



# News

Serving Retired Teachers Since 1957



VOLUME LVIII NUMBER 2

LOUISVILLE, KENTUCKY

NOVEMBER 2023



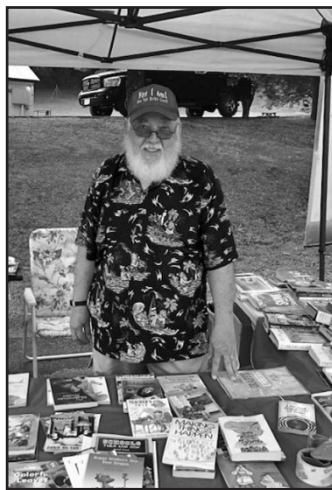
Betty Hester

## Betty Hester Retires

As I look back over 25 years, it's difficult to recall so many good times at KRTA. When Mr. Frank Hatfield called me over to his table where he and Margaret were sitting in a restaurant in Shepherdsville, I didn't know how to answer him when he said, "Would you like to come to work for me at KRTA?" And when I said, "Doing what?" he answered, "Serve as my Deputy Director." Wow! What a journey it has been! Traveling around the state speaking to retired teachers

was such a pleasure for several years beginning in 1998. Back at the office, I really enjoyed designing brochures and helping Carla

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Mike Caudill

## KRTA Book Bonanza

by Mike Caudill

Almost immediately after the record-setting flood in eastern Kentucky in late July of 2022, kind people began searching for ways to help the flood victims. Because several schools and some public libraries in the four-county area of Letcher, Knott, Perry and Breathitt were severely damaged by flood waters, the retired teachers around the state looked around. They found they had an abundance of books, one of the most common items lost in the flood. When disaster threatens, folks grab what they value most and flee to safety. You seldom see a newspaper picture of someone running from a fire or flood, clutching a stack of books to their chest; unless it is a rare collectible, books are replaceable. Thus began the great KRTA book donation drive.

Teachers are teachers mainly because they care about others. So, they totally responded to Debby Murrell's call. I am on the committee that

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News  
A QUARTERLY PUBLICATION  
Kentucky Retired Teachers Association



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From October 15 to December 7 each year, Medicare's open enrollment period allows beneficiaries to evaluate their healthcare coverage and make changes for the upcoming year. Don't consider making a change. As retired educators, we have THE BEST insurance! If you accept any other offers for coverage, you run the risk of losing your TRS insurance.

## PERSONALLY SPEAKING . . .

### Because Not Everything You Hear On The Internet Is True

At KRTA we continue to receive calls from members who have read something on social media and are concerned. This seems to escalate during election season, which lately seems to never end. Facebook and other forms of social media are wonderful tools. We use them at KRTA to publish photos from retired teacher events, get information out quickly to our members, and to show off what our local chapters are doing in their communities. I personally use it to keep up with former colleagues, classmates, and family. However, Facebook can spread false information about your retirement, health insurance, and other retirement benefits received by our members. The rules that govern retirements are too complex to be delivered from anyone other than TRS employees. The best information about TRS benefits for TRS members will come from TRS. I encourage you to visit the TRS website at <https://trs.ky.gov> for information about your retirement benefits.



**Tim Abrams**  
Executive  
Director



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### Fall Workshops a SUCCESS!



**Greg Roush**  
Deputy  
Director

KRTA has recently completed the 2023 Fall Workshops in Kentucky, also known as “The Road Show.” For those members of KRTA who have never attended or are not familiar with the Workshops, they are very informative, enjoyable, and a great way to network in your local area. The KRTA leadership team, Executive Director, Deputy Director, Officers, State Committee Chairs, AARP representatives, and our partners travel across the Commonwealth. We typically start with Jefferson County on the last Friday of August. The next week we travel to 4 districts in Central Kentucky, take Labor Day week off, then finish with a week in Western Kentucky and a week in Eastern Kentucky.

The Fall Workshops are intended for locals within each district to attend and gain information from all facets of KRTA. TRS always presents very informative and updated information on our pension performance and health insurance. State Committee Chairs and Co-Chairs give updates and information on each of our three main areas: Membership, Health and Insurance, and Legislative. AARP presents a variety of ways they can help locals in several areas including fraud, caregiving, veterans, and volunteer participation. KRTA has a variety of partners that provide services for our members. Several partners travel with our team and set up a table during each workshop. These partners always provide information valuable for locals to take back to their unit and speak on any updates that may be pertinent for our retirees. Last, and maybe the most important thing is food. All workshops either begin with breakfast or end with lunch. I will add that I have yet to lose any weight on the “Road Show!”

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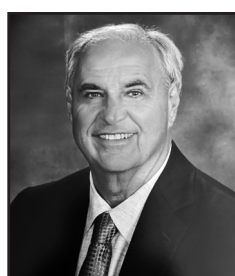
## PRESIDENT'S MESSAGE . . .

### Working To Be A Stronger KRTA

#### KEHP Change

As a member of the state insurance board and your president, I would like to take a moment to talk about our insurance benefits for those under sixty five. The plan is known as KEHP. As many of you realize, there is a small increase for the single plan; however, for the family plan it may go up as much as sixteen and a half percent. Many are wondering how this happened. The process is that the state insurance board and Aeon look at the insurance cost from previous years and ask the general assembly to approve the money they figure it will cost to fund our insurance for this year. The general assembly then approved the funding. The obvious question is, then, why the increase?

Most of you realize that prescription drug prices have been going up significantly. Medical claims this past year have gone up significantly as well. The state insurance board has worked very hard to keep cost down. Over the past three years, the insurance board has managed to keep premium increases at a minimum. Unfortunately, the state plan is not immune to the rising costs of health care in our country and thus, the significant increase. The state insurance board will continue



**Steve Gillespie**  
KRTA President

to try to implement cost-saving measures whenever possible.

This explanation does not, I realize, help you with the cost this year. This is a significant increase for our members. The employer picks up the increase for active teachers this year.

One of the things we may be able to do in the future is to ask the general assembly to offset increases for retirees in their funding. This to me would be a reasonable request. I can assure you that we will look at all alternatives to keep costs down. Rising healthcare costs is a significant problem in our country and is a problem on state and national levels.

Please contact me if you have questions or if I can be of assistance.

#### MEHP Change—New United Healthcare ID Cards

Current enrollees in the TRS Medicare Eligible Health Plan (MEHP) will receive new UHC ID cards for 2024. This is due to an administrative change in the RXGroup # used by pharmacists for Part B prescription drugs such as flu shots. Although your member ID number will not change, you will need to discard your old UHC ID card and begin using your new card on January 1. Expect to receive the new (UHC) ID card as soon as mid-November.

Express Scripts will not be issuing new ID cards for 2024, and you can continue using your current Express Scripts ID card for your Part D prescriptions. If you need a new ID card from Express Scripts, request one online at [express-scripts.com](https://express-scripts.com) or call 877-866-5834.

## N. O. Kimbler Memorial Scholarship Fund



**Elizabeth Hoskins accepts the scholarship from Somerset Community College Scholarship Coordinator, Suzanna Powell.**

The N.O. Kimbler Memorial Scholarship Fund was established by a group of retired educators in Western Kentucky. In 1982 KRTA became responsible for managing the Fund and is responsible for overseeing and administering the Fund. One scholarship in the amount of \$1650 is awarded to one recipient at each of the public Community and Technical Colleges in Kentucky. This is to help pay for expenses incurred towards becoming an educator. Each college determines the recipient. KRTA Districts and Local Chapters are encouraged to contribute to this fund annually. Individually, your generosity will help increase the principle of the Fund so that these scholarships will continue for years to come. Your gift will be an expression of your belief in the value of education and in the importance of strengthening and perpetuating the quality of our profession. Your contribution is tax deductible and can be mailed to 7800 Leaders Lane, Louisville, KY 40291. The check should be made out to “Kimbler Scholarship.”

## Covid Apathy and Fatigue Are Real

Covid-19 is here to stay. To prove it, the virus is surging in many places around the world — just as immunity from vaccinations is waning and most people have gotten used to life without masks and social distancing. Covid-19 has changed and so has our immunity. Here’s how to think about risk from the virus now.

While we know it’s the smart thing to do, the idea of returning to safety protocols required during the pandemic has many of us repeating a line often heard from our children: “I don’t wanna!” “I don’t wanna either,” said stress management expert Dr. Cynthia Ackrill, a fellow at the American Institute of Stress. “One of the responses to stress is to freeze—to stop living in your tracks. And when it comes to accepting Covid as a reality that requires a set of behaviors to stay safe, some people have just stuck their heads in the sand and decided ‘I’m going to act like there’s nothing there.’”

Others might choose the other two classic stress responses of “fight or flight.” Those might emerge as anger or denial over the growing threat of the virus, Ackrill said. “It’s like we’re putting all our weight into pushing against this wall, thinking we’re going to change or move that wall, and we’re not,” she said. “It’s really a false sense of control. By putting less of your energy into resisting, you’ll actually have more energy for enjoying life.”

For people who lost a loved one or their own health to the virus, or helped others as a healthcare worker, concern over the Covid surge could trigger a re-awakening of actual trauma, much like post-traumatic stress disorder or PTSD, Ackrill said.

