



News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957



VOLUME XLVII, NUMBER 2

LOUISVILLE, KENTUCKY

DECEMBER 2012



Gary Harbin, KTRS Executive Secretary

Kentucky Teachers' Retirement System

INTRODUCTION

Kentucky Teachers' Retirement System staff members traveled with the Fall Workshop team and presented in each district. Workshop attendees received the latest news concerning their retirement system, insurance and legislative issues.

Jane Gilbert was on hand to explain the state of the insurance fund while Elaine Rall, Debi Newman, and Becky Niece updated issues with KTRS investment performance and governance. KTRS Executive Secretary Gary Harbin joined the team in Jefferson County.

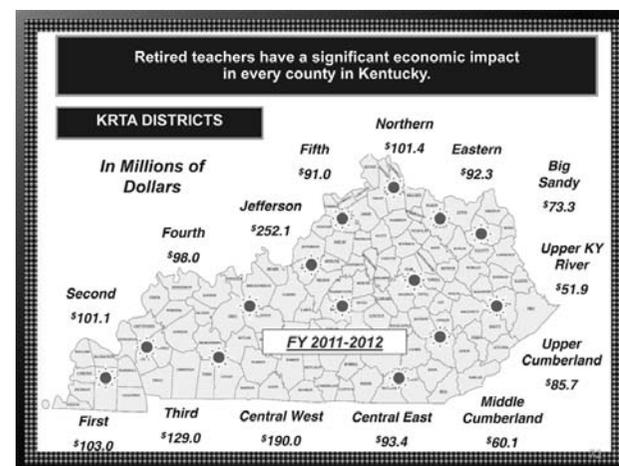
Defined Benefit Plan (instead of a defined contribution plan). Contributions from the active teacher plus the employer match lasts **six years**. After that, the retiree's annuity is paid from investments. Due to the outstanding investment practices of KTRS, retirees will draw their annuity for the remainder of their lives. Sixty of our members over 100 years old are still drawing annuities and that number increases each year.

The national atmosphere of pension plans is putting our Defined Benefit Plan under attack. We can call it "Pension Envy." While many folks have had their pension plans go awry, ours has not. Therefore, we have become the envy of others. It has worked successfully for us for 70 years and with our positive financial investment record, it should not be changed to a Defined Contribution plan.

SYSTEM STATISTICS (presented by Elaine Rall, Debi Newman, or Becky Niece)

Field of Membership. As of December 2011, there were 60,117 active educators, 14,433 of which were eligible to retire (27+ years). There are presently 139,309 members of KTRS. That includes 75,786 Contributing Members; 17,981 Inactives; and 45,542 Retired, Beneficiaries, and Survivors. During June and July of 2012, there were 1,405 new

Continued on page 9



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

NRTA
AARP's Educator Community

News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234

IN THIS ISSUE ...

KTRS At Workshops 2012 1

PERSONALLY SPEAKING

From the Executive Director 2

KRTA: 2012

Social Security & Pension Watch

A MESSAGE FROM THE PRESIDENT 2

Leadership & Membership!

KRTA PARTNERS

Seniors Choice Group Retiree Health Plan 3

North American Life

Benefits of LifeLock Identity Theft 3

Brown & Brown Insurance

24/7 Medical Alert Systems 4

Humana Critical Illness Plan 4

Liberty Mutual

Protection for a "Rainy Day" 5

Bursting at the Seams: A Winter Checklist 5

Comfort Keepers

Five Tips to Keep Aging Relatives Merry 5

National Health Administrators

Long Term Care Insurance 6

FALL WORKSHOPS 2012

Introduction: Leadership & Membership 7

Shared Responsibility 7

Health, Insurance & Wellness 7

AARP 8

Membership & Pre-Retirement 8

Legislative 9

Kentucky RX Coalition 9

Humana Update 10

Legislators Participating in Workshops 11

Business Partners Participating in Workshops .. 12

District Presidents 13

SPOTLIGHT ON

Louise Peal Dodson 14

Commonwealth Connection 2012-2013 14

Week to Honor Retired Teachers 14

Look How We Celebrated 15

AROUND THE STATE

Third District RTA 16

Monroe County RTA 16

Johnson County RTA 16

Pike County RTA 16

Marshall County RTA 16

Owen County RTA 16

Whitley Area RTA 17

Daviess Co/Owensboro RTA 17

MISCELLANEOUS INFO

N.O. Kimbler Scholarship Fund Report 17

Kentucky Citizen Foster Care Review 18

FOR YOUR INFORMATION

KRTA Membership Pin Order Form 19

QUIPS, QUOTES & PUZZLES

..... 19

DECEASED RETIRED TEACHERS

..... 20

PERSONALLY SPEAKING . . .



Bob Wagoner
Executive Director

KRTA: 2012

Our Commitment

As the executive director of KRTA, there are two things I enjoy most about my work; the people and the projects. It is hard for me to believe I am now starting my 11th year at KRTA, and it still feels like a new job! I suppose that

is because there are always new opportunities, challenges and people to meet.

Throughout our almost 55-year history, KRTA's signature goal has stayed the same: *KRTA has as its sole purpose the improvement of the welfare of retired teachers in Kentucky and to oppose ill-conceived proposals that threaten their welfare.*

KRTA recognizes the importance of that commitment as much as—if not more than—ever. As you know, there is a national movement to reform or destroy public pensions. There is more pressure on public pensions as a result of the 2008 economic downturn from which we are still working our way out. As a result local, state and federal budgets continue to be very tight.

Public pensions are typically stronger, better funded and better managed than private sector pensions, and they have weathered the economic downturn better. We are currently experiencing a wave of “pension envy” as taxpayer groups are more intent on dragging public pensions down rather than working to bring private pensions up.

Kentucky has one of the best, if not the best, teacher retirement systems in the country. It is stable and positioned to pay pensions into the future. There are features built into the Kentucky Teachers' Retirement System (KTRS) that make it sustainable and a model for other public plans. The strength of KTRS has not happened by accident. It is the result of KRTA and others working hard to build it, promote it, and protect it. KRTA will remain true to its commitment.

2013 General Assembly

The next legislative session will convene on Tuesday, January 8, 2013, in Frankfort. Last year, 586 registered lobbyists spent over \$13 million to influence legislators to

Continued on page 7

Social Security News & Pension Watch

How Social Security Penalties Hurt Public School Educators

Educators are often hurt by what are called “public servant penalties” in Social Security—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). This article's focus is the GPO penalty.

Background

Originally, the Social Security system excluded state and local government employees from coverage. Thus, the Kentucky Teachers' Retirement System (KTRS) was established by the Kentucky General Assembly in 1938 to provide retirement benefits for Kentucky's public school teachers. Many Kentucky Retired Teacher Association (KRTA) members, however, are eligible for Social Security benefits by being married to a Social Security recipient.

GPO: The Rationale

The GPO, which passed in 1977, was imposed to stop highly paid federal civil servants from being able to double-dip into Social Security and other pensions.

GPO: The Formula

The GPO deprives retired educators of their spousal and survivor benefits under Social Security. Typically, spouses of Social Security recipients receive half of the amount of their partner's benefit even if they do not qualify for Social Security on their own. Under the GPO, that amount is reduced by two-thirds of the amount of a KTRS pension.

For example, John collects a Social Security benefit of \$800 a month. His wife Mary is a retired school teacher drawing a KTRS pension of \$1,200 a month.

Effects of GPO with Living Spouse

Mary's Potential Social Security: $\$800 \times 1/2 = \400

KTRS Pension Calculated for GPO: $\$1,200 \times 2/3 = \800

Total Monthly Social Security: $\$400 - \$800 = \text{No benefit}$

Effect of GPO upon Death

Mary's Potential Social Security Survivor (Death) Benefit: \$400

KTRS Pension Calculated for GPO: $\$1,200 \times 2/3 = \800

Total Monthly Social Security: $\$400 - \$800 = \text{No benefit}$

(Note: If there is no Social Security benefit, the surviving spouse also could be required to pay for Medicare Part B.)

Even in cases where a total offset has not occurred, any increase in the teacher's pension results in a recalculation of the offset, reducing the Social Security benefit.

Continued on page 18

PRESIDENT'S MESSAGE . . .

Leadership & Membership



Dr. James H. Frank
2012-13 KRTA President

What a great experience to travel with the KRTA workshop team and visit all fourteen districts during August and September. We really appreciate our partners and friends who accompanied us on our travels across the state and the valuable information shared with our members. A big “thank you” to the many who made all the necessary arrangements for the meetings, meals, etc. and a special “thanks” to the staff of KRTA, KTRS, AARP and others for their input and assistance.

It was rewarding to witness the enthusiasm and dedication of our KRTA members. I feel confident that the legislators who attended, as well as those announcing their candidacies, were equally impressed.

Without question, our top legislative initiatives include keeping KTRS as a Defined Benefit Plan and our Trustees as an elected rather than an appointed governance board.

At the September Executive Council meeting a proclamation was adopted designating October 15-21 as “Retired Teachers Week” in Kentucky. This provided communities

with the opportunity to recognize the importance of education and the role of teachers in that process. I hope each local and district took advantage of this special time.

Hopefully, all took advantage of the opportunity to vote on November 6. Regardless of the outcome, we should remain united in our efforts to strengthen our state and nation.

With a membership goal of 29,013 for this fiscal year, I feel confident this goal will be met and exceeded. Another well deserved “thank you” to all who are working to make this goal a reality. As we are often reminded, recruitment is not a spectator endeavor, but rather is a responsibility placed on each of us. We must remain diligent in our solicitation efforts to emphasize the values of KRTA membership.

In my travels across the Commonwealth, I am thankful for and impressed by so many of our members who have accepted leadership roles at all levels. Our association could not exist, nor survive, without your volunteer assistance.

Please make plans to attend our 56th state convention on April 22-23, 2013, in Louisville. It is a great time to gain valuable information to share with your local and district associations.

As we approach the holidays, may I wish for each of you a “Merry Christmas” and trust that 2013 will be a healthy and rewarding year.

James H. Frank

KRТА PARTNERS

Seniors Choice Group Retiree Health Plan

What an exciting time for the KRТА members' spouses with a choice for their Seniors Choice Group Retiree Health Plan!

Previously we discussed the options for Medical Coverage, Prescription Drug Plan Options, Eligibility and the guaranteed issue provisions and premium rates of the Seniors Choice Group Retiree Health plan for KRТА Members spouses.

You have a Choice in choosing the coverage which best meets your current situation with 12 deductible options for the Medical Plan ranging from a \$0 deductible to a \$4,000 deductible. The Medical Plan is the same; the only difference is your choice of the deductible.

As with the Seniors Choice Group Retiree Medical Plan, you have a choice of the Part D Prescription Plan which best meets your current situation. There are three programs available, Choice, Preferred and Premier. The Choice is Yours.

Your Choice can include Medical Only, Prescription Only or Both. Let's look at an individual who is Age 66 - 69 and the choice of the Medical and Prescription Part D Plan to get an idea of the monthly rate and compare it to your current plan.

The Seniors Choice Retiree Medical Plan using a \$150 Deductible and the Choice Plan for the Schedule D prescription coverage has a monthly premium of \$231.68.

If your current monthly premium, for example, is \$270 with your current provider, the savings generated from Seniors Choice Group Retiree Medical Plan would be \$38.32 per month.

Remember the Seniors Choice Group Retiree Health Plan has no physician's network or network of hospitals— members have the freedom to choose any physician or hospital that accepts Medicare Patients. Seniors Choice has many options available to choose from.

Many of the KRТА members' spouses are located throughout the United States and want a true access to the physicians, hospitals and facilities without the worry if these entities are in a "network." Seniors Choice acceptance is based on the physicians, hospitals and facilities accepting Medicare and not an insurance company network where physicians, hospitals and facilities may not accept the coverage due to the network and processing from the insurance company.

