



# News

Serving Retired Teachers Since 1957



VOLUME LX NUMBER 2

LOUISVILLE, KENTUCKY

NOVEMBER 2025

## A Year In Review

The 2025 General Assembly, KRTA Annual Convention, Executive Council Meetings, District President's Meeting, State Committee Meetings, Local RTA visits, and a packed three weeks of traveling for our Fall Workshops! These are just a few of the normal activities that are planned throughout the year as the Executive Director. As I reflect on this first year, I feel good about the direction we are continuing to take. I am seeing some new leadership popping up across the state. New ideas are being presented as



**Greg Roush**  
KRTA Executive Director

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## Medicare Eligible Health Plan (MEHP) 2026 Update

The TRS MEHP Medicare Part D prescription drug plan will continue to be administered by Express Scripts in 2026. The insurer for the TRS MEHP Medicare Advantage plan will change on January 1, 2026, from UnitedHealthcare to Humana. Those currently participating in the TRS MEHP will be enrolled automatically for 2026 with Humana. Additional details regarding the change to Humana are outlined in this letter. Any 2026 changes for the Kentucky Employees' Health Plan (KEHP) for individuals under 65 and not eligible for Medicare will be communicated separately by the KEHP.

Earlier this year, TRS, in conjunction with the Know Your Rx Coalition and the University of Kentucky, issued two requests for proposals (RFPs) for the TRS MEHP for calendar year 2026. The first was for the Medicare Part D prescription drug plan. The second was for the insured Medicare Advantage (medical) plan. TRS periodically conducts competitive bidding for these benefits to ensure the long-term viability of the Health Insurance Trust. This also motivates vendors to

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**NRRA**  
AARP's Educator Community



**News**  
A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**

7800 Leaders Lane  
Louisville, Kentucky 40291



## PRESIDENT'S MESSAGE . . .



**Ann Porter**  
KRTA President 2025-26

### Let Us Be Grateful

I am absolutely certain that I chose the perfect theme for my year as State President: “Let’s Be GRATEful.” This simple yet powerful message has resonated with me deeply as I’ve journeyed across the 14 Districts of KRTA during our recent workshops. Each stop reminded me just how fortunate we are to call the Commonwealth of Kentucky home. From the shimmering lakes of the west to the majestic mountains of the east, Kentucky’s natural beauty is a daily reminder of the blessings that surround us. But it wasn’t just the scenery that filled me with gratitude—it was the people. Traveling across the state, we stayed

under budget and saw a noticeable increase in attendance. That’s a win-win! I was especially thankful for the opportunity to reconnect with longtime friends and to meet so many new faces who share our passion for education and community. The spirit of KRTA is alive and well, and it’s growing stronger every day.

This year, I’ve taken on a challenge that I hope you’ll join me in tackling: increasing our membership. Too many retired educators still don’t realize what KRTA offers—a nonprofit, nonpartisan organization dedicated solely to improving the welfare of retired teachers. For just \$20 a year, members gain access to valuable resources,

advocacy, and a network of support that’s second to none. Back in my cheerleading sponsor days, I used to shout, “Get off your seats and on your feet!” Well, I’m bringing that energy to KRTA. I’m asking each of you to rise up and help recruit new members. Imagine the impact we could make if every one of us reached out to just one retired teacher. Together, we can grow our ranks and amplify our voice.

During Kentucky Retired Teachers Week, I hope you found time to celebrate your contributions to your community. Whether through volunteering, mentoring, or organizing local events, your efforts matter. I encourage every county to share at least one initiative that showcases how retired teachers continue to make a difference. As the beloved Erma Bombeck once said, “It is not what you have in life, but what you have done for others.” Let’s live that truth and make sure our projects reach those who need them most—use your local media, libraries, and community centers to spread the word.

We also have an important responsibility to inform our fellow retirees about changes in Social Security. Many are still unaware of the Social Security Fairness Act, which could significantly impact their benefits. Reach out to those who might not know. Invite them to a KRTA meeting. Help them reconnect, learn something new, and enjoy a day of camaraderie. Sometimes, all it takes is a warm invitation to make someone feel seen and valued.

I want to express my heartfelt appreciation to all our county, district, and state leaders. Your dedication keeps KRTA thriving. But remember, leadership isn’t a solo act—it’s a team effort. Your support, your ideas, and your energy are needed more than ever. If you haven’t attended a local KRTA meeting recently, I encourage you to go. You’ll be amazed at the work being done to uplift our communities. Let’s continue to build momentum, grow our association, and serve Kentucky with pride and purpose.

Let’s be GRATEful—and let’s be active. Together, we can make this year unforgettable.

## Kentucky Retired Teachers Appreciation Week

September 20-26, 2025

Celebrating Retired Teachers Week is a wonderful way to honor the legacy, wisdom, and lifelong impact of educators who have shaped generations.

You can read here how Muhlenberg County Retired Teachers chose to celebrate. What did your local organization do to celebrate retired teachers? Start making your plans for next year on September 19-25.

Here are some thoughtful and engaging ways to celebrate:

- **Host a Recognition Ceremony:** Invite retired teachers to a special event where they’re publicly acknowledged. Include speeches, awards, and student performances.
- **Feature Them in Local Media:** Share their stories in newspapers, radio interviews, or community newsletters.
- **Social Media Tributes:** Post photos, quotes, and memories from former students and colleagues using a dedicated hashtag.
- **Wall of Honor:** Create a display in schools with photos and bios of retired teachers.
- **Classroom Visits:** Invite retired teachers to visit classrooms and share stories or wisdom.
- **Volunteer Spotlights:** Encourage retired teachers to participate in mentoring or tutoring programs and recognize their continued contributions.
- **Tree Planting or Bench Dedication:** Create a lasting tribute on school grounds.

## Muhlenberg County RTA



Muhlenberg County Judge Executive, Mack McGehee, signed a proclamation on October 1, 2025, declaring October 20-26, 2025, as Kentucky Retired Teacher Appreciation Week.

In the photo are the officers of the Muhlenberg County Retired Teachers Association, along with Judge Mack McGehee.

Pictured are: Janet Higgs, President; Sandy Drury, Vice President/President Elect; Jennifer Wright, Secretary; and JoAnn Corlew, Treasurer.

## Nelson County RTA



On Tuesday October 7, 2025, the Nelson County Fiscal Court made a Proclamation for Kentucky Retired Teacher Appreciation Week. Reading eight important facts about the KRTA/NCRTA, Judge Hutchins proclaimed October 20-26, 2025, as Kentucky Retired Teacher Week. The NCRTA banner will also be placed on the Old Courthouse/Visitor Center lawn. Pictured are: Kim Whitley, NCRTA Membership; Mikki Rogers, NCRTA Secretary; Judge Tim Hutchins, Nelson County; Amy Gjerstad, NCRTA President

## KRTA PARTNERS . . .



Sara Short

### Home Care Services for Veterans

We offer a wide range of home care services for veterans, treating them with the respect they deserve.

Our Comfort Keepers help veterans who need assistance to live and thrive in the home environment they love. Our professional caregivers are highly skilled, trained, and ready to provide your loved one with a clean home environment, fresh-cooked meals, personal assistance, and technology support to help with grocery or food delivery.

#### Our Partnership with the Department of Veterans Affairs

We appreciate the many sacrifices veterans have made to protect our country, and we're committed to providing veterans with uplifting in-home care services that allow them to live independently at home.

Veterans may qualify for VA benefits to cover some of the costs of their in-home care, and surviving spouses may also qualify for respite care. VA home care programs were designed for those who meet specific financial criteria and demonstrate a physical need for in-home care. Comfort Keepers has a close relationship with the Department of Veterans Affairs, making accessing home care services for veterans even easier.

