



MEMBERSHIP CO-CHAIRS

MICHAEL CAUDILL
CHRISSY JONES
SHERRY RADFORD



Health & Insurance

HEALTH & INSURANCE COMMITTEE
CO-CHAIRS

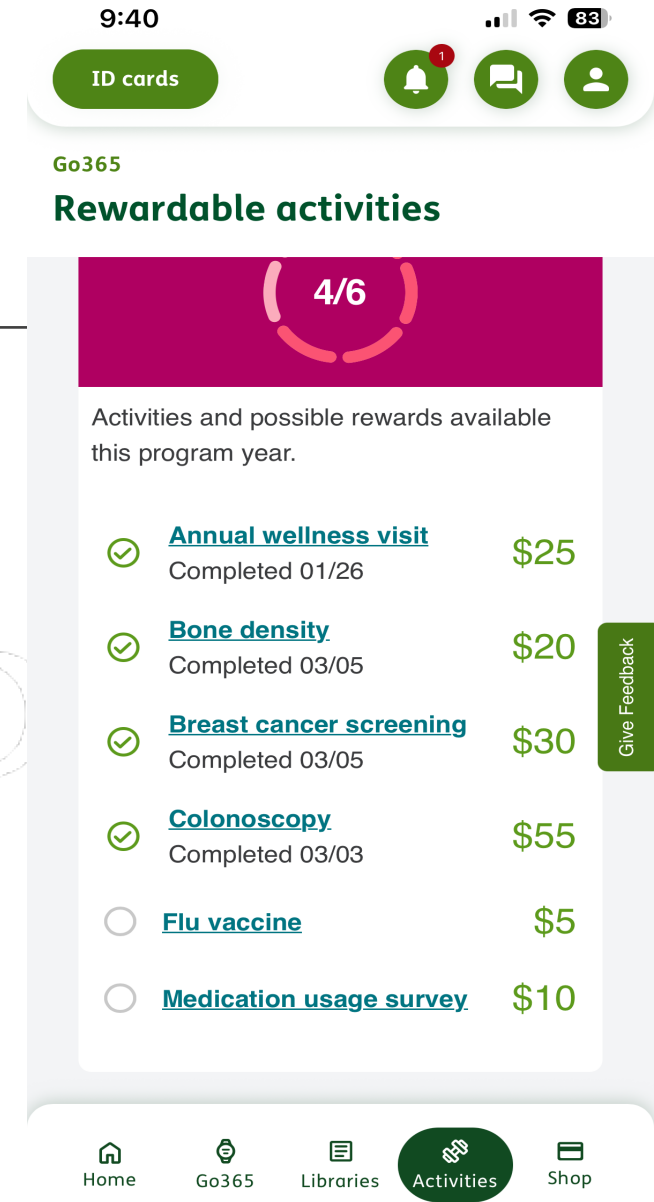
SUE ELLEN CALDWELL

SHELIA WILKINSON



Humana APP & Go 365 Rewards:

WebMD





Membership Benefits Reminder:

- Delta Dental and Avesis Vision discounts-Jason Weilage 502-500-9623
- North American Life Plans-Long Term Care, Disability and Life Insurance-Jeff Johnson 502-553
- Legal Services-Rebecca Park 1-502-287-1005
- Finance and Investment Information-Hank Hensley 1-800-927-0030
- Heuser Hearing Institute-free exams and consultations, discounted hearing aids-502-584-3573
- Home Health options
- Discounted rooms at Ky State Parks
- AAA discounts
- Commonwealth Credit Union



Collette Travel-New Partnership

2027 Travel with Collette and KRTA

- Discover South Pacific Wonders (Australia & New Zealand) Jan. 26 – Feb. 9, 2027
- Discover Alpine Lakes & Scenic Trails April 26– May 5, 2027
- Sunny Spain, Madrid & Costa del Sol October 18-26, 2027
- Exploring South Africa, Victoria Falls, and Botswana November 2-16, 2027

Book On-line at KRTA.org or call 1-800-581-8942



QUESTIONS

WE HAVE THE ANSWER



KRTA & AARP Kentucky

Better Together

Tim Abrams, KRTA Liaison – Volunteer Executive Council Member

Gary Adkins, Volunteer State President

Daniel Roe, State Advocacy & Community Engagement Manager



AARP is the largest membership-based nonprofit, nonpartisan advocacy organization for people 50+ that empowers people to choose how they live as they age.