To be eligible for the Seniors Choice Retiree Medical Plan the KRТА Members Spouses or Domestic Partners must be at least 65 years old and enrolled in Medicare Parts A and B.

A common question asked:

Q: Is there ever a time that a health statement is required for enrollment?

A: No. Seniors Choice is always guaranteed issue.

Now is the time to enroll and take advantage of the Seniors Choice Group Retiree Health Plan.

Should you or your local association like a presentation or more information or to enroll in Seniors Choice contact:



F. Randall Childers, Jr., CFC
Phone: (502) 643-8739
Email:randall_childers@me.com

Visit the KRТА Web site: www.krta.org and click on Seniors Choice or visit

Seniors Choice
Health Plan

www.seniorschoiceplan.com



LifePlans, LLC™

LifeLock Identity Theft Protection and Life Insurance: Two Valuable KRТА Member Benefits

The leadership team of North American Life Plans is proud to have had a long relationship with the Kentucky Retired Teachers Association. Over the years, we have helped many of you plan financially for some key concerns that confront retired teachers.

We are currently endorsed to provide KRТА members with LifeLock, a proactive identity theft protection service.

Identity theft can happen at anytime to anyone. In line at the store, online at home or when you're buying your morning coffee. If your identity is stolen, you can spend hundreds of hours cleaning up your credit and struggling to get back your good name.

LifeLock usually costs \$10 a month per adult, but thanks to the purchasing power of the Kentucky Retired Teachers Association, we have negotiated a discounted price for KRТА members of only \$8.99 a month for individual protection and \$14.99 a month for family protection. For more information about LifeLock and/or to enroll, please call us toll-free at 1-888-362-1214 weekdays between 9:30 a.m. and 6 p.m. Eastern Time.

We are also KRТА's endorsed provider of life insurance. You may think you don't have much of a need for

life insurance now that you're retired, but in fact life insurance is a key component of a sound financial plan throughout our lives. Here are three reasons to take advantage of this member benefit:

1. Because we're living longer, life insurance is the one thing that has gotten cheaper in recent years. If you have a policy that's 10 or more years old, we may be able to convert it to a newer policy and get you more coverage while lowering or even eliminating your premiums.
2. If you are being forced to take Required Minimum Distributions from your 403(b) or IRA, but don't need the income, a life insurance policy may be a good way to pass that wealth on to your heirs on a tax-free or tax-advantaged basis.
3. Did you know that many funerals today exceed \$10,000? You may want to consider adding on to the \$5,000 death benefit provided by the Kentucky Teachers' Retirement System so that your final expenses are sufficiently covered.

At North American Life Plans, we have access to more than 40 different life insurance companies. This allows us to shop your individual needs and get you the right plan for the best price. Even if you have some health issues, we may be able to get you coverage.



For a free, no obligation review of your life insurance needs, you may call our home office toll-free at 1-888-362-1214, or you may contact directly one of our representatives in Kentucky. Their contact information is as follows:

Jim Curley (502) 299-1414 jcurley14@hotmail.com	Jeff Johnson (502) 553-763 jjcraa@aol.com
--	---

Keith Hazelbaker (502) 494-5852 keithhaze@gmail.com	Beth Roark (859) 351-4885 bethroark1@gmail.com
--	--

Congratulations 1-for-1 Campaign Winners

August—Lawrence Bailey—Madison Co.
September—Martha Duggins—Boone Co.
October—Billie Jean McDade—Middlesboro

Don't miss your chance to be a winner of a \$50 Visa card. Get your name in the drawing by recruiting new KRТА members.





Announcing: Two New Benefits Available to KRTA Members

NEW!

Exclusive KRTA Member Pricing

24/7 Medical Alert Systems

What is a medical alert system?

When it comes to living an active and independent lifestyle, seniors need to make sure that if they slip and fall in or around the home, that they can quickly get help.

A very popular option is a 24/7 personal emergency response system (also known as a medical alert or medical alarm). This system allows a user to push a button, then be connected to an emergency dispatcher who can determine what sort of help is needed and contact the right people including family, friends, neighbors, and if necessary, local 911 services.

Why do I need it?

The Facts:

- 70% of seniors will fall this year
- 89% of falls happen out of reach from a phone
- 17 hours: Average time it takes for a fallen senior to get help

24/7 Medical Alert System

Bay Alarm Medical, the nation's #1-Rated Medical Alert Systems provider, provides 24/7 Medical Alert Systems to seniors and the elderly. The service and equipment allows a senior to live at home worry-free, as a personal emergency response team is only a push of a button away.

Bay Alarm Medical Company Overview

KRTA has worked tirelessly in the last few months on this service and is proud to announce an exclusive partnership with Bay Alarm Medical.

For over 65 years, Bay Alarm's singular mission has been to protect the most important things in life—family, health and independence. They pride themselves in providing the highest level of safety and medical alert services. All of their clients are fully protected with industry-leading medical alert alarm systems and backed by one of the

nation's most reliable 24 hour medical alert emergency call centers.

How to enroll

- Visit www.bayalarmmedical.com/kрта and enter promo code "krta"
- Call 1-877-522-9633

There is Exclusive Pricing for KRTA members, family and friends. The "30 Day Introductory Pricing" **expires 1/31/2013.**

Common Questions & Answers

Q: What do I need to set this up?

A: All you need is a standard telephone line in the home.

Q: How do I set this up?

A: The system plugs in the same way as an answering machine. Simply plug in the phone line and power adapter.

Q: Are there any hidden costs or equipment fees?

A: There are no hidden costs or equipment fees.

Q: Is there a trial period?

A: We offer a 14 day risk-free trial period.

Q: What if I pay for the annual service and decide to cancel before the 12 months is up? Do I get a refund?

A: Unfortunately we do not refund or prorate unused months. If you are unsure about how long you will need it, we recommend you go with the quarterly option as it's the best balance between price and flexibility.

Q: How do I cancel? Are there any cancellation charges?

A: There are no cancellation charges. If you decide to cancel, simply mail us back the equipment. Once we receive it, we will cancel the account.

Q: What forms of payment do you accept?

A: We currently accept Visa, Mastercard, and Discover credit cards.

For more information, visit our website at www.bayalarmmedical.com/kрта or call us toll-free at 1-877-522-9633.



Life can take unexpected, unpredictable turns. Being diagnosed with a critical illness is one of those detours that can occur in life.

Beyond the physical and emotional consequences, a critical illness can have a significant financial impact to you and your family.

DID YOU KNOW THAT. . .

▶ Bankruptcy rates were nearly twice as high among cancer patients one year after diagnosis? Even with the best health insurance, a critical illness will result in deductible and coinsurance payments and there could be uncovered expenses, such as travel and lodging for you or your loved ones.

▶ 1.4 million Americans will be diagnosed with cancer this year—and over 81% will be living at least 5 years following diagnosis.

▶ Every 40 seconds someone in the US has a stroke.

▶ Cancer: One in every two men and one in every three women are at risk.

Medical advances have contributed to increased life expectancy and the ability to recover from catastrophic illnesses. As a result, a critical illness is a real risk because survival can have such a financial consequence.

Critical Illness insurance is a specialized insurance product designed to provide financial protection for you and your family when needed most. It can help you and your family prepare for the financial stress a critical illness can cause. The benefits from this plan can be the added protection you need when illness occurs, and expenses become a burden.

✓ Cash benefits are paid directly to you

✓ You receive a lump-sum benefit when first diagnosed with a covered critical illness

✓ Coverage can be included for your spouse

A critical illness policy provides financial protection when first positively diagnosed with one of the following conditions:

- Heart attack, stroke, heart

transplant surgery and coronary artery bypass surgery

- Major organ transplant, end stage renal failure, coma, paralysis, burns
- Loss of sight, speech or hearing
- Internal cancer or malignant melanoma.

With a critical illness insurance policy, it gives you the ability to focus on your recovery, by helping to eliminate the financial stress that often accompanies these illnesses.

As a member of the KRTA, you now have access to a NEW HUMANA CRITICAL ILLNESS PLAN. Further details are posted at www.krta.org under membership benefits

OR CALL

866.629.4531

*Insured by Kanawha Insurance Company, a Humana company.



Jason Weilage, CDHP Certified
Life and Health Consultant

Brown and Brown Insurance
13101 Magisterial Drive, Suite 200
Louisville, KY 40223
502.814.0647 (P)
502.500.9623 (C)
502.657.2788 (F)
jweilage@bblouisville.com

We're fighting for you!

And every other educator . . .

Join us! Dues are only \$20 for an entire year.

Membership applications online at www.krta.org

or call 800-551-7979

**ATTACK ON
PUBLIC
PENSIONS**



Bay Alarm Medical



Protection for a “Rainy Day”

A Personal Liability Protection (PLP) policy picks up where auto and home coverage leave off.



It doesn't necessarily take a natural disaster for you to lose the things that matter to you most. A lawsuit can also take a heavy toll on your financial assets. That's why a personal liability or “Umbrella” policy is so valuable—it protects what you've worked so hard to achieve from substantial legal claims against you, as well as a variety of other claims not covered by your auto or home insurance.

PLP provides peace of mind.

Most personal excess liability policies offer the following expanded coverage:

- Higher auto and home policy coverage limits for bodily injury and property damage
- Additional coverage purchased for recreational vehicles you own or operate, such as a snow mobile, golf cart or ATV
- Coverage for false arrest, defamation and wrongful eviction
- Payment for your legal defense anywhere in the world

You don't have to be a millionaire to be protected against a million-dollar suit.

Fortunately, an Umbrella policy is inexpensive. Currently, the average premium is \$197 per year for \$1 million in coverage.* In addition, as an employee of ARAG, you could receive exclusive group savings of hundreds of dollars on your auto, home and renters insurance.

Liberty Mutual is a responsible company that delivers expert advice and caring service. For more information, please call David Farmer at 502-429-4504 or visit www.libertymutual.com/krta.

Reprinted with permission from Liberty Mutual. ©2011 Liberty Mutual Group. All rights reserved.



Dave Farmer
Liberty Mutual

Coverage underwritten and provided by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. ©2012 Liberty Mutual Group. All rights reserved.

**Premiums and underlying coverages can vary by state. Higher coverage limits are also available. To be eligible for excess liability, you must maintain certain personal liability limits on your auto and home insurance, so it is best to review all of your policies simultaneously.

*Based on a 2010 sample of average Personal Liability Protection premium

Bursting at the Seams: A Winter Checklist

On two different occasions, the Kreisman family of Columbia, Missouri experienced the expense and headaches of a burst pipe in winter. Both times, a spigot from the outside ruptured in the basement, flooding furniture and ruining carpet. “If we hadn't been home, it would have been a total disaster,” Laura Kreisman says.

To prevent water damage in your home:

- Disconnect all outdoor hoses and turn off all water to exterior sources, including spigots and sprinkler systems. Be sure to completely remove any water from hoses and sprinklers. This should be done before winter, but do it now if you haven't already.
- Install a freeze-proof exterior spigot. It extends up to 24 inches into the wall and provides a barrier to cold. These special spigots should be left open to allow remaining water to flow out.
- Insulate unheated areas that contain plumbing lines, such as an attic or crawl space.
- Set your thermostat at a minimum of 55 degrees, even during extended absences.
- Know where the water shutoffs are located and use them if a pipe bursts.

©2012 Liberty Mutual Group. All rights reserved.



Comfort Keepers® Offers Five Tips To Keep Aging Relatives Merry During The Holidays

For many families, the holiday season marks one of the only times of year that all members can gather together to celebrate and enjoy each other's company. The portrait

before and after this joyous time, however, is often far less picturesque for seniors living alone or far away from relatives.

