Continuing Our Mission

The Executive Council recognizes that a dues increase is necessary in order to continue operating the association effectively and to carry out the Kentucky Retired Teachers Association’s (KRTA) mission. We are confident that this dues increase will place KRTA on a firm footing for the future. We ask you to reaffirm your commitment to our traditional mission of “looking out for the welfare of Kentucky’s retired educators” by continuing your support of KRTA through your active membership.

Why Increase Dues?

Anyone who has purchased anything lately, from a stamp to a gallon of gas, a car or house, knows that prices are steadily going up. Who would have ever thought that a pound of butter could sell? Bottom line, the cost of conducting KRTA’s business is increasing at about the same rate as everything else.

In 1987, annual dues were raised from $10 to $15. KRTA dues have remained at $15 for over 20 years. These funds are used to pay for our state office staff, website, membership maintenance and billings, postage, KRTA News, travel expenses for the Executive Council, State Standing Committee members and District Presidents to statewide meetings, and our volunteer legislative advocates during the General Assembly each year. Also, these funds pay for

Gratitude

Fall Workshops don’t just happen. I would be remiss if I did not take this opportunity to say thanks to the district officers who helped in making arrangements. In addition, officers and committee chairs gave up time with families and other activities to spread the word about KRTA. The KTRS staff and business partners who were present at all the workshops added so much. The volunteers under the direction of Mary Wagoner eased registration and lunch lines. And to . . .

Dr. Bob Wagoner, Janie Caslowe, Carla Hahn, and Brenda Meredith—we could not do it without you.

Report Card Time

Surely I don’t have to worry about report cards; I am retired! Do you remember that in the September issue of the KRTA News, I gave you a required assignment for COLOR KRTA ACTIVE: accept responsibility to assure the continued success of our organization. Let’s check our progress.

I am happy to report that several hundred local leaders accepted that assignment quickly by attending a Fall Workshop at one of 14 locations throughout the state.

They listened to ideas on recruiting members; they heard updates on health and insurance and became familiar with the 2008 legislative program. In addition, these local leaders heard the success story of KTRS and enjoyed the presentation of Bob Estes as he emphasized the Grandparent Essay contest and how NRTA
WE'RE PAYING ATTENTION
Bob Waggoner

As I write this, the Kentucky General Assembly is preparing for the 2008 legislative session which will officially begin on Tuesday, January 8. KRTA watches the legislative process carefully each year, ready to act if our pension and health care are threatened.

Legislators are always seeking funds to close the gap between what they have and what they need. KTRS looks to some like a "fountain of funding." KRTA's job is to remind them that it is not a fountain, it is a pool—a pool filled by and for you, and to be drawn on only by you. Be very glad that KRTA is on the job!

Working together, we all play a part in keeping KRTA on the job. Here is a story I heard that illustrates our team approach. It tells of an U.S. Navy fighter pilot, Charles Plumb, who flew 75 combat missions in Vietnam before his plane was shot down. He ejected and parachuted to safety. Plumb was captured and spent six (6) years in a prison camp. He survived and now lectures on the lessons he learned from his experience.

One day, Mr. Plumb and is wife were sitting in a restaurant when a man approached them and said, “You’re Plumb! You flew fighters in Vietnam from the aircraft carrier Kitty Hawk. You were shot down!”

When Plumb asked the man how he knew all that, he replied, “I packed your parachute—I guess it worked.” “It sure did,” Plumb said, “or I wouldn’t be here today.”

Plumb could not sleep that night, thinking about the man and what he might have looked like in a Navy uniform those many years ago. He wondered how many times he might have seen him and not greeted him because he was a fighter pilot and the other man was “just a sailor.” He thought about the sailor, sitting in the bowels of the ship, carefully folding the silks of each chute, holding in his hands the fate of someone he did not even know.

Now Plumb asks his audiences, “Who’s packing your parachute?”

Sometimes we are in a leadership role—the fighter pilot—at center stage. We know, of course, that there are people (sailors) all around us and behind us who are packing our parachutes. Sometimes we are the chute packers. In either role, it is important to give and receive praise and recognition for our jobs. A local RTA president loves to hear, “Good meeting, you really kept things moving,” just as much as he/she appreciates the presentation of a pin, plaque or certificate at the end of the year. How many times have we remembered to tell a secretary that we appreciate the conciseness and completeness of the minutes?

Each cog in the wheel that is KRTA plays an equally important part in its successful operation. Even those members who do not, or cannot, participate at any level except keeping their dues paid are integral to our success.

Successful operation. Even those members who do not, or cannot, participate in pre-retirement seminars, or annual convention expenses (except the luncheon) are paid from these funds.

Since 1989-90, the association’s member benefits services have increased from a long-term care insurance program to now include: the legaline, finance & investment information, dental insurance, vision insurance, auto & homeowners insurance, hearing instrument plan, affiliation with the Commonwealth Credit Union, and involvement in pre-retirement seminars. We support local RTAs with our New Retiree program, membership reports and labels, and provide district RTAs with district meeting support. Also, the association’s N.O. Kimbler Scholarship program has grown from one (1) $500 scholarship to sixteen (16) $1,100 scholarships per year.

In December 2006, the Executive Council established a committee to review the association’s dues structure. In completing its assignment, the committee reviewed KRTA financial records and Association of State Retired Teacher Executives (ASRTE) reports containing information from other RTAs across the United States. The committee learned that the average RTA dues in the United States are $24.95.

After considerable review of all documents provided and much discussion, the committee has recommended to the Executive Council that annual KRTA dues be increased by $5 effective July 1, 2008. The Executive Council received the committee’s recommendation at its September 4, 2007, meeting. The Executive Council will decide at its December 3, 2007, meeting whether to accept the committee’s recommendation and place the required proposed constitutional amendment on “the call” for consideration at the April 2008 Convention Delegate Assembly.

As KRTA looks to the future, the association has taken steps to modernize operations and to provide new and needed member benefits. On general assembly, the Executive Council has taken utmost care to conserve funds by ensuring programs and operations are cost effective. We are confident in our future and do not anticipate the need for additional dues increase for some time. Raising dues now ensures that KRTA will be able to build a bright future by continuing its mission of “looking out for the welfare of Kentucky’s retired educators.”

2008 General Assembly Seniors' Issues

Keeping Long-term Care Insurance Affordable

Kentuckians are increasingly concerned about their long-term financial security and quality of life, especially as they age. Long-term financial security is a cornerstone of the American dream that is being threatened.

Long-term care insurance makes sense for consumers and taxpayers.

• In Kentucky, the cost of a nursing home today is about $55, 480 annually, or about $152 a day.
• In 2006, KY spent 71% ($862.8 million) of its total long-term care on institutional expenditures and 29% ($356.6 million) on community expenditures.

The cost of long-term care insurance is on the rise. Most consumers understand the importance of maintaining appropriate insurance coverage—especially for their own financial security. Long-term care insurance is one way individuals are protecting themselves and their families from costly nursing home expenses.

Since the 1980’s, millions of consumers have purchased long-term care insurance to protect their family assets in case they need to pay for assisted living, home care or a nursing home stay. In Kentucky, insurance companies’ rate increases are routinely approved by the Department of Insurance at a significantly higher rate than neighboring states. And the premium costs only continue to jump.

Identity Theft

ID Theft is the taking of another’s personal information—such as name, date and place of birth and social security number—for the purpose of committing fraud. The Federal Trade Commission estimates that 9 million Americans annually are victims of ID theft, costing individuals $5 billion dollars out of their own pockets. The economic loss to financial institutions and businesses is estimated at $48 billion.

Proposed Legislation Would:

Protect consumers’ social security numbers by restricting use by businesses and state executive branch agencies.

PERSONALLY SPEAKING . . .

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Yes, we are all in this together! And as we work, we ensure that KRTA will be the dominant, authoritative voice for all Kentucky retired educators. Just think, individually each voice is faint, but together we roar!
Preparing for your tax preparer
What do you really need to have?

Henry Hensley

It’s that time of year many may be dreading—tax season. Whether a tax advisor prepares your taxes or you handle them yourself, it’s always a good idea to organize the necessary documents beforehand. Use this checklist to determine what you’ll need to prepare your taxes.