“I think there is also a societal PTSD connected to Covid—we were not designed to watch humans suffer,” she said. “If you suffer from it, recognize that it’s a wiring issue —PTSD literally rewires our brains and our bodies. If you feel triggered and talking your way out isn’t working, it’s time to check in with a therapist. There is no shame in getting help.”

### How to Fight Your Covid Apathy

Stuck in idle? That’s because you feel as if you have lost control, Ackrill said. Now’s the time to think back to challenges you’ve faced and conquered and rely on lessons learned.

“What was it that gave you the ability to finally realize that a new reality has benefits too?” she asked. “Perhaps it was a relationship or job choice that didn’t work out—what helped you finally put it into perspective and realize you can find joy in life?” Stress can actually be good for us—if we see it as a normal, acceptable and even

(Continued from Page 1 “Betty Hester”)

with the phone calls and computer tasks. When it was time to get the [KRTA News](#) ready, I really enjoyed writing it four times a year!

Then it was time to step up to the position of Executive Director; my declining health held me back. Thankfully, Dr. Bob Wagoner was available and the Executive Council approved him for the position. Before long, Brenda Meredith retired from teaching and agreed to be Deputy Executive Director of KRTA and the Editor of the [KRTA News](#). We had taught together in Jefferson County, and having her continue the newspaper was the perfect fit.

In spite of my efforts to resign, Dr. Wagoner found something else for me to do. Someone had to manage the database. Yes, I learned how to do that and have continued as the Database Administrator for over 8 years. Along with all of that, I have served as Membership Co-Chair with Debby Murrell and Ernie Trosper. Sadly, we lost Ernie a few years ago, and most of the work has fallen on Debby because of my eye problems. I hope there will be people around the state who will continue to work on membership. I created the Yes We Did and Top Hat Awards to serve as tools for promoting interest in growing KRTA. Also, I hope you will use the Reminders as something that will help promote membership in each of our local associations.

Mr. Tim Abrams and Mr. Greg Roush have continued with the goals of KRTA, and it’s been a pleasure working with them and all of the staff through the years. Emily, you, too, are a perfect fit for this association.

I am so proud to have been a small part of all that’s happened. I wouldn’t change anything about my last 31 years. I’m glad I joined KRTA as soon as I retired and made it a large part of my life. Now that Macular Degeneration has taken over my life, I will just continue enjoying being with my husband, two daughters and their husbands, and four teenage grandchildren along with all my precious friends.



**Sydney Cordle accepts the scholarship from Big Sandy Community and Technical College from Coordinator, Leslie Bays.**



**Preston Wimpee accepts the scholarship from SKYCTC Scholarship Coordinator, Chantal Allen.**

(Continued on Page 15 )

(Continued from Page 1 “KRTA Book Bonanza”)

Debby co-chairs, and I serve the KRTA district containing all of the counties mentioned above. The conversation went something like this, “Mike, if we can get the donated books to Louisville, can you bring your truck and transfer them to the



Mike Caudill and Debby Murrell

affected areas?” Me: “Sure thing!” I didn’t know how truly big teachers’ hearts are.

The books were delivered to several locations in Louisville. Each trip, I took as many as I could, and delivered them to school systems who had the greatest loss. With the assistance of Vivian Carter, Perry County RTA President, our first delivery went to A.B. Combs, a school that is serving as home to the students of the flood-damaged Buckhorn and Robinson Schools. We gave them a cartload of books, but after the first delivery, their storage space was full. In Letcher County, Whitesburg Middle School and Whitesburg Elementary had been flooded up to the top of the classroom windows. The students now met in spare spaces at the high school, so the donated books were stored at the bus garage. That became our first major snag. The public libraries, while still being repaired, had almost no storage space, so many that had dry floors set up tables in their lobbies, and passed the donated books on to their patrons. The schools had no space. Cleaning was the #1 priority. Books would be purchased later.

That led us to our second snag.

While the schools and libraries were being cleaned up, their administrators

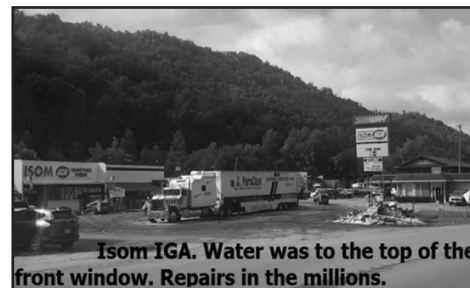


had been applying for state and federal grants, and when these were awarded, they flatly told us that they did not want our books, did not have room to store them, and would order new books when the grant monies arrived. So, we bypassed them.

We went to plan B. We called all the nursing homes in the area, asking what kind of reading material their residents liked, and when they could come to our sorting center to pick it up. The Letcher nursing home said thank you, but the local library had recently supplied them with many of their donated books, and they didn’t need more. The Hazard Health and Rehab, the Hospice Center, and the Hazard Veterans’ Center were open to books, but only the Veterans’ Center came. The others cited staffing shortages. Soon our volunteers will make book boxes based on resident percentages and deliver the books to these places. We have been searching for those “Little Lending Libraries” in the area, and we will make deliveries to each of them. Our second delivery contained a box with detective, mystery, crime, and adventure novels. When I delivered these to the Veterans’ Center, my reputation as Santa grew! Taking advantage of that, I have set up at the local Farmers’ Market, put up my KRTA recruitment signs, and added “Christmas in July—FREE BOOKS” signs. I wore my “Summer Santa” clothes and encouraged attendees to take the books they loved, and books for their friends, children, and grandchildren. On July 29, I started with five large boxes; and when I packed at the end of the market, everything fit in two boxes, each now half full or less. I could have used only one box, but I put all the

remaining children’s books in one box and everything else in the other. These two boxes I dropped off at the Isom IGA.

If you’ve followed the flood story, you are familiar with Gwen Christon, the owner of this IGA. Her store was completely inundated, up to the top of the front plate glass windows. Everything was lost—groceries, equipment, shelving,



and supplies. The store reopened in April, nine months after the flood. Gwen is the success story of this disaster. She sponsors local activities and keeps a shelf and/or grocery cart loaded with free books in the front lobby of the store. When I offered to bring some books, she readily agreed. When I asked how many, she replied, “If I put a table in the front lobby with a hundred books on it, they will be gone by the end of the day.” Thus, she got everything left from the day’s giveaway.

The manager of the Hazard Flood Relief program, located in the former JC Penney building, has allowed us to sort and distribute from the rear entry to the building, as long as we don’t interfere with the other relief efforts. When I arrived with a pickup truck load of books from Louisville, 74 boxes, the manager pointed to the side of the room and said, “When word got out that you were bringing donated books, these were dropped off.” As we sorted my delivery, we counted the other boxes. There were over 300 boxes. Based on the average number of books in each box, we now had somewhat over 20,000 books! To paraphrase the famous line from Jaws, “We’re gonna need a bigger truck!” Proceed to Plan C.

We started a social media blitz. We put the book drive on PCRTA’s Facebook



page and asked readers to share it on their pages. We called area radio stations and the local TV. We started a phone tree of local active classroom teachers, asking them to spread the word that if they needed books for their classroom shelves, or for their personal collections, to come by and tell others. At the Farmers’ Market, several people mentioned that they had seen the announcement of the retired teachers’ book drive. We hope to empty the relief center this week, as they will need the space. They plan to vacate the building by October.



I am looking for a space in Letcher County where we can repeat Plan C there. We have been offered the new building beside the Isom IGA, but there is currently no electricity, and thus, no air conditioning. We may have to use that place as storage until we can find a centrally located, air-conditioned building.

August 4 in Louisville was the last scheduled pick up for a load of books. All our activities have put us close to the saturation point in the flood-ravaged area, no pun intended. Our thanks go out to those who donated. Special thanks to Debby Murrell for coordinating this drive, and Vivian Carter and several UKRRTA volunteers. When everyone has recovered from this effort, we can take a second look at the damage done in Mayfield and other areas.

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# MEMBERSHIP

## KRTA Membership Growth Depends Upon Local Members

by Debby Murrell

Kentucky Retired Teachers Association's "lifeblood" is in Membership. We seek to enlist New Retirees. We suggest our "Cash Members" join via our "White Card" (Auto Dues Deduction Card.) It is less costly to the members as well as to the organization. We have some who joined at an earlier time but have not renewed their membership for several years. We must encourage these to renew. Why? because our focus is ALWAYS upon the needs of KY Retired Educators as well as the issues and situations affecting their lives.

Reflect upon how three major disasters recently affected our members. First, in the First, Second, and Third Districts there was the December tornado. Many of our members were aided by special funds via KRTA. Then, two major floods on the extreme ends of our great Commonwealth in Upper KY River, Middle Cumberland, and Big Sandy Districts. Our KRTA Membership pitched in financially and through the Bourgard Fund KRTA was able to meet a variety of our members' needs. Only those retired teachers who are members of KRTA are eligible for such funds.

KRTA is strong due to Membership Growth and Leadership Development! The KRTA Fall Workshops brought forth new retirees, new members, new leadership development and growth tools, coupled with a fresh enthusiasm for our organization. Every District Membership Chair, and 90% of our Local Membership Chairs were in attendance. Good for you!