AARP serving adults 50+

- Founded in **1958** by Dr. Ethel Percy Andrus, a retired educator and former teacher and principal

National Retired Teachers Association

- Prior to AARP, Dr. Andrus also founded the NRTA in **1947** to address educators' economic challenges and health insurance needs in retirement

AARP Membership

- Kentucky: **392,000**
- Nationwide: **38 Million**



KRTA & AARP KENTUCKY WORKING TOGETHER

- **Grandparent Essay Contest**
- Annual School Supply Drive
- **Focused Legislative Priorities**
- Fraud Prevention
- **Supporting Caregivers**
- Saluting Veterans
- **Voter Engagement**
- Volunteer Easy-Entry Opportunities
 - Speaker's Bureau
 - Local Events (AARP Tabling)



- 1) KRTA Volunteer Executive Council Liaison
- 2) Advocacy (Local, State, Federal)
 - a) Lobby Date at the Capitol (Frankfort - Feb 2027)
- 3) Engagement – RTA Units
 - a) Emphasis on rural (statewide)
 - b) Opportunities for retired educators to serve
 - c) Volunteer Speaker's Bureau presentations
 - Topics: Fraud Prevention, Caregiving, Brain Health, Downsizing & Decluttering, Age-Friendly Livable Communities, Veterans
 - Community Events: Local AARP Kentucky Outreach



GRANDPARENT ESSAY CONTEST

- Honoring the role grandparents play
- Bring attention to number of students being raised by grandparents
- Educate principals and teachers about challenges of these students and grandparents
- Gain community service credit for participation



CONTEST – Follow detailed instructions to participate and receive certificates.

Find Online: guidelines, dates, photos. Visit: aarp.org/kygrandparentessay



AARP[®]
Kentucky

SAVE the DATES!

**State Lobby Day
at the Capitol
2027**



**Thursday
February**

Community Outreach

AARP Foundation Tax-Aide

- Free Tax Counseling
- Tax Return Preparation
- 2.5 Million Served (Annually)
- IRS-trained, certified volunteers
- Age 50+ with low-to-moderate income

AARP Driver Safety

- Smart Driver Course
- We Need to Talk



COMMUNITY CHALLENGE GRANTS

- The [AARP Community Challenge](#) grant program is part of the nationwide [AARP Livable Communities](#) initiative that helps communities make immediate improvements and jump-start long-term progress in support of residents of all ages.
- Average Flagship Grant Award: **\$15,000**
- Short-Term: **6 Month** "Quick-Action" Projects
- 2027 Project Applications accepted **Jan-March**
 - Non-profit and Government Entities may apply



"Heart of Danville"

Community Challenge Grant Award

MORGANTOWN

Butler County Retired Teachers Association — The \$8,335

Community Challenge Grant supports adding raised garden beds, seating and a community mural next to the Butler County Senior Center. This space will support light activity, relaxation and social time while providing fresh produce in a welcoming outdoor setting.

Butler County Retired Teachers Association:
Laura Smith Crafton, Becky Hankins





For more
information,
Scan here!

AARP Community
Challenge Grant
Details



Celebrating Our 2026 Kentucky Grantees



**AARP
COMMUNITY
CHALLENGE**

Grants to make communities livable for people of all ages
aarp.org/CommunityChallenge

A Membership That Never Stops Working for You

Use it every day for savings, a stronger voice, navigating life's big decisions with confidence and living life on your terms.



EVERYDAY DISCOUNTS

Savings on travel, dining, shopping and everyday essentials.



COVERAGE YOU CAN TRUST

Access to quality auto, home, life, dental, vision and Medicare-related insurance plans.



TRUSTED GUIDANCE

Valuable resources on staying healthy, getting the most from your money and protecting yourself from scams and fraud.



A VOICE THAT FIGHTS FOR YOU

Advocating for you on important issues like fighting fraud, protecting Social Security and keeping drug costs down.



Join AARP for just \$15
for your first year with
Automatic Renewal.
aarp.org/jointhefun

Enjoy these and many other benefits

TRAVEL

- AARP Destination Guides
- AARP Travel Center Powered by Expedia
- AARP Vacation Ideas
- Avis
- Budget
- Choice Hotels
- Holland America Line
- Great Rail Journeys
- Wyndham Hotels & Resorts

HEALTH & WELLNESS

- AARP Fitness Center
- AARP Hearing Center
- AARP® Hearing Solutions™ provided by UnitedHealthcare® Hearing
- AARP Navigator: Making the Most of Medicare, Medicare Initial Enrollment, Medicare Open Enrollment
- AARP® Online Therapy by BetterHelp
- AARP® Personalized Nutrition
- AARP® Prescription Discounts provided by Optum Rx®
- AARP® Staying Sharp®
- BMI Calculator
- Free Hearing Test
- LensCrafters
- Purposeful by Kumanu