#### Respite Care for Veterans' Caregivers

Family caregivers of veterans may qualify for respite care, which is short-term relief from their caregiver responsibilities, through VA benefits. Comfort Keepers caregivers will ensure that your loved veterans still receive the care they need while you can take the necessary break.

#### We're a Proud National VA Provider

Comfort Keepers is proud to serve the veterans who have selflessly served our country. As a national VA partner, we have experience providing in-home care services to thousands of veterans that allow them to live safe, happy, independent lives in the comfort of their home.

The Veterans Affairs Community Care Network (VACCN) program for in-home care support is designed for individuals who demonstrate a physical need for in-home care. Contact Comfort Keepers to learn more about our uplifting in-home care services.

#### Services Available for Veterans

VACCN can help ensure each client receives the right amount of help. The family of older veterans often asks the same question when looking into their options for veterans' home care: Does the VA provide home health care? Yes, and Comfort Keepers has partnered with the VA to provide home health aides and homemaker services for veterans.

Veterans of all ages can benefit from Comfort Keepers award-winning in-home care for seniors and adults who need assistance at home. Our skilled home care aides let your loved one remain at home for as long as safely possible, a dream come true for many veterans. We understand family members' struggles when a loved one needs extra assistance in their home, and we're here to help. Let our caregivers relieve this stress by providing professional home care services with a personal touch.

#### Personal Care and Companion Care

We provide a variety of services across two categories: personal care and companion care.

**Personal care** for veterans who sacrificed so much and need support with daily activities and tasks to live independently at home. Our experienced caregivers can assist with personal care such as bathing, mobility assistance, grooming, and more. Personal care is a broad term that supports basic personal hygiene and activities of daily living, including dressing, grooming, and toileting. Comfort Keepers' trained caregivers respectfully assist with personal care needs ranging from stand-by assistance to full care, depending on each veteran's individual needs.

**Companionship care**, also known as companionship, provides veterans with emotional support, friendship, and socialization. Common home companion care activities include:

- Conversation and mental stimulation, such as playing games or listening to music
- Meal prep and time spent together over breakfast, lunch, or dinner
- Light activity, such as a walk or time spent outside
- Laundry and light housekeeping
- Technology support for appointment scheduling or grocery delivery
- Reminders for personal care and grooming
- Medication reminders

#### Supporting Veterans with Alzheimer's or Dementia

Comfort Keepers understands the struggles families of veterans face when caring for a loved one with Alzheimer's disease or dementia, especially when enabling them to live safely at home.

Our specially trained caregivers engage veterans with Alzheimer's or Dementia in intellectual, physical, and emotional interactions that complement medical treatment and improve the quality of life for seniors and their families.

As a long-term partner of the Alzheimer's Association, Comfort Keepers helps support the Alzheimer's Association's care and research initiatives and is dedicated to increasing Alzheimer's awareness in communities nationwide. If you've been diagnosed with dementia or Alzheimer's disease or are caring for someone who has, become familiar with the symptoms and treatments.

#### Get More Information

Comfort Keepers offers customized services and flexible scheduling that provides veterans the care they need and family caregivers a well-deserved break. Care can be scheduled as-needed or as part of a weekly routine.

Contact your nearest Comfort Keepers office today to learn more about the services provided by Comfort Keepers and find veterans care near you. 606.676.9888

## KRTA Legaline

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## Understanding Taxation on Social Security Benefits: Clearing Up Misconceptions

In the July 2025 issue of KRTA News, I published an article, “From Windfall Exemption to Windfall,” regarding income tax that may become due on Social Security benefits received. That article used language that was unclear to some members. Some members read my article to mean that they would have to pay either 50% or 85% of their total social security benefits received this year back to the government as taxes. Such a reading is entirely incorrect.

This article is meant to clarify any wrong impression conveyed by the language used in that article.

The point of the article was to explain that the IRS uses a worksheet to determine what, if any, portion of your social security benefits must be included in your gross income. Some members will not have to include any of their benefits as part of their gross income. Others will have to add 50% of their benefits to their gross income. Still others will have to add 85% of their benefits as part of their gross income.

Suppose a portion of your Social Security benefits is taxable. In that case, the amount that is taxable is added to all your taxable income from all other sources to determine your total gross income. These sources may include pension income, investment income, employment income, and different types of income. You are not taxed on your gross income. Various deductions are made from your gross income to arrive at your taxable income. You are taxed on your taxable income according to tables published by the IRS.

One of those deductions from gross income to arrive at taxable income will be your standard deduction. The standard deduction has increased for this year with the passage of what has become known as “The Big Beautiful Bill.” This year, the new standard deduction for single persons over age 65 will be \$21,750. The deduction will be \$43,500 for those who are married filing jointly. Some members may be entitled to take additional deductions from their gross income to arrive at their taxable income.

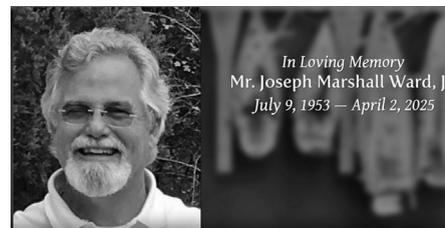
Most members would still benefit from using a tax professional to assist with tax return preparation. Everyone’s situation is unique. A tax professional can best assist you with preparing your tax returns to accommodate your personal circumstances.

## What Can You Do If You Struggle With Forgetfulness?

*CNN Life But Better by Andrea Kane*

The average American is exposed to an estimated 34 gigabytes—or 11.8 hours’ worth—of information every day, Dr. Charan Ranganath wrote in his most recent book, “Why We Remember: Unlocking Memory’s Power to Hold on to What Matters.” That figure came from a 2009 report by the Global Information Industry Center at the University of California, San Diego. Here are Dr. Charan Ranganath’s five tricks to help form memories for events that matter. All you have to remember to “call a **MEDIC!**” he said via email.

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## Honoring the Life of Marshall Ward

by Pamela Ward

Marshall was born in Nashville, TN, and grew up in Bristol, TN.

His father was an art professor, and his mother was a nursing professor.

He graduated from King College and was a member of the soccer, track, and cross-country teams.

He worked in public education in Charleston, South Carolina.

He was an excellent history, government, and economics teacher and fought for teachers as the president of the Charleston Federation of Teachers.

He and his family moved to Murray, Kentucky, where he was the Calloway County High School Social Studies Department Chair and coached high school soccer.

Marshall’s wife, Pam, is one of us, a retired special education teacher and school psychologist.

He is the father of three children. His daughter works in a law firm in NYC. His oldest son is a Professor of Film at Bradley University, and his youngest recently obtained his Master’s degree in Data Science Analysis from the University of Louisville and is a glass blowing artist. He has one granddaughter, a 4-year-old little girl who was the apple of Marshall’s eye.

We were blessed to have him as a member of the KRTA.

He, along with Allen and Larry, believes that women in our organization are equal to the men in our organization. This is something that can’t be said about men of our people.

Marshall will be missed because he cared. He was very insightful about the issues facing our retirees and hopefully, we will continue to fight for our pensions and insurance in a way that will honor Marshall’s memory.

## 2026 Open Enrollment for Medicare Eligible Health Plan

Open enrollment to participate in the Teachers’ Retirement System’s (TRS) Medicare Eligible Health Plan (MEHP) during 2026 is Nov. 1-Dec. 7. This email is in addition to a notice in the TRS newsletter that you will be receiving by U.S. mail.

**For those already in the TRS MEHP, no action is needed to continue coverage for 2026.** As a reminder, spouses cannot enroll during open enrollment.

