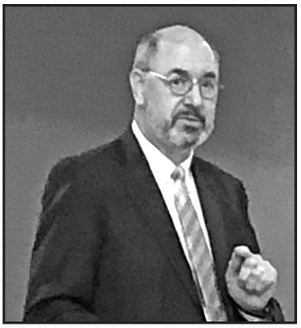
KRTA News
Serving Retired Teachers Since 1957
KRTA KENTUCKY RETIRED TEACHERS ASSOCIATION
VOLUME LXI NUMBER II | LOUISVILLE, KENTUCKY | NOVEMBER 2026

Teachers' Retirement Funds See Double-Digit Gains for Fourth Straight Year



Gary Harbin
Executive Secretary
TRS of KY

Kentucky teachers' retirement investments posted the fourth consecutive double-digit gains for the recently concluded fiscal year—15.04% for the Retirement Annuity Trust and 16.06% for the Health Insurance Trust. This follows previous years of 12.27%, 10.61%, and 12.34% for the annuity trust and 12.73%, 11.94%, and 12.58% for the health trust.

Returns for the Teachers' Retirement System of the State of Kentucky (TRS) annuity trust over the last 30 years average 8% compounded, ahead of the 7.1% long-term assumed rate of return. TRS staff presented the pension system's investment results for the year ended June 30 to the Investment Committee at its Aug 27 meeting. Net return after fees was 14.75% for the annuity trust and 15.79% for the health trust.

TRS's annuity investments ranked in the top third among peers across all periods, with a three-year return in the top decile and a 10-year return in the top 4% of pension plans. All rankings are according to Aon Investments USA's analysis of large domestic pension plans with more than $1 billion in assets.

During the year, TRS benefited from another year of full funding from the state budget along with an additional $40 million from the budget reserve trust fund.

"The approach of the TRS Board of Trustees and investment team is disciplined and focused on the best returns in all types of markets," TRS Executive Secretary Gary Harbin said. "With another year of great returns and continued full funding—for which we're very appreciative—the retirement security of Kentucky teachers continues to be ensured."

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NRTA
AARP's Educator Community

KRTA News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville, Kentucky 40291

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Get ready for the KRTA Convention rolling into the Holiday Inn East April 19–20, 2027. We want YOU to be part of the fun. Reconnect with old friends, make new acquaintances, share a few laughs, and celebrate the people who have helped shape generations of Kentucky students. Remember to work on those points for local recognition awards.

PERSONALLY SPEAKING . . .



Greg Roush
Executive Director

Fall Workshops a Success!

Fourteen hotel beds, multiple restaurants, one food-poisoning incident, and 1,504 miles later, the Fall Workshops have come to an end!

The Fall Workshops have concluded, and they were an overall success. A great big thank-you goes to the Travel Team, State Officers, District Leadership, and all of our vendors who traveled across the Commonwealth to meet the needs of our KRTA members.

KRTA President Charlotte Benton delivered her Presidential Address and outlined her goals for the coming year. She began with a little humor, sharing how happy she is to be a "Sen-ager" and drawing comparisons between teenagers and seniors. Her goals for the year—including recruiting and retaining members, building positive relationships with legislators, and honoring former members through memorial services—were well received by those in attendance. She closed her address with an open invitation to visit local units and speak whenever needed.

Dora Moore of TRS Health Insurance provided a presentation on the current state of TRS. Her presentation highlighted strong TRS investment performance and provided updates on KEHP and MEHP issues.

MEHP will remain a passive enrollment program, meaning retirees age 65 and older will not need to take any action. KEHP will require mandatory enrollment, and all retirees under age 65 will be required to enroll in a 2027 KEHP health insurance plan.

There are concerns regarding the Department of Employee Insurance (DEI) requirement that retirees who do not enroll or go through the appeals process could have no health care coverage in 2027. We hope our lobbying efforts will help resolve this issue. As of September, we feel positive about the progress being made.

KRTA is blessed to have strong partnerships and services available to our members, and many of our vendors traveled to all 14 workshops. AARP, Jason Weilage with Delta Dental, Humana, the Know Your Rx Coalition, and the Alzheimer's Association attended every workshop. Commonwealth Credit Union and Anthem also participated in several.

We are thankful for these valued partnerships and look forward to continuing to provide quality services and resources to our members in the years ahead.

With the conclusion of the Fall Workshops, we can look back on a busy and productive year. During the summer, KRTA held multiple meetings for our State Committees, including Membership, Legislative, Health Insurance, and Executive Council, as well as meetings with District Presidents.

We are forever grateful for the dedication of our KRTA leadership—from the local level to our State Officers—as well as our more than 31,000 members across the Commonwealth. Together, you keep our voice active, strong, and heard throughout Kentucky.

Next stop … KRTA Convention April 19-20, 2027!

PRESIDENT'S MESSAGE . . .

For Such a Time as This



Charlotte Benton
KRTA President 2026-2027

As I have traveled around our beautiful state of Kentucky for the 14 fall workshops, I have met so many of you. That has been a real blessing to get acquainted with our members across Kentucky.

Our membership goal for this coming year is 31,726 members, which is the responsibility of all of us. Will you do your part to help reach our membership goal?

To help your membership grow, your local could have an event, maybe a special meeting, held solely for this purpose, or a regular meeting where a special invitation is given to new retirees, and they are recognized in a significant way. To receive reimbursement, the local president should complete the New Member Recognition Form and mail it to the KRTA office after the meeting.

During these meetings, new retirees should be introduced to KRTA and given an opportunity to sign an Automatic Dues Deduction (ADD) Card. The KRTA office will provide you with Membership Brochures, ADD cards, and other needed materials upon request. If you are planning such an activity and have questions, please call 1-800-551-7979.

Funds for this event will be available annually (fiscal year is July 1-June 30). In addition to new retirees, locals may invite other non-members who have not previously attended a Recognition Program.

The second goal I set as KRTA president is to build positive relationships with legislators and members of Congress.

When contacting your elected officials, treat them like you want to be treated.

Write letters, send emails, send texts, and have person-to-person contact with them. Call and leave messages on the legislative line in Frankfort at 1-800-372-7181. When you call, you can have your message sent to all legislators, not just your representative and senator. In the President's Handbook, pages 27-33, you will find legislative priorities and ways to communicate with your legislators. Presidents, please share with your members.

What are some things we have benefitted from?

For over 40 years, we have tried to repeal GPO/WEP.

The Social Security Fairness Act, HR 82, concerning the Windfall Elimination Program and Government Pension Offset, was signed into law on January 5, 2025. Upon implementation, the Social Security Fairness Act eliminates the reduction of Social Security benefits for those entitled to public pensions from work not covered by Social Security.

For the most up-to-date information, please visit www.ssa.gov.

(Continued on Page 13)

INSIDE SCOOP

Glimpses of Fall Workshops 2026



Charlotte Benton
KRTA President
Jefferson County District



Central Kentucky East



Northern KY District



Mike Caudill
KRTA Membership Co-Chair
Middle Cumberland District



Greg Roush—KRTA Executive Director
Charlotte Benton—KRTA President
Gary Harbin—TRS Executive Secretary
Vicki Lete—Jefferson County President



Teachers Retirement System of KY
John Hall and Dora Moore



Kentucky Derby Museum



Informed DNA
Denise

Third District RTA



Charlotte Benton



Cecilia Stephens



Tim Abrams



Greg Roush

The KRTA Fall Workshop and Third District meeting was held at the Green River Regional Educational Center, on September 16, 2026. KRTA Executive Director, Greg Roush, and Third District President, Cecilia Stephens, extended a welcome and greetings. State KRTA President Charlotte Benton presented her theme for the year—For Such a Time as This—along with her goals for her presidency.

