



News

Serving Retired Teachers Since 1957



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LOUISVILLE, KENTUCKY

MARCH 2026

Convention 2025—The Eternal Flame



Joel Escovitz
Senior Director
Social Security and Savings
AARP Public Policy Institute



Gary Harbin
Executive Secretary of the
Teachers' Retirement System
of Kentucky (TRS)



Merlyna Valentine
Inspirational Speaker
Author
Resilience Expert

(Bios for guest speakers are on Page 6.)

KRTA and our guest speakers are preparing an outstanding convention, and we hope you will join us. A full schedule of activities is planned as outlined on Page 3.

Whether teachers are active or retired, as our theme suggests, they are The Eternal Flame Lighting the Way for Future Generations. The convention provides members with opportunities to attend workshops, gain valuable insights, and apply those insights to their local organizations. Delegates will also vote on next year's officers and address any organizational business requiring approval.

There will be time for socializing as well. The event begins Monday afternoon with the President's Reception, followed by a dinner that includes award presentations, entertainment, and door prizes. A luncheon will be provided on Tuesday.

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NRTA
AARP Educator Community

News
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Kentucky Retired Teachers Association

7800 Leaders Lane
Louisville, Kentucky 40291

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PERSONALLY SPEAKING . . .

Outlook For 2026

The outlook for 2026 looks good for the Kentucky Retired Teachers Association and retirees in general. As we kick off the year with the 2026 General Assembly, all arrows point towards full funding of our pension, plus health and insurance. I am writing this in January, so we have not seen the final budget, but conversations with key leadership indicate healthy funding. With almost a month of bills being filed, retired teachers are in good shape. There may be a lot of bills towards active education in general that we don't agree with, but KRTA continues to focus on our Legislative Priorities. I would encourage you to review those on our website if you have not. Keeping our focus on our priorities helps us maintain our Political Equity for when we need it most. I do encourage all retirees to get to know your Senator and Representatives and voice your opinion on legislation that you may or may not agree with. That is how our democracy works, and it only works when the people speak. I simply want our retirees to know that we save KRTA's political voice for our priorities. Please contact your District Legislative Committee member or me with any questions.

The 2026 Convention is just around the corner. Local Presidents should have received



Greg Roush
Executive Director

a memorandum from our office outlining the number of delegates they may send, along with a formal invitation to all KRTA members. We have lined up a great cast of guest speakers. As always, Gary Harbin, Executive Secretary of TRS, will speak, as will an expert on Social Security and a motivational speaker from New Orleans who is also a retired teacher who has overcome many obstacles in her life and continues to be successful. Information is in the March KRTA NEWS. Let's make this the best convention yet!

Humana has been with us for almost a month. While there have been some bumps along the way, TRS and Humana have demonstrated strong efforts to maintain solid relationships and continue delivering excellent service to our over-65 retirees. They have assigned two Humana employees to the TRS building in Frankfort to handle calls and issues as they arise. This also shows great collaboration. Please contact them if you have any questions or concerns.

As I wrap up my first year as your Executive Director, I can't thank our state leadership enough. Your Local Officers, District Officers, Local Presidents, District Presidents, Executive Council, and State Co-Chairs continue to provide great leadership and support across the commonwealth. I thank them and you for your continued support.



2025-26 Officers

Immediate Past President
Dr. Rick Tatum – Jefferson
Vice President, Meg Judd – Upper
Cumberland District, Whitley Co.
President Elect, Charlotte Benton
1st District, McCracken Co.
President, Ann Porter – Eastern
District, Mason Co.

PRESIDENT'S MESSAGE . . .

Let Us Be Grateful



Ann Porter
KRTA President 2025-26

As we reflect on the past year, it is remarkable how quickly 2025 has passed and how much was accomplished. Our district workshops were a true highlight, and I want to extend my sincere appreciation to all district leaders and members who contributed to their success. Your efforts ensured that each workshop was thoughtfully organized, informative, and welcoming. It was a pleasure to visit your districts and meet so many dedicated retired educators who continue to demonstrate their commitment to staying informed and involved.

Looking ahead, I encourage everyone to participate in the upcoming state convention, scheduled for April 20–21, 2026, at the Holiday Inn East in

Louisville, Kentucky. This annual gathering is an important opportunity for members to stay current on legislative developments that affect retired teachers. We will also celebrate outstanding achievements within our organization, including recognition of the Grandparent of the Year and presentation of the KRTA Volunteer of the Year award—an honor reserved for an individual whose consistent acts of service have

made a meaningful impact on our association and our communities.

The convention provides valuable time for connection and collaboration. You will have the opportunity to reconnect with longtime colleagues, meet new members from across the state, enjoy quality entertainment, and good food. Our vendor partners will also be on-site to discuss the many benefits available to KRTA members, ensuring you have access to resources and services that support your well-being and retirement experience.

I am especially pleased to share that this year, 20 more local associations than last year achieved their membership goals, an accomplishment that reflects the strong commitment and hard work of our members. Thank you for being so dedicated. However, our efforts cannot stop here. Continued growth is essential to maintaining a vibrant and effective organization. Membership is not solely the responsibility of local presidents or membership chairs; it is a year-round, organization-wide effort. If every member recruited just one additional retired teacher, we would exceed our goals and strengthen our collective voice. I would also like to extend a warm invitation to all delegates to attend the President's Reception on Monday afternoon, April 20. I hope you will take a moment to introduce yourself. Meeting our members—listening to your stories, experiences, and ideas—is one of the most meaningful parts of this role, and I look forward to connecting with each of you.

As we enter a new year of opportunities and continued growth, let us remember how much we have to be grateful for as KRTA members. Your participation, enthusiasm, and commitment make our organization strong. I look forward to seeing many of you in Louisville on April 20–21, 2026, as we gather once again in support of our mission and one another.

CONVENTION 2026 . . .

APRIL 20-21

Holiday Inn

1325 S. Hurstbourne Pkwy. Louisville, KY 40222



HOTEL RESERVATIONS must be made by March 26. The cost is \$119 + 17.6% tax. This includes breakfast for two on Tuesday, April 21. Call 502-426-2600 and mention code **KY RETIRED TEACHERS**. If you stay at a different hotel, use a different discount code, or Holiday Inn reservations are made by a third party such as Expedia or Hotels.com, etc., Tuesday's breakfast can be purchased with the below registration.

CONVENTION REGISTRATION:

Each member, guest, or spouse is required to pay the \$37 registration fee. Executive Council, Past Presidents, State Standing Committee Chairs and District Presidents do not pay the registration fee. The fee covers all activities and meals. If you have been selected to attend as a delegate, your local president should register for you. **The convention is open to all KRTA members.**

My check in the amount of \$_____ is enclosed for _____ attendees and _____ breakfast charges on Tuesday for those not staying at the Holiday Inn.