HOME & TECHNOLOGY

- AARP Fraud Watch Network®: Helpline, Scam-Tracking Map, Watchdog Alerts
- AARP Personal Technology Resource Center
- AARP Tech Guides
- Consumer Cellular
- In-Person and Online Technology Classes
- LifeLock by Norton
- The Perfect Scam™ Podcast
- Tracfone Home Internet

INSURANCE

- AARP® Auto Insurance Program from The Hartford
- AARP® Dental Insurance Plan administered by Delta Dental Insurance Company
- AARP® Medicare Plans from UnitedHealthcare®
- AARP Term Life Insurance From New York Life
- AARP® Vision Plans from VSP®

EVERYDAY SAVINGS

DINING OUT & EATING HEALTHY

- Auntie Anne's
- Bonefish Grill®
- Denny's
- Free Recipes
- Moe's Southwest Grill
- Outback Steakhouse®

SHOPPING & GROCERIES

- bistroMD
- FTD Flowers & Gifts
- The UPS Store®

ENTERTAINMENT

- AARP Members Edition®: Exclusive Articles, Videos and Books
- AARP Streams App
- AARP Theater
- Free in-person and virtual events
- Free Online Games
- Movies for Grownups
- TV for Grownups

GAS & AUTO SERVICES

- AARP Driver Safety: AARP Smart Driver® Course, CarFit®, Smart DriverTEK®, We Need to Talk
- AARP SafeTrip® App
- Allstate Roadside
- Exxon™ Mobil™
- Shell



See all benefits and even
more online exclusives!
aarp.org/browsebenefits



Learn More About Refer A Friend and Start Earning

Invite Friends. Get Paid. Repeat.

Earn \$15 for each friend who joins AARP and \$5 when they renew.

You must be an AARP member to participate in this program

How to Start Earning

1. Sign Up

Sign up for Refer A Friend and get access to your dashboard and personal referral link.

2. Invite Friends

Share your personal referral link with friends via email or social media. Your link unlocks a special offer just for them.

3. Earn

Get paid \$15 for each friend who joins and \$5 when an existing member renews.

4. Track

Check your dashboard anytime to see pending, approved, and available payouts — all in one place.

Redeem a Referral

1. Redeem

Once a referral qualifies and remains active for 60 days, we'll notify you. Choose your payout method — PayPal or Venmo.

2. Payout Ready

Check your stats to see when referrals are approved and payouts are available. You will also receive an email notification with additional instructions.

3. Choose Your Payment

Follow the steps to select your payment method — PayPal or Venmo. You'll receive additional emails including one from Tangocard.com.

4. Repeat

Keep sharing your link. There is no limit to the number of friends you can refer.

STAYING CONNECTED

Website: **aarp.org/ky**

Facebook.com/**AARPKentucky**

X: **@AARPKY**

Instagram: **@AARPKentucky**

YouTube: **@AARPKY**

Toll-free: **1-866-295-7275**

Email: **kyaarp@aarp.org**

AARP Membership also includes membership to NRTA, which members may call AARP to add their NRTA membership to their AARP member account.

**The continued support of our Kentucky
Retired Teachers Association Volunteers
and AARP Kentucky make our shared
mission and community service possible.**



Legislative

BETH DOWDELL, BENNY LILE &
STEVE GILLESPIE

LEGISLATIVE COMMITTEE CO-CHAIRS



Legislative Priorities

Thank your legislator for fully funding TRS since 2016 and urge them to continue this fiscally responsible course in the future.



Legislative Priorities Cont...

Thank Legislators for fully funding the state's obligation to the TRS Medical Insurance Fund and ask them to stay on the fiscally responsible path.



Legislative Priorities Cont..

Maintain the defined benefit system currently in place for Kentucky's retired, current, and future teachers



Legislative Priorities Cont..

Maintain the current TRS board structure



Legislative Priorities Cont..

Oppose any legislation that would result in higher prescription costs for Kentucky's retired teachers.