Dora Moore, Teachers' Retirement System of Kentucky, presented important information regarding health insurance for those under 65 on KEHP. Tim Abrams, AARP Volunteer Liaison, provided an update on NRTA/AARP. Benny Lile, State KRTA Legislative Co-Chair, updated the members on the organization's legislative priorities. Third District Representative for State Executive Council, Arthur Green, presented a breakdown of the Bougard and Kimbler Scholarships.

As always, knowledgeable vendors were on hand. Thanks to all for another informative workshop!



JSW Agency
Jason Weilage



Jim Curley and Jeff Johnson
National Life Plans



Humana Health Insurance
Jenny Smith, Peter Almanza, Jodie Starns



Mike Tomes
Commonwealth Credit Union

KRTA PARTNERS . . .



Sarah A. Short, MSW

Comfort Keepers®
Elevating the Human Spirit℠

Caring for the Caregiver: When and How to Seek Respite Care

Caring for a loved one can be rewarding, but it can also feel overwhelming without the right support. Learn how respite care can help family caregivers rest, recharge, and maintain balance while ensuring seniors continue to receive compassionate, reliable care at home.

Caring for a loved one begins with love and a strong desire to help. But without the right support in place, it can begin to affect your energy, your health, and your overall well-being.

It's also common to feel unsure about asking for help. Many caregivers experience feelings of guilt or worry about disrupting routines, even when they're feeling stretched. These reactions are completely natural, and you're not alone in feeling this way. In fact, studies show that caregivers often experience higher levels of stress than those who are not in a caregiving role, which can build gradually over time.

Respite care for seniors offers a way to bring that balance back. It's a supportive, flexible option that works alongside family care, giving you space to rest while ensuring your loved one continues to receive consistent support.

This guide will help you understand when respite care may be helpful and how to take that step with confidence.

What Is Respite Care, and Why Is It Important?

Respite care allows family caregivers to take a break while their loved one continues to receive support at home. It can be arranged for short periods, giving you time to rest, recharge, or focus on other responsibilities, all without interrupting care.

These breaks can make a meaningful difference. Even a little time away can help reduce stress, restore energy, and support a more balanced, sustainable approach to caregiving.

Signs It May Be Time to Consider Respite Care

There's no single "right" moment for respite care, but there are times when extra support can really make a meaningful difference.

You may want to consider respite care if you notice:

- Ongoing fatigue or disrupted sleep
- Feeling overwhelmed or emotionally drained

(Continued on Page 6)

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 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.

Australia and New Zealand
January 26 – February 9, 2027

Alpine Lakes and Scenic Trains
April 26 – May 5, 2027

South Africa, Victoria Falls, and Botswana
November 2 – 16, 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:

Australia and New Zealand (Booking #: 1421863)
January 26 – February 9, 2027

Alpine Lakes and Scenic Trains (Booking #: 1421846)
April 26 – May 5, 2027

South Africa, Victoria Falls, and Botswana (Booking #: 1423853)
November 2 – 16, 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 at 1-800-581-8942.

KRTA Legaline
Rebecca Park
Attorney at Law
502-287-1005 or Kylawrm@gmail.com



Changes to Kentucky Probate Law

The 2026 Kentucky General Assembly passed a law that makes major changes to Kentucky probate and trust laws. The new legislation encompasses more than one hundred pages and could not possibly be summarized in one article.

For the services Legaline provides, the most important changes involve how an individual's property will be distributed if he or she dies without a Will (intestate). Other provisions will be discussed in future articles.

Did you know that approximately 60% to 65% of Kentuckians die without a will, or intestate? The drafters of Senate Bill 50 determined that Kentucky's current law of intestate succession, which, as a general rule, allows a surviving spouse an exemption of $30,000 of "surplus personal property", one-half of "surplus real estate" owned by the deceased at the time of his/her death, and one-half of the "surplus personal property" owned by the decedent at the time of his/her death, does not adequately reflect most couples' wishes to leave everything to one another.

Under the new law, if there is no will and if there is a surviving spouse, he/she will receive all of the surplus real estate owned by the deceased spouse at the time of his/her death. This could include some real estate contained within certain types of trusts. Biological and adopted children of both spouses will not take any interest in the decedent's real estate unless there is no surviving spouse. In such an event, they will divide the value of that devised real estate equally. If there is no surviving spouse and no surviving children, the statute provides an order of persons entitled to distribution that, for the first time, includes stepchildren.

The new law provides that, if there is no will and there is a surviving spouse, but there are also stepchildren, the surviving spouse would receive only one-half of the surplus real estate owned by the decedent at the time of his death. The remaining half would pass in the order set forth in the statute. Many times, when a new law is passed, changes follow in later legislation to resolve inequities and unintended consequences. It is my belief that this provision may undergo future change.

The new law still provides the surviving spouse of a decedent with no will a one-half interest in the decedent's "surplus personal property." The most significant change in this portion of the law is giving definition to what constitutes a decedent's "surplus personal property." Prior to the enactment of this law, pay-on-death accounts (POD) naming beneficiaries, jointly owned personal property with right of survivorship such as checking and savings accounts, brokerage accounts, and vehicles, and transfer-on-death (TOD) personal property, to name just a few, were not included in the calculation. Currently, only property in a decedent's sole name or physical personal property such as furniture and collectibles are considered "surplus personal property" for purposes of the spousal one-half calculation.

That is no longer the case. Under the new law, POD, TOD, and jointly owned survivorship property, to name just a few, will also be included when determining the total value of "surplus personal property owned by a decedent at the time of his death. Presumably the General Assembly made these inclusions both to encourage every Kentuckian to make a Will and to prevent a spouse from entirely disinheriting a surviving spouse by leaving all of his/

(Continued on Page 6)



Devon Woodlee Ed. D.
Director of Operations

KY HEARS
Provided by Heuser Hearing Institute

Hearing the Way to Better Outcomes: KY HEARS Marks Another Year of Growth

KY HEARS was founded on a simple but powerful idea: undetected hearing loss in children is one of the most preventable barriers to learning. A child who cannot hear clearly in the classroom often struggles with language development, reading, social skills, and overall academic performance—sometimes for years before anyone realizes hearing is the underlying issue. Early identification changes that trajectory. When hearing loss is caught early, children have a far better chance of developing strong language skills, staying on pace with their peers, and thriving in school.

Over the past year, KY HEARS has expanded its reach into new communities, strengthened its screening protocols, and deepened relationships with school districts eager to bring this service to their students. One of the year's most meaningful partnerships has been with Hardin County Schools and Elizabethtown Independent Schools. This past October, our team conducted hearing screenings across 16 schools in these two districts, reaching hundreds of students who might not otherwise have had access to a hearing evaluation. Administrators, teachers, and families responded overwhelmingly positively, and the screenings identified children who needed follow-up care—children now on a path toward better hearing health and, in turn, better school outcomes.