County Affiliation: _____

Name _____

Name _____

Name _____

Registrations must reach the KRTA office by April 2. Registration packets may be picked up in the KRTA registration area on April 20 or 21. Make checks payable to KRTA and mail this registration form with payment to:



KRTA
7800 Leaders Lane
Louisville, KY 40291-8343

____ I want to attend the Membership Workshop on Monday, April 20.

____ I want to attend the Health & Ins. Workshop on Monday, April 20.

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 20

Registration

8:30 a.m. - 6:00 p.m.
ASHFORD

District Presidents & Executive Council Meeting

10:00 a.m. - 12:00 p.m.
CHURCHILL

District Presidents & Executive Council Luncheon

12:00 a.m. - 1:00 p.m.
KEENELAND

Health & Insurance Workshop

1:00 p.m. - 2:00 p.m.
CARRIAGE

Membership Workshop

2:15 p.m. - 3:15 p.m.
CARRIAGE

N. O. Kimbler Committee

3:00 p.m.
CHURCHILL

President's Reception

3:30 p.m. - 5:00 p.m.
ATRIUM

Fun Photo Booth

4:00 p.m. - 7:00 p.m.
ATRIUM

Opening Dinner

Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.
GRAND BALLROOM

CONVENTION SCHEDULE

TUESDAY, APRIL 21

Registration

8:00 a.m. - 11:00 a.m.
ASHFORD

Coffee

7:30 a.m. - 10:15 a.m.
ATRIUM

Exhibit Hall

7:30 a.m. - 12:30 p.m.
ELLIS

Morning Session

9:00 a.m. - 11:50 a.m.
GRAND BALLROOM

Luncheon

Noon - 1:00 p.m.
ATRIUM

Afternoon Session

1:00 p.m. - 2:00 p.m.
GRAND BALLROOM

Delegate Assembly

2:15 p.m. - 3:30 p.m.
GRAND BALLROOM

- ✓ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration badge will be required for admission to all convention activities.

NO PETS ALLOWED

Convention Activities

- Opening Night Dinner
- Recognition of Service Years
- Standing Committee Reports
- Election of 2026-2027 Officers
- Luncheon
- Membership & Unit Activities
- Local & District Recognition
- KRTA/AARP Grandparent Essay Contest Winner
- 14 Door Prizes Donated—One From Each District
- Entertainment
- KRTA Partner Exhibits

KRTA PARTNERS . . .



Sarah A. Short, MSW



Alzheimer's & Dementia Home Care

Comfort Keepers® is dedicated to preserving the happiness and independence of seniors living in their own homes.

Among the tens of thousands of seniors we help, 18% suffer from various forms of dementia or Alzheimer's. Comfort Keepers understands the struggles families face when caring for a senior with Alzheimer's disease or dementia, especially when enabling them to live safely at home.

Our specially trained caregivers engage clients in intellectual, physical and emotional interactions that complement medical treatment and improve the quality of life for seniors and their families.

We can help care for your loved one at home, giving you the support you need. We believe that everyone should experience connection, purpose and uplifting moments, no matter their age or the level of care they need.

By choosing Comfort Keepers, families receive support that includes:

- Specially trained caregivers
- Family education to better understand dementia
- Tasks built into the care plan and geared to a senior's interests to engage them physically, mentally and emotionally
- In-home services such as personal care, companionship, medication reminders, and family respite care
- SafetyChoice® in-home safety technologies, including medical alert systems and motion detectors

We understand Alzheimer's disease, dementia symptoms, how it affects behavior, and that it progresses at different rates for different seniors. We create and follow an individualized care plan that focuses on both physical and mental needs and goals.

How Comfort Keepers Caregivers Can Help with Dementia Care

Our caregivers are screened for empathy, trained to help seniors with Alzheimer's disease and other forms of dementia, and empowered to find ways to elevate the spirits of clients and their families.

Our caregivers also practice Comfort Keepers' signature Interactive Caregiving™ system. With Interactive Caregiving, we get to know our clients on a personal level, learning about likes, dislikes and even past events in their life. This helps us integrate activities that simulate mental or physical activity. Our clients and caregivers develop a relationship, and often listen to music together from the senior's favorite era, read an old favorite book or even do memory exercises like looking through family photos or discussing current events.

(Continued on Page 5)

KRTA Legaline

Rebecca Park

Attorney at Law

502-287-1005 or Kylawrm@gmail.com



Decisions, Decisions

Have you ever wondered how many decisions you make in a day? Have you ever become so tired of making decisions that you have told someone that you wished someone else would make decisions for you? When it comes to disposing of your property following your death, you do not want someone else making your decisions for you. Your failure to make those decisions will result in those decisions being made for you by the laws of the state in which you reside.

Making decisions about whom you want to receive your property after your death and the mechanism through which those individuals or entities receive your property can be simple or complex, depending upon your wishes and your finances. Disposition of your property following your death may be made by Will, by Trust, by how you title certain real or personal property, by how you designate beneficiaries on assets known as pay on death accounts or assets, by gifting, and in other ways. Deciding which method(s) work best for you in your situation are decisions which you should make with the advice and guidance of an attorney. Failure to consult an attorney to guide you in your decision-making or failure to make any decisions about the disposition of your property at your death could lead to some unintended consequences following your death. Probate court may become more complicated. There may be more dissension among your loved ones. A person or persons may inherit or not inherit contrary to what would have been your wishes if you had only made the decisions yourself.

For instance, did you know that, under the laws of Kentucky, your spouse does not automatically inherit all your property at the time of your death? Did you know that, under Kentucky law, where you have not made your own decision by Will or other appropriate means, an estranged child will inherit equally along with the children whom you do want to share your property? Did you know that, absent a Will or other appropriate document, your stepchildren will not inherit equally with your natural-born and adopted children? These are but a few of the myriad decisions you need to make prior to your death so that the laws of intestate disposition of the state where you reside don't make those decisions for you.



The KRTA legaline is a member benefit that exists to help you evaluate your options, make decisions, have a Will drafted that fulfills your wishes, and, where necessary, refer you to other counsel to assist with more complex matters. Please make use of this important benefit by calling

502-287-1005

Monday-Friday

8:00 - 4:30

(Continued from Page 4 “Comfort Keepers”)

We can provide:

- Individualized care plans that focus on physical and non-physical care needs and goals
- Activities that bring joy, provide mental stimulation and encourage physical and emotional wellbeing. Designed to consider your loved one’s interests and capabilities, these activities are built into the plan of care to improve quality of life and physical health
- Support for physician prescribed nutrition and exercise programs, companionship, respite care and other needs
- Referral to medical professionals, support groups and resources for family caregivers

How to Care for Alzheimer’s Patients At Home

It is important to be flexible and patient when caring for a loved one with dementia. The Mayo Clinic provides tips for daily tasks and how to care for someone with dementia, including:

- Reduce frustrations
- Be flexible
- Create a safe environment
- Focus on individualized care

Comfort Keepers can help you and your loved one work through these recommendations to create the best possible environment and care plan.

Our caregivers are trained to provide Alzheimer’s and dementia care that supports opportunities for meaningful engagement, builds and nurtures authentic, caring relationships, and implements a care plan that evolves with the senior’s needs.

For additional information and resources, visit the Comfort Keepers Info Center section on Alzheimer’s & Dementia Care at <https://www.comfortkeepers.com/articles/info-center/alzheimers-and-dementia-care/>



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.



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. Itinerary, pricing, and online reservations information are 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 subject to availability and 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.

Two Ways to Book Your Trip:

► **Book Online**—Collette Travel utilizes an online reservation booking system. All information and online booking are available at krta.org, included in the Collette Travel tab. There, you will find the itinerary, pricing, and an online reservation form.

New York City Holiday

December 7 – December 11, 2026

Expires June 7, 2026

Australia and New Zealand

January 26 – February 9, 2027

Alpine Lakes and Scenic Trains

April 26 – May 5, 2027

► **Book Direct**—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:

New York City Holiday (Booking #: 1319628)

December 7—December 11, 2026

Expires June 7, 2026

Australia and New Zealand (Booking #: 1421863)

January 26 – February 9, 2027

Alpine Lakes and Scenic Trains (Booking #: 1421846)

April 26 – May 5, 2027

The Collette Premium Experience

Led by Experts, Evolved by Travelers

► Our local teams are part of the communities you’ll explore and know every detail. Traveler feedback shapes how we make the experience even better.

Industry-Leading Service

► From the moment you book, we’re here—with a worry-free Travel Protection Plan, Private Chauffeur Service to and from the airport, and 24/7 Emergency Support.