Membership is core to who we are and what we do. Who do you know that is on your Local Non-Member List that you could enlist as a KRTA Member?

Your personal invitation is the key to membership growth.

A Personal Note: It has been my privilege to have served as State Membership Co-Chair along side of two special mentors, Ernie Trospen, and Betty Hester. Ernie had a smooth leadership style. He and Bob Anderson designed and developed the famous "Green Sheet" of Membership Enhancements, and by using this sheet could effortlessly persuade anyone to join KRTA at the drop of a hat. Betty was always the technology brain of Membership. She figured the percentages, established the Goals, compiled the deceased list and the new retiree list, as well as developing both the "Yes, We Did" and "Top Hat" Membership Awards.

Ernie is no longer with us, and recently Betty has officially stepped down as State Membership Co-Chair. Both these two "giants" in my life taught me much about KRTA and KRTA Membership.

Thank you, Betty, for EVERYTHING you have done in growing, building, and establishing KRTA Membership!



**Membership Co-Chairs  
Betty Hester, Debby Murrell, and  
Ernie Trospen—the perfect trio!**

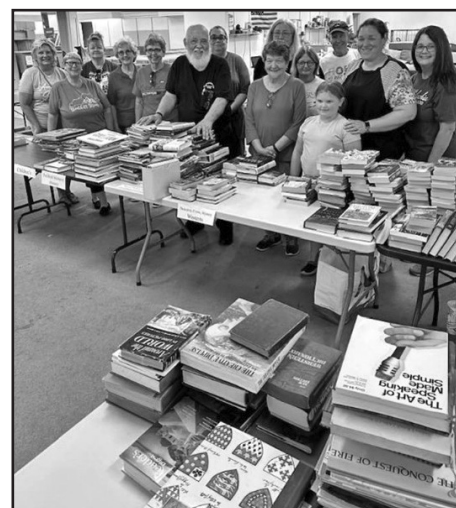
Now, it is up to each Member to build, grow, and develop new leadership in KRTA beginning with each Local, then each District, as well as at the State Level.

Each of us as a new educator was placed in charge of a classroom of new learners; thus, we each are a leader in some fashion. Therefore, KRTA has the potential for greater leaders in 2023-2024. Which one of you KRTA members will step up to the plate, and lead this new generation of New Retirees?

Together, let's keep on keeping on—growing KRTA! Use the KRTA Membership Handbook and the KRTA website for multiple resources for both your District and Local meetings!

See you at the KRTA Spring Convention—you don't want to miss it!

(Continued from Page 4 "KRTA Book Bonanza")



**Volunteer sorters with a fraction of the  
over 35,000 books**

We put a slip of paper in every box of books which left our sorting hub. On the front it read, "These books are donated by Kentucky retired teachers and friends." The back had the KRTA logo.

Folks sometimes need to be reminded that teachers don't stop contributing to their community when they retire.

### GRANDPARENT ESSAY DEADLINES

- ▶ School Winner—December 15, 2023
- ▶ County Winner—January 31, 2024
- ▶ District Winner—March 1, 2024
- ▶ Winner announced April 24, 2024 at State Convention

(Continued from Page 2 "Because Not . . . .Is True")

Many of our members are also contacted via their email by unscrupulous online individuals through a process called phishing. Phishing is a cyber-attack technique used by hackers to trick individuals into revealing their personal information, such as usernames, passwords, credit card numbers, social security numbers, or asking for money (gift cards). Typically, phishing attacks are carried out through fraudulent emails, messages, or websites that mimic trusted entities, like KRTA officers. The goal is to deceive users into clicking on a malicious link, providing sensitive information, downloading malware onto their devices, or in our case asking you to mail someone gift cards. It is important to be cautious and avoid clicking on suspicious links or providing personal information unless you are certain about the authenticity of the source and NEVER mail gift cards to an online solicitation.

In case you missed it. The following information appeared in the TRS October Newsletter

TRS Simplifying Annuity Deposit Dates Beginning in February 2024

TRS's No. 1 duty is depositing retirees' annuity payments each month. For simplicity, a new method to set the normal date for those payments will be used beginning in February.

Annuity payments will be dated the 30th of each month (or the last day of February) unless that date is a weekend or a holiday when state offices are closed. In those cases, annuity payments will be dated the last weekday state offices are open prior to the 30th.

For this February, since it's a leap year, the pay date will be February 29.

TRS will continue to publish payment dates on the website and include them at least once a year in the payment stub that retirees receive.

I hope everyone has a wonderful Fall Season.

# YOUR HEALTH & SAFETY . . .

## Let's Talk About Your Health

by Margaret Head Sims



There is lots of news happening for our Under 65 Retirees:

First of all:

Web MD is no longer. The new company being used by KEHP is Castlight. Members should be receiving a letter regarding their benefits through this new company.

Castlight isn't really new—it's just new to our Under 65s. Castlight started in 2008 and is a public holding on the New York Stock Exchange. They have also partnered with Anthem Blue Cross/Blue Shield on other medical endeavors.

The biggest thing for our Under 65s to realize is that all benefits/all points that a retiree has accumulated under Web MD will cease on December 31 of this year. Use your points by then or lose them!

If a member turns 65 before the end of the year, they should make sure to sure their WebMD points by the end of the month before they turn 65.

The next thing that has happened to our Under 65s is a change in the formulary. Some medicines have been removed from the formulary. These include:

- Kisqali, Kisqali Femara co-pack—Kisqali is used for the treatment of breast cancer. They advertise heavily on tv.
- Ziextenzo – Hematology drug
- Diltiazem – used to treat high blood pressure
- Diclofenac powder – used to treat pain and headache.

There was one new drug added to the formulary for the Under 65s.

The new drug is Paragard. It is in the contraceptive drug class. I'm sure it will be a big hit among our retired members.

I want to stress to all our members who were

taking the medications that are no longer on our formulary to please call the Rx Coalition and ask one of our pharmacists what other drug on our formulary list is recommended for the same condition.

Also, for our members who have done the DNA testing, ask the pharmacist if there is a medicine that your DNA will accept for whatever medicine change they may suggest.

As for the Over 65s, it's that time of year to get our vaccines—The flu shot (it's free), the COVID booster will be available after September 12 (it's free). Show your United Healthcare insurance card to cover the flu shot and the Covid shot.

It is very important that all our Over 65s get these vaccines. They can be taken at the same time—one in one arm and the other shot in the other arm.

I had heard that some people were being told to get both of them in the same arm. NO, don't do that. I have checked with the medical professionals and have been advised to have you get one shot in one arm and the other shot in the other arm. The shots can be given the same day.

Then, there is the RSV shot. It is FDA approved and safe and effective. One hundred sixty thousand hospitalizations each year are due to RSV. Six to ten thousand deaths per year from RSV have been reported. Everyone over 65 should take this vaccine. Use your Express Scripts card. RSV should be a \$0 Copay

because it is a preventative vaccine.

If our Over 65s have not taken the Shingles shot (there are two shots given for Shingles—the vaccine is Shingrix. Use your Express Scripts card for Shingrix. I understand now that the Shingles shots are at a \$0 cost to our Over 65s.

Let's get our necessary shots and enjoy this upcoming fall and winter season.

I want to make you aware of the fact that other companies, I don't even want to give them credit as being a health care company. For the most part they are businesses wanting to take money from you.

If you receive a letter about medical testing going on in your town for MRIs, CTs, lab work and most times they contract with a local church to use their facilities. This is their way of making you think that they are legitimate. Do NOT use these testing sites.

We have had members get highly upset because our insurance refused to pay for the test and they wanted to get reimbursed. As I explained to these members, if your medical doctor wants you to have a specific test, that doctor could write a script for it. You could then have it done and use your UHC insurance card and it would be paid. Instead of asking their primary care doctor to write a script for it, they went and paid \$125 to get it done and was told that their results were negative, and they didn't need the test. Our insurance will NOT re-imburse for such tests. When a company wants to perform a medical test on you and they do NOT want your insurance card, just cash—that should be a RED flag—don't get involved with them. Our insurance takes care of us. Don't use any outsiders!

Another mailing that I want you to be aware of is the acupuncture letter. It tells you that Medicare approves acupuncture. Well, a couple of years ago Medicare started paying for acupuncture only in regard to lower back pain.

If you have lower back pain and want to take acupuncture treatments for lower back pain, go to a medical doctor who

accepts Medicare and will file with United Healthcare. If you do, then once you have met your \$150 deductible with our Over 65 UH Medicare Advantage Plan, you will only pay 4% of the allowable charge. Please wait until you have an EOB (Explanation of Benefits) from United Healthcare before paying any medical bill.

Never, I repeat never do any tests outside a doctor's office or treatments outside a doctor's office. Always use a medical professional for all of your healthcare needs—a medical professional who accepts Medicare and who will file our insurance for payment.

Now for our greatest added benefit this year. I'm referring to a Personal Emergency Response System—PERS.

It is available to all our Over 65s on our UHC Medicare Advantage Plan at NO cost. If your spouse is on your plan, they qualify to get one free also. If you were to go out and buy one, the cost would be \$99 activation fee and a \$49.95 monthly charge. Once again, it is FREE to us. I think it is wonderful for all our Over 65 members to have one and wear it. The vast majority of our Over 65s live by themselves. We want our members to always wear them. I want all our Over 65s to maintain their independence and a PERS can help with this.