None of this work happens in isolation. KRTA has remained a steadfast partner with KY HEARS to reach the students and schools who need it most. KRTA's deep roots in Kentucky's education community and its members' firsthand understanding of what students need to succeed have been invaluable in helping us open doors and build credibility with new school partners. We are deeply grateful for that partnership and for KRTA's willingness to champion this work alongside us.

Our goal is to build on the momentum of this past year by bringing hearing screenings to more schools throughout Kentucky. Every district we add means more children whose hearing loss can be identified early—before a hearing difference becomes a barrier to learning, friendship, or confidence in the classroom. We know that KRTA's network of educators, retired but still deeply invested in Kentucky's schools, can help us identify communities where this need is greatest and open conversations with school leaders who might not yet know a program like KY HEARS exists.

As we look to the year ahead, we want to extend our sincere thanks to KRTA— not only for being a valued partner in this initiative, but for decades of educational leadership that has shaped schools throughout the Commonwealth. Kentucky's children are fortunate to have an organization so committed to their well-being, long after its members have left the classroom.

If your local KRTA chapter knows of a school district that could benefit from hearing screenings, we would welcome the introduction. Together, we can make sure that hearing loss is never the reason a Kentucky child falls behind.

Heuser Hearing Institute
Heuser Hearing & Language Academy
117 E. Kentucky Street • Louisville, KY 40203
p: 502-371-9908 • f: 502-515-3325

(Continued from Comfort Keepers Page 4)

- Caregiving is beginning to affect your physical or mental health
- Difficulty balancing caregiving with work or family life
- Feeling less patient or more easily frustrated than usual

These experiences are more common than many people realize. Noticing them isn't a sign that something is wrong, it's often just a sign that a little extra support could help. Recognizing these changes early can make it easier to take small steps that support your well-being and reduce the risk of caregiver burnout.

Why Taking Regular Breaks Helps Everyone

Taking a break can feel like a big step, especially if you're used to being closely involved in your loved one's care. But in many cases, regular breaks can support both the caregiver and the person receiving care.

For caregivers, time away can help restore energy, improve focus, and bring a sense of calm back into daily life. It may also make it easier to return feeling more patient and present.

For seniors, consistent care and companionship can continue without interruption. In some cases, having an additional caregiver can introduce new conversations, activities, and engagement throughout the day.

Over time, this balance can help to strengthen relationships. Caregiving becomes less about managing every task and more about staying connected with your loved one.

What Respite Care Looks Like in Everyday Life

Respite care is designed to be flexible. It can be shaped around your routine and your needs. For some families, respite care may look like:

- A few hours of support each week
- Occasional care during busy or transitional periods
- Short-term or overnight care when needed

It doesn't have to be a major change. Start with whatever feels right for you. Many caregivers start small, using just a few hours at a time to understand what feels comfortable.

Understanding how to find respite care that fits your situation can make this process feel more manageable. With the right provider, care can adjust as your needs change over time.

How to Introduce a Respite Caregiver to a Loved One

Introducing a new caregiver can be an emotional step for you and your loved one. It's natural to want the transition to feel as smooth and comfortable as possible, especially when routines and familiar faces are important.

It can help to think of respite care as added support, rather than a replacement for your care. You might explain that the caregiver is there to lend a helping hand with daily routines, while also offering companionship and connection.

It can also help to involve your loved one in the decision. Asking for their input and taking time to listen to any concerns can make the process more collaborative and respectful, helping them feel more in control of the change.

Starting with short visits may also ease the transition. This allows your loved one to get to know the caregiver gradually, building familiarity over time until their presence feels more natural and comfortable.

And remember, patience is important throughout this process. Trust doesn't happen all at once, but with consistency, kindness, and time, a positive and reassuring relationship can begin to develop.

Finding Respite Care You Can Trust

Choosing the right provider is an important part of the process. Many families want reassurance that their loved one will feel safe, comfortable, and supported.

When exploring respite care options for seniors, it may help to look for:

- Flexible scheduling that fits your routine
- Caregivers who are trained, background-checked, and compassionate
- A care approach that values dignity, safety, and connection
- Clear communication and responsiveness

You may also want to ask questions about how care plans are created and how caregivers are matched with clients. Finding the right fit can take a little time. But when it feels right, it can bring a strong sense of reassurance.

How Comfort Keepers® Can Help

Seeking respite care for seniors is a thoughtful step toward maintaining balance. Comfort Keepers® provides flexible and compassionate support that helps ensure your loved one continues to feel safe, comfortable, and engaged at home.

Our caregivers offer both practical assistance and meaningful companionship, giving you the space to rest and recharge while knowing your loved one is in trusted hands. Alongside a rigorous interview process, each caregiver is:

- Screened for empathy
- Trained to provide the best quality of care for seniors
- Matched for client compatibility
- Bonded, insured and covered by workers' compensation
- Subject to national background checks and professional reference reviews
- Focused on Interactive Caregiving™, which means caregivers do things with the client when possible, instead of for them, to keep clients engaged and active

Learn more about respite care options or contact your local Comfort Keepers team to see how we can support both you and your loved one. Call us at 606-676-9888 or visit www.comfortkeepers.com.

Sarah A. Short, MSW
Owner
Comfort Keepers #362
110 Richie Lane, Suite D, Somerset, KY 42503
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606-676-9888 \ 606-864-0090 \ Cell: 606-219-2909

(Continued from KY Probate . . . . Page 5)

her property to persons other than the surviving spouse using POD, TOD, and jointly owned survivorship mechanisms. Future legislation may also change some provisions of this portion of the law.

The point is this. Having a will is now more essential than ever to ensure that your wishes are carried out at the time of your death. A Will protects your right to use POD, TOD, and survivorship ownership of both real and personal property, subject only to the right of a surviving spouse to renounce a Will under current Kentucky law.

Please contact the ***KRTA Legaline*** with your questions, concerns, and assistance in drafting a Will if you do not already have one.

Your KRTA membership includes free or reduced-cost legal advice and documents.