As the aging population continues to grow—the U.S. Census Bureau projects over 88 million people age 65 and older in the U.S. by 2050—memory loss and dementia in seniors are posing a major public health burden, and it's often difficult for relatives to monitor that aging family members are getting the level of stimulation and socialization they want and need. But there's hope: According to a recent study by the Harvard School of Public Health, researchers have found evidence that seniors in the United States with active social lives may have slower rates of memory decline and lower mortality rates.

Given these findings, owners of Comfort Keepers®, a franchised, in-home care services provider located across the state of Kentucky, have provided the following tips for family members to address with their aging relatives this holiday season to ensure a happy and healthy time is had by all.

1. **Link Up with Like Minds:** Senior groups plan activities like exercise, meals, games and trips for seniors wanting to get out of the house and expand their circle of friends. Look into these groups with your relative and find one that best fits their interests.
2. **Pick Up a Pen:** Sending holiday cards is a wonderful way to spark a new kind of relationship between family members. Once these lines of communication have been opened, seniors will be more inclined to keep up with the correspondence long after the holiday season ends.
3. **Get in the Game:** Brainteasers, memory games and mathematical puzzles are not only fun but can employ areas of the brain that aren't regularly stimulated. Try a few with your relative while you are in town and leave them with a few books or games that they can continue using after you leave.
4. **Make a List and Check it Twice:** Send your relative a list of possible gift ideas for other family members and review their purchases upon your arrival while helping them with wrapping. If you have the luxury of arriving prior to the holiday, accompany your relative on a shopping excursion to select the perfect presents.
5. **Hire a Helping Hand:** If you are still concerned your relative is in jeopardy of mentally “checking out” when the holiday season comes to a close, discuss the possibility of hiring an in-home companion. Not only will this person be able to help with basic chores and activities but the companion will be able to provide much-needed social interaction for your loved one on a daily, weekly or live-in basis.

About Comfort Keepers®

Comfort Keepers® is a leading franchise network in the in-home care market for senior and other adults needing care. Since its founding in 1998, the network has grown to more than 600 franchised locations around the world by staying true to the founders' goal of providing quality, caring in-home care services that allow clients the opportunity to age in place. In August of 2009, the brand was strengthened even further by the purchase of the franchisor, CK Franchising, Inc., by Sodexo, one of the world's leading food and facilities management services companies and the global leader in the health care and seniors markets. For more information, visit www.comfortkeepers.com Comfort Keepers is a preferred provider of the KRTA and can be reached by dialing



Sarah A. Short, MSW
Owner/General Manager
Comfort Keepers
110 Richie Lane, Suite D
Somerset, KY 42503
606.676.9888
www.comfortkeepers.com

1-877-257-KRTA (5782)

Long Term Care Insurance Did You Know?

KRTA members who bought the *Future Care II* Long Term Care insurance policy in 1992 and 1993 [Form LI-LTCP (KY) **192**], which was issued by Life Investors Insurance Company of America, were eligible for nursing home benefits if they:

- 1) had an injury or sickness; or
- 2) needed Human Assistance in performing 2 or more of the Activities of Daily Living; or
- 3) were dependent upon someone else for continual supervision because of Cognitive Impairment.

However, after September 20, 1993, these policyholders and KRTA members who bought the newer *Future Care II* Long Term Care insurance policy issued by Life Investors [Form LI-LTCP (KY) **393**] **were not required** to meet the above mentioned benefit triggers to qualify for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Likewise, the KRTA *Future Care* group policy with Life Investors that was approved in December of 1996 [LI-GRP-LTCC (KY) 1096], **did not require** that any of the above mentioned benefit triggers be met before qualifying for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Please note that this only applies to nursing home confinement. In addition, because all three plans were approved prior to January 1, 1997, they were “grandfathered” and are considered tax-qualified plans. (6/29/2009)

Expecting a Rate Increase? Stay Calm. You Have Options.

Joseph P. Blanchette, CLTC, National Health Administrators

We are all used to getting rate increases for most insurance policies that we own. The most noticeable increases are for health insurance plans, which often increase by double digits annually. Retirees with Medicare (Part B) and Medicare Supplement policies also experience yearly increases in premiums as well as deductibles. No one likes to pay more, but most everything goes up in price over time. Long Term Care insurance (LTCi) also has experienced rate increases as of late. Most of the larger insurance carriers, like John Hancock, Genworth and MetLife, have only had one modest increase in over two decades. Unfortunately, other companies, like Transamerica (formerly Life Investors Insurance Company of America), have had several sizable increases over a short span of time on their policies purchased prior to 2003. These rate increases place significant burdens on those who purchased policies ten or fifteen years ago that they thought they could afford, and especially folks who purchased plans with so-called “unlimited” benefits. These unlimited benefit plans are bearing the brunt of the rate increases.

What Should You Do? Many retirees are understandably concerned about

their ability to keep their LTCi coverage; their income is growing more slowly during retirement, yet the cost for most everything is increasing, including their LTC insurance. But they have some alternatives that will allow them to keep your coverage and also reduce your premiums. One thing you should consider is reducing your policy premiums by “downgrading” or reducing the benefit somewhat. There are several ways to do this. The four most common options are:

1. reduce the available dollars for your daily benefit (i.e., from \$150/day to \$120/day, etc.);
2. reduce the minimum number of years your benefit will last (i.e., from an “unlimited” benefit period to 4-years, etc.);
3. increase your Elimination Period (i.e., from 60 days to 100 days, etc.); or
4. switch to a lesser inflation rider (i.e., from “5% compound” to “5% simple.”)

Which one should I choose?

Obviously, there is no “one size fits all” recommendation; everyone is different. Of these choices, however, the first option to consider would be reducing

Filing a Long Term Care Claim: Getting Started

National Health Administrators
Joseph P. Blanchette, CLTC

The “Claims Procedures” or “Claims Provisions” section of your policy will clearly outline the proper procedures for filing a Long Term Care insurance claim. These procedures are generally uniform among Long Term Care insurance companies, although some variations exist. Be sure to read them carefully and highlight key provisions. It’s better to ask questions now instead of when you are trying to file a claim and are under stress. Here are a few key provisions dealing with filing a claim. Save this article with your policy.

Give Formal Notice: It is your responsibility to give notice of a claim (or possible claim) to the insurance company. Most companies prefer notice even if you are unsure that a claim will actually take place. Depending upon your policy, the initial contact

may be allowed by telephone, but formal written notification will also be required.

You will be expected to provide such information as: the name of the claimant, policy number, a description of the Long Term Care need or medical condition, current phone number and an address where a claim form can be sent.

Notify the Company as Soon as Possible: As soon as you feel you might qualify for benefits under your Long Term Care insurance policy, you or a family member should notify the insurance company. This helps expedite the process. Company representatives will open a file and

mail out the appropriate forms. They will also assign a nurse from your area who will visit you to conduct a needs assessment, develop a plan of care, and help you identify caregiving providers.

Proof of Loss and Benefit Payments:

Once you have started to receive Long Term Care services, all companies will expect you to provide written proof that you have incurred expenses for covered services that are outlined in your policy. Then, after you have satisfied your policy Elimination Period (waiting period), the company will make appropriate benefit payments to you. Be sure to keep copies of your bills to document services and incurred expenses.

Keep Good Records: To avoid any confusion or miscommunication, it is a good idea to ask for the name of the person with whom you or others have spoken, and secure their telephone number and office extension. Write down the date and time of the call along with a brief note about your conversation. Make copies of any forms that you mail to the company. People do make mistakes, so it is smart to stay on top of the claim filing process.

Problems Filing Your Claim: If you have followed these steps and have called the claims or customer service line of your insurance carrier, let us know if you are having problems.

Call us at 1-866-899-5796 and we will try to help. Following the steps above will make things much easier.

the benefit period, especially if you have an “unlimited” benefit. Here’s why this is a logical choice. With each year, insurance carriers continue to gather claims data and now have a better understanding of these claims patterns. Independent actuarial companies have also done detailed analysis. Here is a summary of their findings: Well over ninety percent of all closed Long Term Care claims did not exceed five years in duration. In fact, the vast majority did not exceed three years. Thus, while an unlimited benefit period would be the best of all worlds, if affordability becomes an issue, a lesser benefit period would likely protect most of us most of the time from catastrophic loss due to an extended Long Term Care need. If at all possible, maintain your current daily benefit and inflation rider.

Look before you leap! Dropping your Long Term Care policy should be the very last thing you consider doing. You have been paying premiums for many years and are getting closer to the time when you are most likely to need protection. This is not the time to go without coverage if a less costly alternative is available. You can call Transamerica Customer Service at 1-866-311-2048 (or 1-800-325-5823) and ask them to price a less costly plan design for you. If you need additional guidance, you can call us at National Health Administrators for assistance: 1-866-899-5796.



Fall Workshops 2012

Introduction: "Leadership & Membership" President Dr. James Frank



Dr. James Frank
KRTA President

During the course of our 14 workshops across the state, Dr. Frank emphasized the importance of everyone's roles as a leader and as a member. His message can be summed up by the following story:

Who's Job is It?

This is a story about four people named *Everybody*, *Somebody*, *Anybody* and *Nobody*. There was an important job to be done and *Everybody* was sure *Somebody* would do it. *Anybody* could have done it, but *Nobody* did it. *Somebody* got angry about that because it was *Everybody's* job. *Everybody* thought *Anybody* could do it but *Nobody* realized that *Everybody* would not do it. It ended up that **Everybody** blamed *Somebody* when *Nobody* did what *Anybody* could have done.

He introduced the Community Service Project as follows:

KRTA is partnering with AARP-KY to award \$50 community service grants (matched or exceeded) to locals for food and/or school supplies.

- * Apply to KRTA for the grant.
- * Spend \$100 or more on food and/or school supplies and distribute them to local agencies and/or schools.
- * Use the prepared sample press release and deliver with a picture of your group to your local paper.
- * When the picture/article is printed in the newspaper, clip and send it to the AARP-KY office.
- * Report the activity on the 2012-13 Local Association Recognition Program Form.

Shared Responsibility

Without a long-term solution to fund retiree health care, the medical benefit for retired teachers under age 65 would have gone away and teachers upon retiring would have to pay the full cost of health care (in addition to the Medicare Part B premium at age 65).

Under **Shared Responsibility**, active members will have medical benefits available when they retire. As is clearly evident, without medical benefits, retirement security is uncertain. The likely outcome would be that teachers would need to work much longer (closer to age 65) to make up for the loss of this benefit. **Shared Responsibility** means teachers will be able to retire at a time of their choice, with greater retirement security.

Shared Responsibility calls upon each party (active teachers, retired teachers, school districts, and the state) to share in a piece of the solution by investing a little more now to receive substantial returns later.

What does this mean?

- **Active contributing members** will contribute an additional ¼ of 1% of salary on a pre-tax basis to the Medical Insurance Fund. This will be gradually increased to an additional 3% over a six-year period. The total contribution will be 3.75% on July 1, 2015.
- **Retirees under age 65**, regardless of retirement date, who receive medical benefits through the KEHP, will contribute an additional amount to the Medical Insurance Fund effective July 1, 2010. This amount is based on the standard Medicare Part B premium that is currently paid by retirees age 65 and over.
- **Retirees age 65 and over** will see no change in their health insurance premium as they already pay \$110 or more per month for Medicare Part B.
- **Employers:** Employers contribute to the KTRS retiree medical insurance fund. This rate will phase from .25% to 3.0% over six years.
- **State:** The State of Kentucky will pay the net health care cost of all new KTRS retirees as of July 1, 2010.



Carolyn Falin

Health, Insurance & Wellness Co-Chairs Carolyn Falin & Don Pace

The health, insurance, and wellness benefits offered by membership in KRTA are certainly something to celebrate! Carolyn and Don described these to the workshop attendees, emphasizing that all pertinent information could be found on The FACT Sheet (green sheet) in the workshop packet and available from the KRTA office.