Unmatched Tour Design

► Our regionally based teams design our tours for the modern traveler, breaking stereotypes and creating the most immersive and inclusive tours at the best possible price.

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

(Continued from Page 1)

Joel Eskovitz, J.D.

Mr. Eskovitz is a senior director of Social Security and savings at the AARP Public Policy Institute, where he oversees retirement security and Social Security policy. His work focuses on ways to ensure that all Americans can retire with dignity and have sufficient financial support. Much of his work focuses on the Social Security system and the need to modernize it to ensure it remains solvent for future generations while continuing to provide adequate benefits to recipients. Before joining AARP, Joel spent nearly six years at the U.S. Senate Special Committee on Aging, where he served as deputy staff director and chief counsel. Joel led the Committee's financial team, exploring all economic issues impacting the nation's seniors, including Social Security, pensions, older workers, financial fraud, and consumer protection. Joel has also worked at the Social Security Administration, where he examined disability policy; the Department of Justice Civil Rights Division, where he worked on housing discrimination; and the Texas House Research Organization, where he focused on tax and transportation issues. He also spent five years as a reporter for The Associated Press and Scripps Howard News Service.

Joel is a member in good standing of the Virginia State Bar and a member of the National Academy of Social Insurance. He holds a Juris Doctor from George Washington University Law School and a bachelor's degree in journalism and political science from Indiana University.

Gary Harbin

Mr. Harbin has served as the executive secretary of the Teachers' Retirement System of the State of Kentucky (TRS) since December 2000 and was chief deputy executive secretary from 1999 until assuming duties as executive secretary. Prior to coming to TRS in 1999, he was chief financial officer of

two nationwide companies, and prior to that, a partner in a regional accounting firm for 20 years in Frankfort, Kentucky. While partner in the accounting firm, he was in charge of the audit of TRS and other public plans for 19 years, giving him more than 30 years of experience with public pension plans.

During his tenure as executive secretary of TRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system. In 2010, Mr. Harbin led a coalition that developed a plan to prefund retiree health benefits through the "shared responsibility" of retired members, active teachers, employers and the state. The historic solution eliminated \$5 billion in future taxpayer responsibility for providing health insurance benefits for retired teachers. Mr. Harbin also has developed strategies for returning to work following retirement in an actuarially sound manner, reorganized TRS's Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program and established an information center to field member questions and an imaging system for member records. Mr. Harbin also oversaw the replacement of TRS's legacy computer systems with a web-based system that incorporates the highest standards in customer service and operational efficiency. Most recently, Mr. Harbin also assisted in the development of a hybrid benefits tier for new teachers that will provide them a secure retirement without relying on the state to pay any unfunded liability that may arise.

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

Mr. Harbin is a 1972 graduate of the University of Kentucky, where he

earned a bachelor of science degree in accounting. He was admitted to practice as a Certified Public Accountant in 1975.

Merlyna Valentine

Mrs. Valentine is an Inspirational Speaker, Author, and Resilience Expert. She is a highly acclaimed international speaker, author, and former principal who empowers audiences to rise with confidence, thrive through change, and discover what's truly possible. A lifelong educator with over 30 years of experience, she served as a teacher, assistant principal, principal, and executive director. Under her transformational leadership, her school's climate, culture, and academic achievement reached new heights, earning her recognition as **Principal of the Year, Teacher of the Year**, and several state and national honors for educational excellence.

After surviving a devastating medical crisis, she rose above unimaginable challenges to become a global voice of resilience and possibility. Her powerful story of courage and resilience has been featured on **The Today Show**, in **Ebony Magazine**, and across countless stages. In 2020, she was named **Inspirational Speaker of the Year** in an international competition, cementing her place as a voice of hope and possibility. She shares messages with others that speak to the limitless possibilities people with disabilities possess. Using her book, "Daisy", she also speaks to adults and shares messages with students on accepting ones' differences. She promotes inclusive environments with her powerful story of persevering and reminding others to accept and celebrate ones' differences. She inspires adults to prove what's possible in the face of daunting obstacles through her keynotes—virtually and in person.

Merlyna won Inspirational Speaker of the year from Canada's Speaker Slam. She held weekly Motivational Moments with Merlyna Valentine sessions online to inspire everyone during the pandemic to take the time for self-care, self-reflection, and acceptance. She virtually spoke to multiple groups of students, teachers, and administrators about her story of overcoming adversity, persevering, and the importance of inclusive mindsets.

Through her keynotes, Merlyna connects deeply with audiences by sharing real stories, strategies, and insights. With authenticity and heart, she helps people reframe adversity, persevere through challenges, and shift their perspective to create lasting impact.

We celebrate Kentucky's Retired Teachers with a special **BUY 1 GET 1 FREE** offer. KRT26

Show your KRTA Member Card at time of purchase or mention membership on a phone order and receive one free ticket with the purchase of one adult admission to **The Stephen Foster Story** and **Annie**. (limit 1 discount per show title per season)



THE STEPHEN FOSTER STORY
&
New in 2026
Annie
presented by
SALT RIVER ELECTRIC
Physicians to Children & Adolescents

JUNE 13-AUG 8 502-348-5971
stephenfoster.com visitbardstown.com

Health & Insurance



Sue Ellen Caldwell, Co-Chair

Greetings in 2026. It seems like just yesterday that we learned the MEHP plan would be moving from UHC to Humana. We spent the fall sharing information and addressing concerns and questions. As of the writing of this article, the transition has been smooth. We do have just a few reminders for you as we start the new year.

(1) Deductibles and out-of-pocket maximum amounts restarted as of January 1, 2026. This applies to both KEHP and MEHP plans.

(2) MEHP members should take their new Humana card with them to all "first"

appointments this year to verify coverage to the providers. While some have reported smooth rollovers with coverage changes already made to their provider accounts, this may not be true for everyone.

(3) Previously mailed Humana materials included information regarding Silver Sneakers. However, if you have any questions, you can contact Silver Sneakers at 888-423-4632 (TTY: 711), Monday-Friday, 8 a.m.- 8 p.m., Eastern Time, or online at SilverSneakers.com.

(4) If you have any questions regarding your Humana coverage, you can call TRS and ask to speak to the Humana representative, or you can call the TRS dedicated Humana line directly at 866-307-2494.

(5) If you have questions regarding prescription coverage, you can contact Know Your Rx Coalition at 855-218-5979.

(6) Don't forget to set up your MyHumana account by going to MyHumana.com to activate your account or download and register on the MyHumana app for iOS or Android. Be sure to have your ID card handy.

(7) You may receive a call from one of the HWA (Health and Well-being Assessment) vendors, Signify Health, to schedule your in-home assessment. If you have questions, you may ask when they call or contact the TRS dedicated Humana line listed above in (4).

As your KRTA Health and Insurance Co-Chairs, we are both available to assist you with any questions. We are both available to visit your local or district meetings whenever possible. Contact us at:

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

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



Shelia Wilkinson, Co-Chair



How to Earn Rewards with Go365 by Humana in 2026 for Over 65

It's part of your Humana Medicare Advantage Plan

Taking care of your health can be rewarding! Go365 by Humana® makes wellness fun and easy. We can help you reach your physical and emotional health goals. Track your activity and redeem rewards:

- By going online at Go365.com
- By filling out and mailing in paper forms

Earn rewards you can redeem for gift cards

More healthy activities = more gift cards for you

Complete eligible healthy activities like walking or getting your Annual Wellness Visit to earn rewards to redeem for gift cards. Once you've earned at least \$10 in rewards, choose your gift cards in the Go365 Mall.

Activate your Go365 Profile

Now it's time to get going with Go365

If you have a MyHumana account, you can use the same information to log in to Go365.com. If not, activate your profile at MyHumana.com. Once you log in to Go365, you'll see eligible activities you can complete to earn rewards, and details on how to track your actions.