Health & Insurance Committee



Sue Ellen Caldwell, Co-Chair

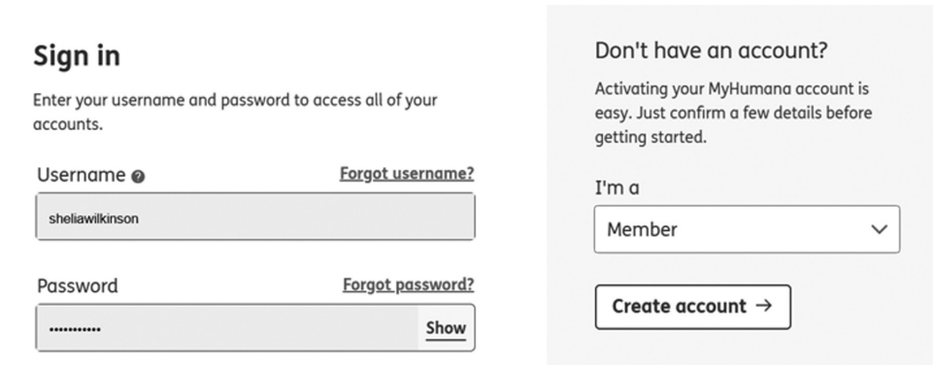
MEHP

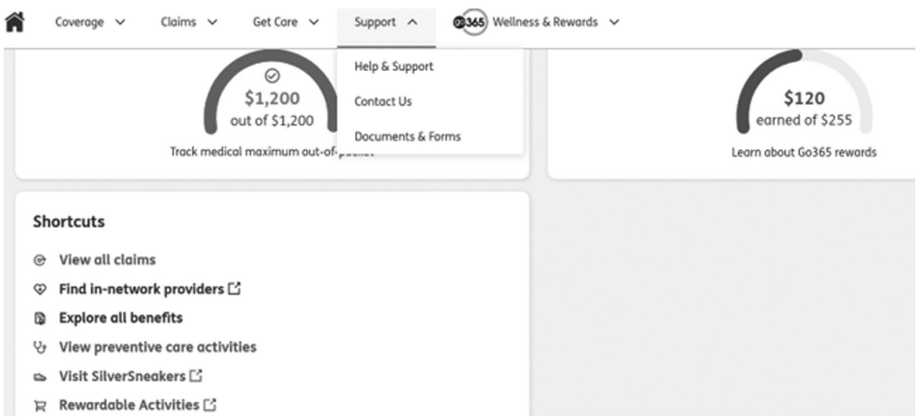
(Medicare Eligible Health Plan — over 65 years of age)

As we pass the halfway mark of our first year with Humana as our Medicare Eligible Health Plan (MEHP), we trust that some wrinkles have been ironed out and everyone is adjusting to the new platform.

If you are 65 years or older and have not already logged on to the Humana website and created a personal account, please do so as soon as possible. There is a wealth of information available to each member on the site. Below you will find helpful instructions for creating your account.

After logging on to your computer, type in "humana.com," and you will be directed to the page shown in the screenshot. If you have already created an account, you will sign in as shown below. If you have not already registered on the site, you will use the section shown below. You will need your Humana ID card to create your account. You can save your username and password, so they automatically populate the next time you log on to the website.





After creating your account, you will see the homepage as pictured. There are several ways to find information that is pertinent only to you. You can track how much of your deductible you've met and how much you have earned in Go365 rewards. These rewards will expire on December 31 so be sure to claim them prior to that date. The tabs across the top drop down to provide information about your coverage, processed claims, finding care, and contacting help and support. The list of shortcuts will also help you find assistance on other topics. In addition to the benefit of accessing your health information online, you can download the Humana App on your smartphone. After you have created your online account, you can use the same username and password to log in to the app. Go to your smartphone's app store and search for Humana. The icon you are looking for is a white H inside a lime green square. The black-and-white version is pictured here.



Shelia Wilkinson, Co-Chair

Although technology can be difficult to navigate, we hope you find both ways of keeping track of your health information easy to access. If you have issues with either method, please feel free to reach out to either of us, and we will walk you through the process. In addition, Humana representatives at the TRS office will help you set up access.

It is important to stay informed about what you will be expected to contribute, along with your claims, and exactly what your insurance covers. Get the most out of your TRS Humana Medicare Supplemental Insurance by embracing the available technology today.

KEHP

(Kentucky Employee Health Plan—under 65 years of age)

Open Enrollment for Active Employees and Retirees was critical this year. Keep in mind that if you chose a plan that requires the Living Well Promise, failing to complete that task before the June 2027 deadline will result in increased premiums next year.

If you have questions about either level of health care, feel free to contact either of us.

Sue Ellen Caldwell
502-395-0251
s8caldwell@aol.com

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

KRTA Has Three Ways to Join!

1. KRTA Automatic Dues Deduction - You must have an account with TRS of KY. No money is due now, $25 will be withheld annually from every November annuity payment unless canceled in writing.

KRTA Automatic Dues Deduction – Electronic Submission (allows e-signature)

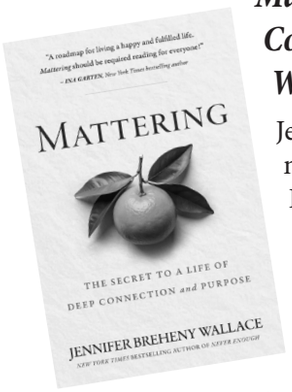
KRTA Automatic Dues Deduction – Paper Submission (would need to be mailed or emailed)

2. Cash Form – Please enclose a $25 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 at 1-800-551-7979 and the payment can be made over the phone. A $1 processing fee will apply

Associate membership is available to active teachers and to friends and family members who wish to support KRTA. The membership is $25 per year.

Your Safety & Welfare



Mattering: The Secret to a Life of Deep Connection and Purpose by Jennifer Breheny Wallace.

Jennifer Breheny Wallace: It's a fundamental human need, after food and shelter, to feel like we matter. Researchers find that it drives our behavior, for better or worse. When we meet that need, we thrive. And when we don't meet it, people suffer. When we are made to feel like we don't matter, we can withdraw or turn to substances or self-harm to try to squelch that psychic pain, or we might lash out. Things like road rage, incivility, and political extremes are all desperate attempts to show people, "I do matter."

Researchers have found that there are certain ingredients to feeling like you matter:

1. **Recognition** is the idea that you are appreciated for who you are, not just what you do.
2. **Reliance** is the idea that people in this world depend on you, trust you, and rely on you.
3. **Importance** is the idea that you are significant to the people in your life. That sense of significance is found in small, everyday moments—such as when you're made to feel that the things you like are worth remembering.
4. **Attunement** is the idea that you are worthy of being understood and responded to meaningfully.
5. **Ego extension** is a fancy way of saying you feel like others are invested in you, and that you have people in your life you're invested in.

Here are some interesting thoughts—

- Can these principles be applied to membership in KRTA or your local organizations?
- What can we do to make our members feel like they "matter"?
- Did we see more incidents of road rage after the COVID-19 lockdown?

Membership building and retention are vital to KRTA's lifeblood. Without memberships and the power of numbers, we hold less influence with the State Legislature.

At the KRTA office, we strive to make every member, phone caller, or emailer feel valued and understood, and to respond meaningfully.

Order Your Free DNA Home-Administered Test Kit

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.

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Or go to trs.coriell-services.com

Medicare Part B Premium Projected to Rise Slightly in 2027, Then More Sharply in Coming Years

By Tony Pugh, AARP
Published October 5, 2026

Medicare's monthly Part B premium, which covers physician visits and outpatient hospital services, is expected to rise again in 2027 after topping $200 for the first time in 2026.

In its annual report, the Medicare Board of Trustees projects the standard monthly premium for Part B—which also covers diagnostic tests, preventive screenings and drugs administered by providers—will increase by $6.60 to $209.50 per month in 2027. Trustees expect the Part B deductible, the amount you pay before Medicare coverage kicks in, to go from $283 to $292 in 2027.

The actual Part B premium and deductible for 2027 will be announced later this fall by the Centers for Medicare & Medicaid Services.

One month before the midterm elections, President Donald Trump announced that 20.8 million original Medicare beneficiaries will receive a one-time $90 rebate payment in October designed to help them pay their Part B premium. "My Administration will, immediately, begin sending 'Checks' of nearly $100 to over 20 MILLION wonderful Seniors to help pay for their Medicare Part B premiums," Trump wrote in a late-night October 2 post on Truth Social.

But the payments will cover less than half of one month's standard Part B premium of $202.90 in 2026.

"This one-time payment may not go far at offsetting rising costs for health care and other everyday essentials," says a blog post by Juliette Cubanski, vice president and director of the Program on Medicare Policy at KFF, a health care research organization.