**Employment and income records**
- W-2 forms for each employer
- Pension and annuity statements
- Alimony received
- Partnership and trust income
- Scholarship and fellowship awards
- State and local income tax files

**Self-employment records**
- K-1 forms on all partnerships
- Receipts and documentation for business-related expenses

**Homeowner records**
- Form 1098 for mortgage interest
- Form 1099-S if you’ve sold your home or other real estate
- Second mortgage interest
- Real estate taxes
- Moving expenses

**Financial assets**
- Interest income statements
- Dividend income statements
- Broker transaction proceeds
- Tax refunds
- Unemployment compensation
- Retirement plan distributions

**Financial liabilities and expenses**
- Student loan interest
- Medical savings accounts
- Charitable donations
- Adoption expenses
- Alimony paid
- Childcare expenses
- Education expenses
- Investment expenses

**Other documentation**
- IRA, Keogh, SEP and other retirement plan contributions
- Income from other sources, such as real estate, rentals, etc.
- Prior year tax return

The common mistake many taxpayers make is to put off tax planning until the end of the year or right before tax filing. If you haven’t done so already, contact your financial advisor or CPA about the many benefits of year-round tax planning so April 15 won’t seem as daunting in the future. Good investing (and tax-paying) to you all!

---

**KRTA Finance and Investment Line**
Henry Hensley & Associates
310 West Liberty Suite 505
Louisville, Kentucky 40202
1-800-927-0030

**Legaline**
1-800-232-1090

**KRTA Legaline**
1-800-232-1090

**KRTA Partners...**

**DISASTER SITUATIONS:**
**COMMON SCAMS AND HOW TO AVOID THEM**

Natural disasters result in consumers needing work done quickly in order to repair damage to their home and property. Unfortunately, natural disasters create a fertile environment for fraud. Here are some scams you might see and some tips on how to protect yourself:

**Shoddy Construction and Repair**

Transient contractors and fly-by-night repairmen are drawn to disaster areas and may provide shoddy service.

**TIP**—The easiest way to avoid being scammed by disreputable contractors is to deal with local or area businesses. If you do not have first-hand knowledge or a reference you trust, contact the Consumer Protection Division of the Kentucky Attorney General’s Office and the Better Business Bureau to see if there is any information available on the business. Ask if the contractor is bonded and carries insurance. Also check to determine if the contractor is registered in your county, if there is a registration requirement.

**Contracts**
The contractor does not offer you a written contract.

**TIP**—Demand a written contract. If possible, get estimates from several contractors of the work to be done. Make sure it includes all the supplies that will be used and the cost, a description of the work to be done and the cost to do it. Do not be pressured into signing a contract until you have received several estimates.

**Pre-payments**

Dishonest contractors may ask you to pay up front for the total amount of work to be done and then never return to even start your repair project.

**TIP**—Try to limit the amount of progress payments to no more than the value of the work already finished. Never sign a completion of work statement before the job is completed to your satisfaction and officially inspected by the appropriate government agency.

**Price Gouging**

Unscrupulous individuals may charge unreasonably high prices for products in short supply like building materials, sump pumps, or generators.

**TIP**—If possible, get more than one estimate. If you think someone is deliberately gouging you on the price of an item or service, let the business know that neither you, your neighbors, nor your family will patronize the business in the future. Report it to the Consumer Protection Division of the Kentucky Attorney General’s Office.

**As always, please contact the KRTA Legaline, 1-800-232-1090, should you have any legal questions or should you need a referral for an attorney in your area of the state.**

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2007 Annuity Electronic Funds
November 28*  
December 28

*KRTA dues deduction

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KRTA—Your voice.
- pension information  
- social interaction  
- volunteer opportunities  
- benefits  
- services  
- community commitment  
- support for education

KRTA—Your choice.
A consistent voice in the legislature since 1957 to protect and promote pension and retiree issues
Memorization Team Goes ‘Fishing’

Yes, it was a fishing trip but not for fish, as you might think. The KRTA Membership Team, namely Co-Chairs Harold Van Hook, Ernie Trosper, Debby Murrell, Fonrose Wortham, and Betty Hester, embarked on a journey to help local and district associations grow their associations. The goal of 27,000 members for KRTA was set by the Membership Committee at their spring meeting.

Now, after the conclusion of the 14 fall workshops, volunteers are working throughout the state to reach inactive retirees for their participation in the only organization in the state that has as its main purpose to look out for the welfare of retired educators—whether they are members or not. With fishing gear in hand, local and district leaders are using strategies suggested by the Membership Team.

First, emphasis was placed on being better informed about the benefits of belonging to KRTA. As Betty often said, “The better informed you are, the better ambassador you will be.” Workshop attendees were introduced to some of the partnership representatives, in many cases putting a face to the voice on the other end of the phone. Attendees were encouraged to use the pink and green sheets in promoting the benefits available only to KRTA members; that is, the Legaline, the Finance and Investment Line, travel programs, and the Commonwealth Credit Union. (Endorsed benefits in the area of health and insurance were presented by the insurance co-chairs.)

Other direct services are reason alone, if they only knew, for retirees to join. The invaluable advocacy efforts during the General Assembly protect current benefits and promote improved benefits for retired teachers. Also made available to members are special reports, appeals, and e-mails about critical issues that could jeopardize their welfare. In light of concerns for health insurance, retirement plans, and social security, it is critical that retirees stand together to make their wishes known to legislators. These are all reasons to join—especially “to make a difference on issues important to retired educators beyond what one can do alone!” But, as the Team emphasized over and over, the most important reason someone joins an organization is “I was asked!” It is hoped that all members will use this fact to advantage in helping friends and former colleagues know about the benefits they could be enjoying by being a member of KRTA.

Locals and districts reviewed comparisons of January and August statistics and were given suggested goals for sharing in the efforts to reach the state membership goal. This set the stage for specific ways in which they might reach those goals. As the “waters are navigated,” leaders were encouraged to “not miss a catch” and “retain current catches” by using the following “lures”:

1. Make it a team effort to catch “the really big FISH!”
2. Use INSIDER talking points. This was demonstrated with a skit concerning the critical health insurance issue. (Sample provided)
3. Use Public Service Announcements on local radio and television and in local newspapers. (Samples provided)
5. Secure the signature of the prospective member on the Automatic Dues Deduction (ADD) card and mail it for them.
6. Use the Anonymous Sponsorship Form to honor new retirees and/or former colleagues.
7. Take advantage of opportunities to share the following descriptive paragraph in News Releases, Letters to the Editor, and your own e-mails (At least people won’t be able to say they never heard of KRTA):

Everyday is Membership Day!

27,000

in

2007!

✓ Encourage use of White Cards
✓ Enrollments Nov. 4, 2007 - Jan. 1, 2008, White Card must be accompanied by a Cash Form and a Check
✓ Carla must have these by Jan. 14, 2008

Recruit Help! Remember: It’s not who you know, but who you know that knows who.

continued on next page
Are you a retired teacher and got a member of the Kentucky Retired Teachers Association? Join today and add your voice to thousands of members in the only organization in the state that has as its main purpose to look out for the welfare of retired educators. Contact: 1-800-551-7979 or krta98@aol.com or www.krta.org.

8. Share the information on the “KRTA Purpose & Highlights,” the “KRTA Fact Sheet,” “What is Membership?” and “Answers to Questions.”

Finally, workshop attendees were encouraged to have fun and “catch” some big ones by getting involved in a GET-A-MEMBER CAMPAIGN.

The Team proposed that local associations organize some teams, come up with some incentives for the winning members and teams, set the dates, and begin the campaign within the next six weeks. “By November,” they projected, “your membership percentage will be greater than ever.” Some locals have organized a team for each school in their county. Team members are contacting friends and colleagues with whom they taught. (Guidelines and suggestions provided)

The basic premise is that there are some people in each organization who can personally reach a new retiree, some inactives who have not renewed or have never belonged, and/or some active teachers who would like to be associate members. AGAIN, THE PERSONAL CONTACT IS MOST IMPORTANT!

——>

**AARP Kentucky**

by Bob Estes, KRTA/AARP Liaison

2007-08 Grandparent Essay Contest

Bob Estes’ commitment as a grandparent makes a perfect fit in the program co-sponsored by KRTA and AARP. Thus, when he spoke at each of the workshops, the major topic was grandparenting. From his accounts of personal experiences to the cartoon illustrations, workshop attendees learned the importance of the grandparent/grandchild relationship.

The 2007-08 Grandparent Essay Contest is well underway. School winners should be selected by December 15, 2007, and reported to the county RTA president or designated contact. County winners should be selected and reported to the district by January 31, 2008; district winners by March 1, 2008. The state winner will be named at the 2008 KRTA Convention on Friday, April 18. Remember to keep in mind that the major criterion is the qualifying characteristics of the nominee as a grandparent. Again this year, one participating fifth-grader will receive a $100 savings bond, a plaque, and an expense paid trip to the KRTA Convention. For more information call the AARP office (1-888-687-2277) or log on to www.aarp.org/grandparents.