Track your exercise the easy way

Earn \$5 in rewards a month for completing 12 or more workouts. Here is how to track and earn:

1. [Attend a participating SilverSneakers® Fitness class](#) to earn rewards automatically if your plan includes SilverSneakers. Your rewards may take up to 45 days to show up in your Go365 account.
2. [Log your workouts online](#) in your Go365 account or use a paper workout tracker to record your exercise. Eligible activities include yoga, dance, gardening, cycling, pickleball, strength training and more. Submit your workout within 90 days of completion.
3. [Connect a compatible activity tracker to Go365](#) to earn rewards automatically when you take at least 5,000 steps a day.

Go365 is compatible with activity trackers from a variety of manufacturers like Fitbit and Garmin. For a full list, sign in to your Go365 account.

Earn \$5 in rewards monthly when you track your eligible workouts in any of the three ways listed above.

Under 65 KEHP LivingWell Promise

As a LivingWell health insurance plan holder, you'll need to complete the Castlight health assessment between January 1 and July 1.

LivingWell Promise Incentive

Earn up to \$480 a year (\$40 a month) in premium discounts the following plan year by completing the health assessment by the deadline. This incentive is available only to retirees in the KEHP, which is for those under 65 and Medicare ineligible.

(Continued on Page 12)



Membership

Congratulations, Membership Committees!

You did it again! The **Yes, We Did** and the **Top Hat Awards** were created for you. The hard work will pay off because your local and district associations will continue to benefit from being able to keep up with what's going on for (and against) retired educators. Certificates are being prepared in celebration of your meeting the goal set by the Membership Committee and/or gaining the most members since last year.

Saves You Time—and Saves the Association Money

Forget trying to recall when it's time to renew. With Automatic Dues Deduction (ADD), your membership continues automatically, right on schedule. There will be no checks, no mail, and no hassle. TRS will securely deduct the \$20 annual dues amount from your November annuity. This one-step change eliminates the need to write and send a check each year. When you use ADD, we no longer need to send reminder letters or follow-up emails, reducing administrative costs. That means more resources can go directly toward the programs and services you value. Switching is easier than ever. Making the change takes only a moment. Just scan the QR code to access the quick enrollment form. This convenience is available only if you receive a TRS annuity check.



KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 27, 2026

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
UPPER KY RIVER	1298	1093	84.2%
SECOND	2883	2301	79.8%
EASTERN	2471	1931	78.1%
CENTRAL KY EAST	2678	2090	78.0%
FIRST	2866	2228	77.7%
NORTHERN	3241	2469	76.2%
BIG SANDY	1692	1275	75.4%
FOURTH	3065	2309	75.3%
MID CUMBERLAND	1827	1351	73.9%
FIFTH	2683	1956	72.9%
THIRD	3654	2528	69.2%
JEFFERSON	5435	3619	66.6%
UPPER CUMBERLAND	2202	1455	66.1%
CENTRAL KY WEST	5131	3282	64.0%
ASSOCIATE	59	59	100%
OUT OF STATE	3415	1744	51.1%
TOTALS	44,600	31,690	71.1%

MEMBERSHIP TYPE	JAN 27, 2026	JAN 27, 2025	DIFFERENCE
Automatic Dues	27,268	26,808	460
Cash	4,422	4,883	-461
TOTALS	31,690	31,691	-1
Percentage	71.1%	71.4%	-.3%

Yes, We Did Awards

LOCALS	Percentage
Mason	100.0%
Menifee	100.0%
Metcalfe	100.0%
Middlesboro	99.0%
Garrard	98.3%
Green	98.0%
Lee	97.3%
Webster	97.0%
Monroe	96.8%
Cumberland	95.8%
Powell	95.8%
Owen	95.7%
Fulton	95.0%
Knott	94.7%
Butler	94.5%
Carlisle	93.5%
Carroll	92.9%
Union	91.8%
Breathitt	91.6%
Morgan	91.4%
Hart	90.4%
Montgomery	90.2%
Hancock	89.9%
Letcher	89.7%
Pendleton	89.5%
Martin	89.3%
Hopkins	88.6%
Johnson	87.3%
Edmonson	87.1%
Gallatin	86.4%
Lincoln	86.0%
Lyon	85.7%
McCreary	85.7%
Nelson	85.2%
Wolfe	84.8%
Henry	84.7%
Fleming	84.6%
Ohio	84.0%
Henderson	83.5%
Trimble	83.5%
Bath	83.1%
Owsley	82.9%
Nicholas/Robertson	82.4%
Livingston	82.3%
Bullitt	81.4%
Rowan	79.4%
Taylor	78.2%
Trigg	76.6%
Boone	76.1%
Perry	76.1%
Bell	75.8%
Pike	75.6%
Todd	72.9%
Harrison	72.4%
Ballard	71.4%
Marshall	70.3%
Shelby	69.6%
Pulaski	69.4%
Muhlenberg	67.1%
Lawrence	66.9%
Magoffin	64.3%
Franklin	64.0%
Whitley	63.8%
Carter	63.5%
Clay	62.5%
Russell	60.0%

DISTRICTS

Up. Ky. River	84.2%
Eastern	78.1%
Big Sandy	75.0%
Fifth	72.9%
Third	69.2%
Jefferson	66.6%



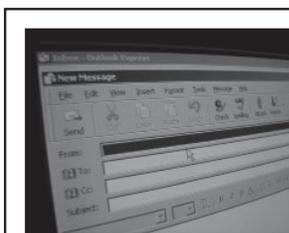
Top Hat Awards Largest Membership Growth

LOCAL

Madison	20
Boone	18
Nelson	13
Hopkins	12
Montgomery	12
Union	10
Trimble	9
Johnson	8
Perry	8
Lawrence	7
Trigg	7

DISTRICT

Cent KY East	29
Upper KY River	25
Jefferson	14
First	12
Third	9



Keep your email address and phone number current at the KRTA office.

Call 502-231-5802 or email KRTA.org with the correct information.

AROUND THE STATE . . .

Carlisle County RTA



The Carlisle County Retired Teachers met on November 21, 2025. The members donated items to help fill a local food bank. One hundred eighty items were collected. At the same meeting, two staff members from a local bank helped educate the group about how to avoid scams and fraud. Pictured are: Patsy Burgess, Ann Yarbrough, Gail Vinson, Charlotte Harris, Mary Gibson, Eva Lou

Petrie, Kena Carpenter, Lynn Hambrick, Lucy Hunt, Sharon Garner, and Janice Hays.

Clinton County RTA



Clinton County Retired Teachers, in conjunction with KRTA/AARP-KY, presents a check for \$1240 to Emily Craig, Family Resource Center Director for the Backpack Program.

First District RTA

The First District RTA met on December 11 at the Innovation Hub. Entertainment was presented by Paducah Tilghman School's male vocalists, Prime Rib, under the direction of Matt Hinz. Guest speaker Cathi Harrison, an estate planning lawyer, presented helpful information on legal documents and procedures for estates.



Cathi Harrison

Henderson County RTA



Henderson County Retired Teachers volunteers serve breakfast and visit with local retired Veterans on Veteran's Day.

Henry County RTA



The Henry County RTA members receive the proclamation declaring October 20-26 as Retired Teachers Appreciation Week on October 23. Pictured on the back row from the left are Connie Lepper, Carla Pollard, Denise Perry, Lucia Hughes, Liz Dent, Linda Mathis, JoAnn Adams, Sharon Bright, Cindy Kelly, Judy Phillips, Terry Hefley, and Kim Hensley. Front row, pictured left, Tim Abrams, Steve Dent, J. T. Stinson, Mitch Ashby and Joanne Ashby.