Retirees who need to enroll during open enrollment can get an MEHP enrollment form at the TRS website ([link](#)).

The 2026 MEHP monthly premium is \$200. TRS pays all or a portion of the premium for retirees based on a retiree’s entry date into TRS and years of service at retirement. Spouses of TRS retirees pay the full premium. The 2026 standard Medicare Part B monthly premium, which is paid by retirees and spouses to Medicare, is unknown at this time. But, for reference, the 2025 Part B standard monthly premium is \$185.

Remember: if you are enrolled in the TRS MEHP you cannot enroll in another Medicare Advantage plan or another Medicare Part D prescription drug plan without it terminating your TRS MEHP coverage. Many times, retirees fall into the trap of thinking they are enrolling only in a dental and vision plan they have seen advertised in a television commercial. Most of the time this coverage is part of a Medicare Advantage plan that, if you enroll, terminates the TRS MEHP coverage.

# Legislative Committee



Larry Woods, Co-Chair

## We Are All in This Together

Writing a KRTA legislative article has always been on my annual to-do list. However, a busy schedule and simply getting out of the mood have limited my newsletter production. Here's my first attempt. I have enjoyed the past 11 years serving as a Co-Chairman for this committee and have had the pleasure of working alongside Ray Roundtree, Don Hines, Allen Schuler, and Marshall Ward. They were wonderful team members. This past year, with Marshall's unexpected passing and Allen's retirement, I've wondered how to proceed. I've always depended on these guys to be professional (and learned to bite my tongue on occasion) and to be courteous. This year, I welcome Steve Gillespie to this fraternity as Co-Chairman. Yes, there are times when one can become crude and cynical about politics, but I have found that the key to working with legislators is to establish a trusting relationship. I might add that a little humor can go a long way.

Politics is messy, and it is reaching a point where 'hate' and thinking in terms of who's bad and who is good have taken over legislative sessions. Now that our nation is so divided, I try to find common ground with all people and understand how they truly feel. I rely on two sources to develop my thoughts on building relationships. First, I remember my high school government class, where I learned about the branches of government, the voting process, how laws are made, voter expectations, and the responsibilities of elected officials. Thanks to my late teacher, Mr. Montgomery, for providing these insights. I am proud to live in a democratic nation with many freedoms. The second source is my personal spiritual growth in God's faith, along with an awareness and understanding that different thoughts exist besides my own. My faith helps me believe that uniting through Christian values—such as respect, patience, hope, humility, compassion, forgiveness, friendship, love, and integrity—can help build meaningful relationships.

I realize that there are many role players in politics. Without casting our legislators in a negative light, I believe that legislators are human and inherently good. I genuinely believe this. The role of legislators is to serve their constituents' needs. Therefore, legislators need to build relationships based on open and honest communication. My hope for this article, for all readers and retired teachers, is to encourage healthy relationships and to make you feel comfortable reaching out to your legislator.

Each of us (all 32,000 members and counting) can be an advocate. I've been thanked many times for the volunteer advocacy that KRTA does in communication. However, most advocacy focuses on supporting and training individuals to build effective relationships. In advocacy, a relationship with your legislator is crucial. It may seem intimidating at first, but with the right tools and knowledge, building a legislative relationship can become quite easy. It just requires patience and motivation. So, how do you start building such relationships? Much like cultivating friendships: by being friendly and helpful, by being a reliable source of sound information and insight, and by dedicating your personal time to professional and political needs and interests. Your party

affiliation should not limit you. Every elected official represents an entire state, legislative district, or local government. Republicans, Democrats, and Independents are all similar in this respect.

Always remember, like any healthy relationship, one with your legislator is mutually beneficial. There are things you bring to the table that your legislator wants, and there are things your legislator offers that you need. You must do your homework, present your (6 priorities) about KRTA, and reach out to understand their legislative platform and special interests. Becoming a fountain of facts is impressive. For example, your facts might include the number of retirees you represent in your district, the annual payroll taxes paid, expenditures on local supplies, materials, and services, as well as investment through volunteer contributions and corporate sponsorships. Additionally, be aware of community improvement projects, including roads, utilities, schools, environmental investments, and activities related to local safety and health standards. I emphasized that one should be prepared to speak professionally and courteously.

Constituents are important to a legislator, and establishing a

relationship can lead to more effective communication—whether in person, by e-mail, or by phone—between you and your legislators. Your knowledge and standing in your community make you a valuable resource, as your legislator will view you not only as a constituent but also as a trustworthy inside source of relevant, vital information. Consequently, they are more likely to act on your requests. You might become their connection to the world of retirement, pensions, and the welfare of the elderly. The result of good, gracious relationships with your legislator is that they become easier to reach and can serve as a helpful resource on relevant policy issues. This year, due to renovations at the Capitol building, scheduling an appointment or visiting may be challenging. Email, letters, and phone calls might be the best options. I encourage you to participate in community town hall meetings and civic events with your legislator.

I'll leave you with a big challenge: speak to your legislator and thank them for their financial support. Since this is the budget year, we will ask our legislators to continue their strong financial backing as they have for the past eight years.

## Stay Informed—Receive Text Alerts From KRTA

Text alerts will keep you informed—real time—on any legislative progress and action needed as it relates to our legislative priorities.

Because of new FCC regulations, we are no longer able to use 41411 as a number to sign up for our texting services.

*If you are already signed up* to receive text alerts from KRTA, there is NOTHING you need to do. *If you are not signed up and would like to receive text alerts* from KRTA, just follow these four easy steps to sign up:

1. Open your texting application just as you would normally do to send a text message.
2. In the "To" field, enter 1-833-526-4752
3. In the "Message" field, enter KYPENSION
4. Hit Send

That's it! You'll receive a confirmation text, and you are ready to receive our messages. Please note that message and data rates on your mobile phone plan may apply.

If you would like to opt out of receiving our texts, just send a text to 833-526-4752 with the message STOP.



# Membership Committee



Michael Caudill, Co-Chair

I'm **Michael Caudill**, Membership co-chair serving the districts of Eastern, Big Sandy, Upper KY River, Upper Cumberland, and Middle Cumberland. I taught for three years at Kirksville in Madison County while my wife, Marcia, earned her BS and MA. We moved home to a Civil War-era cabin in Letcher County, where Marcia was hired to teach at a small historic school that my grandfather had founded in 1924. It was less than a mile from our house, through the woods. I was later asked to replace

a math/science teacher at the old HS in Hazard, starting October 8, 1973, and ending in 2002. I taught math, ranging from basic math to Calculus and college algebra, but primarily focused on geometry, as well as political science and Computers when they were used for programming, not gaming.

We have two sons and a daughter. Mark is a bookseller; Matthew is a police sergeant and National Guardsman. Megan is an accomplished actress and a theatre teacher. The sons live in northern Kentucky, and Megan is in Louisville, KY. Matthew and his wife have fostered around 20 kids and adopted two so far, with another in process.

Marcia and I are officers at Carcassonne Community Center, based in the school where she first taught. It is world-famous for square dancing and is honored as the "longest-running community-sponsored square dance in America." It is in a remote spot of eastern KY, where Letcher, Knott, and Perry Counties meet. Remote? There is no McDonald's, Walmart, or Starbucks within 25 miles of Carcassonne in any direction. My grandfather named it for the famous "city of the cliffs" in France. We are unofficial "sister cities," as the only two Carcassonnes in the world.

