also being sincerely concerned about all of their retirees’ well-being. Not only does this group make phone calls to check on their members, they also send out a newsletter with all vital information so that all members will be kept informed. The program on Health and Insurance was given by Margaret Head Sims, KRTA Insurance Chair. Discussion followed with question/answer session. Robert Smith is the President of the ECRTA.

First District RTA

December 2, 2021, at Murray Woman's Club, Charlotte Benton, president of 1st District called the meeting to order. Wayne Lohaus gave the devotional and blessing. Judge Jamison Jamison, Circuit Judge of Marshall and Calloway Counties spoke to the group about the justice system. Jessica Foust, Program Assistant and Interim Director at CASA by the Lakes, also spoke. Next on the agenda was William Kelly, KRTA state president. He turned attention to education issues, new hires, TRS of Kentucky and the impact retired teachers have on the economy and legislative issues.
Garrard County RTA

Mayor of Lancaster Marshall Norton signed the official proclamation recognizing the Kentucky Retired Teachers Week in KY. Mayor Norton is a Garrard County retired educator/principal and is a member of the GCRTA. The business meeting followed the signing of the proclamation. The program for the day was on insurance benefits and was presented by Margaret Head Sims, KRTA State Chair for Health and Insurance. Pam Canter is President of the GCRTA.

Hopkins County RTA

HCRTA donated money to the Charles Gant Scholarship Foundation, Pride Elementary's Courtyard of Curiosity, and Murray State University student Sierra Simms. HCRTA was given a $500 gift from the 2nd District RTA to be used on projects. They do the scholarship for the education students every year. They chose the Charles Gant Scholarship Foundation because they knew Grant when he taught in the Hopkins County School system. The Courtyard of Curiosity at Pride, even though it is a club, still provides outdoor experiences to students. The association donated $200 to the scholarship fund and gave $300 to Courtyard of Curiosity. They also awarded $100 to Simms for her essay. The essay was part of the application process for the scholarship offered by the SDRTA to juniors and seniors studying education. Normally, the association will participate in programs like the school supply drive, the backpack program, and they collect tabs for the Ronald McDonald House. Those three are their ongoing projects.

Johnson County RTA

The Johnson Co. Retired Teachers Association met in November for their first back-in-person meetings held at the Torres Mexican Steakhouse in Stanford. Retired Teachers Association, and KRTA. Those newly retired teachers were Kim Tackett, Alena Preston Wootter, Mark Wootter, Richard Hackworth, Sandra Coleman, Shauna Davis Patton, and Terry Salyer.

Kentucky RTA

The Kenton Co. Retired Teachers were unable to hold in-person meetings for October and December of 2021. However, we requested in our KCRTA Newsletters that members send information along with reporting their volunteer hours. We are happy to report that we raised $1,422 for the October School Supply Drive, which was divided between the Ludlow and Erlanger School Systems. We raised $1,371 for the December Food Drive, which was sent to Action Ministries of Covington. We have received thank you notes from our grateful recipients. Kenton Co. is hoping to gather in person for our March and May meetings this spring.

Knott County RTA

KKCRTA met on Dec. 8, 2021, at the Knott Co. Public Library. Two new members were welcomed to the group, Anna Kidd and Sharon Thornsberry. KKCRTA donated $100 to Caney Baptist Church Food Pantry and $100 to Angel Christmas to help provide meals for needy families. KKCRTA provided items to compile “Game Night” baskets to donate as door prizes for the first Knott County Christmas Celebration. An ornament exchange was enjoyed by all after the meeting.

Lincoln County RTA

Due to the pandemic, members chose to donate funds in lieu of bringing items for the Backpack and School Supplies program. The donations alternate among the five elementary schools, the middle school, and the high school.

Ohio County RTA

Ohio County Retired Teachers Association met in November for their first back-in-person local meeting since the beginning of the pandemic to a full house. Meeting in person is something all locals need to do to aid in the mental well-being of our retirees.

Paducah/McCracken RTA

On December 9, at First Christian Church, Paducah McCracken County RTA held its Christmas luncheon. Charlotte Benton, president welcomed members, new retirees and guests. Devotion was given by Nancy Bruce. Pledge of Allegiance was led by Kathy Mayne and Brenda Thompson, vocalist accompanied by Gayle McDermott, entertained the retirees with Christmas music.

Just because this group had not been meeting in-person had not stopped them from continuing their projects. This is a very active group of retirees.

A program on insurance was given by Margaret Head Sims, KRTA Chair for Health and Insurance, followed by a question and answer time. There was much interaction by the retirees with questions on their health benefits.

Bobbi Porter is President of the Ohio County RTA.