- √ North American Life Plans
 - Life Insurance
 - LifeLock (Id Theft Protection)
- √ Liberty Mutual
 - Auto Insurance—Save 15%
 - Home Insurance—Save 5% (additional discount for security system)
- √ Avesis Vision Plan
- √ Delta Dental Plans
- √ HEAR in America
- √ Comfort Keepers (Senior Care Resource & Solution)
- √ Home Instead (Senior Care)
- √ Long Term Care Insurance

Emphasis was placed on the "Letter of Non-Forfeiture" that a policyholder should request if he wants to discontinue the policy. "Don't just stop payment; one can recoup services equal to what has been paid if proper forms are completed."

- √ Bay Alarm Medical **NEW**
Professionally-trained operators provide medical & emergency response that's second to none."
- √ Humana Critical Illnes/Cancer **NEW**
Benefit payments can assist in covering a variety of expenses associated with a critical illness:
 - out-of-pocket medical care costs
 - home healthcare
 - travel to ad from treatment facilities
 - rehabilitation
 - other expenses

These benefits are provided by KRTA for members' good health and safety. Thanks, Carolyn and Don, for keeping members up to date.



Don Pace

Continued from KRTA: 2012 on page 2

protect the interest of their clients in the state budget. To the two things certain in life, death and taxes, we can add the fact that there will be even more lobbyists crowding the halls in the capital and spending even more money next year.

Politics is a blood sport, and there will be a few "winners" and many "losers" by the end of the 2013 General Assembly. KRTA has always been outnumbered and outspent in Frankfort, but never outworked. Our legislative advocates and executive director will be there for you and watch-dog the legislature each day of the session. Most of all—KRTA grassroots advocacy is set for success—if our approximately 29,000 members educate themselves and their legislators on key issues impacting their

lives! Our members must join ranks—to communicate with their legislators—now before the session, and when we ask them—during the session.

KRTA can be one of the "winners," a win defined as successfully protecting the pensions and benefits that our members earned and deserve. More than ever before, each one of us must be willing to do our best, then do some more.

Final Thoughts

As 2012 draws to a close, I leave you with this quote on "Working Together."

Coming together is a beginning.

Staying together is progress.

Working together is success.

KRTA and AARP Working Together

Neal Tucker, AARP/KRTA Liaison

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

- ◆ Retirement Security
- ◆ Grandparent Essay Contest
- ◆ National Day of Service—September 11
- ◆ School Supply Drive
- ◆ Create the Good
- ◆ You've Earned a Say!
- ◆ Drive to End Hunger/Yes, We Can Feed Kentucky

Grandparent Essay Contest

- ◆ Honors the role of grandparents
- ◆ Open to all 5th grade public school students
- ◆ Deadlines: School winners December 15
- County winners January 31
- District winners March 1

State winner will be announced April 23 at the KRTA Convention.

- ◆ Visit www.aarp.org/grandparents for more information or call 1-888-687-2277

Create the Good

The AARP emphasis this year is on *creating the good*—"it's about helping others, whether you have five minutes or five hours." For more information, go to www.aarp.org/CreateTheGood.

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

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

Volunteer Opportunities, Speakers, and More

Website: www.aarp.org/ky Email: kyaarp@aarp.org Phone: 1-866-295-7275

Neal ended his presentation at each workshop by thanking RTA Presidents for their support of AARP Kentucky and our joint community service efforts.

The KRTA Registration Angels

Picture at Right:
L to R:
Norma Frank
Dorris Tucker
Mary Hines
Charlotte Lindley
Mary Wagoner



Picture at Left
L to R Front Row:
Jan Roundtree
Norma Frank
L to R Back Row:
Dorris Tucker
Charlotte Lindley



Neal Tucker
AARP/KRTA Liaison

Membership & Pre-Retirement Co-Chairs Betty Hester Debby Murrell Ernie Trosper

When Membership Co-Chairs Betty, Debby, or Ernie stepped to the podium, the "1 for 1" campaign was the headliner. KRTA membership has reached 28,739.



Betty Hester

In each district they emphasized that membership growth begins with YOU. Each member should recruit just one new ADD member. Local membership committees

should become familiar with the documents provided in the president's handbook (i.e., "Membership Committee Responsibilities," "Recommendations for Membership Chairs," "KRTA Membership List Correction Form," and "Sample Membership Solicitation Letters." With idea sharing, locals can find the best working plan for their own organizations.

The recruitment sample available in the back of the handbooks can be duplicated for use in mailings to and/or face-to-face contacts with their inactive retirees, as well as associate active teachers and administrators. Group training works best. Here's how to proceed:

- Obtain fliers & ADD cards from KRTA office.
- Identify a knowledgeable person at local level who can educate the group about reasons to join, talk about challenges and how to overcome them, support and encourage.

- Plan all activities and set a time frame for the campaign.

You chose KRTA as your professional association in retirement—now help a friend do the same! A vital and growing KRTA means greater awareness of the important work for retirees. Think about yourself when sharing KRTA concepts with a friend or acquaintance.

What DRIVES you to participate in KRTA?

- ▶ developing your professional (or personal) network
- ▶ increasing knowledge of new issues
- ▶ participating in varied leadership opportunities
- ▶ taking advantage of free and discounted services afforded a large group

What DRIVES you to recruit?

- ▶ Many are DRIVEN by the opportunity to expand the network.
- ▶ Others are DRIVEN by the opportunity to help their local association.
- ▶ Everyone is DRIVEN by the spectacular recruitment incentives.

Membership goals representing a very small percentage increase over January 2012 were given each local association. The "Yes We Did" Awards will be given at the Reception/Dinner on April 22, 2013, prior to the Convention on April 23. Last year 49 local associations and one district received awards. The celebration and work continue around the state as the KRTA membership grows. What can you do to help?

Energize your members and grow your association by using local tools such as:

- Local brochure. (Contact Betty to get a template that she developed.)
- Website.
- Ride offer for someone needing it
- Articles for the local newspaper
- Induction ceremony for new members
- Secret Pal
- Summer meetings
- Committee assignments for each members
- Individual thanks & praise for work well done
- "We missed you" note (e-mail) to absent members
- Nametags
- Formal new retiree dinner

Membership Deadlines

November 5—Automatic Dues Deduction cards for 2012

January 18 — Cash Forms and \$20 for 2012-2013 percentage reports

Memberships (Cash & ADD) are received in the office all year. Percentage reports for use in awarding the Gold, Silver, & Bronze Awards and the "Yes We Did" Awards at the Convention will be created on the basis of the status of local and district associations on January 18.



Ernie Trosper

Legislative Co-Chairs Ray Roundtree & Don Hines

As KRTA works to preserve the Kentucky Teachers' Retirement System (KTRS), these points are important to remember:

POINT 1

Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky's retired teachers.

POINT 2

KTRS was established in 1938 because Kentucky's retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.

POINT 3

Approximately 43,000 retired teachers, beneficiaries and survivors receive annuity payments each month.

POINT 4

Over \$1.6 billion in annuity and medical payments are distributed yearly, providing a significant positive economic impact on all of Kentucky's local communities.

POINT 5

Historically, approximately seventy (70) percent of the retirement allowance distributed annually comes from KTRS' investment earnings.

A Year of Major Accomplishments

- ◆ KTRS governance kept intact
- ◆ System kept actuarially sound
- ◆ The 2012-14 Biennial Budget contains the necessary funds for both the KTRS pension fund and medical insurance fund.
- ◆ Fiduciary decision making still belongs to KTRS board of elected officials.
- ◆ A 1½% cola for each year of the budget
- ◆ KTRS remains a strong defined benefit program

Major Issues for the Future

- √ Keep our pension program as a defined benefit program.
- √ Keep governance of KTRS as is; i.e., elected trustees.
- √ Maintain full funding for our retirement program.
- √ Continue to work closely with our legislators on retirement issues.

Follow the Work of Two Study Groups

1. The Governor's Blue Ribbon Commission on Tax Reform
2. The Kentucky Public Pension Task Force

Ray says the main thing is to "stay abreast of national issues; they may come to Kentucky," especially public pension issues.

Development of the 2014 Legislative Program

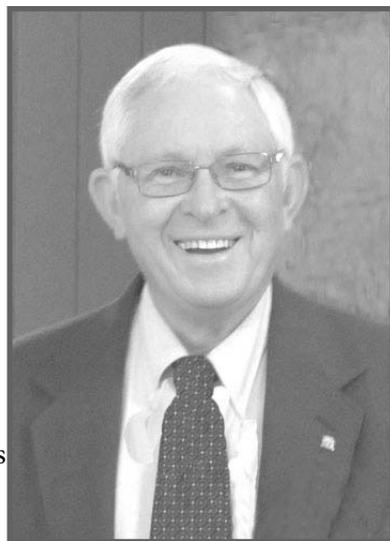
1. The Legislative Committee meeting on November 12, 2012
2. The program development—including concerns you have expressed to your Legislative Committee representative
3. Presentation of the program to the assembly at the state convention in April

Ray says the main thing is to "stay abreast of national issues; they may come to Kentucky," especially public pension issues. Keep Informed as to the political landscape of public pensions at both the State and National Level through KRTA Publications, KTRS Publications and News Media. We need to be keenly aware of "Pension Envy." Our great retirement system and our financially stable investments are the envy of those who have lost their pensions.

Continue to work closely with legislators, thanking them by recognizing them at local meetings. Also, continue to thank Gary Harbin, Executive Secretary of KTRS, his staff, and the Board of Trustees. As Former co-chair Bobby Humes always said, "They work hard for us."



Don Hines



Ray Roundtree

(Cont'd from "KTRS..." on page 1)

retirees. (Over 5,319 retirees are over 80 years of age, including 60 who are over 100—one of the reasons we should be thankful for the defined benefit plan).

Impact. The sole reason KTRS exists is to provide monthly checks for its 46,894 retirees and their beneficiaries and survivors. This means \$129.5 million goes into the state economy. The positive impact—for school districts, for members, and for state and local economies—cannot be overemphasized. KTRS distributes hundreds of millions of dollars annually. In most counties, the school district is the largest employer.

Actuarial Status. The pre-funded Retirement Benefit Fund is at 57.4% and the pre-funded Medical Benefit Fund is at 8.6%—the latter transitioning to Pre-funded as of July 1, 2010.

UPDATE ON INVESTMENT PERFORMANCE (presented by Elaine Rall, Debi Newman, or Becky Niece)

KTRS Returns for Fiscal Year Ended June 30, 2012. Preliminary return is 2.4% and the market value of assets currently stands at \$14.8 billion. Although this amount is down from years prior, very few investments had returns this good. **UPDATE ON INVESTMENT GOVERNANCE (presented by Elaine Rall, Debi Newman, or Becky Niece)**

The KTRS Board of Trustees consists of nine members—Barbara G. Sterrett, Robert Conley, Ronald L. Sanders, Charles Ludwig, Laura Zimmerman, Ruth Ann Sweazy, Dr. Tom Shelton, the Chief State School Officer (Dr. Terry Holliday) and the Kentucky State Treasurer (Todd Hollenbach).

RETIREE HEALTH CARE. We are fortunate that **Jane Gilbert** was able to present this portion at all workshop locations. She explained the most recent changes in insurance: the Spousal Shared Risk Waiver which is effective January 1, 2013.

What is the current situation? KTRS retirees may insure their Medicare-eligible spouse in the retirement system's Medicare Eligible Health Plan by



Elaine Rall, KTRS



Debi Newman



Jane Gilbert, KTRS

paying the full premium for coverage, currently \$270/month. The spouse can decide to leave the MEHP to join a lower cost plan at any time. When a spouse waives and then becomes sick, they can come back to the higher quality KTRS MEHP during any annual open enrollment. This is known as *Adverse Selection*. It defeats the purpose of an insurance risk pool. Participants pay monthly premiums when they are healthy as well as sick. Effective January 1, 2013, if a spouse waives his/her MEHP coverage, they will only be permitted to re-enroll if they experience a KTRS specific Qualifying Event. Kentucky Employees' Health Plan (under 65 insurance) and the MEHP currently require Qualifying Events to make health insurance elections or changes outside of open enrollment. Qualifying Events are marriage, spouse losing other coverage, spouse's COBRA expires, tag-along with retiree, death of retiree, or spouse turning age 65. KTRS began announcing this change in March 2012.