I retired in 2000 and again in 2011 and have been a full KRTA member since my first retirement. Membership is the lifeblood of an organization, especially if it depends on legislative support. But membership is not the responsibility of one person or a small group. We should all be ambassadors of KRTA because we understand what KRTA means to us. KRTA is the only state-wide organization whose sole purpose is to protect the pensions and healthcare of all retired educators, and the higher our numbers are, the stronger our voice becomes. If you know someone who is not a member, please ask them why. Our dues are very reasonable, and one way we help protect your pension is by assisting it to stretch further through our affiliation with friends and businesses that offer discounts on various services. In UKRRTA, my home district, we leave the statewide and national discounts to KRTA, and we approach our small, local businesses to ask if they remember a favorite teacher and want to help them in retirement. Many of our discount businesses are now run by our former students or folks who have a teacher in the family. Most are open to the idea, and we now have over 25 businesses participating in the program, with our members averaging savings of a few hundred to a few thousand dollars per year. That returns their dues money several times over.

Feel free to contact me for materials and suggestions.

m48ortal@gmail.com

text: 606-454-4052



Chrissy Jones, Co-Chair

**Chrissy Jones** dedicated 43 years to the field of public education, beginning her professional journey in 1982. She began her career as a high school mathematics teacher at Shelby County High School, where she spent a decade collaborating with young learners and developing foundational understanding and skills in mathematics.

After ten years in the classroom, Chrissy transitioned into educational leadership by accepting a position as assistant principal at a middle school. Her leadership abilities and commitment to students were recognized. After just two years in this role, the SBDM

Council appointed her as principal upon her predecessor's departure to a central office position.

In 1997, Chrissy left her principalship to join the Kentucky Department of Education, where she served as a Highly Skilled Educator. She contributed to state-level initiatives for two years before returning to Shelby County, this time as the Secondary Curriculum Director. Although this role offered valuable experience, Chrissy missed her direct daily interactions with students and staff.

Seeking a closer connection to students, Chrissy accepted the principal position at Western Hills High School in Franklin County in 2000. After four years of serving in school leadership, she transitioned into the district office as Assistant Superintendent, where she remained for eight years. Despite not initially aspiring to central office work, Chrissy was encouraged to apply for the superintendent position when it became available. She went on to serve as Superintendent of Franklin County Schools from 2012 until her retirement in 2017.

After retiring in June 2017, Chrissy remained active in education by joining the Ohio Valley Educational Cooperative (OVEC) as the Director of Professional Learning and Support. Her leadership and expertise resulted in her being named Chief Academic Officer and Deputy CEO a year later. Chrissy concluded her career with her second—and final—retirement in June 2025.



Sherry Radford, Co-Chair

Hello, my name is **Sherry Radford**. I am from Burkesville, Kentucky. I have been married for 53 years to my wonderful husband, Stephen Radford. We have four terrific children, nine grandchildren, and two great-grandchildren.

I attended Cumberland County High School and Western Kentucky University, where I earned a master's degree in education and a degree in Special Education. I taught for 35 years in Burkesville. I spent 21 years teaching Special Education with an emphasis on Learning Disabilities. I taught Computers and Technology, as well as Title 1 Math, for 14 years.

While teaching, I served as an Academic Coach and Future Problem-Solving Coach for 15 years. I was a cheer coach for 33 years and a Beta Sponsor for 38 years, roles that continue to this day. I helped with 4-H clubs and STLP clubs. I also taught morning duty tutoring from 6:00 am until 7:00 am. I tutored in the afternoons after

(Continued from Page 6 “Membership”)

school and drove the school bus when needed. I was very active in my school and in working with children in the community. I judged pageants whenever I could.

Since my retirement, I have been very active with my county fair and on the KY County State Fair Miss Pageant, which I serve as Chairman. I still judge pageants when I have time. I babysit all my grandchildren and great-grandchildren when needed. I love to travel and do so with my friends about twice a year, usually taking a cruise or visiting the beaches. I cherish my family, friends, and all my work friends, and I feel very privileged to be with them all. I am looking forward to a great career with KTRA Memberships, serving Regions 1, 2, 3, and 4, as well as the entire state.

### KRTA Has Three Ways You Can Join

1. KRTA Automatic Dues Deduction—You must have an account with TRS of KY. No money is due now, \$20 will be withheld from every November annuity payment unless canceled in writing.
  - KRTA Automatic Dues Deduction—Electronic Submission (allows e-signature)
  - KRTA Automatic Dues Deduction—Paper Submission (would need to be mailed or emailed)
2. Cash Form—Please enclose a \$20 check and mail to the KRTA office, 7800 Leaders Lane Louisville KY 40291
3. Pay Online—If you are not in our system please contact the KRTA office, 1-800-551-7979 and the payment can be made over the phone. A .90 cent processing fee will apply.

An Associate membership is available to active teachers, friends, and family who wish to support KRTA. The membership is \$20 per year.

(Continued from Page 1 “Year in Review”)

change is always inevitable. New insurance is coming, which I think will be a good thing. And lastly, the Social Security Fairness Act continues to bring good news to many of our retired teachers. These are just a few highlights of the year that I will elaborate on.

A new MEHP plan is forthcoming. As you may already be aware, the insurer for the TRS MEHP Medicare Advantage plan will change on January 1, 2026, from UnitedHealthcare to Humana. Those currently participating in the TRS MEHP will be enrolled automatically for 2026 with Humana. The TRS MEHP Medicare Part D prescription drug plan will continue to be administered by Express Scripts in 2026. As many of you heard during the Fall Workshops, this is not new for TRS. We have worked with Humana in the past, and we believe the transition will be seamless. Benefits will be the same or better for TRS retirees. Humana representatives traveled across the state with us during our Fall Workshops and are already working with our local retirees. Silver Sneakers will also be returning, and they, too, traveled with the KRTA travel team this past month. If you have any concerns or questions, please don't hesitate to contact TRS. Humana will be placing two representatives at the TRS building in 2026.

The Social Security Fairness Act continues to bring joy to retired teachers. I consistently hear great stories about retirees receiving back pay and increased benefits. I won't go into details other than this: if you have any doubts or questions about whether you should receive back pay or Social Security benefits at all, please call them and schedule an appointment. Make them tell you YES or NO. Don't assume anything. I mentioned this during the Fall Workshops. I guarantee you that there is at least one Kentucky retired teacher who is eligible to receive benefits but

has neglected to call or simply doesn't know. Please review your rosters and check with those who are shut-ins, as they may not be aware of the Fairness Act. We owe that to our colleagues!

KRTA's success is dependent on the success of our district and local RTA chapters. Seeing new leadership and new ideas continue to thrive across the state is promising. During our Fall Workshops, I had the opportunity to work with several new District Presidents and meet a multitude of new Local Presidents. This must continue for KRTA to be successful. We have a strong voice across the state, and legislators are aware of this. Keeping our membership strong only enhances communication with Frankfort and retirees. I have reviewed the evaluations from the workshops and will examine them to determine what we can do to continue making the workshops informative and enjoyable. Keep talking with your retirees and keep working together to keep KRTA great!

### 2026 Travel with Collette and KRTA



KRTA Members are invited to participate in safe, affordable group travel. Guests are welcome but must travel with a KRTA member. Click below on each trip to view pictures and videos. Itinerary, pricing, and online reservations information is found under book online.

Book Early—KRTA has partnered with Collette Travel to offer customized travel opportunities. Plans include a reserved block of airline seats for each trip. A deposit is required to reserve your seat and to ensure you receive any advertised price reduction. Reservations made after the seating block is filled, or after the booking date has passed, are based on availability and are subject to a price increase. Prices include round trip airfare from Louisville Muhammad Ali International Airport in Louisville. Departures from alternate gateways can be requested when booking.