There are 2 models of the Lifeline PERS. The one that Over 65s who are mobile should ask for is the On-the-Go Model. It is good anywhere in the United States. It has fall detection. If you should fall, you will get a message telling you that an ambulance has been dispatched to your location. It has GPS tracking. If you accidentally hit the button, you can hold down on the button for three seconds and the medical help will be canceled.

The number to call for a PERS is 855-595-8485.

Lifeline works anywhere in the US where current telephone service is provided. With the On-The-Go model, you will be able to speak directly with a Trained

(Continued on Page 15)

# Gubernatorial Candidates Submit Responses to KRTA Questionnaire

Every election cycle, KRTA sends our gubernatorial candidates a short questionnaire so that we fully understand their positions on policies that impact retired educators and their retirement benefits. This helps you make informed decisions when casting your vote at the polls in November.

KRTA submitted the questionnaire to the two candidates, Governor Andy Beshear and Attorney General Daniel Cameron.

For your review, we are providing each candidate’s response.

Governor Beshear completed the KRTA survey, indicating that he “strongly



supports” all of KRTA’s positions when it comes to our pensions, medical insurance, and board structure. When

asked about legislation related to prescription costs, he responded “no opinion.”

Instead of completing the survey, Attorney General Cameron submitted a one-page statement that is included in this newsletter. The statement indicates he “will fully fund our pensions in every single budget I propose, and I will not allow that money to be used for other projects.”

Governor Andy Beshear spoke at the KRTA Executive Council meeting in August. Attorney General Daniel Cameron was invited but was unable to attend.

We hope you find this information helpful as you decide which candidate to support.

## Here’s the Questionnaire Each Candidate Received

*What is your response to the following statements regarding the importance of the annual appropriation necessary to continue moving TRS toward better financial stability and full funding—which the General Assembly has been doing over the last eight years?*

*Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)*

1. *Fully funding the TRS pension should be viewed as moral imperative of the Commonwealth to fulfill the promise to Kentucky’s teachers and maintain the terms of the inviolable contract.*
2. *TRS annuity payments to members make a significant impact to the economies of many local communities and failure to maintain the TRS pension system will negatively impact business and economies locally and statewide.*
3. *Through its highly successful investment returns, TRS provides members with an annuity that is about three times the typical Social Security annuity for a ‘normal cost’ (the cost of funding TRS minus the amounts needed to make up*

*for years of underfunding) that is actually less than what it would cost school districts to contribute to Social Security.*

4. *Other/Comments \_\_\_\_\_*  
\_\_\_\_\_

*What is your response to the following statements regarding the importance of the annual appropriation necessary to fully fund the statutorily required obligation to the TRS Medical Insurance Fund as required by HB 540, the 2010 Shared Responsibility Law (KRS 161.550 and 161.420)?*

*Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)*

1. *Active teachers, retirees under 65 continue, and school districts have always made the additional payments required by the Shared Responsibility Act to sustain the TRS medical insurance fund, and the state should keep their commitment to this very successful program that have saved the state millions and sustained retired teachers’ health insurance.*

2. *Failure to fund the TRS medical insurance program (kicking the can down the road) will result in the same problems we saw with the TRS annuity fund.*

3. *Other/comments \_\_\_\_\_*  
\_\_\_\_\_

*What is your response to the following statements regarding the importance of maintaining the defined benefit system currently in place for Kentucky’s retired, current, and future teachers?*

*Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)*

1. *Defined benefit systems are sustainable and affordable if the state is disciplined in making the requires actuarial annual contribution to pension systems.*
2. *Moving to a defined compensation system (401K type plan) would lead to many retirees outliving meager benefits (compared to defined benefit plans) forcing them into poverty and public assistance in their retirement years – defeating the purpose of any*

*idea for reducing the cost of providing for teachers’ retirement stability.*

3. *Moving to a defined compensation system would further exacerbate the ability of districts to retain teachers and discourage individuals from pursuing careers in teaching.*

4. *Other/comments \_\_\_\_\_*  
\_\_\_\_\_

*What is your response to the following statements regarding the importance of maintaining the current TRS board structure? TRS members directly elect the majority of its board members, a process which ensures accountability. The legislative and executive branches of government oversee TRS and the state’s other pension systems through the agency of the Public Pension Oversight Board (PPOB). Changing the member elected TRS board structure could result in the loss of TRS independence, thus exposing TRS to some of the same issues that have plagued Kentucky’s other retirement systems over the years.*

(Continued from Page 7 “Questionnaire”)

*Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)*

1. *TRS’s independent board structure has been far more successful than the political appointee dominated structure at KPPA (formerly KERS and CERS). ‘If it isn’t broke, don’t fix it.’*
2. *The TRS board selection system continues to produce a wide variety of board members from different professions and walks of life who are not dependent on political views or connections.*
3. *Other/comments \_\_\_\_\_*  
\_\_\_\_\_

*What is your response to the following statements regarding the importance of opposing any legislation that would result in higher prescription costs for Kentucky’s retired teachers?*

*Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)*

1. *Maintaining the mail order drug system keeps prescription costs low for retired teachers.*
2. *The mail order prescription system discriminates against independent pharmacies.*

*Other/comments \_\_\_\_\_*  
\_\_\_\_\_

## Daniel Cameron’s Response to KRTA Questionnaire

As a son and husband of public educators, and as a product of public schools, I know how important a strong education system is to the Commonwealth. It is a democratizing force. An education system with quality K-12 schools, job training programs, and research universities gives every Kentuckian a shot at the American Dream.

Teachers were a source of constant encouragement for me when I was growing up in Hardin County. Teachers encouraged to develop a love of learning that eventually led to a law degree. Members of the Kentucky Retired Teachers Association have done that for kids for generations, and for that I am incredibly grateful.

Oftentimes politicians pledge to support retired teachers, only to later use pension funds for pet projects. As Governor, I will support you, not only in word, but in deed. We will fully fund our pensions in every single budget I propose, and I will not allow that money to be used for other projects.

I’m running for Governor to unleash Kentucky’s potential and to leave a brighter future for our kids and grandkids. To do that, we must tackle the fundamental problems our state faces: a lackluster economy, historic learning loss, and a rise in violent crime. We can confront these challenges while supporting our retirees, and especially our retired teachers.

By addressing the fundamental problems facing our state, it will improve your life and the lives of those around you. My plan starts by addressing our affordability crisis. Our country continues to deal with historic inflation, which has made it difficult to make ends meet, especially for those on fixed incomes. The cost of food, gas, and health care has increased in recent years. Unlike our current Governor, who opposes reducing the income tax to help you combat inflation, I am going to be the governor who gets our income tax down to zero.

We must also address the mental health and learning loss crisis facing our students. While caregivers, teachers and administrators are working tirelessly to address this problem, it is going to take a Governor who has a plan to fix it. Andy Beshear does not have a plan to address this generational learning loss. I do.

In August, I unveiled the Cameron Catch-Up Plan, which will authorize a fully funded tutoring program, restore classroom discipline, and surge resources to teachers and classrooms. It includes setting the first-ever statewide base starting pay rate for new teachers at \$41,500 and introduces a stipend for student teachers. Raising the starting pay for teachers will have a ripple effect for every teacher.

Lastly, we must address the continued rise in crime. Every Kentuckian has the right to live and move freely around their community without fear. When we don’t have safe streets, our economy and our schools suffer. My 12-point Cameron Public Safety Plan includes recruitment and retention bonuses for cops, passing a standalone carjacking statute, tougher sentencing for drug traffickers, and the death penalty for anyone who kills a cop. This tough on crime plan is in contrast to Governor Beshear, who released nearly 2,000 criminals, nearly a third of whom committed felonies upon release.

You can view all these plans and more at [CameronVisionKY.com](http://CameronVisionKY.com). I believe we can get most of this ambitious agenda through the state legislature because of my strong relationship with the General Assembly.

Together, we can make Kentucky a better and brighter place to live for our retirees, our kids, and our grandkids.



Attorney General Daniel Cameron





## Andy Beshear's Response to KRTA Questionnaire



*What is your response to the following statements regarding the importance of the annual appropriation necessary to continue moving TRS toward better financial stability and full funding – which the General Assembly has been doing over the last eight years?*

**Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)**

1. Fully funding the TRS pension should be viewed as a moral imperative of the Commonwealth to fulfill the promise to Kentucky's teachers and maintain the terms of the inviolable contract. **SA**
2. TRS annuity payments to members make a significant impact to the economies of many local communities and failure to maintain the TRS pension system will negatively impact business and economies locally and statewide. **SA**
3. Through its highly successful investment returns, TRS provides members with an annuity that is about three times the typical Social Security annuity for a 'normal cost' (the cost of funding TRS minus the amounts needed to make up for years of underfunding) that is actually less than what it would cost school

districts to contribute to Social Security. **SA**

4. Other/Comments: When Matt Bevin tried to illegally cut the pension of every teacher, social worker, and first responder in the Commonwealth, I took him to court and won 7-0, protecting those pensions. A pension is a promise that I will keep. Every budget I've proposed to the General Assembly fully funds our pension obligations, and because of my administration's responsible fiscal management and Kentucky's roaring economy, we've received two bond rating upgrades, further securing our pension system.