KYRx is spear-headed by U of K and managed by Express Scripts.

- Leveraging greater prescription purchasing power
- Deeper drug discounts
- Dedicated U of K pharmacist assigned to KTRS and available by phone to field prescription questions and help find lower-cost generic equivalent or alternative drugs
- Under 65 retirees & active teachers already have Express Scripts administering their drug plan

Here's what this change means for you:

1. New prescription ID cards issued before January
2. No substantial changes to the existing KTRS MEHP drug plan design

(Cont'd from "KTRS. . ." on page 9)

3. Same deductible, coinsurance rates, and copayment structure
4. Same pharmacy access

In addition:

- Most national drug manufacturers have agreed to a 50% discount off of brand drug ingredient costs, as part of federal health care reform. When a retired member's aggregate drug cost reaches a certain threshold aka coverage gap or donut hole
- KTRS will work behind the scenes to take advantage of these discounts
- Seamless to retirees
- No material changes to the existing drug plan design
- Could be some preferred and non-preferred formulary differences and tier-to-tier cost differences, which drug plan already experiences
- Specialty drugs will come from Curascript

Humana Update Presented by various Humana Representatives

You tune up your car!



To keep your car healthy you get the oil changed. Average Cost : \$39.95



If you don't get the oil changed you are looking at a rebuilt or new engine. Average Cost :\$1500-\$3000

You should tune up your heart!



If you see your Dr. regularly for Cholesterol and Blood Pressure checks you will stay healthy! Average Cost.\$0.00



If you don't then you possibly could be having Heart Bypass Surgery! Average Cost: \$62,000.00 however you pay deductible/coinsurance.

My Diabetes Path (MEHP Members)

- An eight-week program that can help you learn to control your diabetes and improve your health
- Available online or in print versions
- Start your journey to better health today!



"I think diabetes is affecting my eyesight. I have trouble seeing the consequences of poor food choices."

If you have diabetes, why wait? Enrolling is easy. Visit MYDiabetesPath.com If you don't have web access, call 1-855-270-3354. If you use TTY, call 711

Exciting News for KEHP (under 65) Members!

Why Wellness, Why HumanaVitality?

For far too long, Kentucky has ranked near the top of the list for smoking, obesity and diabetes. And far too many folks are not getting their necessary annual checkups and preventative screenings. It's time to reverse these trends.



HumanaVitality is an actuarial based wellness program that can provide both tangible and intangible benefits to the Kentucky Employees' Health Plan (KEHP), the employers' bottom line and to members' health. Effectively designed and managed wellness programs, like HumanaVitality, have been shown to reduce employee health care costs, increase productivity, reduce work days lost due to illness and injury, reduce workers compensation and disability claims, improve employee morale and increase employee retention.

Healthy living is all about the choices you make. Drive or walk to the coffee shop? Pizza or salad for lunch? Couch or health club? It's not always easy. HumanaVitality rewards its members for making healthy choices and striving to achieve wellness goals — with rewards like brand name merchandise, hotel stays, and more.

No matter your stage in life or health, HumanaVitality has something to offer everyone:

Cost: Your Time and effort!

Requirements: A computer and your participation!

What's In It For: You saving your money by living healthier and shopping!

Gym Discounts: Search by your zip code to see who is participating!

Here's how you get started:

1. Go to the Livingwell.ky.gov website
2. Register
3. Take your Health Assessment
4. Follow your goals to earn points
5. Go shopping!

Log in to or register for MyHumana to go to HumanaVitality today.

KTRS & Humana Website

www.ktrs.ky.gov
1-800-618-1687

www.humana.com
1-866-307-2494 MEHP
1-877-597-7474 KEHP or www.kehp.ky.gov

Log in and create your own webpage account. It includes an 18-month summary of your activity, including doctors, hospitals, other information.

Humana Medicare Nurses offer help for any of your health problems—just ask:

- ✓ Acute Episodic Case Management
- ✓ Humana Cares Complex Case Management
- ✓ Field and Home-Based Clinical Management
- ✓ On-Site Review Nurse

SilverSneakers Update

SilverSneakers (free gym membership) is for MEHP members only. There are three easy ways to enroll in SilverSneakers:



1. Silver Sneakers at a participating location. To get started, visit www.silversneakers.com
2. SilversSneakers Online: www.silversneakers.com
3. [SilverSneakersSteps](http://SilverSneakersSteps.com). After registering as a Steps member on www.silversneakers.com/member you'll receive a kit with tools to help you get fit, including resistance bands, an exercise DVD and "how-to" material

About one-third of the MEHP members belong to SilverSneakers, a "value-added benefit" (free). Visit www.silversneakers.com for nutrition programs, exercises, and other helps.

SilverSneakers Steps (for members without convenient access to a location) includes the following:

- A personal exercise tracker
- A special welcome gift
- An activity planner & tracking logs
- Invitations to participate in themed reporting contests
- Quarterly newsletters

KENTUCKY COALITION A KENTUCKY GOVERNMENTAL PURCHASING COLLECTIVE

When do I call Express Scripts and when do I call the KYRx Coalition?

Express Scripts

- To get an ID Card
- To enroll in Mail Order
- To find Network Pharmacy
- To price check an Rx

KYRx Coalition

- To find lower cost Rx alternatives
- To contact your MD for lower cost alternatives
- To help get Mail Order Rx's from MD
- To ask questions about your medications

Contact Information:

- ▶ Express Scripts (24/7/365)
- ▶ Customer Service MEHP 1-877-866-5834
- ▶ Customer Service Pre-65 KEHP 1-877-597-7474
- ▶ www.express-scripts.com

(Create Member logon, obtain plan and pricing information, payment information, etc)

- ▶ KYRx Coalition – phone lines open (M-F 8 AM -6 PM ET)
- ▶ (859) 218-KYRX (5979) or toll free (855)-218-KYRX (5979)
- ▶ www.kyrx.org
- ▶ Email at KYRxCoalition@uky.edu

KENTUCKY COALITION A KENTUCKY GOVERNMENTAL PURCHASING COLLECTIVE

What's Different? What do I need to do?

- New Prescription ID Card Separate from your Humana Medicare Advantage Card
- Show your new Prescription ID card to your pharmacist
- Mail Order Prescriptions will come from Express Scripts Home Delivery Pharmacy
- Specialty Rx's will come from Curascript Pharmacy

Legislators Participating in the Workshops!



Rep. Steve Rudy
District 1



Rep. Jim Glenn
District 13



Rep. Tommy Thompson
District 14



Rep. Wilson Stone
District 22



Rep. Rick Rand
District 47



Rep. David Floyd
District 50



Rep. Bart Rowland
District 53



Rep. Mike Harmon
District 54



Rep. Carl Rollins
District 56



Rep. Brad Montel
District 58



Rep. Royce Adams
District 61



Rep. Joe Fischer
District 68



Rep. Adam Koenig
District 69



Rep. Mike Denham
District 70



Rep. Thomas McKee
District 78



Rep. Ted Edmonds
District 91



Rep. Hubert Collins
District 97



Sen. Joe Bowen
District 8



Sen. Dennis Parrett
District 10



Sen. John Schickel
District 11



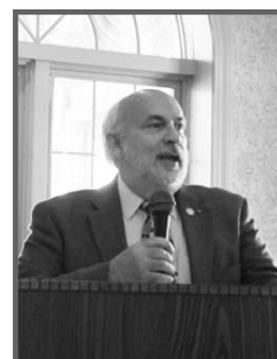
Sen. Damon Thayer
District 17



Sen. Robin Webb
District 18



Sen. Paul Hornback
District 20



Sen. Jack Westwood
District 23



Sen. Candidate District 1
Carroll Hubbard



Sen. Candidate District 1
Stan Humphries



US Rep. Candidate District 4
Bill Adkins



Rep. Candidate District 5
Kenny Imes



Rep. Candidate District 5
Hal Kemp



Sen. Candidate District 23
Chris McDaniel



To find out who
your representatives
are go to:
[http://sos.ky.gov/
elections](http://sos.ky.gov/elections)
or call
502-564-3490

Rep. Candidate District 50
Dick Heaton

Rep. Candidate District 53
Thomas Dodson

Rep. Candidate District 61
Wanda Hammons

Rep. Candidate District 61
Brian Lindner

Rep. Candidate District 63
Diane St. Onge

Business Partners Participating in the Workshops!



Charla Katz



Jill Noehren



Becky Kloos



EXPRESS SCRIPTS

FINANCE &
INVESTMENT
LINE



Henry Hensley

Home Instead SENIOR CARE
To us, it's personal™

- Meal Preparation
- Light Housekeeping
- Medication Reminders
- Shopping & Errands
- Personal Care Services
- Companionship

Emily Harlan

Patty Greiwe



Ray Pepin



Jennifer O'Donnell



Mark Berlin



Alyssa Lenks



Patricia Swinney

HUMANA
Healthways
Silver Sneakers
Fitness Program



Tanya Broell
Andrea Elmore



Barb Hiller and Kim Dues

KENTUCKY COALITION

A SENIORS GOVERNMENTAL
PARTNERSHIP COLLABORATIVE



Keith Hazelbaker—North American Life
John Motsinger—Nat'l Health Admin (NHA)



Scott Wegenast
AARP



Melissa Driskins & Todd McGee
COMFORT KEEPERS



Marvin Kinch
Nat'l Health Admin.



Lea Goggin, R.Ph.
Clinical Staff



Carrie Isaacs, Pharm.D.
Clinical Staff



Lucy Wells, R.Ph.
Clinical Director

Business Partners Participating in the Workshops!



Gail Dickman



Karla Burkart



Ryan Shive



Dave Farmer



Jim Curley & Jeff Johnson



Todd Fredericks



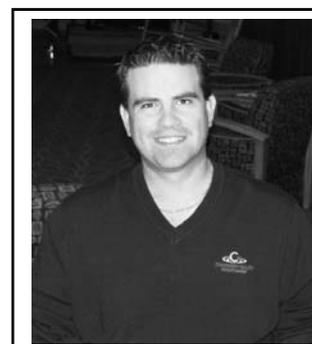
Lee Douthat



Jessica Hill



Amanda Trisler



Bryan Douglas
Cindy Block



Presidents of the 14 KRTA Districts



FIRST DISTRICT
David Foley



SECOND DISTRICT
Pat McKinney



THIRD DISTRICT
Willadean Carter



FOURTH DISTRICT
Donald Skaggs



FIFTH DISTRICT
Debby Murrell



JEFFERSON DISTRICT
Titus Exum



CENTRAL KY EAST DISTRICT
Betty Glovak



CENTRAL KY WEST DISTRICT
Ellie Thompson



MIDDLE CUMBERLAND DISTRICT
Jane Dalton



NORTHERN KY DISTRICT
Bert Baldwin



UPPER CUMBERLAND DISTRICT
Jean Smith



UPPER KY RIVER DISTRICT
Charlotte Ditty



BIG SANDY DISTRICT
Gerald Preston



EASTERN DISTRICT
Ann Porter

Spotlight on . . .

KRTA Member Louise Peal Dodson Dies at 106 Years of Age



Louise Peal Dodson

Louise Peal Dodson, 106, a resident of Wiley Retirement Village in Marlton, N.J., for 23 years passed away June 28, 2012, after a brief illness. She was born March 12, 1906, in Bandana, Kentucky, the sixth of eight children born to Jasper Steven Peal and Mollie Wingo Peal.