**British Landscapes** (Expires November 22, 2025)

May 21 – 30, 2026

**Canadian Rockies & Glacier National Park** (Expires February 16, 2026)

August 16 - 22, 2026

**New York City Holiday** (Expires June 7, 2026)

December 7 – 11, 2026

### Two Ways to Book Your Trip

1. **Book Online**—Collette Travel utilizes an online reservation booking system. The links below include itinerary, pricing, and an online reservation form.

2. **Book Directly**—Collette Travel also offers a direct booking number for those who prefer to call, 1-800-581-8942 and refer to the KRTA booking number below:

1319634 *British Landscapes*

1319625 *Canadian Rockies/Glacier National Park*

1319628 *New York City Holiday*

Any questions can be answered by calling Collette Travel directly at 1-800-581-8942.

# Health & Insurance Committee



Sue Ellen Caldwell, Co-Chair

It is a pleasure to introduce ourselves as your new KRTA Health and Insurance Co-Chairs for the upcoming year. Sue Ellen Caldwell is a retired music educator and elementary principal in Frankfort Independent Schools and Shelby County Public Schools. Sue Ellen resides in Frankfort. Shelia Wilkinson is a retired high school math teacher who taught most of her career at North Hardin High School and resides in Hardin County.

By this time, you should have received information from TRS about the change in carriers for the over-65 retirees. Humana will

be the new insurer for the Medicare Eligible Health Plan (MEHP), and subscribers will be automatically enrolled in the plan beginning January 1, 2026. We anticipate a smooth transition to Humana. This plan will be in effect for three years. You will receive a new insurance card from Humana in December, which will take effect on January 1, 2026. You will continue to use your UHC card through December 31, 2025.

Prescription services will remain the same, with Part D administered through Express Scripts, which continues the partnership with Know Your Rx Coalition.

For those of you under 65, you should receive information directly from the Kentucky Employees Health Plan.

Please make sure that TRS has your current email address so that you receive the most up-to-date information during this transition period. Here is the timeline shared by TRS.

August/September—Information on the move to Humana presented at each KRTA Fall Workshop.

September/October—Humana will send plan information to all TRS MEHP members and include details on upcoming local meetings.

October/November—Education meetings will be held throughout the state for TRS Medicare-eligible retirees.

December—MEHP members will receive from Humana a new medical ID card and welcome materials. MEHP members will receive a termination notice from United Healthcare as of December 31, 2025.

Both of us are available to assist each of you with any questions you may have concerning your health and insurance benefits through TRS. We will visit any local or district meetings whenever possible. Contact us at:

SueEllen Caldwell—502-395-0251  
s8caldwell@aol.com

Shelia Wilkinson—270-319-2065  
sheliawilk@comcast.net



Shelia Wilkinson, Co-Chair

(Continued from Page 1 “MEHP Update”)

provide the most competitive pricing and innovative solutions. The RFPs were written so that the existing MEHP plan designs, out-of-pocket costs, and access to physicians, hospitals, and pharmacies would not change materially. As a result of the RFPs, the same benefits will be provided to TRS retirees.

**The TRS MEHP Part D prescription drug plan will continue to be administered by Express Scripts under a three-year contract.** Remaining with Express Scripts allows TRS to continue as a member of the Know Your Rx Coalition with access to 13 pharmacists and the ability to negotiate lower drug prices with the coalition's other members. It also allows the TRS Personalized Medicine pharmacogenomics program, which has helped retirees avoid potentially harmful medications over the past eight years, to continue with the assistance of the coalition pharmacists.

**The insurer for the TRS MEHP Medicare Advantage (MA) plan will be Humana, effective January 1, 2026, under a three-year contract.** Similar to the current Medicare Advantage plan, it will be a national, passive Preferred Provider Organization (PPO) group plan. As retirees may recall, Humana, the successful bidder, provided the MA program to TRS from 2007 to 2014.

## What Does Not Change

- Any provider that accepts Medicare and agrees to bill Humana can be seen. No medical provider network required.
- No changes in copayments, deductibles, coinsurance, the out-of-pocket annual maximum, or plan design elements.
- Participants still are in Medicare and will have the same Medicare rights and protections.
- Participants still receive all the regular Medicare-covered services. Still subject to industry-standard care management techniques.
- Participants are still required to pay the monthly Part B premium to Medicare.
- If applicable, participants are still required to pay the monthly high-income premium (contact Social Security to determine if you fall into the high-income category).
- Participants will still be able to enroll in disease management programs.
- The Personalized Medicine pharmacogenomics program will continue. See update below.
- Express Scripts will continue to administer the TRS Medicare-eligible prescription drug plan.

## What to Expect for 2026

You will receive a new Humana Medical ID Card in late December 2025, which will be effective January 1, 2026, and replace your existing UnitedHealthcare card.

Additionally, benefits for 2026 include:

- Eligibility for a \$500 hearing aid allowance for each ear, including 80 batteries and a three-year warranty, every 36 months.
- SilverSneakers will provide your fitness needs through gym memberships and virtual fitness beginning Jan. 1, 2026.
- Member Rewards Program through Go365. Participating in healthy activities will earn you points to redeem for various gift cards.
- Humana will continue the Personal Emergency Response Program through Lifeline.
- The TRS Personalized Medicine program will continue with support from

(Continued on Page 9)

(Continued from Page 8 “MEHP)

Humana. The only change in the program, unrelated to the RFPs, is that Coriell Life Sciences, which helped initiate the program in 2017, was acquired this year by InformedDNA and will now use that name. So, no changes to the program, just a new name.

### Upcoming Timeline

#### August/September

Information on the move to the Humana Medicare Advantage plan will be provided at each KRTA fall workshop. A Humana representative will attend to meet retirees.

#### September/October

Humana will send plan information to all TRS Medicare-eligible retirees, including details about upcoming local meetings.

#### October/November

Education meetings will be held throughout the state for TRS Medicare-eligible retirees.

#### December

- Humana Medical ID cards and welcome materials will be sent to MEHP enrollees.
- UnitedHealthcare will send a termination notice for December 31, 2025.

### Answers to Common Questions

#### What do you need to do to enroll?

**For those participating in the TRS MEHP as of Dec. 31, 2025: Nothing.** You will be automatically enrolled on January 1, 2026. You will not have to complete an application.

**For those turning 65:** If you are turning 65 in the future and are currently covered through the KEHP, you should expect to receive information from TRS regarding the TRS MEHP about three months before you turn 65. This will explain that you must enroll in Medicare and complete an MEHP application online or by paper. Online enrollment through Pathway ([mss.trs.ky.gov](https://mss.trs.ky.gov)) is recommended. If you have a valid email address on file with TRS, this information will be sent to you via email. Otherwise, you should expect to receive a turning 65 booklet and MEHP application in the mail. You must be enrolled in Medicare to enroll in the TRS MEHP.

**If you are a retiree and wish to enroll during open enrollment for the effective date of January 1, 2026:** Enroll through Pathway ([mss.trs.ky.gov](https://mss.trs.ky.gov)) or request an MEHP open enrollment form and submit it between November 1 and December 7. Spouses are only eligible to enroll with a TRS qualifying event. A list of qualifying events can be obtained at the TRS website.

#### When will I get my new ID card?

Humana ID cards, cobranded with the Humana and TRS logos, will be mailed around Christmas.

#### What do I do with my insurance cards?

Continue to use your UnitedHealthcare card for all doctors and hospital visits through Dec. 31, 2025. Beginning Jan. 1, 2026, use your new Humana insurance card for all doctors and hospital visits.

Continue to use your Express Scripts card for prescriptions. New Express Scripts cards will not be issued for 2026. If you have prescription questions, contact the Know Your Rx Coalition at 855-218-5979.