*What is your response to the following statements regarding the importance of the annual appropriation necessary to fully fund the statutorily required obligation to the TRS Medical Insurance Fund as required by HB 540, the 2010 Shared Responsibility Law (KRS 161.550 and 161.420)?*

**Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)**

1. Active teachers, retirees under 65 continue, and school districts have always made the additional payments required by the Shared Responsibility Act to sustain the TRS medical insurance fund, and the state should keep their commitment to this very successful program that has saved the state millions and sustained retired teachers' health insurance. **SA**
2. Failure to fund the TRS medical insurance program (kicking the can down the road) will result in the same problems we saw with the TRS annuity fund. **SA**
3. Other/comments

*What is your response to the following statements regarding the importance of maintaining the defined benefit system currently in place for Kentucky's retired, current, and future teachers?*

**Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)**

1. Defined benefit systems are sustainable and affordable if the state is disciplined in making the required actuarial annual contribution to pension systems. **SA**
2. Moving to a defined compensation system (401K type plan) would lead to many retirees outliving meager benefits (compared to defined benefit plans) forcing them into poverty and public assistance in their retirement years – defeating the purpose of any idea for reducing the cost of providing for teachers' retirement stability. **SA**
3. Moving to a defined compensation system would further exacerbate the ability of districts to retain teachers and discourage individuals from pursuing careers in teaching. **SA**
4. Other/comments

*What is your response to the following statements regarding the importance of maintaining the current TRS board structure? TRS members directly elect the majority of its board members, a process which ensures accountability. The legislative and executive branches of government oversee TRS and the state's other pension systems through the agency of the Public Pension Oversight Board (PPOB). Changing the member-elected TRS board structure*

(Continued from Page 9 “Governor Andy Beshear”)

could result in the loss of TRS independence, thus exposing TRS to some of the same issues that have plagued Kentucky’s other retirement systems over the years.

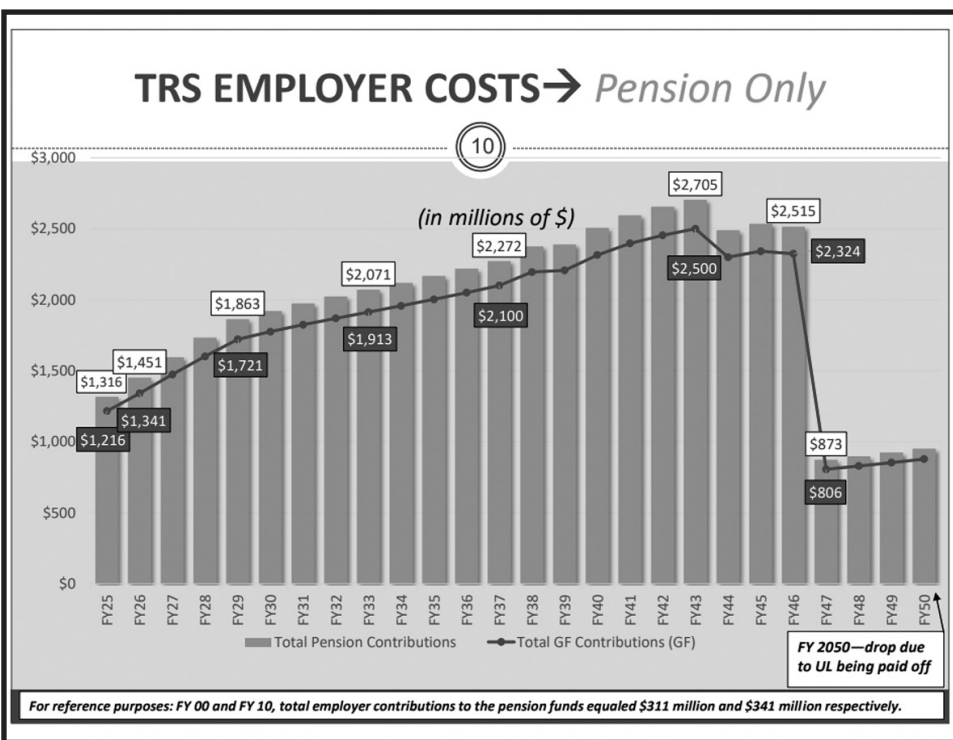
**Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)**

1. TRS’s independent board structure has been far more successful than the political appointee dominated structure at KPPA (formerly KERS and CERS). ‘If it isn’t broke, don’t fix it.” **SA**
2. The TRS board selection system continues to produce a wide variety of board members from different professions and walks of life who are not dependent on political views or connections. **SA**
3. Other/comments

*What is your response to the following statements regarding the importance of opposing any legislation that would result in higher prescription costs for Kentucky’s retired teachers?*

**Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD), No Opinion (NO)**

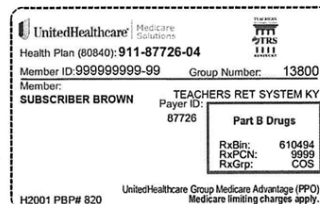
1. Maintaining the mail order drug system keeps prescription costs low for retired teachers. **NO**
2. The mail order prescription system discriminates against independent pharmacies. **NO**
3. Other/comments: People should be able to receive affordable and safely packaged medication by whatever means is most convenient for them whether it be from the mail or in person from a pharmacy.



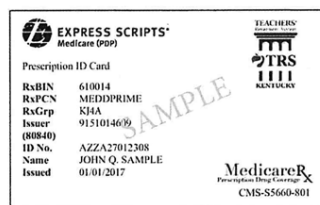
Teachers’ Retirement System of KY  
Prescription Benefit



**What Card... for what...?**

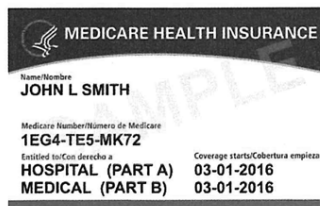


Usually presented at doctors visits, hospital admissions, or ER incidents. Present this information to your pharmacist for...  
Vaccines – Flu, Pneumococcal, & COVID  
Diabetic Testing Supplies  
Brands: OneTouch, AccuChek, Dexcom  
Supplies: Test Strips, Lancets, Meters  
Does NOT include: Needles, Pen Needles, Insulin



Present this card to your pharmacist, or go through Express Scripts Home Delivery, for most of your prescription medication needs:

- Examples:
- Maintenance Medications
  - Antibiotics
  - Insulin
  - Pen Needles
  - Vaccines:
    - Shingles (Shingrix)
    - Tdap
    - Typhoid (injection)
    - Hepatitis A Vaccine (Havrix)



Present this information to your pharmacist for...  
**OTC COVID At Home Test Kits**  
Currently this is the only situation to show the Red White and Blue Medicare card.  
- There is a limit of 8 kits per 30 days at no cost  
- Must present at time of purchase, there is no manual claim or rebilling process available

210 Malabu Drive  
Suite 125  
Lexington, KY 40502  
855-218-5979

[KYRx@uky.edu](mailto:KYRx@uky.edu)

[www.kyrx.org](http://www.kyrx.org)

**(Continued from Page 2 “Fall Workshops a SUCCESS”)**

Numbers are up! As the pandemic had a negative impact on our world, it obviously played a part in the KRTA workshops as well. In 2021, we had to do the workshops via Zoom. In 2022, we saw numbers down as the virus still loomed in the area. In 2023, we saw numbers increase about 10% from the previous year.

helps keep local travel a minimum. For me personally, I thoroughly enjoy getting out of the office and networking with new people in our organization. We have a lot of great people throughout KRTA and our commonwealth. Please consider attending next year if you can and be sure to check our website ([www.krta.org](http://www.krta.org)) for a copy of the slideshows that were used during each workshop. Until next year, see you at the Convention!

I had never realized there were so many state parks in Kentucky. We try to hold workshops in a park if we are able. Staying in parks helps reduce the cost and

# AROUND THE STATE . . .

## Adair County RTA



Adair County Retired Teachers Kim Goodin and Mary Ann McQuaide worked Opening Day in Adair County to encourage teachers to support and join the local ACRTA and KRTA when they retire!

## Big Sandy RTA

The Big Sandy Retired Teacher Association recognizes Aubrey Salyers as the district winner of the AARP Grandparent Essay Contest Winner pictured with President Tom Salyer.



## Bluegrass RTA



**Patti Shifflett receives grant for the Y from BGRTA member Lisa Stuckey. Jim Shifflett accompanied Patti.**

On September 13, 2023, BGRTA met at Paris First Christian Church, Paris, Kentucky, where they presented a Matching Grant from BGRTA, KRTA, and AARP in the amount of \$200 for youth swim lessons at the Y in Lexington, Kentucky. Bluegrass Retired Teachers' Association is the local retired teachers' association including Bourbon and Fayette Counties. The grant is alternatively given to each county. In 2022, the grant was given to the Paris-Bourbon County Backpack Program. Lisa Stuckey, BGRTA member and Reservations Chair from Lexington, presented the grant to Y advocate Patty Shifflett.

## Caldwell County RTA



What a treat to have KRTA President Stephen Gillespie for Caldwell CRTA's July 21, 2023, meeting! His presentation was informational, and his wonderful life story was enjoyed by everyone.