TRS Benefit Payments for Fiscal Year Ending June 30, 2026



Retirement Benefit Payments in Kentucky

Fiscal Year Ended June 30, 2026

Kentucky Totals: 56,950 Recipients \$ 2,376,630,492.21 Retirement Benefit

County	Recipients	Retirement Benefit
Adair	276	11,344,599.14
Allen	236	9,715,332.19
Anderson	298	10,148,579.52
Ballard	151	5,431,333.23
Barren	611	25,583,122.14
Bath	188	6,610,499.44
Bell	371	14,755,107.71
Boone	1,308	57,910,258.22
Bourbon	243	9,901,307.92
Boyd	607	24,759,873.93
Boyle	576	23,570,739.77
Bracken	126	5,001,314.37
Breathitt	256	9,918,997.72
Breckinridge	253	9,871,270.20
Bullitt	616	27,230,972.49
Butler	129	5,466,241.66
Caldwell	220	8,492,241.84
Calloway	830	33,003,260.53
Campbell	918	39,704,251.84
Carlisle	62	2,305,235.46
Carroll	110	4,731,987.96
Carter	466	17,364,570.88
Casey	199	7,568,815.01
Christian	617	23,614,524.47
Clark	460	18,496,005.78
Clay	365	14,937,459.76
Clinton	195	7,106,741.41
Crittenden	71	2,604,345.69
Cumberland	92	3,845,617.80
Daviess	1,467	59,347,467.69
Edmonson	127	4,756,126.54
Elliott	78	2,658,959.03
Estill	200	7,802,098.11
Fayette	3,855	159,688,507.37
Fleming	226	8,833,946.95
Floyd	581	22,959,593.18
Franklin	981	32,700,476.54
Fulton	83	3,209,604.35
Gallatin	54	2,109,565.93
Garrard	266	10,919,480.00

County	Recipients	Retirement Benefit
Grant	245	10,596,080.50
Graves	474	19,473,437.56
Grayson	357	14,639,056.91
Green	171	6,473,683.25
Greenup	462	18,746,327.70
Hancock	89	3,655,375.90
Hardin	1,247	53,726,800.91
Harlan	441	17,574,301.00
Harrison	253	9,419,381.15
Hart	193	8,377,621.39
Henderson	547	21,572,285.48
Henry	222	8,939,361.05
Hickman	43	1,716,799.01
Hopkins	537	22,000,760.55
Jackson	213	8,048,932.42
Jefferson	8,110	385,922,693.27
Jessamine	620	24,269,534.26
Johnson	408	17,631,487.48
Kenton	1,274	53,062,087.46
Knott	278	10,826,987.91
Knox	373	14,359,918.07
LaRue	213	9,280,789.98
Laurel	874	34,029,367.29
Lawrence	207	7,757,241.50
Lee	94	3,682,110.61
Leslie	168	7,238,538.31
Letcher	376	14,435,008.91
Lewis	213	8,258,834.24
Lincoln	368	15,012,605.51
Livingston	109	4,202,946.10
Logan	348	13,699,853.38
Lyon	126	4,874,355.16
Madison	1,783	70,887,796.51
Magoffin	248	9,934,994.96
Marion	243	9,903,304.29
Marshall	465	19,055,514.97
Martin	153	5,674,430.92
Mason	276	10,636,192.53
McCracken	806	31,855,516.30
McCreary	234	9,044,948.40

County	Recipients	Retirement Benefit
McLean	137	5,309,356.00
Meade	239	10,759,974.97
Menifee	94	3,176,552.21
Mercer	347	13,296,969.51
Metcalfe	116	4,649,305.64
Monroe	179	7,379,946.58
Montgomery	423	16,551,861.31
Morgan	204	7,851,003.09
Muhlenberg	425	18,043,494.20
Nelson	596	24,329,694.70
Nicholas	83	3,121,415.73
Ohio	274	10,167,904.77
Oldham	697	30,749,231.14
Owen	122	4,647,886.29
Owsley	128	5,057,462.84
Pendleton	169	7,226,170.31
Perry	454	19,206,725.99
Pike	840	34,015,126.15
Powell	169	6,979,748.36
Pulaski	958	36,550,212.77
Robertson	28	1,117,033.44
Rockcastle	234	9,895,423.07
Rowan	636	25,311,170.07
Russell	293	11,775,419.40
Scott	690	28,250,316.01
Shelby	631	28,264,917.79
Simpson	186	7,390,623.22
Spencer	217	9,405,347.53
Taylor	414	16,664,714.97
Todd	118	4,493,043.29
Trigg	239	9,262,255.67
Trimble	82	3,318,240.61
Union	134	5,121,211.40
Warren	2,199	88,333,970.62
Washington	166	6,492,965.10
Wayne	299	11,930,982.40
Webster	165	6,049,939.57
Whitley	838	33,495,300.90
Wolfe	157	5,879,830.82
Woodford	461	18,630,046.90



GREG ROUSH EXECUTIVE DIRECTOR



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