Advocacy Efforts

Current efforts of AARP include the following:

1. Long-term care regulations
2. Increase home & community-based services
3. Predatory lending

Be alert for scams concerning the Medicare D prescription program. Report possible scams by calling the inspector general at 1-800-447-8477.

If you are an AARP member, be sure to designate the retired teacher status on the membership form so you will automatically receive NRTA publications. More information about AARP is available at 1-888-687-2277 or on the website www.aarp.org.

AARP has speakers available for groups of 25 or more.

The newly introduced platform, Divided We Fail, was discussed. The strong platform of principles are to lower health care costs, expand health care coverage, increase personal savings, extend our work lives, and strengthen social security. Everyone—individuals, businesses, and policymakers/elected officials—must work together to create solutions that benefit all generations. For more information go to www.dividedwefail.org.

**Legislative Report**

During the Fall Workshops, Legislative Co-Chairs Bobby Humes and Ray Roundtree explained their work with the Kentucky General Assembly and the results of the 2007 KRTA Legislative Program. This program was included in the June issue of the KRTA News.

The Blue Ribbon Commission

(1) Charged with studying both Retirement Systems
(2) Twenty-four members, appointed by the Governor
(3) Gary Harbin and Frank Hatfield are members.
(4) The Commission is charged with having recommendations by December 1, 2007.
(5) Most members are from the Executive Branch of State Government and from the Private Sector.

Ongoing Work with Legislators

Bobby and Ray emphasized the importance of recognizing and thanking the Legislators for their work. We should work with them on a continuous basis, not just when we need something. They encouraged retirees to get to know Legislators, meet with them before fall elections, and vote accordingly. Be ready to act when called upon to contact your legislator.

Emphasis for the Future

(1) Keeping Defined Benefit Program
(2) Maintaining adequate Health Care Funding
(3) Maintaining adequate System Funding
(4) Making sure everyone is aware that retired teachers DO NOT have the income “Safety Net” of Social Security

Remember to express your appreciation to your Senators and Representatives. Some legislators brought greetings at Fall Workshops—their pictures are on page 8. A special thanks also goes to Gary Harbin and the KTRS Trustees and staff for their cooperation and support.

Thanks, Bobby and Ray, for helping guard our interests and reporting back to us!
GUIDELINES FOR EFFECTIVE COMMUNICATIONS WITH LEGISLATORS

It is of utmost importance that when legislation is introduced our membership communicate their feelings and opinions to their local representatives and senators. Listed below are general guidelines for communicating effectively with YOUR local state representative(s) and senator.

<table>
<thead>
<tr>
<th>Effective</th>
<th>Futile</th>
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<tbody>
<tr>
<td>Be courteous</td>
<td>Don't be unrealistic in your requests</td>
</tr>
<tr>
<td>Personalize</td>
<td>Don't send form letters</td>
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<tr>
<td>Keep it short/succinct</td>
<td>Don't address multiple subjects</td>
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<tr>
<td>One page—get to the point at the beginning</td>
<td>Don't assume they know all the details</td>
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<tr>
<td>Commend them for past or current actions</td>
<td>Don't threaten or attack</td>
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<tr>
<td>Give reasons for your position</td>
<td>Don't degrade or impugn their motives</td>
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</table>

- Ask for a statement of their position on our issue.
- Include your address and sign your name.
- Follow up after they respond. Thank them!
- If they agree with our position, suggest they take a leadership role.
- If they disagree, send additional information.


Past-President Irene Erskine went a little batty at Carter Caves!
HEALTH, WELLNESS AND INSURANCE UPDATE

Health Benefits through KTRS

The Kentucky Teachers’ Retirement System (KTRS) provides the health benefits for retired teachers. During the workshops, Irene Erskine and Carolyn Falin, Co-Chairs of the KRTA Health/Insurance Committee, simplified the plans for the attendees as follows:

Kentucky Employee Health Plan (KEHP). The KEHP is the KTRS insurance for retirees under age 65. It is provided through the Cabinet of Insurance of the Commonwealth of Kentucky. The Kentucky General Assembly approved this plan for all KTRS and State active and retired persons through 2008. This is a self-insured program administered by Humana. Benefits are based on:

- **Plan choice**: Essential, Enhanced, Premier
- **Level of coverage**: Single, Parent Plus (includes one or more children up to age 19 or 24 if in college), Couple, Family (qualifying child can be grandchild—see handbook)
- **Length of service**: For persons retiring before July 2002, KTRS provides 100%; after July 2002, retiree must have 27 years service to get 100% paid.

The Prescription Drug Program is administered statewide by Express Scripts. The benefit is the same under all three choices.

- **Retail (30-day supply)**: Co-pays of $5, $15, $30
- **Mail Order (90-day supply)**: Co-pays of $10, $30, $60
- **Some local pharmacies** provide a 90-day supply at mail order cost.

Wellness Works Kentucky. This is a new initiative to assist with cost containment for the group under age 65. Two areas apply to retirees:

- **Smoking Cessation**: For assistance with this, contact your local health department (Cooper Clayton Smoking Cessation Program)
- **Discount Vision Card**: You can get one-on-one guidance by calling the Kentucky Tobacco Quit Line (1-800-QUITNOW).

KEHP/Express Scripts will provide up to 12 weeks of over-the-counter Nicotine Replacement Therapy (NRT) at a $5 co-pay per two-week supply.

Health Risk Management is a 30-minute internet session through a link to health assessment tools. Go to www.wellnessworks.ky.gov for a Personal Health Analysis.

Medicare Eligible Health Plan (MEHP). The MEHP is the KTRS insurance program for retirees age 65 and over. On the first day of the month of the retiree’s 65th birthday, he/she is eligible. It is the responsibility of the retiree to enroll in Medicare B, currently $93.50 per month. (The cost will be $96.40 beginning January 2008). Medicare bills the retiree quarterly or Medicare Made Easy provides for payment by the bank. (It is withheld from the Social Security check if the retiree is a $5 recipient).

Humana Advantage Care is the primary insurance. This Humana plan is not an HMO or PPO, there is no network, and no referrals. You must meet your $150 deductible and your provider must agree to accept the Humana Group Medicare Private-Fee-For Service Plan.

There is no change in the prescription plan. The Prescription Drug Program for the retiree age 65 or older is administered by Medco.

- **Retail (30-day supply)**: $20 or $35 after $150 deductible
- **Home Delivery (90-day supply)**: Co-pays of $10, $20, $35, no deductible

Health Benefits through KRTA

The Kentucky Retired Teachers Association provides several health/insurance benefits for its members.

Long-Term Care Insurance is administered by National Health Administrators. NHA has served as the consultant and third-party administrator since KRTA began endorsing long-term care insurance in 1992. Contact your state agent, Jeff Johnson, at 1-866-899-5796.

HEAR in America has provided the Hearing Instrument Plan for KRTA members for sixteen years. It provides a free evaluation and consultation with discounts on hearing instruments and supplies and lifetime cleaning and checking.

There are two programs available for vision coverage:

- **Vision Signature Plan VSP**: Open enrollment October-November to take effect in January. Contact Jason Weilage at 1-866-927-7587.
  - Single: $131.04
  - Two Persons: $231.60
  - Family: $294.24
- **Discount Vision Card**: Enrollment is at anytime, taking effect immediately. The cost for two cards is $12 annually. The card provides 20%-60% discount on eyecare or eyewear at various providers. 1-866-335-0882.

Dental Insurance. Over 600 members have taken advantage of one of the three dental plans offered through Weilage Benefit Specialists. Enrollment is January-March of each year to take effect in April. For enrollment information, contact CompBenefits at 1-800-456-1635, ext. 21 or follow the link on the KRTA website www.krta.org. For claims or billing issues, contact Matt McDonald at Weilage, 1-866-927-7587.

Auto and Homeowners Insurance. Over 1,000 members have taken advantage of the discount on auto (15%) or home (5%) insurance through the Liberty Mutual Group Savings Plan. One KRTA member, Donald Tackett from Pike County, boasts that his insurance went down $1600 and he got better coverage when he switched to Liberty Mutual! For a free quote, contact Dave Farmer at 502-425-8450 or 1-800-430-2482, ext. 51666.

KRTA Workshop Visitors
Kentucky Teachers’ Retirement System

KRTA Workshop Presentation

KRTA was fortunate this year to have three Teachers’ Retirement System staff members assist with the Fall Workshops. Workshop attendees in each district received the latest news concerning their retirement system, insurance and legislative issues, and Medicare. A recap of the report follows.