## Campbell County RTA



Pictured is Past President Terry Lightfoot and Past Treasurer David Kramer being honored for their years of service to our organization. Cheryl Dietrich, Past Vice President and newly elected President of CCRTA is in the middle.

## Central KY East RTA



CKE RTAs met at the Golden Corral in Richmond for their regular June meeting. Margaret Head Sims, KRTA Insurance and Health Chair, gave the program and stressed the importance of all members Over 65 getting their Personal Emergency Response System (PERS) device.

Pam Canter is the President of Central Kentucky East RTA.

## Clark County RTA



The Clark County Retired Teachers Association met at the Bluegrass Heritage Museum. President June Tompkins arranged for a bus tour of the county to show the locations of the one-room schoolhouses.

Margaret Head Sims gave the insurance program on the insurance coverage benefits for both the Under 65s and Over 65s.

This is a very active group. There was a Smithsonian exhibit held at the Museum and several of the retired teachers volunteered to help with it.

June Tompkins is the President of the CCRTA.

## Gallatin County RTA

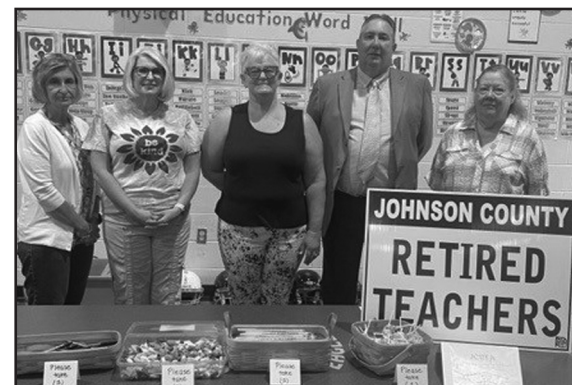
The Gallatin County Retired Teachers Association had their regular September meeting at the City Park in Warsaw overlooking the Ohio River.

Some regular members were not able to attend, but they were included in the meeting. One of the members faceted the meeting so that all the members could be included. This worked well and included everyone. This is a great idea that other locals might consider. Margaret Head Sims presented the insurance program to the group. Roxann Booth is President of GCRTA.



## Johnson County RTA

The Johnson County Retired Teachers Association partnered with Johnson County Schools Family Resource and Youth Service Centers in the annual back to school event Redifest to provide students and families with back to school supplies. The Johnson County Retired Teacher Association provided over \$250 in pencils as our part of the Redifest event



## Garrard County RTA

Inspired by fellow retired teacher, Dr. Ethel Percy Andrus, volunteers with the Garrard County Retired Teachers provided school supplies for the local Family Resource Center to give students in need the right tools for school. The retired teachers donated 96 backpacks and composition books. Dr. Andrus founded the National Retired Teachers Association in 1948 and AARP ten years later with a vision to serve others. Taking advantage of a match grant funded by AARP-KY and KRTA, the Garrard County Retired Teachers launched their effort in the same spirit of service for all Garrard County students. The GCRTA members are committed to giving back to the community. It has been a pleasure to work with Angie Wagoner, Family Resource Coordinator, 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 its work is making life a little better for children in need in Garrard County.



## Larue County RTA



The Hodgenville Elementary Retired Teachers Association met at the First Baptist Church in Hodgenville for their yearly meeting.

Margaret Head Sims presented the insurance program and gave updates to both the Under 65s and Over 65s coverage.

## Henderson County RTA

Tim Abrams, executive director of KRTA, was the featured speaker at the Henderson County Retired Teachers Association June meeting. Abrams gave a very informative talk about various services available to the members and several political issues which were important to the group. He spoke about the importance of staying abreast on current legislation which can affect retired teachers' pensions and health care benefits. He also shared stories and examples of how lobbying



**L-R: Doneta Williams, president; Tim Abrams, KRTA Executive Director; Barbara Barr, vice president; Betty Robards, treasurer; Yvonne Peacock, secretary.**

for our benefits with legislators to secure and maintain those benefits has paid off this past year. He has the distinct ability to make a group both comfortable and maintain attention. Abrams emphasized the numerous resources available to all KRTA members and gave specific examples of several of those services.

Kenny Davis, acting president of HCRTA, asked to Abrams to preside over the installation of the new officers for 2023-2025. Tim graciously accepted the challenge.

The HCRTA also collected and delivered canned foods to the local Salvation Army to be used for their feeding program.

## Lincoln County RTA

Sophie Schuler, a fifth grader from Waynesburg Elementary, was recognized as the winner of the county Grandparent Essay Contest. A Memorial Service was held in remembrance of those members who passed away during the past year. A highlight was the surprise birthday recognition of Joyce Wall, a long-time member and leader, who turned a young 94. She was presented with a bouquet of roses. Finally, the installation of new officers was conducted by outgoing president Bruce Smith.

Other activities this year included books for all newborns of teachers in Lincoln County. They contributed to the Backpack Program and the Migrant Program and collected school supplies and non-perishable food for the local food bank.



**Sophie Shuler with grandfather, Raymond Schuler, parents, and incoming president, Susan Johnson.**

## Madison County RTA



Madison County RTA awarded its annual scholarship to a local educator pursuing a graduate degree at EKU.

**Pictured from left to right: Susan Gay Taylor, Scholarship committee chair, Scholarship winner, Nikki Wang, and MCRTA president Janis Barton.**

## Monroe County RTA



Monroe County Retired Teachers setting up a community fall display. Their motto is, "Reaching out in our community."

## Paducah McCracken RTA



Lexie Millikan

Paducah McCracken County Retired Teachers Association met September 14, 2023 @ 5:00 p.m. at First Christian Church. President Charlotte Benton welcomed 22 members, 2 associates and guest speaker, Lexie Millikan, Yeiser Art Center Director, who gave background information on the Art Center, membership requirements, and shared the many opportunities available to the community. Scholarship winners for this year were: Kate Boswell from Tilghman and Kaitlyn Hall from McCracken. New Business: Charlotte reported on the KRTA Fall Workshop held September 11, 2023. Project for September: School Supplies - Local received a \$50 Grant from KRTA to be matched with equal funds for a total of \$100. Members donated \$300. With the \$100 funds and donations from members, \$400 will be presented to Heath Elementary and Morgan Elementary. Each school will receive \$200 check for school supplies.

## Morgan County RTA



Jan Collett, Debby Murrell, Janelle Tobin, and Barbara Motley,

## Taylor County RTA

TCRTA held its 13<sup>th</sup> Not Back to School Lunch on August 22. Taylor County Retired Teachers gathered at Creek Side Restaurant in Campbellsville. All members brought donations consisting of school supplies, cash or checks for the local Family Resource Centers. Items were delivered to both Campbellsville Independent and Taylor County centers.



Newly-retired teachers were recognized and treated to lunch. Membership letters went out to all public school retired teachers living in Taylor County, both current and non-members. Retired teachers were given the opportunity to donate to several organizations: Feed Kentucky Program (Backpack), Kimbler Scholarship, Bourgard Foundation, Taylor County Imagination Library, and the Campbellsville University Education Scholarship, two \$500 scholarships to two CU education majors. Besides the school supplies collected, \$500 plus was disbursed among these organizations. The annual N BTS Lunch is a great way to kick off the school year and celebrate not having to go back to school! Check out the Taylor County Retired Teachers Association on Facebook for announcements and past activities.

## Northern KY RTA

### Standing:

Deborah Murrell,  
Lorie Flerlage, Sheryl  
Hicks

### Seated:

Barbara Browning,  
Lisa Stephenson,  
Evelyn Cooper

The four ladies are  
members of the  
Bracken County  
Retired Teachers  
Association.



## Todd County RTA



The Todd County Retired Teachers Association recently had a summer get together. The group enjoyed delicious food and wonderful fellowship.