#### Should I be concerned about whether my doctor accepts Humana’s Group Medicare Advantage PPO Plan?

TRS plan participants may go to any provider that accepts Medicare’s fee schedule and agrees to bill Humana, even if the provider is not in Humana’s network. The PPO network is passive, meaning that participants will not be balance billed when visiting medical providers who are out of Humana’s PPO network. While using Humana network providers saves the plan money, it is not required.

If you have any questions or concerns, please contact TRS at 800-618-1687, Monday through Friday, 8:00 a.m. to 5:00 p.m. ET. If you plan to meet with a retiree health care counselor in the Frankfort office, please contact TRS in advance to schedule an appointment and ensure a counselor is available and prepared for your visit.



### Corigen® Medication

### Safety Program

If you regularly take medications, the Teachers’ Retirement System of the State of Kentucky is now offering an exciting benefit—the Corigen® Medication Safety Program—that may be especially valuable to you.

DNA testing can show your compatibility with the medications you are taking today or may be prescribed in the future.

With this benefit, you are eligible to receive an at-home DNA test that can help you identify if the medications you take now—or may take in the future—are safe and effective for you based on your DNA and lifestyle factors. This testing is provided by Coriell Life Sciences and is available through TRS as a benefit under your MEHP, at no additional cost to you. Your health information, including program and DNA test results, are only shared with you and your physician, will never be shared with TRS, and will not impact your health coverage or health benefits.

#### Some medications with genetic safety risks include:

- Ibuprofen (Advil)
- Bupropion (Wellbutrin)
- Fluoxetine (Prozac)
- Hydrocodone (Vicodin)
- Ondansetron (Zofran)
- Atorvastatin (Lipitor)
- Metoprolol (Lopressor)
- Omeprazole (Prilosec)
- Simvastatin (Zocor)
- Lorazepam (Ativan)
- Over 150 More

#### To use this benefit:

1. Order your kit online at [enroll.dnaimpact.com/trsky](https://enroll.dnaimpact.com/trsky).
2. A pre-paid and pre-labeled DNA test kit will arrive at your home. The kit requires only a small sample of your saliva.
3. Once your DNA\* has been analyzed, you will receive a medication compatibility report and a pharmacist will review the report with you as well as any recommendations with your provider.

*To receive your free kit or for more information, visit [enroll.dnaimpact.com/trsky](https://enroll.dnaimpact.com/trsky) or call (888) 454-9024.*

# Your Safety & Welfare

## How to Build a Retirement and Healthcare Safety Net Without Relying on Social Security or Medicare

*Courtesy of Michael Longsdon, Elder Freedom*

Most people assume Social Security and Medicare will be there when they need them. But if you're planning for stability decades from now, counting on public systems to stay solvent—or adequate—might be a gamble you can't afford. Building a self-funded retirement and healthcare buffer doesn't mean you have to be wealthy. It means being early, precise, and willing to use tools the system doesn't talk about. Think of it less like unplugging from the grid and more like rewiring your own circuit.

### Use HSAs as a Healthcare Firewall

Health care is the elephant in the room for anyone aging outside the system. But there's a legal and underutilized strategy hiding in plain sight: tax-free medical savings growth. If you can contribute to an HSA while you're still earning, it becomes one of the most powerful levers you'll have. Not only do contributions go in pre-tax, but withdrawals for medical expenses are tax-free — and if you invest those funds, the growth compounds untouched. Later in life, those accounts become your self-funded medical reserve. Most people use them like checking accounts. Don't. Use them like a Roth with doctor access — and build your own buffer before the system fails you.

### Digitize Before You Need To

Documents, of course, are the trapdoor most people don't think about until they're upside down. You can have the best plan, but if your legal and financial paperwork is scattered across drawers, email attachments, and dead hard drives, it's not a plan — it's a liability. That's where simple habits like digitizing everything, naming it well, and backing it up twice start to matter. If you're dealing with old scans, messy formats, or paper forms, start by converting them into clean digital files—and yes, something as basic as knowing how to convert a PDF makes a difference when time is short or stakes are high. Organize now, not later.

### Make Bonds the Backbone

For those who want longer-term stability with more yield, laddering can go deeper. Bonds, when used with intention, let you set up a predictable income schedule that mirrors your drawdown plan. The idea isn't to beat the market — it's to replace uncertainty with rhythm. When you use a bond ladder strategy, each rung matures just when you need it, spacing your payouts across five to ten years. Pair it with a modest cash cushion and a dividend-yielding fund, and you've created a durable ecosystem that doesn't blink when headlines do. Even if rates shift, the structure holds.

### Create a Business, Not Just a Backup

There's also a deeper shift happening: more people in their fifties and sixties are starting businesses. Not side hustles, but real, service-based entities that generate income, equity, and autonomy. And they're doing it not for ego—but for insulation. Starting a business late in life lets you write your own tax rules, set your own schedule, and transition from earned income to strategic income. With the right setup tools, launching your own business doesn't require lawyers or venture capital—it just requires clarity, a bit of structure, and the decision to own your outcome.

### Turn Cash into Rolling Liquidity

Outside of healthcare, income stability is the bigger puzzle—especially when retirement doesn't mean quitting work but instead reducing dependency. One strategy that doesn't get enough airtime is using certificates of deposit creatively. Instead of locking up cash for a flat return, you can divide savings across CD ladder rungs with staggered maturity dates. That means access to your money every few months, without breaking terms or eating penalties. It's that kind of simple, low-risk architecture that still works when the market doesn't. And you don't need a financial advisor to explain it—just a timeline and a calendar.

### Use Insurance Hybrids as a Hedge

Insurance is where many plans fall apart—especially when long-term care is involved. Traditional policies are expensive, complex, and full of gaps. That's why more people are turning toward combo plans that blend life insurance with long-term care benefits. These hybrids aren't perfect, but they're efficient: you get to use the benefit while you're alive if care is needed, and if not, your beneficiaries receive the value. Choosing a policy combining life and care puts you in control without throwing money into a policy you might never use. It's a hedge, not a *Hail Mary*.

### Self-Fund the Smart Way

Still, not everyone can—or wants to—buy into these hybrid models. Some prefer to self-fund entirely, saving aggressively and investing with a clear earmark for care expenses. Others use time-limited or short-term care policies to bridge the middle. The key is not waiting for the system to solve it. If you understand the average cost of assisted living in your area, you can work backwards and identify what self-funding would require. Whether through real estate, cash reserves, or selling a second asset, there are ways to fund long-term care yourself without gambling on a bureaucracy you can't control.

You don't need to replicate Medicare. You need to replace what it represents—predictability, access, continuity—using tools and timing you trust. This isn't about going off grid. It's about setting up a grid of your own. You already know what happens when you wait too long. What's harder to see is how much stability you can create before anyone else notices you've opted out.

*Discover how the Kentucky Retired Teachers Association is advocating for retirees and making a difference in communities across the state!*

## AARP Fraud Prevention

### Watchdog Alerts:

### Avoiding Customer Service Scams

If you've ever run into a problem with charges or purchases on any of your accounts, you're familiar with reaching out to customer service for support in solving those issues. Customer service is a valuable resource for consumers, and it can be comforting to talk to a real person over the phone about any issues you might be facing.

However, criminals are impersonating customer support representatives from major companies to steal money and sensitive personal data from their targets.