Mrs. Dodson was a 1933 graduate of the Western Kentucky Teachers College, a member of the First Christian Church of Bowling Green, Kentucky, for 71 years.

She began her teaching career in La Center, Kentucky, in Ballard County. She retired from teaching after 29 years at TC Cherry third grade in Bowling Green, Kentucky. She was a past noble of the Bowling Green Rebekah Lodge.

She was preceded in death by her husband, John Boyd (Jack) Dodson, in 1971; her four brothers and one sister.

She is survived by two daughters, Jacqueline Bakley of Ft. Meyers, Florida, and Medford, New Jersey, and Mollie Sacrey (James) of St Charles, Illinois; two grandsons, four granddaughters, three great-granddaughters, six great-grandsons, and also several nieces and nephews. (Published in Kane County Chronicle from July 4 to July 11, 2012.)

The following excerpts are from an article that appeared April 15, 2011, in The Central Record of South Jersey.

She has bacon every morning and dark chocolate every night. She exercises five times a week and leads the classes. She loves Burger King and southern fried cooking, especially mashed potatoes, country ham and fried chicken. She used to wear high heels every day to her school classes. She's a clothes horse and shops at least twice a week.

"I never expected to be this old," Louise laughs as her family gathers around her at the Wiley Christian Retirement Community in Marlton.

Never a drinker or smoker, Louise says she has good genes and there have been multiple family members who have lived well into their nineties.

Often, Louise can be seen driving her walker around Target or Wal-Mart, where she searches for bargains.

She was spoiled by her father, a judge, because he and Louise's mother were told that several health challenges meant that Louise may not live long. She had histoplasmosis of the lungs, which was diagnosed as tuberculosis. Louise, her younger brother and parents were quarantined for a year.

The family lived in a small Kentucky town with a population of 400. They had no electricity, no running water or telephone service. Louise's job was to draw water every day from the 60-foot well. She saw her first car at the age of 7.

A teacher of third-graders, Louise was paid \$50 a month in the town she grew up in. If she was sick, she had to pay for a substitute teacher.

"I can't get over the big salaries they make today," Louise says, reflecting on her meager salary of years

past. She has been financially independent her whole life. At age 100, Louise decided it was time to give up writing her own checks to pay her bills.

Louise's brother William, a Rhodes Scholar and graduate of the University of Kentucky, paid the college expenses for all of his siblings, allowing Louise to attend college.



Commonwealth Connection 2012-2013

Have a little vacation or comp time to use up and need a quick getaway? Don't forget the unique beauty, history and dining experiences to be enjoyed just around the corner from home!

The Kentucky State Parks are once again offering the Commonwealth Connection discount for all local, state and federal employees and retirees for 2012-2013. The Kentucky State Parks offer more than 250 miles of hiking trails, wildlife viewing, golf and other outdoor adventure.

Take advantage of the Kentucky State Parks' Commonwealth Connection program, which offers you reduced rates on lodge rooms and cottages at 17 resort parks. Good from Nov. 1, 2012, through March 31, 2013. The rates for 11 resorts and the cottages at John James Audubon State Park are:

Lodge Room -- \$44.95

1 BR Cottage -- \$74.95

2 BR Cottage -- \$84.95

3 BR Cottage -- \$94.95



Add \$5 to the above rates to enjoy a getaway at these remaining resort parks: Barren River, Cumberland Falls, Kentucky Dam Village, Lake Barkley, Lake Cumberland or Natural Bridge State Resort Parks.

Make your reservations online at www.parks.ky.gov and use the promo code "CC12". Individual park numbers can be found on-line, or call 1-800-255-7275 to be transferred to the park of your choice to make reservations by phone. **Be sure to mention the "Commonwealth Connection" to receive your special rate!**

Proof of government employment or past service may be required at check-in. Subject to availability. May exclude park special event weekends and holidays. For leisure travel only. Not to be combined with other offers. Applicable taxes will apply.

Week to Honor Retired Teachers

by Debby Stinson, Corresponding Secretary
Bullitt County RTA

You may have seen a bumper sticker that read, "If you can read this, thank a teacher." With patience and skill we do learn to read, write and do arithmetic. But what happens when a teacher retires?

Well, in Bullitt County they continue to quietly serve the community.

Bullitt county Retired Teachers Association members have raised thousands of dollars for the Relay for Life and given scholarships to local high school seniors.

They have logged thousands of hours (over 21,000 documented hours for the last 4 years) of community service by volunteering in educational programs in Bullitt County Schools, serving as CASA advocates, working members of the Bullitt County Women's Club and much more.

Retired teachers do not serve their community for money or glory. They do not ask for thanks. They continue to serve their community simply because it is the right thing to do.

So, during Retired Teacher Week, be assured that in Bullitt County and the rest of our country retired teachers are at work for you and your family.



Rudolph is a Girl

According to the Alaska Department of Fish and Game, while both male and female reindeer grow antlers in the summer each year, male reindeer drop their antlers at the beginning of winter, usually late November to mid December. Female reindeer retain their antlers until after they give birth in the spring. Therefore, according to every historical rendition depicting Santa's reindeer, every single one of them from Rudolph to Blitzen had to be a female.

Who is not able to recall the impact of some particular teacher—an enthusiast, a devotee of a point of view, a disciplinarian whose ardor came from love of a subject, a playful but serious mind? There are many images, and they are precious.
Jerome Bruner

Look How We Celebrated Kentucky Retired Teachers' Week October 15-21, 2012

Simpson County RTA

On October 9, 2012, the SCRTA was presented with a proclamation from the city of Franklin declaring the week of October 15-21 as Retired Teachers' Week in Franklin. Accepting the proclamation from Mayor Pro-Tem Jamie Powell were President-Elect Sylvia Pulliam and President Bill Porter. On October 18, 2012, Bill Porter spoke at the School Board meeting and announced that SCRTA is donating \$200 to each school (a total of \$1,200) to support the school programs.

Webster County RTA

The WCRTA met on Monday, October 8, at Baker Park in Dixon. Dixon Mayer and WCRTA member Linda Frederick welcomed the group. In keeping with the Kentucky Retired Teachers' Week of October 15-21, WCRTA President Daisy Rocha opened the meeting with a review of the history and benefits of KRTA and the importance of membership. She recognized the WCRTA past presidents and asked them to share a remembrance of their terms as president. Retired past presidents who were present were: Alda Sellers, John Porter, Ruth Porter, Carolyn Tucker, Brenda Stull and Pauletta Yarbrough.

Nelson County RTA

October 14-20, 2012 Declared First Annual Kentucky Retired Teachers' Week

The Nelson County Retired Teachers bring over \$12 million into the local economy each year. There are 314 retired teachers in Nelson County with over half of them volunteering hours to numerous service organizations. Based on volunteer hours being calculated at \$17.65, the retired teachers in Kentucky donated more than 609,000 hours for a value of \$1.44 million last year.



Pictured with the Official Proclamation are Nelson County Retired Teachers Association officers from left to right: Peggy Horton, Legislative Chairperson; Harilyn Gunther, Membership Chairperson; Judy Hahn, Treasurer and also Executive Council Member; Mike Yaden, President-Elect, and Margaret Head Sims, President. Libby Burr, Secretary not present.

Henderson County RTA

Steve Austin, Mayor, and Hugh McCormick, Judge Executive of Henderson City/County, issued a proclamation declaring October 15-21 as Retired Teachers' Week.

Rebecca Brown, President of HCRTA and Pat McKinney, Second District President, each wrote articles that appeared in the The Gleaner in October. They honored teachers by recognizing Kentucky Retired Teachers' Week and informed readers of the activities and goals of HCRTA. Their next project will be dedicated to fighting hunger.

Shelby County RTA

Mayor Tom Hardesty proclaimed October 15-21 as Retired Teachers' Week in Shelby County. Marie Wright, president of the Shelby County RTA, told Hardesty, "When we teachers retire, we don't just sit around, we volunteer."

Woodford County RTA

Woodford County Judge John Coyle proclaimed October 15-21 as Retired Teachers' Week in Woodford County. An article appeared in The Woodford Sun on October 11, 2012, outlining the accomplishments, history and volunteer efforts of the group. Last year they donated 12,303 hours and awarded two scholarships in the amount of \$550 each.

Kenton County RTA

The Kenton County Retired Teachers held their luncheon meeting Tuesday, October 9, 2012 honoring Retired Teachers' Week. The speaker was Janie Caslowe from the KRTA office. The next meeting will be Tuesday, December 11, 2012.



Pictured left to right are June Grooms, Northern Executive Council Representative; J. B. Losey, Kenton county RTA President; Janie Caslowe, KRTA Deputy Executive Director; and Faye Shehan, KRTA Vice President.

Hart County RTA

Hart County Judge Executive Terry Martin proclaimed October 15-21 as Retired Teachers' Week in Hart county. Present for the signing were Glyna Lile, Mary K. Bunnell, Cathy Butler and Marcia Witherspoon. An article and picture of the signing of the proclamation appeared in the Hart County Herald News. Last year HCRTA members donated 7,274 volunteer hours. This year they plan to donate to the N.O. Kimbler scholarship fund, participate in the Grandparent Essay contest, donate to KET, collect school supplies for children, donate to the local Food banks, and participate in the Back Pack Program.

McLean County RTA

Mike Heflin, on behalf of McLean County's retired teachers, wrote a letter to the editor about what it means to be a retired teacher. He outlined the important days in the life of a student—good and bad—and how teachers are there to be a part of it. He says that teachers may not recognize every student when they see them, but chances are they will be able to recall events from the time they spent with students.

Bullitt County RTA



(Left to right) Betty Hester, Immediate Past President; Allen Schuler, President; Ethel Tatum, Recording Secretary; Nan Wilkins, Treasurer; Becky Cheek, Asst. Treasurer; Debby Stinson, Corresponding Secretary (not shown)

The BCRTA installed new officers at the June meeting. The meeting was held at the First United Methodist Church in Mt. Washington. The guest speaker gave an informative presentation on the services of the Woodmen of the World. Member, Teresa Byerly, spoke on the subject of abuse. She listed the warning signs everyone should look for in an abusive relationship. Teresa has been speaking to groups concerning abuse since the loss of her sister due to an abusive relationship.

Following the meeting a lunch was served by the ladies at the church.

Pike County RTA

Judge-Executive Wayne T. Rutherford proclaimed October 15-21 as Retired Teachers' Week in Pike County and urged everyone to honor retired teachers for their past and present contributions. On October 25, 2012, The Appalachian News Express printed an informative article outlining the contributions of PCRTA members to the community.

AROUND THE STATE . . .

Third District RTA

The Third District assisted at the Pre-Retirement Seminar held on September 22, 2012, at the Holiday Inn University Plaza in Bowling Green, KY. Several prospective retirees signed Automatic Dues Deduction cards (white cards) and some attendees became associate KRTA members.



Pictured l to r front row: Ruth Winfrey, Gertrude Whitman, Linda Pitcock, Judy Polson, Mae Van Petett. Back row: Dora Moore, KTRS, Leon Remington, Warren County RTA President, Debby Murrell, KRTA Membership Co-Chair, Willadean Carter, Third District President

Monroe County RTA

The officers of the Monroe County Retired Teachers Association met recently to purchase school supplies with the grant awarded by KRTA. The sixteen bags of items were delivered to the Monroe County Youth Service Center to be distributed to students as needed. (Monroe County RTA decided to split the grant between the School Supply Drive and Feed Kentucky Program after matching the grant by the local association).



Pictured are (l to r): Debra Walden, Secretary; Linda Pitcock, President; Nancy Moss, Treasurer; Debbie Copas, Reporter; and Ginger Holcomb, Vice-President Service Project of Monroe County RTA

The retired teachers of the Monroe County RTA collected items for their local public library to be used for the summer reading program. The library staff of William B. Harlan Memorial Library were very appreciative!