Those eligible for the money must be enrolled in original Medicare, live in the U.S., and cannot receive premium assistance from Medicaid, CMS says. The estimated 36.1 million people enrolled in private Medicare Advantage plans issued by commercial insurers are ineligible for the rebate.

Most eligible recipients will receive the payment by direct deposit in their bank account from the Social Security Administration. Those without direct deposit will receive a check to their registered Medicare mailing address.

Funding for the payments will come from the Medicare Improvement Fund, which was established by Congress to make improvements to Part A and Part B in original Medicare. Cubanski says the $90 payments would nearly deplete the fund, which contained just over $2 billion.

Medicare enrollees can call 800-MEDICARE (800-633-4227) to check their eligibility for the rebate. Those who want information about the status of their payment should call the Social Security Administration at 1-800-772-1213.

If the Medicare trustees' projected Part B premium increase of 3.25 percent materializes for 2027, it would be far less than last year's 9.7-percent spike that raised the standard Part B premium by $17.90 to $202.90 in 2026.

In the past 10 years, the trustees' Part B premium projections have been accurate three times. They were off by just 10 cents for 2024 and 30 cents for 2020.

If your modified adjusted gross income reported on your IRS tax return from 2 years ago is above a certain level, you'll pay an income-related monthly adjustment

(Continued on Page 13)



The Silent Invader: How Plastic Is Threatening Our Health

By Brenda Meredith, with research generated by Google AI

From the water bottles in our cars to the synthetic fibers in our clothes, plastic is an undeniable staple of modern life. It is cheap, durable, and convenient. However, that same durability means plastic never truly goes away. Instead, it breaks down into microscopic fragments, creating a mounting crisis for human health. Recent scientific discoveries reveal that plastic is no longer just an environmental issue—it is a deeply personal health threat.

The Rise of Microplastics and Nanoplastics

When plastic waste enters the environment, sunlight and waves break it down into **microplastics** (pieces smaller than 5 millimeters) and nanoplastics (particles smaller than 1 micrometer).

Because these particles are so microscopic, they easily bypass natural barriers. Scientists have now detected microplastics in human blood, lung tissue, placentas, and even breast milk. We absorb them in three primary ways:

- Ingestion: We swallow plastic through bottled water, seafood, and even tap water.
- Inhalation: Synthetic carpets and clothing shed microscopic plastic fibers into the air, which we breathe into our lungs.
- Dermal Absorption: Certain chemicals in plastic can be absorbed directly through skin contact with packaging and cosmetics.

Toxic Chemicals in Everyday Products

Plastic is not just oil and gas; it is a cocktail of chemical additives used to alter its flexibility, color, and durability. Two major groups of these chemicals pose significant risks to human biology:

1. **Phthalates:** Used to make plastics flexible, these chemicals are notorious endocrine disruptors. They mimic or block natural hormones, which can lead to reproductive complications, developmental delays in children, and increased insulin resistance.

2. **Bisphenol A (BPA):** Commonly found in rigid plastics and the linings of aluminum cans, BPA interferes with hormonal pathways. Exposure has been linked to behavioral issues in children, cardiovascular disease, and an elevated risk of certain cancers.

When plastics are exposed to heat—such as microwaving a plastic container or leaving a water bottle in a hot car—these toxic chemicals leach into our food and drink at significantly higher rates.

The Long-Term Consequences

While the acute effects of carrying microplastics in our bodies are still being heavily researched, early data points to chronic inflammation as a primary concern. When cellular systems detect foreign plastic particles, the immune system launches an inflammatory response. Over time, chronic internal inflammation can contribute to auto-immune disorders, tissue damage, and cardiovascular complications.

How to Protect Your Family

Eliminating plastic entirely from modern life is nearly impossible, but practical daily shifts can significantly reduce your toxic load:

- **Ditch the microwave plastic:** Never heat food or liquids in plastic containers, even if they are labeled "microwave safe." Use glass, ceramic, or stainless steel instead.
- **Filter your water:** Use a certified water filtration system designed to catch microplastics for your drinking water.
- **Swap your drinkware:** Transition to stainless steel or glass water bottles and travel mugs.
- **Choose fresh over packaged:** Reduce your purchase of foods wrapped in heavy plastic film, and opt for fresh, whole foods when possible. Plastic offered us a world of convenience, but we are now learning the true cost of that convenience. By making small, conscious adjustments in our homes, we can safeguard our health and push for a cleaner, safer community.

Watchdog Alerts

AARP Fraud Watch Network



From banking and shopping to staying in touch with family and friends, much of our daily life happens online.

Cybersecurity Awareness Month in October was a reminder that a few simple steps can go a long way in helping you stay safer online. Here are three ways to strengthen your digital security:

Strengthen Your Passwords

- Criminals look for easy ways to access your accounts and devices.
- Create complex passwords for each account using a mix of letters, numbers, and symbols. Avoid using details like birthdays or family names.
- When available, turn on extra sign-in protections, like multi-factor authentication.

Keep Your Devices Up to Date

- Security updates help fix known weaknesses that cybercriminals can exploit.
- Regularly update your operating systems, web browsers, and apps to get the latest security protections.
- If a device is too old to receive security updates from its manufacturer, consider replacing it. Unsupported devices leave your information vulnerable to newer online threats.

Prepare for the Unexpected

- Even with strong defenses, security incidents can happen. Having a plan in place can help you respond quickly and recover with less disruption.
- Back up important photos, documents, and records to an external hard drive or secure cloud service. That way, if your device is compromised, your files remain safe.
- Keep contact information for your bank, credit card companies, and other important accounts readily available so you can act quickly if fraud occurs.

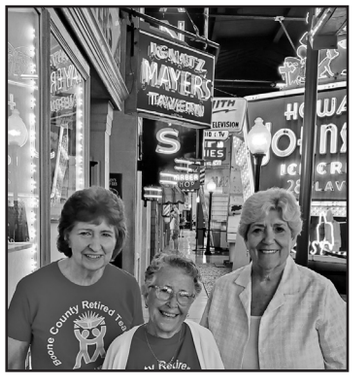
Knowledge gives you power over scams. AARP Fraud Watch Network equips you with reliable, up-to-date insights and connects you to our free fraud helpline so you can better protect yourself and loved ones. We also advocate at the state, federal and local levels to enact policy changes that protect consumers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

Kathy Stokes
AARP Fraud Watch Network

AROUND THE STATE . . .

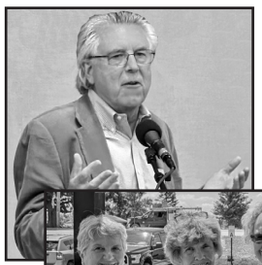
Boone County RTA

Members of the Boone County RTA took a hop across the Ohio River to visit the American Sign Museum in Cincinnati. They took a guided tour through this amazing collection of signs dating from the 1800s, and had front-row seats for a demonstration on bending glass to make neon signs.



Pictured left to right:
Janet Sogar, Brenda Hartman, MarySue Wilson

Campbell County RTA





Steve Flairty, author of a series of books on Kentucky heroes, spoke to the Campbell County RTA in June. A Campbell County native and retired teacher, his first book featured a story on CCRTA member Jim Palm.

Campbell County's newest officers met for a planning meeting in June.