Pat Workman
KCRTA President

Pictured: Front row (l to r) Golden Glen Hale, Sharon Roberts, Lisa Shrum, Debbie Couch, Jane Parke Back row (l to r) Peggy Messer, Shirley Watley, Sherry Childers, Debbie Craft, Debbie Kidd, Anna Kidd, Sharon Thornsberry, Leah Childers, Teresa Reynolds, Tammy Childers

President Bruce Smith presenting a check to Brooke Walls, Director for the South Lincoln County Resource Center and Betty England, director of the county-wide Migrant Program.

Pam Canter is President of the GCRTA

President Ann Hale presents check to MSU student, Sierra Simms

Mayor of Lancaster Marshall Norton signed the official proclamation recognizing the Kentucky Retired Teachers Week in KY. Mayor Norton is a Garrard County retired educator/principal and is a member of the GCRTA.

The business meeting followed the signing of the proclamation. The program for the day was on insurance benefits and was presented by Margaret Head Sims, KRTA State Chair for Health and Insurance. Pam Canter is President of the GCRTA.

HCRTA donated money to the Charles Gant Scholarship Foundation, Pride Elementary's Courtyard of Curiosity, and Murray State University student Sierra Simms. HCRTA was given a $500 gift from the 2nd District RTA to be used on projects. They do the scholarship for the education students every year. They chose the Charles Gant Scholarship Foundation because they knew Grant when he taught in the Hopkins County School system. The Courtyard of Curiosity at Pride, even though it is a club, still provides outdoor experiences to students. The association donated $200 to the scholarship fund and gave $300 to Courtyard of Curiosity. They also awarded $100 to Simms for her essay. The essay was part of the application process for the scholarship offered by the SDRTA to juniors and seniors studying education. Normally, the association will participate in programs like the school supply drive, the backpack program, and they collect tabs for the Ronald McDonald House. Those three are their ongoing projects.

President Bruce Smith presenting a check to Brooke Walls, Director for the South Lincoln County Resource Center and Betty England, director of the county-wide Migrant Program.

Paducah McCracken RTA donated $233 to Community Kitchen for their December Service Project.
Pike County RTA

New Officers for Pike County 
They are from left to right: 
J. Morgan Chapman, 
Garlene Layne-Abshire 
Mary Alice Hunt.

Spencer County RTA

Spencer County Retired Teachers Association had its October meeting at the Spencer County Extension Service in Taylorsville. 
This was their first in-person meeting since the start of the pandemic. The program for the meeting was on the insurance benefits available to both the Under 65 and Over 65 categories. Margaret Head Sims, KRTA State Chair for Health and Insurance presented information on the various reward benefits available, DNA testing, Observation vs. In-Patient Status on hospital admissions, Mom's Meals, etc. Charlotte Nedros is President of the SCRTA.

Union County RTA

The UCRTA presented a $545 check to Marla McElroy for the Happy Pack program. We are thrilled to be able to be a part of this very important program in our community.

We were in attendance for the reading of the Kentucky Retired Teachers Week proclamation by Judge Adam O’Nan and approved by the fiscal Court.

Warren County RTA

The WCRTA met for its first "Back-In-Person" local meeting in November. This is a very active group of retirees with J. Pat Stewart as President. They have several projects underway even though this was their first in-person meeting since the pandemic.

There was a large group of retirees present to hear Margaret Head Sims, KRTA Chair for Health/Insurance speak on the many benefits of retiree insurance, both in the Under 65 category and also in the Over 65 category and also spoke on various partners and their offerings. Joe Tinius gave a very moving tribute to a very special veteran and their contribution in life.

Part 1: How to Take Great Group Photos for Submission to KRTA News

By Brenda Meredith, Editor

In this series of articles, I’m going to share simple tips for capturing stunning photos of your group. Specifically, I’ll discuss: what you need to know for submitting activities and photos to be used in the Around the State section. But first, let’s cover some basic rules you need to follow.

- Copyright laws prohibit the use of newspaper clippings or snapshots of newspaper clippings you have made with your phone. If you want to use newspaper items, have your local newspaper send an email to me inclu has the photo and the article (separately) stating that I have permission to use the information sent.
- Every picture submitted should be accompanied by an article with the standard "Who? What? When? Where?" information.
- Photos and information should be submitted for consideration at: brenda.meredith@ktra.org.
- I can always ask Emily to post your pictures and information on our Facebook page, but I may not be able to include all your pictures and activities in the newspaper. We have limited space, so I will pick out one of the best pictures that have the most people in your local association.
- Please don’t send multiples of the same activity—pick out the one you like the best. For example, if you have multiple guest speakers, ask them to pose together. Don’t take individual shots and send all of them to me.
- So, if you’re ready to become a group photography expert, then let’s get started!

Prepare ahead of time

There is nothing that will make group photo subjects turn on you faster than you not being prepared. People don’t like to be kept waiting, so plan ahead.

Here’s what I recommend you do before taking the photo:

- Scope out the location of your shot beforehand
- Think about how you will pose people and frame your shot

Then, a few minutes before the photo:

- Make sure everyone you want in the shot knows that you want them in the shot
- Make sure your camera is on and has charged batteries or your phone is ready

In the next issue, we’ll begin Part 2 with how to carefully choose the location for your shots. More hints on how to take successful photos to be used in the KRTA News are to come! In the meantime, please feel free to contact me if you have any questions.