“KTRS is one of the finest retirement systems in the nation . . .” That is a fact that all three speakers—Elaine Rall, Debbie Newman, and Becky Niece—agree upon.

- **Defined Benefit Plan (instead of a defined contribution plan).** Contributions from the active teacher plus the employer match lasts six years. After that, the retiree’s annuity is paid from investments. Due to the outstanding investment practices of KTRS (outlined below), retirees will draw their annuity for the remainder of their lives. The number members over 100 years old still drawing annuities increases each year.
- **Multiplier of 2.5% (3% for service past 30 years)**
- **High 3 at age 55 and 27 years of service**
- **Benefits include disability & survivor benefits**
- **Medical Benefits**

KTRS is one of only three teacher retirement systems in the nation which provides this high level of medical benefits.

**Structure of KTRS**

The Board of Trustees are the fiduciaries of the System. The Board consists of seven members elected by active and retired members and two ex-officio members (Commissioner of Education and the State Treasurer). All funds are held in trust to provide benefits for the membership upon their retirement.

**Field of Membership (as of December 2006)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
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<tr>
<td>0-26 Years</td>
<td>44,269</td>
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<td>27 + Years</td>
<td>14,004</td>
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<td>Sub/PT/Retired Return to Work</td>
<td>15,042</td>
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<td><strong>Total Contributing Members</strong></td>
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<tr>
<td>Inactive</td>
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<tr>
<td>Retired, Beneficiaries &amp; Survivors</td>
<td>39,332</td>
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<tr>
<td>Total</td>
<td>129,289</td>
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</table>

**Investments**

KTRS professional managers practice conservative investing in different asset classes with various investment styles. Reports on June 30, 2007 showed the return on stocks is 20.5%. The long-term return over the past 20 years is 11.2%. The return on all KTRS investments is 15.3%. The long-term return over the past 20 years is 9.1%.

**Impact on Economy**

KTRS distributes millions of dollars monthly—$97 million in annuities and $14 million in medical benefits. Local economies, as well as the state economy, reap the rewards when educators begin to withdraw their savings in the form of retirement benefits. As Becky Niece said, “Over the last three years we built a Toyota plant.”

**Medical Insurance Funding (Background)**

Since the late ’90s, medical insurance was funded from active teacher contributions and the employer match (1.5% of payroll) plus another 3.25% borrowed from state money provided by statute. In 2004 when the KTRS actuary determined that the fund would fall short of covering medical benefits for retirees, the General Assembly appropriated $85 million in FY 2006-07 to be lower than originally projected. The projected amount to be borrowed from the Retirement Fund is $85 million in FY 2006-07 and $115 million in FY 2007-08. The KTRS actuary stated this funding was needed for the Pension Fund to remain actuarially sound. The General Assembly appropriated $42 million.

**What Can You Do?**

- **Contact your legislators about providing needed funding for medical insurance**
- **Use generics**
- **Develop a healthy life-style**

**Medical Insurance (Looking Ahead)**

The State Group Health Plan for retirees under age 65, now called Kentucky Employees Health Plan (KEHP), will be self-insured in 2008 like it was in 2007. This will ensure uniformity in premiums and drug formulary statewide; help keep the plan affordable; return savings to participants and the Commonwealth instead of insurance carriers; and help in negotiating Third-Party Administrator (TPA) and Pharmacy Benefit Administrator (PBM) fees. The KEHP will be administered by Humana (TPA) and Express Scripts (PBM).

**Medicare Eligible Health Plan (Age 65 and older).**

The MEHP will be administered by Humana (TPA) and Medco (PBM). 2007 benefits were customized to mirror the 2006 MEHP benefits including the continued prescription coverage administered by Medco. There were no changes in deductibles, co-insurance/co-payments, or annual out-of-pocket maximums for 2007. Retirees should take advantage of the Vision Discount, SilverSneakers, Posit Science, and 24-hour a day nurse help line programs.

Humana will mail necessary information several months prior to the retiree’s 65th birthday. After enrollment, the plan is in effect on the 1st day of the retiree’s birth month. There will be automatic enrollment in the Medicare Eligible Health Plan if currently enrolled in Kentucky Employees Health Plan.

It is the responsibility of the retiree to contact the local Social Security office and enroll in Medicare Part B. Payment can be made quarterly or through a monthly bank draft (Medicare Easy Pay) without extra charges.

As of January 1, 2006, anyone with Medicare A or B is eligible for Medicare D. However, unless your income falls within the low-income level, it would not be to your advantage to enroll in it. Most retirees should continue their KTRS prescription drug plan because the benefits are greater than those of the standard Medicare Part D plan. If you enroll in Medicare Part D, you will no longer be eligible for coverage in the KTRS prescription drug plan. You can ignore health insurance mail unless it comes from Humana and carries a picture of the KTRS building. If you need help in determining what’s best for you, call KTRS.

**Return-To-Work**

The extension of the 100-day program was not passed in the 2007 session. Therefore, it ended June 30, 2007. Retirees returning to work with any KTRS employer will be subject to return to work policies. Ask KTRS for assistance regarding retire/return to work options and regulations.

**Information Technology Security**

Each member has been assigned a KTRS Member ID Number that will replace using your social security number. You can find this number under your name on your Direct Deposit Advice stub.

**KRTA News December 2007**
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<tr>
<td>Legislative Calendar: 1-800-633-9650</td>
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| Senate Officers and/or Committee Chairs are subject to change when the Session begins. |

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<tr>
<td>Speaker: David Whitaker</td>
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<th>KRTA GUIDE</th>
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<td>TTY Message Line: 1-800-896-0305</td>
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| Senate Officers and/or Committee Chairs are subject to change when the Session begins. |
ITEM I: KEEP THE ADMINISTRATION OF THE TEACHERS’ RETIREMENT SYSTEM AS IT IS PRESENTLY CONSTITUTED.

COMMENT: The Board of Trustees (a majority who are elected by the active and retired teachers) acting as a semi-independent state agency has a record of sixty-six (68) years of successful management that is unsurpassed in state government. To change the manner of election or the qualifications of the trustees would endanger the System which has been serving the best interest of Kentucky’s public school teachers and retirees for so many years, with marked success.

ITEM II: EVALUATE ALL PROPOSED LEGISLATION RELATING TO THE TEACHERS’ RETIREMENT SYSTEM AND OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUAL SOUNNESS OF THE SYSTEM.

COMMENT: The Teachers’ Retirement System must be operated in a manner to assure that earned benefits will be paid in a timely manner. Both present and future retirees must be considered in any and all decisions related to the benefits to be provided of such benefits and the investment of the System’s resources.

ITEM III: PROMOTE FULL FUNDING OF THE TEACHERS’ RETIREMENT SYSTEM, INCLUDING THE MEDICAL INSURANCE FUND, BY THE STATE AND OPPOSE ANY EFFORT TO REDUCE OR WITHHOLD THE STATE’S CONTRIBUTION TO THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM FUND TO MATCHING MEMBER CONTRIBUTIONS AND/OR OTHER STATUTORY APPORTIONMENTS TO THE SYSTEM FOR THE PURPOSE OF BALANCING THE BUDGET FOR OTHER GENERAL FUND EXPENDITURES, OPPOSE ANY EFFORT TO APPROPRIATE OR BORROW RETIREMENT SYSTEM FUNDS, OPPOSE ANY EFFORT TO DIRECT THE INVESTMENT OF RETIREMENT SYSTEM FUNDS.

COMMENT: Continued funding of such contributions in a timely manner is required to maintain the sound condition of the annuity and health insurance funds.

ITEM IV: CONTINUE TO SUPPORT COST OF LIVING ADJUSTMENTS THAT REFLECT THE ACTUAL INCREASE IN THE COST OF LIVING BEING EXPERIENCED BY RETIREES.

COMMENT: Retired Teachers should continue to receive cost of living adjustments at least equal to those received by other state retirees and equal to the increase in the CPI.

ITEM V: MAINTAIN THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM (KTRS) AS IT CURRENTLY IS, ADEQUATE BENEFIT GROUP RETIREMENT PLAN.

COMMENT: Discussion is occurring about changing KTRS’ current Group Retirement (Defined Benefit) plan to an Individual Savings (Defined Contribution) plan. The administration costs of Defined Contribution plans are much higher than the administration costs of Defined Benefit Plans.

ITEM VI: MAINTAIN ADEQUATE AND ACCESSIBLE HEALTH INSURANCE COVERAGE FOR ALL RETIREES.