Johnson County RTA

Gary L. Harbin, CPA, Executive Secretary Kentucky Teachers' Retirement System addressed the September meeting of the Johnson County Retired Teachers Association. Mr. Harbin discussed issues important to preserving KTRS and the importance of retired teachers' annuities to the local economy. Members had the opportunity to participate in a question/answer period.

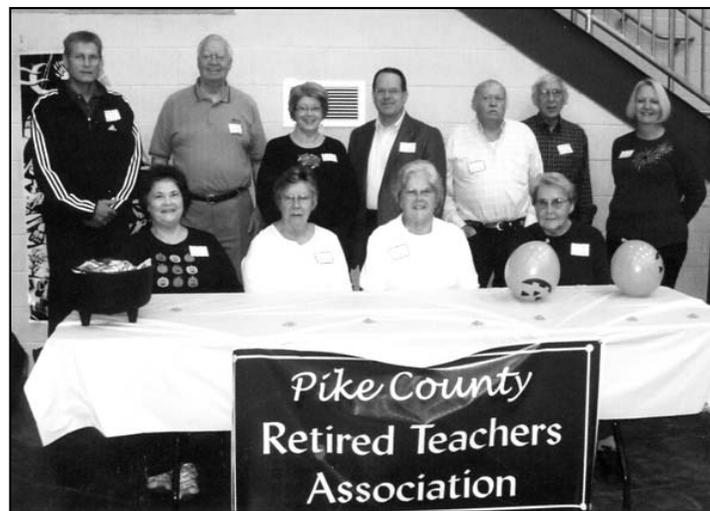


Pike County RTA

On October 23, 2012, eleven Pike County retired teachers gathered at the Eastern Kentucky Exposition Center in Pikeville, Kentucky, to provide children with a safe trick-or-treat for the Nightmare on Main Street event.

The event was sponsored by the YMCA. The retired teachers gathered to help with the morning session from 9 am to noon with the special needs children throughout the Pike County School System and the Pikeville Independent School System.

Booths were set up for distribution of candy, inflatables were provided for entertainment, and lunch was provided. The PCRTA members attending were:



(Left to right) Linda Titus, Mary Alice Hunt, Madgalene Coleman, and Emmalene Steel Back (Left to right) David Lester, Virgil Osborne, Judy Lester, Morgan Chapman, T. J. Ford, James R. Kendrick and Pam Smith.

Marshall County RTA

MCRTA met October 9, at Miller Park in Draffenville for its regular meeting. The Marshall Co. Health Dept. gave flu shots prior to the meeting. Rep. Will Coursey, Martie Wiles, Field Rep from Senator McConnell's office, and Janece Everett, Field Rep from Congressman Ed Whitfield's office, participated in a round table discussion with the teachers.

Owen County RTA

Owen County Retired Teachers' Association members enjoyed their annual potluck dinner and September meeting at the clubhouse of Fairway Golf Course in Wheatley. Guests at the meeting were Faye Shehan, KRTA vice-president, and June Grooms, Northern Kentucky District representative to the KRTA Executive Council, who are shown presenting OCRTA president Faye Shelton with a KRTA pin. OCRTA members also enjoyed hosting 5th District Health/Insurance chairman, Jim Judge, who provided very important information about insurance and also Tanya Broell, representative of Humana, who provided packets and answered questions that members had about Humana programs and services.



Those pictured, front row, left to right are: Babs Newcomb, Suzanne Peak, Machele Bess, Delbert Keith, Carlton Anderson, Faye Shehan, Faye Shelton, June Grooms, and Evelyn Bourne. On the back row, left to right are: Jim Hutton, Wilma Perkins, Anna Cook, Vonda Howard, Barbara Ramsey, Renelle Sparrow, Bonnie McKee, Joanne DeWitt, Phyllis Malcomb, Ginny Banks, Sherry Ayres, Elizabeth Prewitt, Bill Prewitt.

MISCELLANEOUS INFO . . .



YOU MIGHT WANT TO KNOW

N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.

Treasurer's Report Scholarships Paid

July 1, 2011 - June 30, 2012

Community College	Recipient	Amount
Ashland	Amanda McCall	\$ 1,400.00
Big Sandy	Alicia Alley	1,400.00
Bluegrass	Christina Mathers	1,400.00
Bowling Green	Kimberly Lohden	1,400.00
Elizabethtown	Hannah Lynn Thomas	1,400.00
Gateway	Amber Griffith	1,400.00
Hazard	Autumn Muccio	1,400.00
Henderson	Rachel Stone-Tanaka	1,400.00
Hopkinsville	Nikki Nicole Hamby	1,400.00
Jefferson	Nicole Bringer	1,400.00
Madisonville	No Recipient	-
Maysville	Erica Sadler	1,400.00
Owensboro	Kimbra Payne	1,400.00
Somerset	Ashley Martin	1,400.00
Southeast	Micah Shai Boyd	1,400.00
West Kentucky	Kaitlin Bailey	1,400.00
TOTAL		\$ 21,000.00

CURRENT INVESTMENTS

C. D. Amount	Maturity Date	Interest Rate	Annual Earnings
\$30,000.00	7/12/2012	.35%	\$ 105.00

Money Market	Institution	Interest Rate	Annual Earnings
\$1,392.33	Raymond James	0.01%	\$ ---
\$10,861.86	PNC Bank	0.05%	\$ 7.41

Estimated Earnings on	\$42,254.19	\$ 112.41
Total Contributions (FY2012)		\$ 24,307.00
Received from KRTA (FY2012)		(17,750.00)
Local/District/Individual Contributions (FY2012)		\$ 6,557.00
Interest Received (FY2012)		108.00
Total Contributions/Interest Received		\$ 6,665.00
KRTA Contributions (FY2009)		17,750.00
Beginning Balance - Jul 1, 2011		670.50
Total Funds Available (FY2012)		\$ 25,085.50

Scholarships Paid (FY2012)	\$ (21,000.00)
Contributions (FY2011) Invested in CD's - 2011-12	---
Contributions (FY2012) Invested in CD's - 2011-12	---
Contributions/Interest (FY2012) Used for 2011-12 Scholarships	---
KRTA Contributions (FY2012) Not Used for 2011-12 Scholarships	---
Contributions/Interest (FY2012) Used for Misc. Expenses	(1,010.14)
Contributions (FY2012) Invested in Mutual Funds - Jun 2012	(1,000.00)

Fund Balance - Jun 30, 2012	\$ 2,075.36
Contributions (FY2012) to be Invested in 2012-13	---
Contrib./Int. (FY2012) to be Used for 2012-13 Scholarships	\$ 2,075.36

Mutual Fund Investments (Cost)	Current Value
\$66,358.96	\$ 84,507.41

Total Assets **\$ 128,836.96**

Signed: Bob Wagoner, Executive Director

Date: November 1, 2012

Whitley Area RTA

L to R
Frankie Ball, WARTA
Membership Chair;
Paul Falin, President;
Jake Mountjoy, Aretta
Moses, Letha Taylor;
Irene Clawson; Lorene
Bowling; Marian
Collett



Pictured at left:
Carolyn Bowman, 2012
retiree, signed white card.
Paul Falin, President and
Carolyn Falin, Health &
Insurance Committee Co-
Chair.

The Whitley Area Retired Teachers Association took part in the AARP Kentucky Health and Independent Living Festival 2012 on Monday, September 24, at the Williamsburg Convention and Tourism Center. Paul Falin, President, and Carolyn Falin, Health & Insurance Committee Co-Chair, provided information about retiree health and insurance and shared membership information with retired teachers who attended the Festival. President Falin got signed white cards and local membership dues from new retirees.

Daviess County-Owensboro RTA



KRTA (Kentucky Retired Teachers Association) has declared Oct. 15-21 Retired Teachers' Week. Last year KRTA members volunteered 609,000 hours that were valued at \$1.44 million. Members of Daviess County-Owensboro RTA volunteered over 9,900 hours, with an estimated value of \$171,963.

Over 100 DC-ORTA members and guests attended the October meeting. Pictured are the guest speaker, State Treasurer Todd Hollenbach (left) and DC-ORTA Legislative Chair, Joe Westerfield (right).



Submit information about your
local RTA activities to
brenda.meredith@krta.org

All photographs must be electronic or originals.

The deadline for the March issue is January 14

Corrections To Be Made in September Issue of KRTA NEWS.

First District Executive Council

Sally DuFord Foley
963 Crossland Rd
Murray, KY 42071
270-753-4446
sallydufordfoley@yahoo.com

Webster County President

Daisy Rocha
PO Box 207
Slaughters, KY 42456-0207
270-884-7339
jrocha@connectgradd.net

Middlesboro President

Rhonda Roark
396 Ridge Road
Tazewell, TN 37879
423-869-9010 or 423-489-8244
rmroark@bellsouth.net

Fulton County President

Barbara P. Christopher
204 Park Terrace Cove
S. Fulton, TN 38257-2357
270-210-7932
kyeducator@hotmail.com

Please keep your e-mail address updated.

Notify us at

info@krta.org

**Communicate with your legislators and
ask for their support on issues
that affect your retirement!
Don't assume they know your needs.**

In My View – The Value of the Kentucky Citizen Foster Care Review Board Program

Greetings, Fellow Educators!

My name is Richard Vincent; I live in Sturgis, Kentucky, which is in Union County in Western Kentucky. I retired in 1991 after serving as Principal of Union County High School for twenty-three years and three years as Principal of Uniontown Elementary School.

Following my retirement, in 1998, I was approached about serving as a Citizen Foster Care Review Board (CFCRB) Member for the local Union County Board. I quickly learned that the CFCRB is local volunteers appointed by their chief family or district court judge to review each child placed in the custody of the Cabinet for Health and Family Services due to dependency, neglect or abuse. These volunteers focus on the permanency plan established by the Cabinet and the child's placement. The goal for every child is to achieve permanency, safely and in a timely manner. CFCRB volunteers provide recommendations to judges on Kentucky's foster children so that they may be placed in safe, permanent homes.

In response to federal legislation, the Kentucky General Assembly created the CFCRB in 1982 to decrease the amount of time children spend in foster care. The CFCRB operates within the Department of Family and Juvenile Services of the Administrative Office of the Courts (AOC) in Frankfort. The AOC is the operational arm of the Kentucky Judicial Branch.

Being an educator, I have a love for children, especially the "underdog" children who need someone else looking out for them. So, the CFCRB is a natural fit for me, as it is the children who need extra help—the children in out-of-home care—whose cases we review in hopes of helping them achieve a safe, permanent home, whether it be reunification with parents, relative placement, or adoption.

In fact, my wife and I adopted our two children, who are grown with families of their own. Our daughter is the director of an autistic and behavior disorder teaching unit in Poplar Bluff, Missouri, and our son—the physics/engineering major—works for a private defense contractor in Dayton, Ohio. Needless to say, we are very proud of them, our grandchildren and great-grandchild.

If you are looking for a worthwhile volunteer opportunity, I would encourage you to join your local county Citizen Foster Care Review Board. We are always in need of volunteers. Our board reviews its cases through the Interested Party Review process, where we invite the social worker, foster parents, and parents (if they are still part of the case) to attend the review and tell us about the progress the child is making. The addition of this process has been a great asset to the CFCRB. Some boards compile a paper review based upon the child's case file. Either way, this is a much-needed service for these children and a most rewarding opportunity to help in a child's life, whether the child even knows you are looking out for him. The good feeling you get when you see a child successfully reunited with his parents or adopted into a good family is priceless.

Incidentally, I am so committed to the CFCRB, I am still serving after fourteen years, and I will become the State CFCRB Vice Chair at our annual State Board Meeting in November.