### How It Works

- You receive notice of an issue with one of your accounts or services, such as an

(Continued on Page 13)

# AROUND THE STATE . . .

## Big Sandy RTA



**Big Sandy AARP Grandparent Essay winner, Lily Wilson, pictured with parents and Grandmother Teresa McCoart, and President, Tom Salyer.**



**Big Sandy AARP Grandparent Essay winner, Lily Wilson, is presented a check and plaque by Big Sandy President, Tom Salyer.**



**The speaker at the Fall Workshop at Jenny Wiley, Dora Moore from TRS of KY, is pictured with the following people:**

**Back Left - Wanda Mollett, Big Sandy Membership Chair; Deborah Ward, Past Big Sandy President and Past Big Sandy Membership Chair.**

## Campbell County RTA

**Left to right: David Kramer, Terry Lightfoot, Jerry Dietrich and Greg Roush.**



**Left to right: Mary Nell Boeckman, Karen Martin, Karin Edgington, Cheryl Dietrich (standing), Renee Murray, Judy Jackson (standing), Loretta Osbourne, and husband's head showing behind Pam and Pam Manker.**

**(Linda Mauser, not pictured, was also in attendance.)**

## Carroll County RTA



**CCRTA held its annual fall gathering at Camp Kysoc on September 11. Members enjoyed soup and desserts, caught up with each other, and received health and insurance updates from Sue Ellen Caldwell.**

## Clinton County RTA



**Pictured is Greg Roush, KRTA Executive Director, and the Clinton County members who attended the Middle Cumberland Retired Teachers Fall Workshop in Somerset. They are Patricia Riddle, Connie Armstrong, Lisa Smith, Greg, Shirley Ryan, Nell Boils, and Jackie Frey**

## Henderson County RTA

**Henderson County Retired Teachers awarded a \$500 scholarship to Kelsie Hill to pursue certification in education at their September meeting. They collected school supplies and backpack snacks for South Heights Elementary School.**



## Hopkins County RTA



June Johnson was the winner at the school level, local association, and Second District RTA for the AARP/KRTA Grandparent Essay. The Hopkins County Board of Education recognized her at their meeting on September 8, 2025. June read her essay aloud to the attendees and received the Second District award Awards.

**Left to right: Ann Hale, President of HCRTA; Kerri Scisney, chairman of Hopkins County Board of Education; June Johnson; Susan Weatherford, SDRTA President and chair of HCRTA Grandparent Essay Committee; and Dr. Damon Fleming, Superintendent of Hopkins County Schools**

As part of our Community Service Projects, Hopkins County RTA collects can tabs for the Ronald McDonald House, which will benefit a granddaughter of one of our retired teachers who has leukemia.

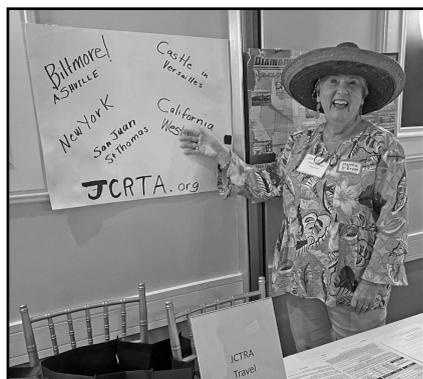
**Pictured with can tabs are Ginger Blakeley, chairperson of Community Service Projects, and Ann Hale, President of HCRTA.**



## Jefferson County RTA

JCRTA held a general meeting on Friday, August 22, 2025, at Wildwood Country Club in Louisville, with over 160 attendees. The KRTA Fall Workshop featured Ann Porter's President's speech on gratitude, Gary Harbin's TRS updates, and Greg Roush's KRTA updates. Additionally, KRTA partners and community organizations provided members with information about healthcare, vision care, dental care, legal services, travel, and volunteer opportunities. Our next meeting is scheduled for December 4, 2025.

**Top: Tara Parker, KRTA Representative, with Kelsey Johnson, Membership & Volunteer Program Manager KY Derby Museum**  
**Bottom: Martha O'Bryan, JCRTA Trips and Tours Director**



## Johnson County RTA



### Johnson Cty RTA on Johnson County Opening Day.

Wanda mentioned they gained new members before retiring! Reach out to her for more details: bobandwanda@big sandybb.comom

## Lincoln County



Susan Johnson, past president, and Jennifer Brogle, current president of the Lincoln County Retired Teachers Association, meet and greet people at the Death Valley Bowl Football Game on August 22, encouraging non-members to join KRTA and informing current members about state benefits.

## Muhlenberg County RTA



MCRTA collected over 50 bags of supplies that were distributed to various Muhlenberg County Schools. Pictured below on the left is MCRTA's AARP Grandparent Essay winner, Arin Dixon, with her grandmother, Anne Wiseman. Arin was presented with



a certificate and a check. Additionally, MCRTA awarded and recognized four local \$1,000 scholarship winners from Muhlenberg County High School: Jameson Adams, Abry Carver, James Fleming; Pictured on the right is Raylee Romans, along with Jan Yonts, Scholarship Committee Representative.



## Northern Kentucky RTA

**Lorie Flerlage** receives a plaque honoring her 10-year tenure as NKRTA President on August 27 during the Fall Workshop.



## Nelson County RTA



NCRTA met on Thursday, July 24, at the Southeast Christian Church Nelson Co. Campus. They celebrated the new retirees from Bardstown City Schools and Nelson County Schools. Also honored was the NCRTA 2025 Scholarship Recipient. A local business, Just Baked, provided a delicious lunch. During the business portion, they installed new officers, including the new president, Amy Gjerstad, and treasurer, Susan Santa Cruze-Rogers. Greg Roush, KRITA Executive Director, installed the officers and provided updates on all current legislative issues and other KRITA news.

## Pike County RTA



The Pike County Retired Teachers Association held their annual Memorial meeting on Tuesday, June 17, 2025 at the Pike County Public Library. Pictured are President, Mary Alice Hunt; Vice President, Garlene Layne-Abshire; and Secretary, Pat Saros.

(Continued from Page 10 "Avoiding Customer Service Scams")

overdue bill or suspicious charge, along with a link or a phone number to contact customer service for assistance.

- You need to connect with a customer service representative about a problem, and you search for the number using your web browser ("Company" customer service, for example).
- You have an issue with a company and turn to its social media outlets to complain.
- In each scenario, you get to talk to a helpful customer support representative who offers assistance for a fee or by requesting remote access to your device.

### What You Should Know

- Criminals create phony websites and then buy ads in an effort to get their site to the top of customer support searches, impersonating major brands like Amazon, CashApp, Facebook and many others.
- Fraud perpetrators will send an urgent and worrisome notice by email, text, regular mail or by phone in an attempt to manipulate recipients into acting quickly by clicking a nefarious link or calling a scam call center.
- No legitimate representative will ask you to install an app on your device that allows remote access.
- Be wary of requests for sensitive information and payment, especially if payment is in an unusual form, like gift cards, cryptocurrency or wiring funds.

### What You Should Do

- If a notice is from a company you do business with and have an online account or app access, log in to see if there is a problem rather than using a link or number the notice provides.
- To find a company's customer service number, type the company's web address into your browser or find it on a recent paper statement.
- If you were defrauded and it involved withdrawing or wiring funds or purchasing gift cards, contact the financial institution or the gift card issuer immediately to see if they can pause all or some of the transaction.
- If you were defrauded in a customer support scam, report it to local law enforcement or the FBI's Internet Crime Complaint Center at [IC3.gov](https://www.ic3.gov).

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

Kathy Stokes  
AARP Fraud Watch Network

If you want your association to be featured in the next *Around the State*, please send your information to [brenda.meredith@krta.org](mailto:brenda.meredith@krta.org) by January 24, 2026. Photos should include a description of the activity and the names of everyone in the picture.