COMMENT: The current health insurance programs provided by KTRS must be continued. Full funding is needed as provided under KRS 161.550 (2).

ITEM VII: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL AS WELL AS THE OFFICE OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past three (3) years, the Kentucky Office of Insurance has permitted huge rate increases (i.e. 69%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes.

ITEM VIII: SUPPORT LEGISLATION REQUIRING STATE AND LOCAL ENTITIES THAT HAVE RETIREES PARTICIPATING IN THE STATE INSURANCE PROGRAM BRING ACTIVE EMPLOYEES INTO THE PROGRAM.

COMMENT: Currently some city, county, university and state active employees do not participate in the state health insurance program but are brought into the program upon retirement. These groups’ active employees need to either participate in the state program or pay for the insurance for their retirees being in the program.

ITEM IX: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE AND DISABILITY RETIREES.

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for many years and have not kept pace with inflation.

ITEM X: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY FOR MEMBERS OF THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM.

COMMENT: If the KTRS contribution rates are reduced by 12.4% so that the combined KTRS and social security rate is maintained at the present level, the benefit actuarial formula for teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees.

ITEM XI: SUPPORT THE 2008 LEGISLATIVE PRIORITIES OF THE AARP/KRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Issues of particular interest to retired teachers include predatory lending, increased home and community-based health and living services, and long-term care regulations.
Whole Grains
by Dr. Henry Baughman

Whole grains contain all of the parts of the grain—especially husk—which contains fiber and 17 key nutrients, vitamins (especially B vitamins), minerals, antioxidants, and phytochemicals. The only way to be sure you’re buying whole grain wheat bread is for the label to read “100% whole grain wheat.” If the label just reads “Wheat Bread,” this means it has some percentage of wheat in it; also, just because it’s brown in color does not mean it’s whole grain. Other grains include barley, rice, oats, quinoa and corn. If you are trying to buy whole grains, read the label carefully.

There are numerous advantages for eating whole grains in food dishes. Research shows that people who eat three servings of whole grains daily are 20% less likely to suffer from heart disease, stroke and diabetes. It is thought that the fiber in whole grains prevents plaque buildup in the arteries, protecting against heart attacks. It takes longer for the body to digest whole grain foods, so levels of blood sugar stay steady, protecting against diabetes. According to Lisa Hark, Ph.D., author of The Whole Grain Diet Miracle, whole grains are bulky and their fiber causes a feeling of fullness so one is likely to eat less.

In addition to eating three slices of 100% whole wheat bread slices daily to get your recommended daily 48 grams of whole grains, you can eat whole grain oatmeal or bran flakes as cereal, or you can use these to “bread” chicken, fish or eggplant. You can use barley or quinoa in soups, add whole-grain granola or wheat germ to yogurt and use whole-grain pasta. When buying whole-grain products, be sure to read the label carefully. Look for the “Whole Grain 8g or more per serving” logo on food packaging to confirm it’s a whole-grain product.

One caveat: A Small percentage of people (3 million Americans, according to the National Institute of Health) are allergic to wheat and cannot tolerate gluten. Gluten is a component of wheat, barley and rye. The signs/symptoms of Celiac Disease include malabsorption of nutrients in food, weight loss, diarrhea, severe abdominal pain, bloating and swelling. It can be fatal if people develop significant complications. Therefore, they should carefully read labels, ask about wheat content in foods at restaurants, and avoid drinking beer. An excellent book where alternative foods are suggested is No More Digestive Problems by Dr. Cynthia M Yoshida.

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January - February Enrollment Period for Dental Insurance

Information about the KRTA endorsed dental plan has been made available on the website provided by Weilage Benefit Specialists, Inc., who serves as the third-party administrator for the COMPBENEFITS plan. To access the website:

Log on to www.maxyourbenefits.com
Enter User ID: krt
Enter Password: ky0001

You will find all plan information, provider directories, and enrollment forms. All questions concerning benefits, claims, rates, and the website should be addressed to Matt McDonald at Weilage of Louisville. Call 502-245-5333 or toll-free 1-866-WBS-PLUS (1-866-927-7587). Current rates are as follows:

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<th>Elite Schedule 75 Plan</th>
<th>Elite Preferred - PPO 505</th>
<th>C 250-Z*</th>
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<td>$1000 Individual Annual Maximum</td>
<td>$1000 Individual Annual Maximum</td>
<td>$5 Copay Covers:</td>
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<tr>
<td>$50 Deductible/Person $150 Deductible/Family (Type II &amp; III Services)</td>
<td>$50 Deductible/Person $150 Deductible/Family (Type II &amp; III Services)</td>
<td>Routine office visit, Periodic/Comprehensive oral evaluation, X-rays, Routine cleaning, Children’s fluoride treatment</td>
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<tr>
<td>$21 Reimbursement for initial exam (I)</td>
<td>$22 Reimbursement for initial exam (I)</td>
<td>$40 - One surface anterior resin filling</td>
</tr>
<tr>
<td>$22 Reimbursement for 4 film bitewing x-rays</td>
<td>$32 Reimbursement for cleaning (I)</td>
<td>$150 - Anterior root canal</td>
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<tr>
<td>$37 Reimbursement for one surface filling (II)</td>
<td>$37 Reimbursement for one surface filling (II)</td>
<td>$310 - Full cast crown</td>
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<tr>
<td>$273 Reimbursement for minor root canal therapy (II)</td>
<td>$273 Reimbursement for minor root canal therapy (II)</td>
<td>25% Discount on all Specialists Services</td>
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<tr>
<td>$226 Reimbursement for a crown (III)</td>
<td>$226 Reimbursement for a crown (III)</td>
<td>Complete Schedule of Benefits</td>
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*This plan requires that you sign up with a participating provider

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Retirement Out of Reach for Oklahoma Teacher

“I am a 56 year-old public school teacher. Luckily, my school district pays for my health insurance in full, but I carry insurance for my husband, who is also 56. The monthly premium for his insurance is now $565 and it goes up every year. I’m checked into getting insurance for him from another insurer, but it is almost that much. Besides, they turned him down because he takes allergy pills. I had planned to retire at 62 but my school district does not pay for retirees’ insurance, so I would have to pay both mine and my husband’s from my pension money. If I did that there would be very little money left for anything else. So it looks like I won’t be retiring at 62. And what if I get sick and can’t work? There won’t be any insurance at all if that happens. I wish there was affordable health insurance available now for my husband and, later on, for me.”

Donna B. Wyandotte, OK

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PlanRenews Each April. Open Enrollment is January - February 2008
**Christian County RTA**

Debby Murrell is a native of Louisville who has lived in Bon Air Estates for 55 years. She attends Buechel Park Baptist Church and is a member Fern Creek High School Hall of Fame. She has served with the Kentucky Derby Festival, Kentucky Retired Teachers Association and Bullitt County Retired Teachers Association. She is a retired elementary school music specialist and teaches instrumental lessons. For fun she works as an usher for the Louisville Bats baseball team. One of her goals for her neighborhood is to establish cohesive neighborhood associations which will encompass neighborhood block watches.

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**Christian County RTA**

Members of the Pike Co. RTA met at the Top of the Landmark Inn on June 19 for its meeting and annual Memorial Program. This marked the fifth year for memorializing Pike County’s deceased teachers. Walter Coleman is the president of PCRTA.

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**Pike County RTA**

Ross Damron, a U.S. Vietnam veteran, lights a candle to honor all men and women who are now serving and those who have died for their country. Pictured with Damron are Sylvia Bailey, left, and Eloise Spradlin, retired teachers and memorial service co-chairwomen.

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**Martin County RTA**

At the September meeting of MCRTA, Vice-President Rossalene Cox presented members with a new service project: collecting Box Tops for Education coupons. Each Box Top is worth 10 cents. Currently the only Martin County school enrolled the the Box Tops program is Inez Elementary School. Mrs. Cox will serve as the school’s Box Top coordinator this year. MCRTA members will collect Box Tops for Inez Elementary School.

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**Christian County RTA**

Don’t Cash That Check!

What could be better than opening your mail and finding a check for thousands of dollars?

Unsolicited mail with seemingly valid checks has been showing up in increasing numbers around the US this past year. The temptation takes many forms. Mail pieces say that you have “unclaimed lottery winnings” or “have been chosen for a mystery shopping assignment”. The enclosed check usually bears the name and address of a real business or financial institution that has no role in the scam, and it might be labeled as a cashier’s check or money order.