P.S. Why not consider printing your pictures, saving the clippings from KRTA News about your chapter and start a scrapbook?

Deceased Retired Teachers

Continued from Page 12

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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
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AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
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HEARING INSTRUMENT PLAN
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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.homestead.com

HOME HELPERS HOME CARE
800-216-4196 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS including LifeLock
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www.krtabenefits.com

AAA
AAA Membership
Jennifer Hester
502-655-2827  hester.jennifer@aaaec.com

HEALTH INSURANCE
65+ (MEHP) United Healthcare 844-518-5877
Express Scripts 877-866-5834
KRX Coalition 855-218-5979
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
7800 Leaders Lane
Louisville, KY 40291

ORDER FORM
KRTA LICENSE PLATE
Please send _______ plates @ $11.00 each to
_________________________________
_________________________________
_________________________________
Enclosed is the check in the amount of $__________.

Send completed Order Form to: KRTA
7800 Leaders Lane
Louisville, KY 40291

Quips, Quotes & Puzzles

Maria Bellamy, KRTA member from Breathitt County, made up these sentences as a brain puzzler and thought other retired teachers would enjoy solving them. Both blanks in a sentence use all the letters in bold. The symbol # indicates a space between words.

Example:

```
a e e i l r s t v
Th e _ _ _ _ _ _ like their new _ _ _ _ _ _ ___.
  The actors like their new co-star.
```

```
e i d h s s
2. Th e cats _ _ _ _ _ _ when someone moved their _ _ _ _ _ _ _
```

```
A i o u c n t
3. Wave your hands with _ _ _ _ _ _ when you’re at an _ _ _ _ _ _ _!
```

```
e i o c d l
4. A _ _ _ _ _ _ snake is not usually _ _ _ _ _ _ _
```

```
a e e i m s t t
5. _ _ _ _ _ _ for us to meet, even if it’s just an _ _ _ _ _ _ _.
```

```
a o e c h k s t
6. An _ _ _ _ _ would be an odd place to store _ _ _ _ _ _ _!
```

```
e e o m r t
7. Th at _ _ _ _ _ _ object in the sky might be a _ _ _ _ _ _ _
```

```
a e i c l r t
8. Th e _ _ _ _ _ _ tells about the upcoming student _ _ _ _ _ _ _
```

```
e e d p s t
9. She _ _ _ _ _ _ the tea until it was the _ _ _ _ _ _ _ color possible.
```

```
e e i c p r s
10. Are you _ _ _ _ _ _ when following _ _ _ _ _ _ _?
```

Answers are on Page 7.
Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2021

“...these immortal dead who live again in minds made better by their presence...”

Flora Johnson  Dona Carson
Leo Watts  Joyce Gill
FRANKLIN CO
Priscilla Badgett  Stuart Cooper
Wilma Barath  Mary Cornewell
Madgel Cleveland  Suzanne Crawford
William Costello  Carolyn Cramer
Joan Cunningham  Kathleen Deaver
Willie Farless  Ruth Deprie
Sally Hill  Martha Duggins
Patsy Kelemen  Joan Embry
Gary Meiseles  Freda Evans
Bullitt County
Ronne Whitaker  James Frazier
Sandra Gillespie  Gish Goodan
Lyne Kell  Martha James
Vicky Waller  Bill Jacobs
GARRARD CO
Tammy Fain  James Greaver
GRANT ED
Edward Burton James  Gregg Harris
Lawrence White  Jim Hibbs
Linda Richardson  Eliza Joiner
Attalla  Vernia John Neason
Ann Watson  Georgia Jones
Helen Underwood  Deborah Penelope Clark
GREENUP CO
Boneva Back  Sandra Kubit
John Mann  Jewell Lee
Philip Stewart  Agnes Lucore
Fentress  Virginia Lykins
HAMPSON CO
Anna Taylor  Carl Tervilger
William Turner  Daniel Thorner
HARVIN CO
Benjamin Banks Jr  Floyd Taylor
Donald Young  Allen Wixon
DAVIESS CO
Michael Owens  Anna Zimmerman
Daviess City
Dorothy Basham  Florence Barnes
Grace Ford  Vivian Barnes
Durham Head  Woodie Jamison
James Howard  Woodrow Jenson
Jane Kauffman  Marshall McCarty
Arlene Sheppard  Sandra Reeves
FLOYD CO
Wanda Allen  Betty Aldridge
Judith Thomas  Henrietta Castle
Mary Wareing  Rachel Bayles
EKU
Ann Algiere  Glena Fralcy
Christine Calvert  Glenda Gray
Rene Emond  William Hughes
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www.krt.org (Web site)

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Friday  8:30 am - 2:00 pm

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MARCH 2022

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