Jefferson County RTA



Staff members from Goldsmith Elementary, along with Principal Jessica Carter, gratefully accepts a check for over \$1,000 from the Jefferson County Retired Teachers Association (JCRTA) for student and teacher school supplies for the 2025-26 school year.

Pictured from left to right are: Stephanie Roberts, Assistant Principal; Susan Thurman and Beth Dowdell, JCRTA; Carrie Hellmann, 4th Grade Teacher; and Anthony Trotter, Student and Community Liaison.

Jefferson County's officers are: Vicki Lete, President; Susan Thurman, 1st Vice President; Sheryl Tapp, 2nd Vice President; Bill Routh, Treasurer; Pam Gooch, Recording Secretary; Cindy Goldstein, Corresponding Secretary; Tara Parker, KRTA Representative; Susan Thurman, Past President; Dale Warren, Parliamentarian

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Kenton County RTA

Kenton County Retired Teachers met on October 14, 2025, at Summit Hills Country Club for lunch. The speaker was Gary W. Adkins, AARP Kentucky Volunteer State President. Mr. Adkins spoke about Social Security Updates and how they may affect our benefits.



Knott County RTA

The Knott County Retired Teachers celebrated Retired Teachers Appreciation Week in a couple of different ways. After the county judge executive signed the proclamation declaring October 20-26 as Retired Teachers' Week in Knott County, several businesses offered member discounts during that week. Other businesses chose to donate a door prize, which was given away at the November Thanksgiving meeting. They had a great turnout at the meeting, and members were overwhelmed with the generosity of many of the local businesses. Prizes ranged from gift certificates to local restaurants, a batch of homemade gingerbread, to a 2-night stay at one of the cabins at Mine Made Adventure Park, just to name a few. Members were very thankful for the continued support of their community for teachers, even after their retirement.



Pictured are Knott County Retired Teachers Debbie Kidd, Kelly Honeycutt, President Shelly Waddles, Secretary Debbie Couch, Becky Bell, and Vice President Sharon Roberts, with Knott County Judge Executive, Jeff Dobson, as he signs the proclamation for Retired Teachers Appreciation Week.



Alma Back showing off her fall wreath



Becky Bell with her batch of gingerbread

Lincoln County

Lincoln County Retired Teacher Association President, Jennifer Brogle, shares KRTA information with a future retiree at a home basketball game in December. Staying visible is one of LCRTA's membership goals.



Mercer County RTA



This school year, Mercer County RTA has collected and donated forty containers of peanut butter to their local Family Resource Centers. Peggy Branam, one of their devoted members, delivers each meeting's donations to the Family Resource Centers

located within the Mercer County Schools. They will continue to collect peanut butter throughout the school year. They consider it to have been a successful effort!

Nelson County RTA



Pictured are Martina Amshoff, NCRTA President-elect; Amy Gjerstad, NCRTA President; Lauren Camargo, Manager of St. Vincent De Paul, Community Food Pantry of Bardstown; and Susan Santa Cruz-Rogers, NCRTA Treasurer.



Pictured are Erin Barnes, Business Leader; Amy Gjerstad, NCRTA President; Tiffanie Clark, New Haven Principal; and Martina Amshoff, NCRTA President-elect.

NCRTA donated \$180 and a large box of much-needed non-perishable food items to St. Vincent DePaul, Community Food Pantry of Bardstown. School supplies and \$180 were presented to New Haven School. Member self-care and health through exercise and diet were the topics at the October meeting. A teacup charcuterie was arranged to tempt the palate, complemented by a side plate, dessert, and drink. Tonya Donoho, manager of Anytime Fitness Bardstown, shared vital information on health, diet and fitness as it pertains to older adults. Cara Blackmon presented an interactive SilverSneakers program..

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(Continued from Page 10)

Owsley County RTA

Owsley County RTA partnered with KRTA/AARP's Community School Service Project by matching a grant to help with school supplies and/or food supplies. The \$100 donation was presented to Owsley County High School Youth Service Center Director, Jenny Barrett, at the October OCRTA meeting. The donation will be used for the Weekend Warrior backpack program. This much-needed service sends food home with designated students twice monthly. The president of OCRTA is Brenda Spence.

Paducah/McCracken County RTA

Concordia, a female acapella choir from Paducah Tilghman High School, presented a mini Christmas concert to Paducah McCracken County RTA on December 4 at Highland Presbyterian Church. Ann Rushing presented a memorial service honoring 34 McCracken teachers who have passed since July 1, 2024. As part of a service project, members made donations to support homeless students at a McCracken County school and a school in the Paducah City system. After the catered lunch and business meeting, Rickie Turner led members in singing Christmas carols. Bettie Stoll accompanied him. Several members won door prizes.



Dr. Aaron Beals and other members enjoy the December meeting.



Pendleton County RTA



Each Pendleton County Retired Teachers Association member sponsored a resident at the Pendleton County Nursing Home. Each resident received socks, underwear, sweatpants, a sweatshirt, and candy. Karen Delaney, Julie Hart, Brenda Montgomery, and Jennifer Leising, members of PCRTA, delivered the items to the facility. This was the association's giving project for December.

Third District RTA

The Third District RTA met on December 10 at GRREC. At right, President Cecilia Stephens is pictured with Tim and Lisa Murley, who shared an inspiring message about giving back. At the far right, Brianna Grider, PA-C, Mrs. Kentucky America, shares important information about caring for one's skin.



Third District members enjoy the December meeting.

Todd County RTA



The Todd County Retired Teachers Association held its annual December meeting. They contributed fifty-seven bags to the school system and seventy-nine bags to the Guthrie Food Pantry to support the KRTA goals.

Whitley Area RTA

The 82nd Representative, Nick Wilson, spoke at the WARTA meeting in December. WARTA distributed \$200 checks to family resource centers at Corbin Independent Schools, Whitley Central, and Whitley East. They also gave an \$800 donation to the Corbin Backpack Program and a \$200 donation to First Baptist Church for the Backpack Program. Meg Judd is the president of WARTA and the State Vice President of KRTA.

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INSIDE SCOOP

N. O. Kimbler Memorial Scholarship

N. O. Kimbler was born in Greenup County, Kentucky. He started teaching in 1912 in a two-room country school and became State President of KEA in 1938. He saw the great need for Kentucky teachers to be rewarded in their retirement years for the meager salaries they received and devoted his life to bringing the Kentucky Teachers' Retirement System to fruition.

His experience included five years of teaching in Alabama, two years of service in WWI, two years as a high school principal in Henderson County, and eighteen years as Superintendent of Henderson County Schools. He helped draft the state's first Teacher Retirement Act of 1938 for which no funds were provided until 1940. He was hired as Executive Secretary of KTRS in 1940 and worked tirelessly to improve the system until his retirement in 1957.

The N.O. Kimbler Memorial Scholarship Fund was established by a group of retired educators in Western Kentucky. In 1982 KRTA became responsible for managing the fund. A committee of KRTA members is responsible for overseeing and administering the fund.

One scholarship in the amount of \$1650 is awarded to one recipient at each of the public Community and Technical Colleges in Kentucky. This is to help pay for expenses incurred towards becoming an educator. Each college determines the recipient.

Your generosity will help increase the principal of the fund so that these scholarships may be increased as college expenses increase. Your gift will be an expression of your belief in the value of education and in the importance of strengthening and perpetuating the quality of our profession.

In addition to the interest earned on the investments of the N. O. Kimbler Memorial Scholarship Fund, the Kentucky Retired Teachers Association contributes annual earnings from the Association's investments along with contributions toward paying the cost of the funding of the N. O. Kimbler Scholarship.