The individual receiving the check is instructed to deposit the check and send part of the proceeds back for a reason that sounds legitimate, such as paying taxes on your winnings. Weeks later, you are contacted by your financial institution that the check has been returned as counterfeit and that you have to give back the amount you withdrew.

Commonwealth Credit Union members have been victims of this type of fraud scams. CCU makes a difference by knowing our members and asking questions when presented with deposits or transactions that are not “typical” of their history with us. PLUS, CCU is pleased to announce that this summer a new department was established to assist our members with fraud—the Fraud & Loss Prevention Department. CCU is the only financial institution in the area with a department solely responsible to assist our members with fraud. The department was established to help fight ID Theft and other types of financial fraud.

During July, CCU employees prevented over $35,000 in potential losses to our members. Through our awareness and by asking questions, CCU provides a higher level of service and is able to help our members, even if they are not aware they need our assistance. SO, don’t be surprised the next time you call CCU.

Below are some examples of questions you could ask yourself in preventing fraud and the steps to take if you suspect you have received counterfeit items.

**Tips to be aware of:**

1. If you receive a check from someone you don’t know, you should call the institution whose name is on the check, making sure the number is from an independent source. Do not call the phone number listed on the check, as it could be answered by a scammer posing as an employee of the business or bank.

2. Never deposit a check if it requires you to return money to the sender or third party.

3. Once you sign the back of the check you are responsible to pay back the money if any losses are incurred by the financial institution due to the counterfeit item.

4. If you have been scammed, there’s generally no way to get your money back, but you can file a report with the Federal Trade Commission (www.ftc.gov) or the postal authorities (www.usps.gov/ websites/departinspect). Better yet, call our Fraud & Loss Prevention Department for assistance.

To receive more information about CCU’s Fraud & Loss Prevention Department, log on to CCU website at www.ccuky.org and click on the “Security Awareness Month” icon.

REMEMBER: “If it is too good to be real, it probably isn’t.”

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**KRTA Membership Co-Chair Receives Good Neighbor Award from Mayor Abramson**

Debby Murrell is a native of Louisville who has lived in Bon Air Estates for 55 years. She attends Buechel Park Baptist Church and is a member Fern Creek High School Hall of Fame. She has served with the Kentucky Derby Festival, Kentucky Retired Teachers Association and Bullitt County Retired Teachers Association. She is a retired elementary school music specialist and teaches instrumental lessons. For fun she works as an usher for the Louisville Bats baseball team. One of her goals for her neighborhood is to establish cohesive neighborhood associations which will encompass neighborhood block watches.

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E-Mail Alert!

Please keep your e-mail address updated with KRTA if you want to receive legislative reports.

krt98@aol.com
is celebrating its 60th anniversary. By now these RTA representatives have taken information back to the local associations and are hard at work on membership.

It is your turn to accept responsibility. Send your support to the local leadership by being the team player who does not sit in the bleachers or on the bench; get in the game.

Some of you eager students are asking, “Do we have another assignment?” Of course! The topic: 2008 Legislative Session. There is homework involved. First of all, make sure that you have a copy of KRTA’s Legislative Program. Become familiar with the points so that you can converse with anyone about our positions.

Keep the e-mail addresses and telephone numbers of your local legislators in a convenient place. Send your e-mail address to krt98@aol.com to assure that you have legislative updates quickly. (Then you can share with others.). Read, listen and ask questions. Be sure of the facts. If there are questions, don’t hesitate to ask.

What happens in Frankfort during the next few weeks is crucial to our welfare.

A personal note: Thank you for the expressions of kindness and words of encouragement during the past months. Retirees are great! May you experience a wonderful holiday season and may 2008 bring peace and contentment to you and your family.

State Health Insurance Assistance Program Seeking Volunteers

The State Health Insurance Assistance Program (SHIP) is federally funded by the Centers for Medicare and Medicaid Services and it is administered in Kentucky through the Cabinet for Health and Family Services, Department for Aging and Independent Living.

The SHIP invites you to consider becoming a volunteer. Your expertise as an educator could be tremendously beneficial to Medicare beneficiaries throughout Kentucky. The volunteers receive extensive training for about SHIP services. Volunteers may provide information and assistance about Medicare, Medicare Prescription Drug Coverage, Medicare Supplemental Plans, Medicare Health Plans, Long Term Care Insurance, Medicare benefits, consumer rights, and other health insurance information for Medicare beneficiaries and their caregivers. Volunteers are instrumental in each of the following type activities: presentations, exhibits, one-on-one direct counseling, telephonic counseling, and making home visits. Volunteers are welcome statewide.

If you would like more information about becoming a SHIP volunteer in your area, please call 877-293-7447 (toll-free).

GRATITUDE" from page 1

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SOCIAL SECURITY UPDATE

Bob Wagener

The chairman of the House committee that oversees Social Security has requested that a hearing be held to examine the government pension offset (GPO) and windfall elimination provision (WEP). GPO reduces or eliminates Social Security spousal and survivors benefits for retirees who collect pensions from jobs that were not covered by the program, while WEP slashes Social Security retirement benefits for individuals who are eligible for them in addition to pensions from non-covered jobs.

House Ways and Means Committee Chairman Charles Rangel, D-N.Y., noted, in a June 27, 2007, letter to Rep. Howard Berman, D-Calif., sponsor of legislation (H.R. 82) which would real GPO and WEP, that he has asked that the Ways and Means panel’s Social Security Subcommittee hold a hearing on the two measures. “I agree that the impact of these provisions on retired public servants raises some very serious issues that Congress should review,” Rangel wrote. “Given the widespread interest in this legislation among Members of Congress, and the intense constituent concern, your bill to repeal these provisions deserves to be examined.”

H.R. 82 has 330 cosponsors, representing far more than half of the 435 members of the House of Representatives. All of Kentucky’s representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hal Rogers, Ed Whitfield, and John Yarmuth) are co-sponsoring H.R. 82. At this point, there are thirty-four (34) co-sponsors in the Senate of S. 206 (H.R. 82’s companion bill). Unfortunately, neither of Kentucky’s senators (Jim Bunning or Mitch McConnell) is co-sponsoring S. 206. Other repeal bills have had similarly large numbers of cosponsors in previous sessions of Congress without ever so much as getting a committee hearing, though.

Much of the reluctance to address GPO and WEP relates to the $62 billion cost (over 10 years) of eliminating them. Rangel noted this expense in his letter, but still said that, “we cannot ignore these inequities and I promise to revisit the issue.”

The Coalition to Preserve Retirement Security officials have advised caution on GPO and WEP out of concern that repeal could be traded for mandatory Social Security coverage for all newly-hired public employees, a move that would cost state and local governments $44 billion over five years and could lead to tax increases, cuts in government services and the destabilization of existing public pension plans.

Legislation that would replace Social Security’s windfall elimination provision (WEP) with a formula that proponents say is more fair to individuals affected by the measure has been introduced in Congress again. WEP slashes the Social Security retirement benefits that can be received by most individuals who collect a pension from a job that was not covered by the program, using a rather blunt formula that does not change until a person exceeds 20 years of work under Social Security. The Public Servant Retirement Protection Act—sponsored in the House (H. 2772) by Rep. Kevin Brady and in the Senate (S. 1647) by Sen. Kay Bailey Hutchison—would replace WEP with a formula that adjusts Social Security retirement benefits for public employees in a way that would reflect their level of participation in the program.

“This bill guarantees public servants keep the Social Security they earned while they paid into Social Security,” said Brady, a member of the House Ways and Means Social Security Subcommittee. “If you earn two pensions, you should receive two pensions just like everyone else.”

Brady and Hutchison introduced the same legislation in the previous Congress but neither the House bill nor the Senate bill was formally considered by a committee. In the congressional session before that, though, in 2004, the Social Security Subcommittee held a hearing on Brady’s bill at which a deputy commissioner with the Social Security Administration detailed the difficulties of recomputing benefits, estimating that it would take $190 million and 2,600 work years – that is, the equivalent of 2,600 people working full-time for one year—to sort out all of the numbers for all of the affected workers. The bill’s price tag, which would reach about $8 billion, is also a likely hindrance to passage, especially with Congress now operating under pay-as-you-go (PAYGO) rules.

It is important for each of us to let our federal legislators know that we (KRTA) are against mandatory Social Security, but we support repeal of the WEP and GPO. Due to current security measures, the most efficient way to contact our federal legislators about these issues is by fax. The fax numbers for Kentucky’s federal legislators are as follows: Jim Bunning (202-228-1373); Ben Chandler (202-225-2122); Geoff Davis (202-225-0003); Ron Lewis (202-226-2019); Mitch McConnell (202-224-2499); Hal Rogers (202-225-0940); Ed Whitfield (202-225-3547) and John Yarmuth (202-225-5776).