# Deceased Retired Teachers

## MAY, JUNE, JULY, AUGUST 2023

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

<b>ADAIR CO</b>	Joseph Sewell	<b>CLINTON CO</b>	Alice Pugh	John Perry	Mildred Lemaster	Dennis Watts
Billy Rodgers	<b>BRECKINRIDGE CO</b>	Norma Hunter	<b>FLOYD CO</b>	<b>HART CO</b>	Jean Lorimer	<b>KNOTT CO</b>
Gladys Roy	Nadine Galloway	<b>CUMBERLAND CO</b>	Constance Horn	John Carter	Lawrence Lose	Celina Betancourt
<b>ALLEN CO</b>	Dennice Smith	Emily Shewmaker	Patty Jones	Wandel Strange	Judith Lovelace	<b>LAURUE CO</b>
Clifton Bush	<b>BULLITT CO</b>	<b>DAVISS CO</b>	Mary Scinta	Douglas Thompson	Carolyn Markham	Perry Huccaby
<b>ANDERSON CO</b>	Shirley Huff	Wilma Baird	<b>FRANKLIN CO</b>	<b>HENDERSON CO</b>	William Mason	Patti Weller
Lois Denny	Arlene Romine	Marilyn Brookman	John Bator	Beverly Johnson	Sharlee McDonald	<b>LAUREL CO</b>
Robert Sarver II	Donna Wilson	Janice Carter	William Denton	Karen Rosenhamer	Lucille McGarry	Harold Clark
<b>BALLARD CO</b>	<b>BUTLER CO</b>	Zelma Corkran	Joanne Dewitt	Elizabeth Smith	Ursula Nally	Mary Hibbard
Georgia Fraser	Karen Hudson	James Elkins	Sharon Fields	<b>HENRY CO</b>	William Orton	Pearl Lefevers
Ronald Stevens	<b>CALDWELL CO</b>	John Hobson	Carlene Gobert	Virgil Jacobs	Kent Oyler Jr	Lawanna Owens
Jean Thompson	Brenda Stephens	Leanna Parker	Lee Harris	<b>HICKMAN CO</b>	Margaret Penney	Harold Robinson
<b>BARREN CO</b>	<b>CALLOWAY CO</b>	Edna Payne	Eldred Melton	Paula Smith	Carole Pohl	Carman Weaver
Madge Britt	Durwood Beatty	Joan Peyton	Kelvin Mitchell	<b>HOPKINS CO</b>	Norma Ragsdale-Hussey	<b>LEE CO</b>
Earline Bryant	Lewis Bossing	Merrill Ramsey	Edward Powe	Vivian Carneal	Edward Roach Jr	Tom Cockerham
Frances Craighead	James Earnest	Mary Shelton	Beth Pruitt	Michael Duncan	Anita Roby	<b>LESLIE CO</b>
Ronald Doyle	Marlin Greer	John Yeager Jr	James Sandlin	Marion Lisanby	Maurice Roney Jr	Lois Morgan
Robert Duvall Jr	Vaughn Vandegrift	<b>EDMONSON</b>	Ruth Snyder	James Neathery	Betty Schooling	<b>LETCHER CO</b>
Anna Simmons	<b>CAMPBELL CO</b>	Goretta Vanmeter	<b>GALLATIN CO</b>	Catherine Spenard	Mary Smith	Carl Boggs
Wilma Turner	Jjoy Lee Cabrera	<b>EKU</b>	Vicky Payton	Nell Yarbrough	James Snyder	Cleve Collins
<b>BATH CO</b>	Priscilla Ellison	Kenneth Clawson	<b>GARRARD CO</b>	<b>JACKSON CO</b>	Linda Spencer	Elizabeth Hall
Ewell Smoot Jr	Vicki Foley	Margo Davis	Billy Borden	Jerry Bond	Anita Stringer	Rose Sturgill
<b>BELL CO</b>	Donna Mader	Robert Sharp	<b>GRANT CO</b>	<b>JEFFERSON CO</b>	Dorothy Sutton	Irene Thomas
Homer Cobb	Margaret McKenna	<b>ESTILL CO</b>	Martha Hall	Janie Andrews	Betty Triplett	<b>LEWIS CO</b>
Edith Lefevers	Linda Phillips	Debra Stone	Wilma Mobley	Linda Beldon	Benjamin Truitt	Boyd Evans Jr
<b>BOONE CO</b>	Marian Romo	<b>FAYETTE CO</b>	Pamela Wainscott	Carolyn Billinger	Forrest Turley	<b>LINCOLN CO</b>
Carol Ackley	Sandra Sexton	Catherine Anderson	<b>GRAVES CO</b>	James Brown	Rogna Wagoner	Randall Story
Karen	William Tate	Patricia Barnes	Susan Atherton	Sue Browning	Jannie Washington	<b>LOGAN CO</b>
Kuchenbrod	Mary Whitford	Marifaith Barr	Samuel Johnson Jr	Roquel Chambers	Mary Watson	Maydeen Bailey
Philetus Simms	<b>CARTER CO</b>	Janet Blair	<b>GRAYSON CO</b>	Arnetha Cobbs	Carman Weathers	<b>LYON CO</b>
Leon Tennant	Lois Barber	Deborah Burris	Linda Langley	Wanda Combest	Deborah Wigginton	Sara Middleton
Jerry Woods	Claudia Blevins	Mioko Chambliss	<b>GREEN CO</b>	Carolyn Connor	Michael Wildt	Sue Polk
<b>BOYD CO</b>	Janice Harris	Ruth Conn	Betty Lowe	Adrian Cooksey	Darlene Williams	David Vick Sr
Gail Barker	Diana Holbrook	Judith Endicott	<b>GREENUP CO</b>	Anne Cooper	Gary Williams	<b>MADISON CO</b>
Jim Caudill	Vicki Young	Shirley Hager	Gary Kidwell	Macy Courtney	Elisha Wimsatt	Estelle Baker
Sandra Felty	<b>CASEY CO</b>	Annette Hebbeler	Jackie Rollins	Anthony Dasaro	<b>JESSAMINE CO</b>	Wenona Brown
Barbara Gifford	Rebecca Patterson	Freda Klotter	Charlene Salyers	Jerry Davis	Gwen Ferguson	Martin Diebold
Mona Leibee	Wylma Wilkinson	Mary McDonald	Patricia Scarbrough	Nancy Demartra	<b>JOHNSON CO</b>	Douglas Jackson
Phyllis Lewis	<b>CHRISTIAN CO</b>	Sue Meade	James Shope	Anne Driskill	Johnnie Collins	Virginia Moretz
Carl Phillips	Linda Ehrentaller	Sally Morgan	Verna Witten	Teresa Duffee	Arlan Isaac	Joyce Mosher
Charley Prichard Jr	Marshall Franklin	Ronnie Pennington	Sandra Wooten	Virginia Flener	Exer Pass	Claudia Smiley
Eileen Ray	Patsy Kennedy	Ruby Picklesimer	<b>HARDIN CO</b>	Delphine Griffin	Dora Spencer	Kathleen Treado
<b>BOYLE CO</b>	Patricia McDonald	Barbara Ross	Stanley Dulin	James Hall	<b>KENTON CO</b>	Sally Wooton
Patty Boyd	Thelma McKenzie	Dan Schwartz	Marilyn Johnston	Constance Hatfield	James Arnold	<b>MARION CO</b>
Margaret Butler	Shirley Peterson	Phyllis Slone	David Meck	Mary Hearn	Mary Butler	John Clark
Shelby Crawford	Gladys Sivels	William Terhune	Marilyn Parvin	Linda Holloway	Dolly Graven	Jesse Ewing
Debbie Martin	<b>CLARK CO</b>	John Warren	Geneva Short	Terry Holthouser	Buster Hilmandolar	James Hanks
<b>BREATHITT CO</b>	Diane Smith	Hazel Wesley	William Wilmoth	Jacqueline Hopkins	Joyce Layton	<b>MCCRACKEN CO</b>
Agnes Bellamy	<b>CLAY CO</b>	Anne Wood	<b>HARLAN CO</b>	Jessie Hord	<b>KNOTT CO</b>	Sandra Cargill
Isaac Caudill	Cecil Craft	Maxwell Young	Bobby Howard	Loretta Jewell	Freda Charles	Barbara Etter
James Fugate	Sandra West	<b>FLEMING CO</b>	Hettie Lyttle	Holly Johnson	Melisa Sexton	Joanne Golden
Jack Niece	Verna Wooton	Wanda Maxey	Cora Noe	Rhoda Lanman	Russell Smith	Imogene Monroe

Mary Workman  
**MCLEAN CO**  
 Vickie Howell  
**MEADE CO**  
 Marilyn Craycroft  
 Mary Jenkins  
 David Wilson  
**MENIFEE CO**  
 Ottis Lane  
**MERCER CO**  
 Alvis Johnson  
 Marcella Moore  
**MIDDLESBORO**  
 Glenna Laws  
**MUHLENBERG CO**  
 Dianne Grace  
 Mariana Simon  
 Barbara Wells  
**NELSON CO**  
 Lana Fitzpatrick  
 Ann Goodlett  
 Agnes Richardson  
**OHIO CO**  
 Pamela Walters  
**OLDHAM CO**  
 Sue Clore  
**OWEN CO**  
 Bonnie McKee  
**OWSLEY CO**  
 Susie Holbrook  
 Anna Marshall  
 Randall Spencer  
**PENDLETON CO**  
 Phyllis Juvinal  
 Chester Record  
**PERRY CO**  
 Omeda Campbell  
**PIKE CO**  
 Irene Bartley  
 Callie Blankenship  
 Lester Collins  
 Ruby Justice  
 Lenelle Little  
 Thomas Phillips  
 Albert Scalf  
 Oneca Thompson  
 John Wallace  
**PULASKI CO**  
 John Brown  
 Donna Costanzo  
 Linda Eastham  
 Emma Mangold  
 Peggy Morrison  
 Robert Murphy  
 Charles Taylor  
**ROCKCASTLE CO**  
 Geraldine French  
 Anna Smith  
 Billie Taylor

**ROWAN CO**  
 Harold Blair  
 Antonino Carnevali  
 Betty Cowsert  
 Jerry Franklin  
 Nancy Frodge  
 David Goodridge  
 Alton Malone  
**RUSSELL CO**  
 Frances Grabill  
**SCOTT CO**  
 Margaret Wells  
**SHELBY CO**  
 Danny Bullard  
 Eleanor McDonald  
 Karla Whisenand  
**SIMPSON CO**  
 Charmaine Brown  
**TAYLOR CO**  
 Floyd Farmer  
 Jean Wickliffe  
**TODD CO**  
 Henry Malone  
 Virginia Thompson  
**TRIGG CO**  
 Kathy Payton  
**TRIMBLE CO**  
 Jerry Oak  
**UNION CO**  
 Earl Adkins  
 Nancy Miller  
 William Wells  
**WARREN CO**  
 Ronald Adams  
 Larry Bean  
 Robert Bellis  
 Thomas Bohuski  
 Kay Carr  
 Pat Carr  
 John Carr Jr  
 Cynthia Clark  
 Beatrice Cornwell  
 Robert Hancock  
 Joseph Hicklin  
 Joyce Logsdon  
 Ronald Milliman  
 Anna Moore  
 John Moore  
 Charlotte Ogden  
 Roger Pankratz  
 Shirley Rich  
 Earl Wassom  
 Deborah Wilkins  
**WAYNE CO**  
 Sarah Boggs  
**WEBSTER CO**  
 David Rupsch  
**WHITLEY CO**  
 Willard Farris

Shelby Pennington  
 Barbara Storms  
 Leonard Strunk  
**WOLFE CO**  
 Patricia Jones  
**WOODFORD CO**  
 Jack Halter  
 Martha Trowbridge  
 Patty Vaughn  
 Doris Woodside



(Continued from Page 6 “Let’s Talk About Your Health”)

Care Specialist through the pendant. Just wear it around your neck. Always wear it during the day and especially while you are in the shower or bath.