(Continued from Page 11)

Woodford County RTA

Standing l to r: Sandra Combs, WCRTA President; Gloria Batts; and Executive Director of the KY Retired Teachers Association, Greg Roush. The State organization of the KY Retired Teachers Association has over 30,000 members.



If you would like your association to be included in Around the State, please submit your information to brenda.meredith@krtta.org. Pictures should be accompanied by a description of the activity and the names of people appearing in the photographs.

N. O. Kimbler Scholarship 2025-26 Recipients

<u>Technical College</u>	<u>Name</u>
Ashland.....	Chasity Moore—Raceland High School
Big Sandy.....	Alexis Hurley—East Ridge High School
Bluegrass.....	McKenna Clemons—Home Schooled
Elizabethtown.....	Madison Mattingly—Marion Count HS
Gateway.....	Alicia Densler—Ryle High School
Hazard.....	Timothy Harvey—Breathitt County HS
Henderson.....	Haylee Kanipe—Union County HS
Hopkinsville.....	Addison Edwards—Christian Co HS
Jefferson.....	Courtney Lewis—Bullitt East HS
Madisonville.....	Jessica Barnes—Grant County HS
Maysville.....	Kaylee Fields—Harrison County HS
Owensboro.....	Elizabeth Lira Gonzalez—Mexico HS
Somerset.....	Addison Stewart—North Laurel HS
Southcentral.....	Nyshantae (Ny) Payne— Franklin Simpson HS
Southeast.....	Abrielle Sherman—Harlan Co HS West Kentucky.....
	Lela Tidwell—Northside Baptist Christian

(Continued from Page 7)

How to take the health assessment

Complete the questionnaire at <http://mycastlight.com/mybenefits>. Registration is required if you have not already created an account.

Keep proof of completion

Keep proof of completion until the completion of the health assessment appears on the Castlight platform. (This can take two weeks.)

Questions

For questions or more information, <http://mycastlight.com/mybenefits> or contact Castlight at 800-681-6758 with any questions.

If you have completed your LivingWell Promise, please disregard this.

What is SmartShopper?

SmartShopper is a tool that can help you save money and earn rewards on routine medical care. The cost of routine medical procedures and services can vary greatly between quality, in-network locations. For example, a MRI can cost you anywhere from \$200 to \$2,000 out-of-pocket. SmartShopper helps you compare locations so you can see what your out-of-pocket costs will be before you schedule care. If you choose a lower-cost location, you can receive a reward as a share of the savings. The SmartShopper Program is subject to the Terms of Use and Privacy Policy

Need help? Speak with one of our Care Concierge Team members at 866-832-2436

AARP Fraud Prevention

Famous Faces, Fake Messages

Kathy Stokes
AARP Fraud Watch Network

Social media can make it feel like we're closer than ever to our favorite celebrities. But if you suddenly get a private message from a musician, actor, or athlete you admire, don't get starstruck—get skeptical. It's almost certainly a scam.

Criminals are using artificial intelligence (AI) to impersonate celebrities—from Brad Pitt to Elon Musk—and steal fans' savings. Here's how these scams work and how you can protect yourself.

How It Works

- You follow your favorite celebrity on social media and regularly like or comment on their posts.
- One day, you get a private message claiming to be from the celebrity or a member of their team, like their manager, offering exclusive access, an invitation to a special event, or to ask for help supporting a charity.
- Over time, the "celebrity" claims a financial need and asks for your help.

What You Should Know

- That personal attention isn't from the celebrity. It's from a criminal impersonating them or someone close to them.
- Scammers tailor the scam tactic based on the target's responses to lean into a romance scam or perhaps a charity scam. The story may change, but the goal is always the same—to steal money and personal information.
- They often urge targets to move the conversation off social media to a platform like WhatsApp, Telegram, or Signal; they may steal the target's funds by coaching them on how to use gift cards or cryptocurrency to send money on false pretenses.
- With AI, criminals can now clone voices, create fake videos and livestreams, and post convincing ads, making impostor scams even harder to spot.

What You Should Do

- Enjoy following celebrities online, but know that engaging with their posts could make you more visible to scammers.
- Anytime unexpected communication puts you into a state of high emotion (like excitement) and involves urgency, let that be your signal to disengage because it's likely a scam.
- Report fake celebrity accounts or impostors directly to the social media platform; victims should report to law enforcement and insist on a record in the event of possible future restitution.

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.

Do you think you have been targeted or have fallen victim to a scam? Contact AARP Fraud Watch Network Helpline. Call 877-908-3360.

KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENT OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS Years Ended June 30, 2024 and 2025

	2024	2025
REVENUES		
Membership Dues	\$615,363	\$574,012
Investment Earnings	\$274,623	\$273,678
Other Income	\$25,772	\$59,580
TOTAL REVENUE	\$915,758	\$907,270
EXPENSES		
Salaries	\$195,861	\$180,451
Annual Convention	\$41,598	\$41,422
Committee Expenses	\$54,370	\$53,447
Contract Printing	\$1,706	\$4,849
Depreciation	\$6,164	\$4,822
District Expenses	\$10,612	\$9,200
District Managers Meeting	\$16,880	\$16,308
Donations	\$0	\$0
Employee Benefits	\$22,350	\$19,111
Fall Workshops	\$13,682	\$14,626
Insurance	\$8,456	\$9,739
Marketing Services & Newspaper	\$107,422	\$110,236
Legal Hotline Services	\$20,004	\$20,004
Maintenance	\$30,187	\$29,821
Materials and Supplies	\$10,674	\$8,580
Membership Recruitment	\$23,896	\$21,219
Payroll Taxes	\$15,348	\$14,195
Postage	\$8,140	\$7,350
Professional Fees (Auditing Services)	\$22,635	\$24,122
Retiree Recognition Reimbursement	\$3,045	\$2,250
Taxes and Licenses	\$4,592	\$5,409
Telephone	\$5,427	\$3,321
Travel	\$61,598	\$53,127
Utilities	\$4,629	\$5,475
TOTAL EXPENSES	\$689,276.00	\$659,084.00
Increase in Net Assets	\$226,482.00	\$248,186
Net Assets - Beginning of Year	\$2,046,952	\$2,273,434
Net Assets - End of Year	\$2,273,434	\$2,521,620