If you are interested in becoming a Citizen Foster Care Review Board Member,

please contact the Administrative Office of the Courts, Department of Family and Juvenile Services, 1-800-928-2350 or 1-800-628-0263. Richard Vincent, Vice Chair Union County Citizen Foster Care and State Vice Chair-Elect, State Citizen Foster Care Review Board

JPMorganChase

randstad
inhouse services

EXTRA \$\$\$\$\$\$

Seasonal & Temporary

Now Hiring For the Month of January:

DATA ENTRY CLERKS * MAIL CLERKS * REMITTANCE PROCESSORS

Part-time/Full-time Hours & Flexible Shifts Available

Shifts: 1st 8am-4pm and 3rd 12am-8:00am

All positions available during peak seasons throughout the year

\$9.50 to \$10.50 an hour + bonus potential

Benefits Available Day 1

Located in Commerce Crossings (Gene Snyder & Preston Hwy)

Requirements:

- High School Diploma or GED
- Attention to Detail
- Must be FLEXIBLE & DEPENDABLE
- Pass Drug Screen
- Submit to Extensive Background Check
- Proof of Identification (Drivers License, Social Security Card & Birth Certificate or Passport)
- Must be US Citizen or a Permanent Resident for 5+ Years
- Data Entry Positions Require 8000 Keystrokes Per Hour

Apply on line: WWW.RANDSTADJOBS.COM

Or Email your resume to besttalentlouisville@gmail.com

NO PHONE CALLS PLEASE—EMAILS ONLY—YOU WILL BE CONTACTED!

(Continued from "Social Security" on page 2)

The GPO penalizes the public worker, such as a teacher, not the spouse. If the retired teacher has a survivor's benefit on his/her pension, the spouse receives the full amount plus any Social Security to which either party is initially eligible.

GPO: The Realty

The GPO hits hardest those who have provided lifetime careers of public service often for comparatively lower salaries and pension. The GPO also discourages both individuals and spouses who have earned Social Security benefits from entering into KTRS-covered employment because of the double penalty of the WEP and GPO.

WEP/GPO Update

KRTA continues to work for the repeal of the WEP/GPO penalties. We have joined other retired educators on a nationwide scale in renewing the importance of this issue with the current administration. A national website that can keep you informed on the latest actions concerning this issue is www.ssfairness.com. You may wish to visit this site and sign up for updates.

Our volunteer advocates for federal issues continue representing KRTA on this matter. They are hard at work maintaining contact with the congressional offices of all of Kentucky's federal delegation. The association will continue working with other like organizations to seek action on these unfair Social Security provisions. As reported in the September issue of the

KRTA News, there are repeal bills filed in both chambers of Congress. In the U.S. House of Representatives it is HR 1332 and in the Senate it is S 2010.

Washington, D.C. continues to be in disarray. Currently, both the U.S. House of Representatives and the U.S. Senate are very unfriendly to the idea of repealing the GPO offset. Perhaps when the economy turns around and/or after the 2012 elections, the political climate in both chambers of Congress will be friendlier. The repeal of WEP and GPO is estimated to cost \$10B per year more to Social Security. Thus, a robust economy is very important to getting this done.

Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them.



Janie Caslowe, KRTA Deputy Executive Director, and Brenda Meredith, KRTA News Editor, were busy at Third District Workshop.

Happy Holidays

Dr. and Mrs. Bob Wagoner
Janie Caslowe, Carla Hahn
Betty Hester, Charlotte Lindley
Brenda Meredith

The KRTA office will be closed
December 21, 2012-January 2, 2013

FOR YOUR INFORMATION

KRTA OFFICE

1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krta.org (e-mail) www.krta.org (web site)

KRTA LEGALINE

1.800.232.1090
 Buckman & Farris PSC Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE

1.866.899.5796

DELTA DENTAL INSURANCE

1.866.480.4872

AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341
www.avesis.com

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company
 1.888.504.0156 ext. 51690
 502.429.4504 ext. 51690

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

1.800.286.6149

KY TEACHERS' RETIREMENT SYSTEM

1.800.618.1687 or www.ktrs.ky.gov
ktrsinfo@ky.gov

COMMONWEALTH CREDIT UNION

1.800.228.6420 or www.ccuky.org

COMFORT KEEPERS

1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock

1.888.362.1214 or khazelbaker@lifeplansllc.com
www.krtadiscountplans.com

TRAVEL

Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

Quips, Quotes & Puzzles

Innovative Units of Measure

1. Ratio of an igloo's circumference to its diameter = Eskimo Pi
2. Two thousand pounds of Chinese Soup = Won ton
3. One millionth of a mouthwash = 1 microscope
4. Time between slipping on a peel and smacking the pavement = 1 bananosecond
5. Weight an evangelist carries with God = 1 billigram
6. Time it takes to sail 220 yards at 1 nautical mile per hour = Knotfurlong
7. Three hundred sixty five and one-fourth days of drinking low-calorie beer = 1 Lite year
8. Sixteen and a half feet in the Twilight Zone = 1 Rod Serling
9. Half a large intestine = 1 semicolon
10. One million aches = 1 megahurtz
11. Basic unit of laryngitis = 1 hoarsepower
12. Shortest distance between two jokes = a straight line
13. Four hundred sixty three and six-tenths graham crackers = 1 pound cake
14. One million microphones = 1 megaphone
15. One million bicycles = 1 megacycle
16. Three hundred sixty five bicycles = 1 unicycle
17. Two thousand mockingbirds = two kilomockingbirds
18. Ten cards = 1 decacard
19. Fifty-two cards = 1 deckacards
20. One kilogram of falling figs = 1 Fig Newton
21. One thousand cc's of wet socks = 1 literhosen
22. One millionth of a fish = 1 microfiche
23. One trillion pins = 1 terrapin
24. Ten rations = 1 decaration
25. One hundred rations = 1 C-Ration
26. Two monograms = 1 diagram
27. Eight nickels = 2 paradigms
28. Five statute miles of intravenous surgical tubing at Yale University Hospital = One I.V. League

ORDER FORM

KRTA MEMBERSHIP PIN

Please send _____ pins @ \$2.50 each to

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

Send completed Order Form to: KRTA
 7505 Bardstown Road
 Louisville, KY 40291-3234



KENTUCKY TEACHERS' RETIREMENT SYSTEM
PRE-RETIREMENT SEMINAR

SEMINAR
 5:30 p.m. - 7:30 p.m.

December 5, 2012
 Capital Plaza Hotel
 405 Wilkinson Blvd.
 Frankfort, KY



Dora Moore, KTRS and Debby Murrell, KRTA at a Pre-Retirement Seminar

Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2012

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

BARREN Elizabeth Jones	CAMPBELL William Feldman	James Wilds	Phyllis Cooksey	LETCHER Bobby Collins	PULASKI Leda Brown
BELL Edith Cornett	Nannie Thompson	Juanita H Wright	Lynn Darby	Doyle Roe	ROCKCASTLE Charles B Parsons
BOONE Lucille Turner	CHRISTIAN Wanda Ricchuite	FRANKLIN Benjamin Fannin	Bettye Dixon	LOGAN Joseph Bunch	ROWAN Robert Grueninger
BOURBON William E Sherlock	CLARK Nell S Cheatham	Nellie Jones	Lynn Elsing	MADISON Willie Crenshaw	Linda Nottingham
BOYD Thora Cooksey	CLAY Christine Gabbard	Ruth F Jones	Judith Flamm	James Davis	SIMPSON Helen Marie Arney
Vivian S Stewart	CLAY Marie Cornett	John W Mason	Sadie Gray	Hanly Funderburk	TRIGG Thomas Sholar
BOYLE Marie C Ellis	Georgia Hopper	Carolyn Moore	Margie Hansford	John C Lawson Jr	Elizabeth Taylor
BOYLE Velda Taylor	Jane Moberly	GARRARD Betty Miller	Jerry Henson	Camilla Marshall	UNION Julia Kinder
BRACKEN Kenneth Smallwood	CRITTENDEN Edith Richards	GRAVES Norma Barlow	Ernest F Herford	Georgeann Smith	WARREN John W Beetem
BRECKINRIDGE Carlos Hawkins	DAVISS David A Noblett	HARDIN Carl Ford	Edna Hester	MARION Joseph R Carrico	Fredrick Clark
Ira Weatherford	Benton Reeves	Marilyn Martin	Vivian Hocker	MARSHALL Kevin Robertson	Harriette Cornett
BULLITT Joseph Herde	Sr. Jean Stukenholtz	William P Tully	Sandra Jones	MCCRACKEN William Adams	Louise Dodson
Nell S Pike	James Wathen	HARLAN Shirley Cope	Joanne Katzman	Jessie W Dortch	Patricia Lawrence
Foster Sanders	ELLIOTT Lyda Rice	HART Preston L Mansfield	Alice Lally	Elvina Miller	WAYNE Jo Collins
Mary Smith	ESTILL Bernice Pernu	HENDERSON Helen Owen	Ann Maddox	MCCREARY Elsie G Barrett	Sharyan McKinney
Mona Tamme	Virginia Yeager	Harrell Wood	Edith Mayes	MERCER Elizabeth Doolin	WHITLEY Edith Bradford
BUTLER Polly Payne	FAYETTE June Holliday	HENRY Eula A Blair	Glenda Mellick	Edna Knight	Alex Robinson
CALDWELL Gayle Davis	Andrea Jacobs	HOPKINS Sylvia G Bivins	Ella Milby	METCALFE Margaret Ayers	WOODFORD Gerald P Boerschinger
Raymond E Hendricks	Barbara Jacobs	Ruth Tucker	Mattie Miles	R Butler	H V Stevens
Jo A McCaslin	Bernice R Maner	JACKSON Lois Deaton	Shirley Palmer	Mary Jones	
CALLOWAY Sharon Hopkins	Judith Morris	JEFFERSON Alice Arnett	Carl J Raible Jr	Claudia Kafer	
	Eliza Rogers	Mary Buch	John Shumake	Ralph Reece	
	Ruth Salyer	Ruth Burke	Frank Simpson	MIDDLESBORO Charlcie Collins	
	Samuel Sears	Doris Connolly	Nancy Simpson	NELSON Hazel Pash	
	William Switzer		Phillip Smain	OLDHAM Bessie Ross	
	Vivian Tackett		Mildred Small	OWEN Bessie C Hawkins	
			Edward Sullivan	Doris Kemper	
			Bristol Thacker	OWSLEY Raymond Hamblin	
			Doris Trossky	PERRY Mabel B Burklow	
			Henderson Wilson	Pauline Hammonds	
			Mae Wilson	PIKE Zelda Bertrand	
			Electa Yerger	Hibbard Burke	
			Imelda Yuhr	Ruby Clemons	
			JESSAMINE Georgia Botner	Maretta Hartley	
			Alice Brock	Albert Keesee	
			JOHNSON Thomas Cochran	Lola Tackett	
			KENTON Carolyn Landon		
			KNOTT Paul Ashley		
			Geneva C Smith		
			KNOX Dorothy Buchanan		
			Betty Rhodes		
			LARUE Dorothy L Hoggard		
			LAUREL Mabel McDaniel		
			George Smith		
			Mae Wagers		

KRTA OFFICE STAFF

DR. ROBERT WAGONER
EXECUTIVE DIRECTOR

JANIE CASLOWE
DEPUTY EXECUTIVE DIRECTOR

FRANK HATFIELD
EXECUTIVE DIRECTOR EMERITUS

CARLA HAHN, SECRETARY

CHARLOTTE LINDLEY, RECEPTIONIST

BETTY HESTER, TECHNOLOGY

MARY WAGONER, COORDINATOR

SPECIAL EVENTS

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

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

KRTA NEWS
(PUBLISHED QUARTERLY)
BRENDA MEREDITH, EDITOR
brenda.meredith@krta.org

KRTA OFFICERS

DR. JAMES FRANK, PRESIDENT
CAROLYN FALIN, PRESIDENT-ELECT
FAYE SHEHAN, VICE-PRESIDENT
EDWIN COOK, PAST PRESIDENT