It is lightweight and it is water resistant. Most falls take place in the bathroom. The battery lasts up to four days on a single charge—it is recommended to put it on the charger at night when you go to bed. If you get up in the night to go to the bathroom, put it around your neck. Then put it back on the charger when you return to bed. Keep the charger near your bed.

For our Over 65s who stay at home, the “At Home” model is for them. I ask that you tell our members in nursing facilities to get one of these. Any of you who have dealt with nursing facilities know that the biggest risk comes from the patient

falling out of bed and lying there waiting for help.

We want all our Over 65s to get a PERS and wear it. This is just another great benefit that Jane Gilbert has gotten for us.

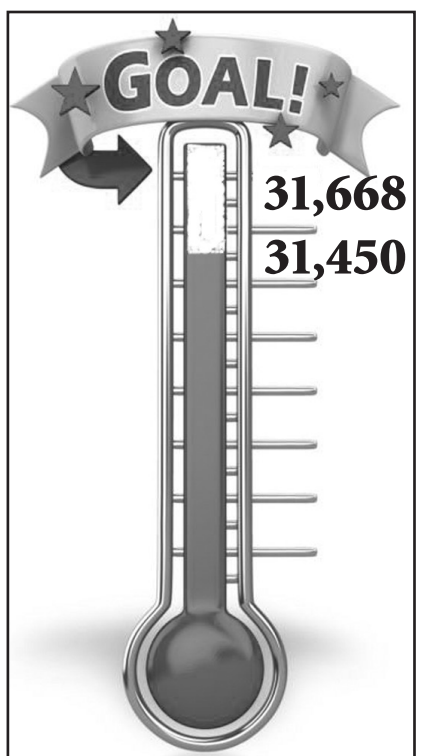
We all should be grateful to Jane Gilbert for the excellent insurance coverage that our Over 65s have. Jane works long and hard to ensure that our members receive the best medical care possible through our insurance plan.

As always, if any local or district would like for me to come and speak to your group about our great insurance benefits, please e-mail me. It is my pleasure to keep our retirees informed of all the great benefits we have with our United Healthcare Medicare Advantage Plan.

Margaret Head Sims  
 KRTA Chair for Health and Insurance  
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 502.349.0055

(Continued from Page 3 “Covid Apathy”)

**Membership 2023-24**



As of October 13, only 218 members are needed to reach our goal by January 15, 2024.

positive part of life. When stress is viewed through more rose-colored glasses, the brain reacts differently, changing the ratio of stress hormones the brain releases—and that, experts say, can make all the difference in whether stress turns toxic.

With that positive view comes resilience. “Good” stress can give you an edge in fighting or fleeing an attacker, but it can also help when playing a competitive sport, speaking in public, interviewing for a job or even adapting to a pandemic.

There are also tools you can use to stop stress in its tracks. One of the best is exercise—it can create an anti-inflammatory response, improves mood, cognition and your physical health. Mindfulness and meditation are other ways to ease tension, along with calming physical activities such as Tai Chi, yoga and gentle stretching.

Those methods often teach deep breathing, another key to reducing tension that can be used in the moment. To do it properly, breathe through your nose, hold it and then exhale very slowly out through your mouth like you’re breathing through a straw.

“And when you breathe slowly out, you improve your whole picture of life and you reduce your nervousness,” said trauma counselor Jane Webber, a professor of counselor education at Kean University in New Jersey, in a prior CNN interview.

Webber also recommends cracking a smile. Watch funny movies, listen to comedy routines, ask everyone you talk to on the phone to tell you a joke.

“Remember, you can’t be anxious and smile at the same time. That’s a physiological thing,” Webber said.

The point of all these exercises is to use your senses to bring you into the present moment, Ackrill said, which will help stop fretting about the past or worrying about the future.

“You want to be present. By using your senses you reconnect your mind and body because that’s what’s going to let the blood flow go back to your frontal lobe so you can think much more rationally about whatever it is that triggered you,” she said.

By Sandee LaMotte, CNN  
 Updated 12:21 PM EDT, Thu  
 September 7, 2023

## FOR YOUR INFORMATION

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

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800-232-1090

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Rebecca Park    Louisville, Kentucky

### KRTA FINANCE & INVESTMENT INFO

Hank Hensley    800-927-0030

### DELTA DENTAL/VSP INSURANCE

800-955-2030 or [www.deltadentalky.com/KRTA](http://www.deltadentalky.com/KRTA)

### AVESIS KRTA VISION PLAN

Enrollment 800-466-5182 ~ Provider Questions 800-828-9341

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

### HEARING INSTRUMENT PLAN

Heuser Hearing Institute

502-912-9981 or <https://thehearinginstitute.org>

### TEACHERS' RETIREMENT SYSTEM OF KY

800-618-1687 or [www.trs.ky.gov](http://www.trs.ky.gov)

### COMMONWEALTH CREDIT UNION

800-228-6420 / 502-564-4775 or [www.ccuky.org](http://www.ccuky.org)

### COMFORT KEEPERS

866-213-5344 or [www.comfortkeepers.com](http://www.comfortkeepers.com)

### HOME INSTEAD SENIOR CARE

866-886-6831 or [www.homeinstead.com](http://www.homeinstead.com)

### HOME HELPERS HOME CARE

800-216-4196 or [www.homehelpershomecare.com](http://www.homehelpershomecare.com)

### NORTH AMERICAN LIFE PLANS including LifeLock

888-362-1214 or 502-553-7630

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

### AAA

AAA Membership

Jennifer Hester

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### HEALTH INSURANCE

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

Express Scripts 877-866-5834

KYRx Coalition 855-218-5979

Renew Active for MEHP 844-423-4632

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

CVS Caremark 866-601-6934

KEHP 888-581-8834

## Quips, Quotes & Puzzles

### Test Your Memory!

- After the Lone Ranger saved the day and rode off into the sunset, the grateful citizens would ask, "Who was that masked man?" Invariably, someone would answer, "I don't know, but he left this behind." What did he leave behind?  
\_\_\_\_\_.
- When the Beatles first came to the U. S. in early 1964, we all watched them on The \_\_\_\_\_ Show.
- "Get your kicks \_\_\_\_\_."
- "The story you are about to see is true. The names have been changed \_\_\_\_\_."
- "In the jungle, the mighty jungle, \_\_\_\_\_."
- After the Twist, The Mashed Potatoes, and the Watusi, we "danced" under a stick that was lowered as low as we could go in a dance called the "\_\_\_\_\_."
- "N-E-S-T-L-E-S", Nestle's makes the very best \_\_\_\_\_.
- Satchmo was America's "Ambassador of Goodwill." Our parents shared this great jazz trumpet player with us. His name was \_\_\_\_\_.
- What takes a licking and keep on ticking? \_\_\_\_\_.
- Red Skelton's hobo character was named \_\_\_\_\_ and Red always ended his television show by saying "Good Night, and \_\_\_\_\_."
- Some American who protested the Vietnam War did so by burning their \_\_\_\_\_.
- The little cute car with the engine in the back and the trunk in the front was called the Volkswagen. What other names did it go by? \_\_\_\_\_ and \_\_\_\_\_.
- In 1971, singer Don MacLean sang a song about, "the day the music died." This was a tribute to \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.
- The Russians placed the first satellite into orbit. It was called \_\_\_\_\_.
- One of the big fads of the late 50's and 60's was a large plastic ring that we twirled around our waist. It was called the \_\_\_\_\_.

### ANSWERS:

- A silver bullet
- The Ed Sullivan Show
- On Route 66
- To protect the innocent
- The Lion Sleeps Tonight
- The Limbo
- Chocolate
- Louis Armstrong
- The Timex watch
- Freddy, The Freeloader, and "Good night, and may God bless."
- Draft cards and bras
- Beetle or bug
- Buddy Holly, the Big Bopper & Ritchie Valens
- Sputnik
- Hoola hoop