Greg Roush

2/10/2026

Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2025

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

ADAIR CO	BREATHITT CO	CLAY CO	Corbett	Ritchie Jr	Elizabeth	Summers	Patricia	Harder	Diana	Grace
George Critz	Brenda Begley-Buntin	Veronica Davis	Betty	Shanklin	Carol Wallace	Laurice	Hardin	Lawrence	McKenney	
ALLEN CO	Treva Gross	Franklin Rowland	Anita Thompson	HARLAN CO	David	Harmon	Joyce	Metz		
Dorthy Pearson	Ronnie Hubbard	CLINTON CO	Lisa Willoughby	Karen Cox	Deborah	Hazelwood	Rodney	Rhodus		
BALLARD CO	Ellen Turner	Gerald Dryden	FLEMING CO	Joshua Hensley	Virginia Heckel	Douglas	Singleton			
Shearin Hopkins	BULLITT CO	Deborah Grider	Marita Fizer	Paul Medlar	Michael Johnson	Dora	Trapp			
Nickey Hutcherson	Statia Dodge	Perry Hay	FLOYD CO	Harold Parsons	Charlotte Kirk	Amy	Turner			
BARREN CO	Mark Firestone	Sherry Huckaby	Mary Bailey	Glenn Saylor	Karen Kremer	KNOTT CO				
Jo Glass	Glen Hale	Christine Huff	Andrew Crider	Marilyn Unthank	Dianne Lloyd	Ruby	Jacobs			
BATH	Charlene McLaughlin	CRITTENDEN CO	Rickie Jones	HARRISON CO	Ruthe Lusk	Alice	Waddles			
Ollie Hart	Merle Mullins	Lonso Gaston	Darlana Martin	Ruth Hatterick	Daniel Machir	KNOX CO				
George Riley	Bonnie Roberts	CUMBERLAND CO	FRANKLIN CO	Harold Martin	Judith Magre	Donald	Bingham			
Chloe Stewart	Edith Taylor	Betty Reneau	Charles Bratton	Catherine Sagraves	Michael McDaniel	Elisha	Dugger Jr			
BELL CO	Martha Underwood	DAVISS CO	Margaret Chiara	HENDERSON CO	Geraldine Merrill	Jerlis	Napier			
Patsy Bunch	BUTLER CO	Norma Blaine	Wilma Gaines	Victor Doty	Gordon Newton	LARUE CO				
Dwight Henn	James Beliles	Beverly Bosley	William Pillischafske	Dennis Harrell	Nam Nguyen	Mary	Cravens			
Donald Miracle	CALDWELL CO	Larry Bruce	Paul Polly	Phyllis Hunt	Barbara Nielsen	Garry	Ross			
Anita Spangler	Joycelyn Jones	Robert Campbell	Isadore Rich	Cynthia Osborne	Kara Peers	LAUREL CO				
Hubert Turnmire	Alma Pickering	Nana Chapman	Dawn Smith	Clarence Pfeffer Jr	Mary Riney	Jean	Christian			
BOONE CO	Betty Smiley	Charles Green	Ronald Spencer	HENRY CO	Larry Rodgers	Thelma	Huff			
Sherrill Cornett	Janet Tandy	Evelyn Guthrie	Joan Taylor	Paula Martin	Joyce Rosa	Henry	Paslick			
Joan Douglas	CALLOWAY CO	Charles Keown Jr	Marilyn Troupe	HOPKINS CO	Manon Ross	Roy	Pope			
Margaret Goley	Bassam Atieh	Janice Meade	Florence Vickers	Joanne Crawford	Sharon Sandlin	Peggy	Pratt			
Elizabeth Howard	Dolly Blakney	Elnora Nelson	Donna Whitaker	Elsie Hollander	Eleanor Savko	Johnny	Wilhoit			
Julie Ingalls	Diana Cothran	Beverly Skaggs	Floyd Whitaker	Regina King	Karen Simpson	LAWRENCE CO				
Joyce Levo	Joann Hammons	Mary Thomas	Teresa Winkler	Ann Morgan	Rubeana Skaggs	John	Goble			
Anita Masters	Frances Reid	Anne Walker	FULTON CO	Carolyn Sholar	Julia Smith	LEE CO				
Geraldine Miracle	Owen Schroeder Jr	EKU	Brenda King	JEFFERSON CO	Sharron Smith	Joyce	Ross			
Timothy Shields	David White	John Curra	Mary Rhenberg	Bonnie Allen	Steven Stallings	LESLIE CO				
Judy Sluder	Mary Wilson	Tommy Brown	GRAVES CO	Harriett Baker	Joan Stites	Norma	Simpson			
Charles Walton	CAMPBELL CO	Ronald Hopkins	Barbara Sullivan	Nancy Batten	Paul Sullivan	Barbara	Smith			
BOYD CO	Homer Baker	ESTILL CO	Leila Woodson	Richard Bealmear	Juan Vega-Calderon	LETCHER CO				
Leonard Blanton	James Elam	Martha Royalty	GRAYSON CO	George Bell	Dana Velasco	Raymond	Thomas			
Larry Clarke	Elizabeth Goodwin	Mildred Woolery	Millie Dixon	Chauncy Bender Sr	Barbara Vonderheide	LEWIS CO				
Shirley Counts	Mary Jackson	FAYETTE CO	GREEN CO	Lorelei Bentley	Rebecca Walker	Gary	Kidwell			
Elinore Dobson	Maxine Lampe	Dorothy Bibbs	Kenneth Phelps	Victoria Bierman	Harriette Weatherbee	LINCOLN CO				
Don McReynolds	Hunter Pinney ii	Barbara Brooks	GREENUP CO	Wanda Biggs	James White	Luther	Hodge Jr			
James Porter	Louise Steidel	Martha Collins	Donald Blevins	Annette Bishoff	Betty Williams	Myra	Munday			
Beth Robinette	CARLISLE CO	Ralph Fretty	Betty Ramey	Joe Blair	Joyce Carneal	JESSAMINE CO				
Mary Smith	Margaret Henshaw	Anna Gwinn	Patricia Shope	Doloris Bowling	Christus Christi	Peggy	Edmonds			
Ronda Tamme	CASEY CO	Patricia Hampton	Patricia Smith	Theresa Burres	Christus Christi	LINCOLN CO				
BOYLE CO	Marcenia Brown	Nancy Harp-Byrne	Ronald Trippett	Rita Dama	Larry Durbin	Luther	Hodge Jr			
Laura Dunagan	Laura Fox	Marsha Hymer	HANCOCK CO	Robert Davenport	Robert Lootens	Myra	Munday			
Jeanette Greenwell	CHRISTIAN CO	Dola Jackson	Harry Roberts III	Kimberly Dezarn	Margaret Ritter	LIVINGSTON CO				
George Griebe	Lyle Dunbar	Wanda Keith	Linda Tongate	Danny Dohn	Guy Smith Jr	Peggy	Edmonds			
Ruth Herrington	Deborah Fowler	Wanda Kidd	HARDIN CO	Carolyn Doucette	Jeanette Tyra	LOGAN CO				
Pameula Ledford	Vera Johnson	Watt Kiser	Carol Abel	Mary Dove	JOHNSON CO	Nancy	Gant			
Jesse Purdy	Nancy Mcguire	Janice Larue	Brenda Johnson	Mary Duff	Jane Herald	Lolette	Gatlin			
Ruth Sigler	Mary Thorpe	Jerry Leach	Ronald Ronk	Edgar Dyer	Janet Smith	Linda	Harlan			
BRACKEN CO	Harold Wood	Tyrona Nelson	Elvin Smith Jr	Barbara Fineisen	KENTON CO	Jean	King			
Charles Klaber	CLARK CO	Jeanne Ransdell	Joyce Sorrell	Barbara Gilbert	Monica Dunlap	LYON CO				
	Audeen Jacobs	Carol Rickwald		Betty Hale	Patricia Flores	Bonnie	Lee			

MADISON CO
 Alan Bettler
 Sandra Connor
 Eef Fontanez
 Janice Hamilton
 H Harnack
 Charles Knapp
 Jacqueline Lake
 Robert McCullough
 Mary Roberts
 Carolyn Taylor

MAGOFFIN CO
 Larry Arnett
 Opal Lemaster

MARTIN CO
 Joe Hammond
 Willis Haws
 Elizabeth Muncy
 Lutie Williams

MASON CO
 Maxine Sapp
 Shely Wilson

MCCRACKEN CO
 Jayne Crisp
 Jana Hailey
 Patsy Horton
 Patricia Lay
 Nancy Logan
 James Mizell
 Monte Peck
 Bill Whitlow

MCCREARY CO
 Jackie Creekmore
 Christine Gatton
 Wayne Phillips

Ronnie Pennington

PENDLETON CO
 Darryl Wright

PERRY CO
 Joyce Jones
 Alice McDonald
 William Napier

PIKE CO
 Jolly Blair Jr
 Colleen Fletcher
 Wanda Hopkins
 Judy Johnson
 Beverly Mims
 Judy Mullins
 James Williamson