KRTA continues to work on these issues at the national level with the Coalition to Preserve Retirement Security (CPRS) and the Retired Educators Association Social Security Coalition. Regular updates concerning these Social Security issues will appear in each issue of the KRTA News. Look for them.
SHARING THE WRITTEN WORD

Patsy Young

Reading is one of my very favorite hobbies. One of the very best things about the love of reading is the sharing of titles with friends. May I encourage you to read and share (good for the mind!). The following titles are good for personal reading or gift-giving.

- Cohen, Gene D. *The Mature Mind: The Positive Power of the Aging Brain*
- Sedlar and Miner. *Don’t Retire, REWIRE* (Sedlar was a presenter at NRTA’s 60th Anniversary celebration in September.)

Kentucky Authors:

- Edwards, Kim. *Memory Keeper’s Daughter* (fiction)
- Holt, Jo Anna. *A Taste of the Sweet Apple* (memoir)
- House, Silas. *The Coal Tattoo* (fiction)
- Lucado, Max. *3:16* (inspirational)
- Lyon, George Ella, ed. *A Kentucky Christmas* (a seasonal collection—a must for your shelf)
- Schulz, Charles. *The Joy of a Peanuts Christmas* (who can resist?)
- Park, Linda Hager. *A Is for Appalachia* (a beautiful book for your grandchildren or for yourself)

Your eyes are amazing. We’ll treat them amazingly well.

KRTA is proud to once again offer VSP Vision Care coverage to our members. Join the 51 million other Americans who rely on VSP for the best personalized care and eyewear choices. You’ll love the savings too!

Where will your eyes take you today?

Whether it’s a day in the life or a day to remember, you’ll get the personalized eyecare you deserve with VSP. We help millions of people see well, stay healthy and fulfill their potential.

Just ask one of Dr. Bryan Granger’s patients in New Iberia, La., who came in stating he had pink eye. “I’ll never forget how sick that man looked,” Dr. Granger remembers. While the patient was giving him the run-down on his pink eye problem, Dr. Granger was looking anywhere but the man’s eyes. The eye exam that followed prompted Dr. Granger to connect with the patient’s primary care doctor. Sure enough, the resulting blood work showed the man had a potentially serious disease called Wegener’s Granulomatosis. He was in the early stages of kidney failure. Fortunately, the eye exam and follow up care caught it in time and the man fully recovered.

Value, choice, doctors.

Enrolling in VSP is an easy way to make your life a little better. Here’s a snapshot of what you’ll enjoy:

- affordable benefits with great savings
- a WellVision ExamSM focused on your health
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Questions?

Find doctors in your neighborhood at www.vsp.com or call your Weilage Benefit Specialist at 866-927-7587. Once you’re signed up, your great benefits are a snap to use.

Enroll today. You’ll be glad you did.

KRTA Member and Author:

**Betty Pace**

Betty Pace has taught school, served as a guidance counselor and Director of Federal Programs. She was Director of a Title I Program that won national acclaim toward excellence in education for the state and U.S. Department of Education for two years.

Betty is the author of *Donald’s Dump Truck and Chris Gets Ear Tubes*, which has sold over three hundred thousand copies in both English and Spanish. She specializes in Sensitive Childhood Issues and has published more than a hundred articles and poems. She works as a full time writer and makes school visits.

All of Betty’s books can be viewed or purchased by clicking onto her web site at www.bettypace.com. They are also online at Amazon.com, Barnes and Noble or any book store. You may contact Betty at bettypace3@aol.com.
Keep Up With Everything Affecting Your KRTA Membership—
Make the KRTA Home Page Your Home Page

If you wish to keep up with what’s going on in the legislature regarding your pension and health care benefits, you will want to check the KRTA website often. The easiest and most efficient way to do that is to have the KRTA home page set up as YOUR home page. Here’s how to do that:

1. Go to start and click on to Control Panel.
2. Click on to Internet Options and the screen at the right will appear.
3. Click on the General tab. Under home page type in the KRTA home page address: http://www.krta.org
4. Click OK at the bottom of the page and you’re all set.

The next time you log on to the internet, the KRTA home page will appear as your home page. To check your email, you simply type that address in the address bar on the home page and mark it as a “favorite.”

On the KRTA website here is a “hot” button that will link you to the Blue Ribbon Commission. There you will find information on the members of the commission, meeting dates, agenda, and minutes. Be sure to check out the presentation section and view the overview that Kentucky Teachers’ Retirement commission, meeting dates, agenda, and minutes. Be sure to check out the presentation section and view the overview that Kentucky Teachers’ Retirement System presented on May 14, 2007.

Make sure you take the time to look through the entire website. You will enjoy seeing the pictures we’ve included. You never know when you might see yourself!

If you have suggestions about items you would like to see on the website, contact Brenda Meredith at bmeredithky2@aol.com or call 1-800-551-7979.

Since 1989-90, the association’s member benefits services have increased from a long-term care insurance program to now include: the legaline, finance & investment information, long-term care insurance, dental insurance, vision insurance, auto & homeowners insurance, hearing instrument plan, affiliation with the Commonwealth Credit Union, and involvement in pre-retirement seminars. We support local RTAs with our New Retiree program, membership reports and labels, and provide district RTAs with district meeting support. The association’s N.O. Kimbler Scholarship program has grown from one $500 scholarship to sixteen $1,100 scholarships per year.

In December 2006, the Executive Council established a committee to review the association’s dues structure. In completing its assignment, the committee reviewed KRTA financial records and Association of State Retired Teacher Executives (ASRTE) reports containing information from other RTAs across the United States. The committee learned that the average RTA dues in the United States are $24.95.

After considerable review of all documents provided and much discussion, the committee has recommended to the Executive Council that annual KRTA dues be increased by $5 effective July 1, 2008. The Executive Council received the committee’s recommendation at its September 4, 2007, meeting. The Executive Council will decide at its December 3, 2007, meeting whether to accept the committee’s recommendation and place the required proposed constitutional amendment on “the call” for consideration at the April 2008 Convention Delegate Assembly. As KRTA looks to the future, the association has taken steps to modernize operations and to provide new and needed member benefits. On general principal, the Executive Council has taken utmost care to conserve funds by ensuring programs and operations are cost effective. We are confident in our future and do not anticipate the need for additional dues increase for some time. Raising dues now ensures that KRTA will be able to build a bright future by continuing its mission of “looking out for the welfare of Kentucky’s retired educators.”

**“Continuing Our Mission” from page 1**

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**“2008 General Assembly Seniors’ Issues” from page 2**

2 Require expeditious notice by businesses and state agencies to KY residents regarding a security breach of their personal information, subject to a delay for limited situations.
3 Require reasonable steps to safeguard against security breaches.
4 Allow the Attorney General to promulgate regulations for security breach notices and safeguards and for business use of consumers’ social security numbers.
5 Preserve existing powers, remedies and penalties provided by common law or statutes, for state agencies to enforce laws or punish crime, or to bring civil actions, and allows the Attorney General to bring civil actions to enforce the Act.
6 Require KY State Police or local law enforcement agencies to take a complaint on identity theft and provide a copy to the victim.
7 Allow an identity theft victim to obtain a Circuit Court determination of their status as a victim.
8 Criminalize phishing and provide new civil remedies for victims.
9 Protect personal information during its disposal by requiring businesses and agencies to take reasonable steps to destroy or arrange for the destruction of records containing personal information.
10 Require law enforcement basic training on identity theft crimes.
11 Expand identity related crimes for which the victim may sue the perpetrator.
12 Strengthen the Theft of Identity crime statute by adding additional identifiers protected by the statute and deleting language excluding credit and debit card fraud from coverage by the crime.
13 Strengthen the Harassing Communications crime statute by clarifying that it applies when the perpetrator uses another person’s identity when making the communication (“spoofing”).

These issues are part of AARP/KY and the Special Advisory Commission of Senior Citizens’ 2008 legislative programs.
Long-Term Care and Women: An Essential Retirement Strategy

Although Long-Term Care insurance is rightly considered an important part of retirement planning for everyone who dreams of an independent and dignified retirement, experts agree that Long-Term Care Insurance is especially critical to women. The reasons ought not to surprise anyone who reflects upon the following.