Left to right, president Renee Murray, vice president Karen Martin, treasurer Karin Edgington and secretary Cheryl Johnson.

First District RTA

First District RTA met on June 11, 2026. Five County winners of the AARP/KRTA Grandparent Essay Contest read their essays about "Why My Grandparent Should Be Grandparent of the Year." The First District awarded each student and grandparent medals, and each teacher received a plaque.





A plaque was presented to the First District 2025 AARP/KRTA Grandparent Essay winner from Graves County's Ruby Lain of Sedalia Elementary. Ruby also represented First District at the Kentucky Retired Teachers Association Convention.



A plaque was presented to the First District RTA Volunteer of the Year, Greg Gerhart from Calloway County. Greg volunteered 3,347 hours in 2025. He was also chosen as Kentucky Retired Teachers Association Volunteer of the Year and was elected as FD RTA Executive Council representative.

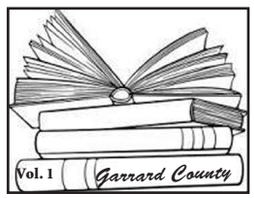


Keep your email address and phone number current at the KRTA office.

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

Garrard County RTA

The Garrard County Retired Teachers Association (GCRTA) recently honored three former educators by donating books to the Garrard County Local Library.
This tribute celebrates the lasting community impact of the following deceased teachers: Peggy Moss, Charlotte Feldman, and David Cox



Grayson County RTA



GCRTA member & 4th District President Mona Higdon

GCRTA welcomed new retirees with an Ice Cream Sundae meeting on August 21. GCRTA Member and 4th District President, Mona Mattingly Higdon, served up ice cream and Spirit Cards for KRTA and GCRTA members to receive discounts each time they visit businesses in the next year. Elizabeth Kail, Advocate Recruiter for CASA of the Heartland (Court Appointed Special Advocates), shared information about the CASA program and the important service it provides for neglected children in Grayson and surrounding counties in the court system. Attendees received several items, including foldable fans, stress balls, pens, cozies, etc.



Elizabeth Kail, Advocate Recruiter for CASA of the Heartland

The Spirit Card Bahama Tan & Spa, Dairy Queen, Elmore's Big 7 Furniture, Four Peas in a Pod, Mr. Gatti's, Hometown Hangout, Oopsie Daisy & Co., Pretty in Pink, Storehouse Coffee, and The Loft.



Spirit Card for Discounts

(Continued on Page 11)

(Continued from Page 10)

Jefferson County RTA





Over 100 JCRTA members attended the May 14, 2026, meeting where they celebrated year-end accomplishments. Marilyn Puckett presented a plaque and check to the grandparent of our Grandparent Essay Contest winner.

Myra Fugate presented two $1,000 scholarships to two JCPS seniors who plan to major in education. Donna Wiseman presented KRTA Representative Tara Parker with the Volunteer of the Year Award! Shelia Carson-Smith celebrated their three awards from the KRTA convention. This was the first year JCRTA has won the Gold Seal Award!

Johnson County RTA



JCRTA educators wore many hats during their careers, but on September 17, 2026, after their local meeting, they put on yet another. They wore a hard hat to tour the new Johnson County High School work site. Tom Salyer, JCRTA President and former Superintendent for Johnson County Schools during the initial planning, is seeing his vision for the new high school come to fruition. The new high school will be a state-of-the-art technology center projected to open in the fall of 2028. The JCRTA members were all excited to see the direction in which Johnson County schools are headed.

The Johnson County Family Resource Directors and District Coordinator Chris Pierce received a donation from the JCRTA and President Tom Salyer for the Back to School Supplies and Food Backpack program.



JCRTA President presents a $200 check to Paintsville Elementary Family Resource Director Libby Auxier, Paintsville High School Family Resource Director Cassandra Stratton, and Superintendent Bryan Auxier for the Backpack food program and resources for Back to School for students



Morgan County RTA

The Morgan County RTA met on July 14 for its annual New Retiree Luncheon. The luncheon featured Shelia Wilkinson, KRTA Health & Insurance Co-chair, who helped everyone understand their insurance benefits and whom retirees can contact for questions. Her visit was extremely appreciated. Members of Morgan County RTA pictured are Deborah Benton, Joanne Blair, Jane Collett, Sharon Cottle, Pam Hornbuckle, Devra Kidd, Shane Markwell, Mary Alice Oldfield, and Margie Ratliff.



Monroe County RTA

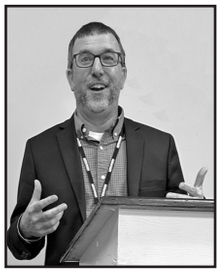




MCRTA members threw pencils and rulers to the crowd during their participation in the Fourth of July Parade celebrating the 250th birthday of the United States. Teena Steen dressed as her great grandmother who was a teacher in the early 1900s.

Muhlenberg County RTA





Brian Lile, superintendent of Muhlenberg County Schools, spoke to the Muhlenberg County Retired Teachers Association during its fall meeting September 23, 2026, at Second Baptist Church in Greenville.

Cameron Hambrick and Isaac Coats receiving their scholarship checks from Janet Higgs, President of the Muhlenberg County Retired Teachers Association. Cole Brooks of Greenville was the county winner and district runner-up in the "AARP Kentucky Grandparent of the Year" essay contest.



(Continued on Page 12)

(Continued from Page 11)

Nelson County RTA

On July 23, 2026, NCRTA had its annual recognition celebration for new retirees, at the Bardstown Baptist Church. This year, they recognized Mary Gagne who retired from Foster Heights Elementary, and Michelle Koenig who retired from Bardstown Elementary.



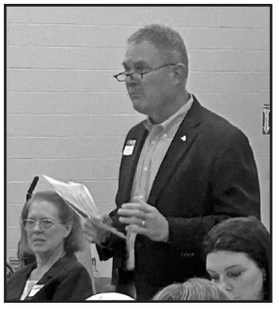


I scream! You Scream! We all Scream for Ice Cream! was the theme for the celebration. From the centerpieces and tabletops to the banners and photo op, they hosted an amazing Ice Cream Social. They had over twenty lip-smacking toppings to build their own sundaes.

Along with the celebration, the 2025-2026 Scholarships were presented to two Bardstown High School students Allison Sneed and Addison Langley.



Sheila Wilkinson, 4th District President and KRTA Insurance Co-Chair, spoke on specific issues concerning the transition (for those 65 and over) to Humana.



Greg Roush, KRTA Executive Director, spoke on current legislative issues. Greg was instrumental in performing the swearing in ceremony for Martina Amshoff as President Elect. Martina will officially be president of NCRTA in July of 2027.

Pendleton County RTA



Pendleton County welcomed Debby Murrell to their June meeting. Ms. Murrell spoke about the importance of membership recruitment and "tools" locals can use to recruit and retain active participation in our local associations. Several guests were in attendance to hear Ms. Murrell: Pat Workman, Kenton Co. President; Jeda Kolioutas, Kenton Co. Membership Chairperson; Renee Murray, Campbell Co. President; Mary Nell Boeckman, Campbell Co. Membership; Lori Flerlage, Grant Co. President; Carol Elliott, Boone Co.; Teresa Messenger, Gallatin Co. President.