PULASKI CO
 James Costanzo
 Donald Elmore
 Georgiana Silvers

ROCKCASTLE CO
 Lois Burdett
 Betty Cain
 Mary Griffith

ROWAN CO
 Carol Becker
 Russell Brengelman
 Roland Burns
 Charles Derrickson
 James Hackney
 Rebecca Hopper
 Eva Johnston
 David Olson
 Marsha White

Noel Williams

RUSSELL CO
 Margie Barnes
 Johnnie Coffey
 Ervin Mason II

SCOTT CO
 Jean Matheny

SHELBY CO
 Kathy Wimberley

SIMPSON CO
 Brooke Goff

SPENCER CO
 Robert Dehoag
 Cornelia Winkler

TAYLOR CO
 Diana Dewitt
 Frances Perkins

UNION CO
 Judith Smith

WARREN CO
 Craig Anderson
 Joyce Beck
 Alderson Clark Jr
 William Cox
 Dallas Embry
 Christine Hobbs
 Paula Jarboe
 Gretchen Niva
 Gay Perkins
 Glenn Perkinson
 Norman Six Jr
 William Traugott
 Cynthia Wassom
 Lelia Willis

WAYNE CO
 Earl Anderson
 Virginia Casada

WEBSTER CO
 Maurice Forker
 E Tucker

WHITLEY CO
 Freda Bailey
 Wesley Bowlin
 Verna Bruce
 Donna Bunch
 Roy Croley
 Donna Freeman
 Barbara Hopkins
 Leila Kilbourne

WOLFE CO
 Shelba Slayton

WOODFORD CO
 Fern Bair
 Jack Cline
 Shela Diamond
 Cheryl Hill

1099-R Information

Any information on this page should not be considered the only advice needed. Rules and forms likely will differ for retirees who now live outside Kentucky. Retirees may want to confer with a tax adviser for tax form preparation. TRS has no liability in providing this general guidance. It is a member's responsibility to declare the proper amount of taxable income on income tax returns.

1099-R—TRS mails 1099-R tax forms at the end of every January.

The tax statement contains confidential information and only can be mailed to the address of the member that is currently on record with TRS. For TRS to send the form to a different address, the member, beneficiary or power of attorney must submit a written, signed request to TRS. The written, signed request may be mailed to TRS or faxed to 502-573-0254 and should specify if the address change is permanent. Duplicates are available using Pathway (<https://mss.trs.ky.gov>), which provides members online access to account information, or by calling 800-618-1687. The TRS information center staff will verify your correct name and address for mailing the duplicate form and for the permanent record file.

Box 1: Shows total pension benefit before withholding.
 Box 2a: Shows taxable portion of benefit. If blank, "Taxable Amount Not Determined" in Box 2b should be marked.

Box 5: Shows the amount member personally contributed to what was received. The Box 5 amount is nontaxable and is not used on personal returns (i.e. IRS Form 1040, Ky. Form 740).

Box 7: Generally, the box 7 value is defaulted to "7" for most benefit types. However, depending on the member's individual circumstances, the distributions may have been coded differently. Refer to the following distribution codes for more detail:

- 1 – Early distribution, no known exception
- 2 – Early distribution, exception applies
- 3 – Disability
- 4 – Payment to beneficiary or beneficiaries based on death of active or retired member
- 7 – Normal distribution
- G – Direct rollover

Box 9b: Only used in first year of retirement to show amount of previously taxed contributions. Bottom box: Includes posttax insurance premiums paid, if applicable

From Teachers' Retirement System of Kentucky website. <https://trs.ky.gov/retired-members/tax-information/>

KENTUCKY RETIRED TEACHERS ASSN.

7800 LEADERS LANE
 LOUISVILLE, KY 40291
 502-231-5802
 1-800-551-7979
info@krta.org (E-MAIL)
www.krta.org (WEB SITE)

OFFICE HOURS

MONDAY- THURSDAY 8:30 AM - 4:00 PM
 FRIDAY 8:30 AM - 2:00 PM

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kylawrm@gmail.com

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 800-927-0030

KRTA DENTAL and VISION PLANS

Jason Weilage 502-500-9623
www.krtadentalandvision.com

HEARING INSTRUMENT PLAN

Heuser Hearing Institute
502-584-3573 or www.thehearinginstitute.org

COMMONWEALTH CREDIT UNION

800-228-6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS

606-676-9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

888-343-0182 or www.homeinstead.com

HOME HELPERS HOME CARE

800-990-9750 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS

Jim Curley 502-299-1414
Jeff Johnson 502-553-7630

COLLETT TOURS & TRAVEL

800-581-8942 or krta.org/collettetravel/

AAA MEMBERSHIP

Chasity Christian 713-261-2601
christian.chasity@ace.aaa.com

HEALTH INSURANCE

KYRx Coalition 855-218-5979
65+ (MEHP) Humana 866-307-2494
Express Scripts, Medicare Part D 877-866-5834
KYRx Coalition 855-218-5979
Silver Sneakers 888-423-4632
Humana Well Dine 869-966-3257
Go Wellness Coach 877-567-5450
Corielle DNA Testing 888-219-4602

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

CVS Caremark 866-601-6934
Living Well Promise 800-681-6758 (CastLight)
Smart Shopper 866-832-2436

TEACHERS' RETIREMENT SYSTEM OF KY

800-618-1687 or www.trs.ky.gov

Quips, Quotes & Puzzles

50 Lessons from God Never Blinks

by Regina Brett

1. Life isn't fair, but it's still good.
2. When in doubt, just take the next small step.
3. Life is too short to waste time hating anyone.
4. Don't take yourself so seriously. No one else does.
5. Pay off your credit cards every month.
6. You don't have to win every argument. Agree to disagree.
7. Cry with someone. It's more healing than crying alone.
8. It's OK to get angry with God. He can take it.
9. Save for retirement starting with your first paycheck.
10. When it comes to chocolate, resistance is futile.
11. Make peace with your past so it won't screw up the present.
12. It's OK to let your children see you cry.
13. Don't compare your life to others'. You have no idea what their journey is all about.
14. If a relationship has to be a secret, you shouldn't be in it.
15. Everything can change in the blink of an eye. But don't worry; God never blinks.
16. Life is too short for long pity parties. Get busy living, or get busy dying.
17. You can get through anything if you stay put in today.
18. A writer writes. If you want to be a writer, write.
19. It's never too late to have a happy childhood. But the second one is up to you and no one else.
20. When it comes to going after what you love in life, don't take no for an answer.
21. Burn the candles, use the nice sheets, wear the fancy lingerie. Don't save it for a special occasion. Today is special.
22. Overprepare, then go with the flow.
23. Be eccentric now. Don't wait for old age to wear purple.
24. The most important sex organ is the brain.
25. No one is in charge of your happiness except you.
26. Frame every so-called disaster with these words: "In five years, will this matter?"
27. Always choose life.
28. Forgive everyone everything.
29. What other people think of you is none of your business.
30. Time heals almost everything. Give time time.
31. However good or bad a situation is, it will change.
32. Your job won't take care of you when you are sick. Your friends will. Stay in touch.
33. Believe in miracles.
34. God loves you because of who God is, not because of anything you did or didn't do.
35. Whatever doesn't kill you really does make you stronger.
36. Growing old beats the alternative - dying young.
37. Your children get only one childhood. Make it memorable.
38. Read the Psalms. They cover every human emotion.
39. Get outside every day. Miracles are waiting everywhere.
40. If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
41. Don't audit life. Show up and make the most of it now.
42. Get rid of anything that isn't useful, beautiful or joyful.
43. All that truly matters in the end is that you loved.
44. Envy is a waste of time. You already have all you need.
45. The best is yet to come.
46. No matter how you feel, get up, dress up and show up.
47. Take a deep breath. It calms the mind.
48. If you don't ask, you don't get.
49. Yield.
50. Life isn't tied with a bow, but it's still a gift.