Women are especially hard hit by long-term care. Seven out of ten caregivers are women. Many women often find themselves caring for children and an aging family member at the same time; a dual caregiving situation that can take a toll on their emotional and physical well-being. A September 2006 study about caregivers, including weight loss, sleep deprivation and chronic pain: (USA Today 9/24/2007) 

The study offered these troubling findings about caregivers, including weight loss, published by the National Caregiving Alliance reported that caregivers face a toll on their emotional and physical well-being. A September 2006 study on caregivers, including weight loss, sleep deprivation and chronic pain: (USA Today 9/24/2007) 

1. 90% experienced higher levels of stress and worry
2. 69% spent less time with family and friends
3. 51% were taking more medications
4. 37% missed time from work
5. 10% reported more frequent use of alcohol

In addition, women outline men by an average of six years and are far more likely to live into their late eighties or even their nineties. Men commonly receive caregiving assistance from their spouses or partners, but men also tend to die first, leaving their mates alone to fend for themselves and often after retirement savings and other assets have been significantly drained. There is real truth to the anecdote that “women care for their men, who then die and leave women alone and impoverished.” Nearly 70 percent of those with incomes below poverty levels are women and more than half of elderly women now living in poverty were poor before the death of their husbands. Providing for their care is critical. (California Dept. of Human Services 2003)

The longer life spans enjoyed by women also bring a down side—an increased likelihood of chronic and debilitating medical conditions. In fact, according to the Alliance for Aging Research, between 81-90 percent of Americans will have some type of chronic disease by age 65, let alone living to age eighty or beyond. Because of this, the California Department of Human Services underscores several other harsh realities; namely, older women spend more of their years and a larger percent of their lifetime disabled, and 80% of older persons living alone are women.

All of this leads to the final point. Women are far more likely to need long-term care assistance than men. Women make up two thirds of those requiring home health care services. They are far more likely to be admitted to a nursing home than men—three out of four nursing home residents are women. And women far more likely to have an extended stay in a facility than men.

Who will care for them? Who will pay? While other family members presumably will step up and pay the bills for care at home or a facility, there is good reason to question this common assumption. A poll conducted in the summer of 2005 by Harris Interactive and published in the Wall Street Journal reported that only 4 percent of adult Americans provided any type of financial assistance to their parents. And of this group, only 13 percent indicated that they were able to help pay for facility care for a parent. This should not be surprising given that adult children frequently are struggling to provide for their own families and paying the mortgage and college loans at the same time their parents most need assistance.

While significant gains have been made in the workplace with respect to pay equity and breaking the “glass ceiling,” certain biological, social and cultural factors place women at far greater risk of needing to plan for their long-term care needs. Although certain medical conditions and financial circumstances may prevent some from securing Long-Term Care insurance, all women should at a minimum consider Long-Term Care as a part of their overall retirement strategy. What is your plan?
FOR YOUR INFORMATION

KRTA OFFICE
231-5802 (from Louisville)
1-800-551-7979 (from outside Louisville)
(502) 231-0686 (fax)
kt98@aol.com (e-mail) www.krt98.com (web site)

KRTA LEGALINE
1-800-232-1090
smoore@bfrlaw.com
Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO
1-800-927-0030
Hank Hensley Louisville, Kentucky

LONG-TERM CARE INSURANCE
1-866-899-5796 or 502-553-7630

DENTAL INSURANCE
COMPBENEFITS
1-800-456-1635, ext. 21

VISION INSURANCE
KRTA Discount Vision Card Call 1-866-335-0882
VSP Call 1-866-927-7587 or visit www.enrollvsp.com/krt98

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
425-8450, ext. 51666 (from Louisville)
1-800-430-2482 ext. 51666 (from outside Louisville)
Please mention Client No. 8815 when you call

HEARING INSTRUMENT PLAN—HEAR IN AMERICA
502-244-5378 (from Louisville)
1-800-286-6149 (from outside Louisville)

KY TEACHERS’ RETIREMENT SYSTEM
1-800-618-1687 or www.ktrs.org

COMMONWEALTH CREDIT UNION
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Please place an order for _____ @ $2.50.
Enclosed please find my/our check in the amount of
$__________.
Please send pins to:

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QUIPS, QUOTES & PUZZLES

The Family of Grumble
There’s a family nobody likes to meet;
They live, it is said, on Complaining Street
In the city of Never-Are-Satisfied,
The River of Discontent beside.

They growl at that and they growl at this;
Whatever comes, there is something amiss;
And whether their station be high or humble,
They are all known by the name of Grumble.

The weather is always too hot or cold;
Summer and winter alike they scold.
Nothing goes right with the folks you meet
Down on that gloomy Complaining Street .

They growl at the rain and they growl at the sun;
In fact, their growling is never done.
And if everything pleased them, there isn’t a doubt
They’d growl that they’d nothing to grumble about!

But the queerest thing is that not one of the same
Can be brought to acknowledge his family name;
For never a Grumbler will own that he
Is connected with it at all, you see.

The worst thing is that if anyone stays
Among them too long, he will learn their ways;
And before he dreams of the terrible jumble
He’s adopted into the family of Grumble.

And so it were wisest to keep our feet
From wandering into Complaining Street ;
And never to growl, whatever we do,
Lest we be mistaken for Grumblers, too.

Let us learn to walk with a smile and a song,
No matter if things do sometimes go wrong;
And then, be our station high or humble,
We’ll never belong to the family of Grumble!

Contributed by Faustina Gosa
KRTA Member in Sulligent, Alabama

Sales Manager Trainee Position
Fortune 500 Company ranked #1 Insurance Company to work for in the U.S. is expanding in the Louisville , KY (Fortune Magazine Jan. 5, 2006)

- $35-$50K first year earnings
- $15K-$20K increase per year
- Full Training & Internship program
- Flexible Schedule
- 10 Year Retirement Program
- Strong Stock Bonus Program
- Incentive trips (Cancun-Hawaii-NY)
- Lifetime renewals

Contact: Michael McDonald
AFLAC Regional Office
406 Blankenbaker PKWY STE 5
Louisville, KY 40243

Phone: 502-244-2855 ext. 105
Fax: 502-244-2851
michael_mcdonald@us.aflac.com

KRTA NEWS
DECEMBER 2007
PAGE 19
Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2007

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

IN MEMORIAM

HENDERSON
- Cecelia Edwards
- Roxie S Ladd
- Cornelia L Phillips
- Geno B Trible

HOPKINS
- Charles W Jenkins
- Jackie C Oates

JEFFERSON
- William M Akin
- Nina M Boyd
- Sr M Braddock
- Roberta L Bramer
- Ruth B Blake
- Melon R Civit
- Hendricks D Caudill
- Darrell R Fox
- Amanda G Grub
- Gladys K Kemp
- Patricia D Kolb
- Vera C Langan
- Louise Lynch
- Christine R Moore
- Bright Middleton

Maddison
- Michael A Young
- John G Lovell
- Sarah A Whitmer

Nelson
- Monroe Breeding
- Judith R Hudson

Ohio
- Grace Westerfield

Oldham
- Marjorie D Buehler
- Juanita H Downing

Owen
- Bernice K Greene

Pendleton
- Garnet D McKinney

Pike
- Henry J Cleveing
- Lloyd J Fields
- Ollive C Justice
- Lucas F McCoy
- Stephen F Phillips
- Phamonn Tackett
- Alma D Vipperman

Pulaski
- Dorothy Murrell
- Mae B McKinney

Rockcastle
- Preston Parrett

Rowan
- Virginia Barker
- Helen P McBrayer

Scott
- Linda A Swinford
- Grace D Tonsray
- George H Wise

Shelby
- Lou E Bowman

Union
- Margaret Curtis

Warren
- Wilma H Avery
- Jeanette H Davenport
- Lucrene C Gibson
- Billy J Hoagland
- Virginia Marshall
- Gordon Wilson

Washington
- Mary J Couler

Wayne
- Grace Breeding

Whitley
- Orena Morgan
- Easter M Warfield

Wolfe
- Inez Collinworth

Woodford
- Martha J Cox

Out of State
- Lee G Abbott
- Addie G Allcock
- Betty S Brothers
- Flora Collier
- Velma Cline
- Hilda M Chaffin
- Ruby K Cooper
- Thelma G Crowe
- Neva Flowers
- Agnes B France
- Alice S Fairless
- Nettie W Holt
- Gertrude Ison
- Fowler E Jeffries
- Margaret G Johnson
- Timothy J Kubiak
- Jeanette F Looney
- Josephine S Letton
- Mary W Moore
- Emma McQueen
- Johnetta McReynolds
- Jewell C Overton
- Charles W Riddle
- Wilma Street
- William A Staton
- Garnett Walker
- Lois R Workman
- Eunice S Wade
- Donald L Wigginton

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