# Deceased Retired Teachers

## MAY, JUNE, JULY, AUGUST 2025

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

<b>ADAIR CO</b>	Robert Strohman	Victor Bendall	Charles Terrett	Patty Bryant	Norma Fairchild	Ronald Bagwell
Scotty Clenney	Sherry Tobbe	John Davidson	<b>GARRARD CO</b>	R Carrithers	Stephen Whitaker	Sarah Brockman
Juanita Weiss	Kathleen Walter	Priscilla Lane	Frances May	Clarence Cauthen Jr	<b>KENTON CO</b>	<b>MARSHALL CO</b>
<b>ANDERSON CO</b>	James Weaver	Dorothy Mercer	<b>GRANT CO</b>	Carol Cheever	Danny Baker	Candice Chumblor
Juanita Sutherland	<b>CALLOWAY CO</b>	Patrick Nnoromele	Mountjoy Lovell	Patsy Coppock	Ann Bechtold	Darrel Morgan
<b>BARREN CO</b>	Wallace Baggett	<b>ELLIOTT CO</b>	<b>GRAVES CO</b>	Jane Crawford	Faye Burdick	<b>MASON CO</b>
Sue Ananda	<b>CAMPBELL CO</b>	Wilbur Ison	Charles Daughaday	Carolyn Dettle	Jahnett Dickman	Karen Fulton
Charles Groves	Ronald Brennan	Ella Lewis	Vivian Fisher	Betty Ernst	Jane Howard	Geneva Scott
Fonda Hawks	Margaret Hail	Linda Stafford	Ray Warmath	Thomas Gaebler	Emily Hutchison	<b>MCCRACKEN CO</b>
Jimmy Manion	Joann Hood	<b>FAYETTE CO</b>	<b>GRAYSON CO</b>	Barbara Gooch	Margaret Morrissey	Sharon Henneke
<b>BELL CO</b>	Lynda McAdams	Carole Bailey	Ernest Harris	Oscar Harrington	Sue Parsons	Dennis Jackson
Sherry Madon	Garland Turner	Betty Blakey	Roy King	Terry Hazelip	Richard Roenker Sr	Donald Lessley
J Newport	<b>CARROLL CO</b>	Janice Brumagen	Frances McCoy	Rosemary Hemmerle	Patricia Surber	Patricia Martin
Edra Rice	Linda Barwick	Betty Claiborn	<b>GREEN CO</b>	Carolyn Hoskins	Albert Truitt Jr	Emily McGuire
<b>BOONE CO</b>	<b>CARTER CO</b>	Nancy Davidson	Robert Olt	Billy Hunt	<b>KNOTT CO</b>	Faye McNutt
Charlene Ball	Bert Blankenbeckler	Martha Emmott Hart	<b>GREENUP CO</b>	Carmina Hurst	Janice Adams	Jane Rutter
Victoria Daulton	Marilyn Harr	Alex Eversole	Frances Roberts	Judy Johnson	Judy Johnson	Lou Williams
Donnie Flynn	Lawrence Richards	James Garland	Joan Stephens	Rachel Johnston	Armenda Ritchie	<b>MCLEAN CO</b>
Kenneth Fulmer	<b>CASEY CO</b>	Patsy Gibson	<b>HARDIN CO</b>	Agnes Jonischkies	<b>KNOX CO</b>	Shirley Sutherlin
John Gross	Mary Overstreet	Sandra Godecker	Nancy Burba	Gerald Kordes	Mayme Wallace	<b>MENIFEE CO</b>
Vernon Harris	Jerry Pierce	Evelyn Holbrook	Carol Harper	Robert Lamkin	<b>LARUE CO</b>	Homer Patrick
Elizabeth Luessen	Charles Smithers	Robert Holbrook	William Jenkins	Julie Leake	Linda Craft	<b>MERCER CO</b>
Antoinette Mueller	Betty Weddle	Palina Hurst	Bobby Scott	Richmond Marcy	<b>LAUREL CO</b>	Holly Chilton Sr
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(Continued from Page 4 "What Can You Do If You Struggle With Forgetfulness?")

**M is for meaning**

Attach what you want to remember to something of importance. "You can remember information like names if you can tie them into information that has meaning to you," he said.

For instance, if you are a fan of Greek mythology, you can link Ranganath's first name, Charan, to Charon, the ferryman of the underworld who, for a price, transports the souls of the dead across the River Styx.

"And (you can) imagine me ferrying people across the river of the dead," he said.

Such vivid imagery can help you remember a name.

**E is for error**

Test yourself. Even if you make a mistake, Ranganath said trial and error is one of the best ways to remember something. "If you're learning a new name or foreign language word, take a guess about what the name could be or guess about the meaning of the word," he said.

When you learn the answer, he said, the brain can "tweak that memory to make sure it is more closely associated with the right answer and less likely to be associated with competing answers."

**D is for distinctiveness**

Make it pop. "Just as it's easier to find a hot pink Post-it note on a desk full of yellow notes, it's easier to find memories that have features (that) stand out from other memories," Ranganath said.

For example, "When you put down your keys, take a moment to attend to a detail like a sound or a unique visual cue," he said.

It will go a long way toward helping you remember where you put them, he said, as you're frantically scrambling to get out the door.

**I is for importance**

Take advantage of the fact that the brain has adapted to flag moments that are significant. "We retain memories for events that are important — in a biological sense," Ranganath said. "When we have experiences that are rewarding, scary or embarrassing, chemicals like dopamine, noradrenaline or serotonin are released, promoting plasticity." These neurotransmitters help cement the experience in your memory a bit more.

**Curiosity can also play a role.**

"We have found that being curious has a similar effect on memory," he said, noting that curiosity activates "dopamine-carrying areas of the brain" and promotes learning. "So, before you learn, get curious about the subject!" he said.

**C is for context**

Use your senses to do a little time traveling. "Our memories for events, or episodic memories, are tied to where and when the event took place," Ranganath said. "That's why hearing a song that played during your summer abroad in college or smelling food that your grandmother used to make can immediately transport you back in time."

"If you are trying to recall a past event, imagine yourself in that place and time — how you felt, what you were thinking about, the sights and sounds of the place — and you'll find yourself pulling up a lot," he said.

We hope these five tips help you remember more and memorize less.

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## Quips, Quotes & Puzzles

As we grow older, we begin to see life through a different lens—one shaped by experience, urgency, and a deeper appreciation for what truly matters. This reflection, often attributed to Brazilian poet Mário de Andrade, captures that shift with grace and honesty.

### The Valuable Time of Maturity

Attributed to Mário de Andrade

**I know that I have less to live than I have lived.**

I feel like a child who was given a box of chocolates.

He enjoys eating them, and when he sees that there are only a few left, he begins to savor them more deeply.

I have no time for endless lectures on public laws—nothing will change.

I have no desire to argue with fools who refuse to act their age.

I have no time to battle the gray.

I avoid meetings where egos are inflated, and I cannot stand manipulators.

I am disturbed by envy—by those who seek to discredit the capable in order to steal their place, their talents, their achievements.

I have too little time to discuss headlines.

**My soul is in a hurry.**

Too few candies left in the box.

I'm interested in human beings.

People who can laugh at their mistakes.

People who understand their calling and embrace responsibility.

People who defend human dignity and stand for truth, justice, and righteousness.

That is what life is for.

I want to surround myself with those who know how to touch the hearts of others.

Who, through the blows of fate, have risen

and still maintain the softness of soul.

Yes, I hustle.

I hustle to live with the intensity that only maturity can give.

I'll eat all the candy I have left—they'll taste better than the ones I've already eaten.

**My goal is to reach the end in harmony**

with myself, my loved ones, and my conscience.

I thought I had two lives,

but it turns out I only have one—

and it must be lived with dignity.



### Closing Thought

This piece reminds us to live with intention, to cherish every moment, and to surround ourselves with people who uplift and inspire. As we move forward, may we all savor the sweetness of life—and share it generously with others.