Spencer County RTA



SCRTA held its annual celebration on the first day of school. The tradition is to celebrate their retirement and call it the ***Not Back-to-School Bash***. They line the streets along school bus routes, holding motivational signs and cheering.

Taylor County RTA

The TCRTA recently gathered at Creekside Restaurant for their annual ***Not Back-to-School Luncheon***. This event provided a wonderful opportunity to honor the newly retired teachers while collecting back-to-school items for local elementary schools.





Around the State Submission Guidelines

If your association would like to be featured in Around the State, please submit your information to brenda.meredith@krta.org. The next deadline is January 24, 2027. Photos should be originals and include a brief description of the activity and the names of the individuals shown.



At a recent Executive Council meeting, Debby Murrell presented Martha Stepp with the Cathy Gullett Award. The award honors KRTA volunteer leadership at the state level. Martha received the ten-year award but couldn't attend last April's state convention, when the awards were announced.

Martha is from the Green County RTA in the Fourth District.

(Continued from Page 2 "For Such a Time. . . .")

Some of us got a lump sum spousal payment and started receiving spouse's Social Security benefits.

Some of you may now be getting your full Social Security rather than a portion.

We can thank Congress for our spousal benefits and prompt payments.

Kentucky legislators gave the Teachers' Retirement System the full amount requested for our pensions and health insurance.

Retirees received a COLA increase of 1.5%, which is not guaranteed. In looking back through our KRTA history, there were years when no COLA was granted.

We can thank the Kentucky General Assembly for fully funding our pensions, health insurance, and COLA increase.

Thank you to Congress and Kentucky legislators for our retirement benefits. We are very blessed to have received these financial benefits.

Thank you, retirees, for the difference you make in people's lives each day. You may not always know the positive influence you have, but you stay informed with up-to-date information.

YOU ARE THE BACKBONE OF KRTA.

(Continued from Page 8 "Medicare Part B")

amount (IRMAA) along with the standard Part B premium. Roughly 5.1 million beneficiaries did so in 2025. People subject to the IRMAA adjustment are also ineligible for the $90 rebate payment.

Most Part B Premiums Paid Through Social Security

Most Part B enrollees have their premium deducted from their monthly Social Security payment. Rising Part B premiums and out-of-pocket costs can leave older adults and retirees, especially those on fixed incomes, with less disposable income for living expenses.

In 2024, 12 percent of Part B enrollees—7.4 million people—spent more than 10 percent of their income on Part B premiums, says KFF.

If accurate, however, the projected Part B premium hike for 2027 won't be large enough for most beneficiaries to avoid at least part of the increase through the Social Security Act's hold-harmless provision. The rule prevents Medicare Part B premium increases from reducing some recipients' monthly Social Security payments to less than what they received the previous year. About 30 percent of Part B enrollees aren't eligible for the hold-harmless provision, including those who don't receive Social Security benefit checks and those subject to the IRMAA provision.

The 2027 cost-of-living adjustment for Social Security benefits won't be announced until Oct. 14, but AARP expects a 3.6 percent increase based on current inflation data. This would increase the average retiree's benefit payment by roughly $75 a month next year.

Because the expected 3.6 percent cost-of-living adjustment is larger than the trustees' projected premium increase of 3.25 percent, older adults could get some relief next year from rising consumer and health care prices.

But any reprieve may be short lived, says Harriet Komisar, a senior policy adviser

(Continued from Page 8 "Medicare Part B")

at the AARP Public Policy Institute. That's because Part B premiums are expected to grow faster than projected increases in the cost-of-living adjustment after 2027.

"This means people will see Medicare premiums taking up a growing portion of the yearly increase they get from the Social Security cost-of-living adjustment," Komisar says.

Part B premium could hit $272.10 in 2031

Medicare trustees' current estimates project the standard Part B premium will rise by an average of 6 percent a year from 2026 through 2031, when the premium is currently projected to hit $272.10 per month. That's a 34.1 percent increase from the current Part B premium of $202.90.

If that forecast is accurate, it would weaken the impact of the Social Security cost-of-living (COLA) adjustment, says Shannon Benton, executive director of The Senior Citizens League, a nonpartisan, nonprofit advocacy group.

"It's supposed to help Social Security beneficiaries keep pace with inflation. So they're certainly not going to be able to keep pace with inflation if they're getting a 3-point-something cost-of-living adjustment, but their Medicare Part B premium goes up 6 percent," Benton says.

Komisar says the factors behind the expected premium increases "are the same ones that drive growth in overall national health care costs — medical and technological advances that make more types of diagnosis and treatment possible, population aging which increases the need for medical care, and rising medical care prices."

Premiums May Erode Social Security COLA

Meanwhile, the Social Security cost-of-living adjustment is projected to increase by an average of 2.4 percent per year from 2027 to 2031, says the Social Security annual trustees' report.

Based on that projection, a person receiving about $2,080 per month in Social Security benefits—roughly the average for a retired worker in 2026— can expect annual COLA adjustments to boost their payments by about $260 to roughly $2,340 per month in 2031, Komisar says.

But projected Part B premium hikes totaling $69 over the same five-year period would absorb more than 25 percent of the $260 in COLA increases between 2026 and 2021, Komisar says. That means they'll "have less of their COLA increase available to address other rising costs," Komisar says.

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 <u>not</u> 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.

Deceased Retired Teachers

MAY, JUNE, JULY, AUGUST 2026

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

ALLEN CO
Nancy Davis
ANDERSON CO
Bobbie Cubert
Faye Green
Ann Richard
Robert Welch
BALLARD CO
Paul Blaine
Dianne Ray
BARREN CO
Johnny Belcher
Jerry Thurman
BATH CO
Pamela Wright
BELL CO
Evylene Goodin
Jerry Minor
BOONE CO
Emma Bornhorst
Judy Reed
Daniel Schneider
James Stone
Jane Webster
BOYD CO
Carolyn Burton
Herbert Conley
Ronald Felty
Anita Jones
Montelle Mansfield
Paul Phillips
William Pollack
David Shattles
BOYLE CO
Cynthia Frey
Mary Hammons
Joanna Lay
Lauren Newman
Janice Nolan
E Plummer
Nancy Porter
Stephen Sullivan
BRACKEN CO
Charles Myers
BREATHITT CO
Gordon Edmonds
Jesse Hall
Edith Meadows
BRECKINRIDGE CO
Barbara Glenn
Paul O'Reilly
BULLITT CO
Leon Remington
Alvie Waddell
BUTLER CO
Lora Brumley
CALDWELL CO
Claire Boone
Cheryl Cavanah
Kenny Creekmur
Marjorie Lewis
Joyce Thomas
CALLOWAY CO
Margaret Chaney
Irma Collins
Randa Cunningham
Sharon Fields
John Guyton
Mary Humphries
Dennis Johnson
Judy Kelso
Margaret Merida
Norma Ross
Roger Schoenfeldt
Mary Valentine
CAMPBELL CO
Victoria Brown
Sara Landon
Margaret Owens
Thomas Romard
Judith Stephenson
CARROLL CO
Joan Carroll
CARTER CO
Sandra Collins
Mary Littleton
James Short
CASEY CO
Betty Ware
CHRISTIAN CO
Lavona Cavanah
Leon Roberts
David Smith
Linda Smith
CLARK CO
Carolyn Davis
Mary Martin
CLAY CO
Billy Griffin
CLINTON CO
Gene Latham
CRITTENDEN CO
Judith Frensley
Jeanette Phillips
CUMBERLAND CO
Dennis Smith
DAVIESS CO
Janelle Downs
Dorothy Edgeworth
Maxine Goebel
Milbra Howe
Carolyn Kelly
Sherwood Kirk
Ronald Meade
Gloria Smedley
EDMONSON CO
Kaye Vanmeter
EKU
Fred May
Maryellen Thompson
Lynne Benzing
Jacqueline Hoffmann
ELLIOTT CO
Dorothy Clevenger
ESTILL CO
Patricia Richardson
FAYETTE CO
Francie Anglin
Margaret Breeding
Ann Browning
Meredith Burchfield
Patricia Collins
Carolyn Davis
Charlotte Duncan
Mary Fugate
Sandra Howard
Harry Johnson
Vicki Johnston
Hal Kennedy
Sonia Kragh
Raul Lagos
Frank McChord
Bonnie Nicholson
Carolyn Perkins
Joan Pickett
Roger Potter
Cheryl Railey
Robert Sandford
Edward Sellier Jr
FLEMING CO
Harold Sorrell
Erwina Wright
FLOYD CO
David Caldwell
Sally Osborne
FRANKLIN CO
Janet Beatty
Paul Ciholas
Jesse Crenshaw
Benny Kelly
Jane Kelly
Howard McKinley
Norma North
Judith Ricks
Lee Ridings
Mary Sias
Carson Smith
FULTON CO
Anne Robertson
GARRARD CO
John Contini
David Cox
Wanda Flynn
GRANT CO
Sylvia Mason
Timothy Mefford
Peggy Spillman
GRAVES CO
Beverly Ford
Norma Nelson
GRAYSON CO
Paul Witten
GREEN CO
Wynemia Mouser
Joylet Pickett
GREENUP CO
Lou Adams
Ninette Amis
Susan Brown
Judith Thomas
HANCOCK CO
Rebecca Eckles
George Fallin
HARDIN CO
Carol Bender
Linda Cecil
Bobbie Jackson
Daniel McCracken
Michelle Sego
Nora Sweat
Karen Williams
Sue Yaden
HARLAN CO
Barbara Parsons
HARRISON CO
Richard Dycus Jr
Valerie Jenkins
Marsha Wright
HART CO
Lowell Walton
HENDERSON CO
Wendy Dixon
Anna Randolph
Barbara Soaper
HENRY CO
Victor Lang
Harry Mitchell
Norma Roberts
Iva Woods
Ben Zaring
HOPKINS CO
Donald Adams
Ruth Hagerty
Gary Morgan
Dorothy Noblett
Margie Rickard
Betty Slaton
Jean Turner
Kenneth Zellich Jr
JACKSON CO
Judy Alcorn
JEFFERSON CO
Mable Alexander
Murylyn Baker
Janice Ballinger
Paul Banados
Juanita Banks
Bernita Barker
Vina Beck
Neva Bell
Mary Biggs
Damon Boldrick
Pamela Boykin
Archie Branch
Polly Breeze
Peggy Brock
Brenda Brooks
Laverne Carter
Sandra Cherry
Trudy Coomer
Elizabeth Cox
Joseph Craft
Gail Dodson
Joyce Eubank
Walter Feibes
Mary Ferguson
Barkley Fightmaster
Carol Florence
James Folsom
Roberta Fox
Tara Fox
Henrietta Gibson
Rebecca Goetz
Lambert Herman
Lois House
Michael Houston
Carol Huffman
Mary Karlen
Robert Kelcy Jr
David Keller
Carolyn Kincaid
Fannie King
Kenneth Layman
Reece Little Jr
Brenda Martin
Jeanne Montgomery
Ronald Orwick
Faye Owens
Karen Palmer
Jessie Payne
Alieda Pleasants
Charles Price
Linda Rice
Delphia Roberts
Angela Schell
Maria Schrenger
Carolyn Seiffertt
Pamela Shore
Carolyn Simpson
Adele Singer
Nancy Smith
Joan Stanley
John Strattan
James Thompson
Julie Toliafero
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Robert Welch
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KNOX CO
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Jessie Tye
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OFFICE HOURS
monday- thursday 8:30 am - 4:00 pm
friday 8:30 am - 2:00 pm

Grant Money Available for Your Local Association

KRTA/AARP offers this $50 matching grant, and applications are open through the end of the year. The application process is simple: send your county name and your treasurer's name to info@krta.org. The subject line should be "2026-27 Community School Service Project."

The purposes of this grant are twofold:

1. To encourage local RTAs to participate in Community/School Projects (School Supply Drive and/or Food Bank/Backpack Programs) designed to have a positive impact on their local community.

2. To provide an incentive for local RTAs to become more engaged in their local communities through Community/School Projects (School Supply Drive and/or Food Bank/Backpack Programs).



Autumn Bishop, Sheryl Hicks, Todd Kelsch
Photo Credits: Jim Hicks



Sheryl Hicks and Kerry Kalb

The Bracken County Retired Teachers Association, along with the Kentucky Retired Teachers Association Community/School Services Project Grant, and AARP Kentucky presented $130 to the Bracken County and Augusta Independent FRYSC offices. Our retired teachers continue to support and influence the students in their county.

If your local association would like to include a memorial service during a meeting, please contact the KRTA office to request your county's list of members who have passed away during the past year. Having this information can help you create a meaningful time of remembrance and pay tribute to those whose lives and service have left a lasting impact on your community.



FOR YOUR INFORMATION

KRTA OFFICE
800-551-7979 ~ 502-231-5802
info@krta.org www.krta.org
KRTA LEGALINE
Rebecca Park 502-287-1005
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 or Jeff Johnson 502-553-7630
COLLETTE TOURS & TRAVEL
800-581-8942
https://krta.org/collettetravel/
HEALTH INSURANCE
65+ (MEHP)
Humana 866-307-2494
Express Scripts 877-866-5834 KYRx Coalition 855-218-5979
Silver Sneakers 888-423-4632
TruHearing 888-939-3635
Coriell DNA Testing 888-454-9024
GO 365 866-307-2494
MD Live (Virtual Care) 888-673-1992
Humana Well Dine 877-402-1030
PERS (Lifeline) 800-533-8954 code 54076
Under 65 (KEHP)
Anthem BCBS 844-402-KEHP
CVS Caremark 866-601-6934
KYRx Coalition 855-218-5979
Living Well Promise 800-681-6758 (CastLight)
Smart Shopper 855-869-2133
Virtual Healthcare www.livehealthonline.com
TEACHERS' RETIREMENT SYSTEM OF KY
800-618-1687 or www.trs.ky.gov

Quips, Quotes & Puzzles

A Word Ladders for Retired Teachers

Can you change COLD into WARM in exactly four steps?

The rules are simple:

Change only one letter at a time.

Every step must make a real four-letter word.

Don't rearrange the letters.

Answers areat the bottom of this column.

COLD → _____ →_____ →_____ → WARM

No proper names, abbreviations, or obscure words allowed.

Can you change HEAD into TAIL in exactly five steps?

HEAD → _____ →_____ →_____ → _____ → TAIL



For the four-letter puzzle, one solution is:
COLD → CORD → CARD → WARD → WARM
HEAD → HEAL → TEAL → TELL → TALL → TAIL