



News

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

Express
2017 General Assembly
Edition

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LOUISVILLE, KENTUCKY

JANUARY 2017

KRTA Transitioning to New Leadership in 2017

The Kentucky Retired Teachers Association (KRTA) today announced that Tim Abrams will succeed Dr. Bob Wagoner as the association’s executive director effective January 1, 2018. Wagoner announced his intent to retire as KRTA’s executive director in August 2017.

“I think it is a good time for KRTA to move forward with new leadership. I’m proud of what we have accomplished over the past 15 years, and look forward to taking on new challenges,” said Wagoner.

“We are grateful for the steady leadership Dr. Wagoner has provided,” said Cathy Gullett, president of KRTA. “Dr. Bob leaves big shoes to fill, but we respect his decision to retire and appreciate his assistance in transitioning to new leadership.”

Abrams will come on board with KRTA on July 1, 2017. He currently serves as superintendent of the Henry County Public Schools. Abrams will serve as the association’s executive director-elect during a six month transition period (July 1 – December 31, 2017).

“I believe my personality and resolve coupled with diverse professional experiences and skills will be extremely useful to me as executive director,” said Abrams. “I look forward to leading KRTA. I will strive to be a visionary leader always focused on improving the association.”

Mr. Abrams will attend the KRTA convention in April. This will be an excellent opportunity for KRTA members to meet him.



Tim Abrams
KRTA Executive Director-Elect

2017 Kentucky General Assembly Update

The 2017 session of the Kentucky General Assembly has begun, and to say the first week was action-packed would be an understatement of epic proportions. The House began with swearing-in and seating 29 new members (out of 100), the leadership elections and transition from Democratic to Republican majority, along with the attendant pictures, handshaking and baby-kissing. The line for pictures at the Speaker’s chair on the first day of the session in the House resembled the line to see Santa at the mall a week before Christmas.

Seven bills were given final passage by the Kentucky General Assembly and sent to the governor’s desk on Saturday, January 7.

The bills, covering matters ranging from labor unions and their membership to changes in the state’s informed consent and abortion laws, all included an emergency provision to ensure that they take effect the moment they are signed by the governor. All seven bills were introduced on the first day of the 30-day

General Assembly Issue

IN THIS ISSUE...

| | |
|-------------------------------------------------|----------|
| New Leadership | 1 |
| From the Executive Director | 1 |
| <i>2017 Kentucky General Assembly Update</i> | |
| 2017 Kentucky General Assembly | |
| Constitutional Officers | 2 |
| Committees | 3 |
| Senate Members | 4 |
| House Members | 5 |
| Contacting Your Legislators | 7 |
| KRTA 2016-17 Legislative Program | 8 |
| Legislative Committee Chairpersons | 9 |

(Continued on page 2)

PERSONALLY SPEAKING . . .



(Continued from page 1)

2017 Regular Session that began on Tuesday and received final passage within five days—the minimum time possible.

The legislation passed by the General Assembly and sent to Governor Matt Bevin for his signature are:

House Bill 1. HB 1, sponsored by House Speaker Jeff Hoover, R-Jamestown, and Rep. Jim DeCesare, R-Bowling Green, makes Kentucky the nation's 27th right-to-work state. Right-to-work states prohibit mandatory membership in or payment of dues to labor unions. HB 1 received final passage in the Senate by a vote of 25-12.

Senate Bill 3. SB 3, sponsored by Sen. Christian McDaniel, R-Taylor Mill, requires that the retirement benefits of current and former General Assembly members be made public. Disclosure would include the member's name and estimated or actual monthly allowance. SB 3 received final passage in the House by a vote of 95-1.

House Bill 2. HB 2, sponsored by House Speaker Jeff Hoover and Rep. Addia Wuchner, R-Florence, requires a woman seeking an abortion to have an obstetric ultrasound of her baby explained to her by her health care provider before she could give required informed consent for an abortion. Women could decline to see the ultrasound image or hear the fetal heartbeat if they choose. HB 2 received final passage in the Senate by a vote of 32-5.

Senate Bill 5. SB 5, sponsored by Sen. Brandon Smith, R-Hazard, and Sen. Whitney Westerfield, R-Hopkinsville, prohibits abortions in Kentucky at or after 20 weeks of pregnancy. The bill would not apply in cases where an abortion is required to save the life or prevent serious risk of permanent bodily harm to the mother. SB 5 received final passage in the House by a vote of 79-15.

House Bill 3. HB 3, sponsored by Speaker Hoover and Rep. Adam Koenig, R-Erlanger, repeals the state's prevailing wage law that dictates the hourly base wage for construction workers hired on for certain public works projects. HB 3 received final passage in the Senate by a vote of 25-12.

Senate Bill 6. SB 6, sponsored by Senate President Robert Stivers, R-Manchester, requires public or private employees (with some exceptions under federal law) to request

membership in a labor union in writing before they can be enrolled in that organization. It also specifies that dues or fees paid to labor organizations cannot be withheld from earnings without employee approval. Existing agreements between employers, employees and labor unions made before the legislation takes effect would be exempt from the provisions. SB 6 received final passage in the House by a vote of 57-39.

Senate Bill 12. SB 12, sponsored by Senate President Stivers, abolishes the current board of trustees of the University of Louisville and clarifies the number of members allowed on the new board along with qualifications and conditions of membership. The bill also requires Kentucky Senate confirmation of board appointments. SB 12 received final passage in the House by a vote of 57-35.

The 2017 legislative session has adjourned for a scheduled break and will re-convene on Tuesday, Feb. 7. The session is scheduled to end on March 30.

2017 SESSION SCHEDULE

Legislative Part I: Jan 3 – Jan 6

Legislative Part II: Feb 7 Mar 15

Governor's Veto Days: Mar 16 – Mar 27

Final Legislative Days: Mar 29 – Mar 30

2017 REGULAR SESSION LEGISLATIVE RECORD

To see all bills and resolutions filed, click on this link <http://www.lrc.ky.gov/record/17RS/record.htm>

You can learn the current status of any filed bill or resolution

WHO'S MY LEGISLATOR

To find contact information for your Representative or Senator click on this link <http://www.lrc.ky.gov/whoswho/county.htm> If you don't know who your Representative or Senator is, please call KRTA (1-800-551-7979) or email us at info@krtta.org for assistance.

KY GENERAL ASSEMBLY TOLL FREE NUMBERS

Legislative Message Line—800-372-7181

Bill Status Line—866-840-2835

Meeting Information Line – 800-633-9650

TTY Message Line – 800-896-0305

LRC WEB SITE

www.lrc.ky.gov

2017 KY GENERAL ASSEMBLY . . .

2017 Legislative Session

Matt Bevin, Governor

Jenean Hampton, Lt. Governor

NOTE

Senate Officers and/or
Committee Chairs are subject to
change when the Session begins.

SENATE CONSTITUTIONAL OFFICERS

HOUSE OF REPRESENTATIVES CONSTITUTIONAL OFFICERS

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President Pro Tem David P. Givens

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Speaker Pro Tem David Osborne

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Caucus Chairman Daniel Seum
Whip Jimmy Higdon

PARTY LEADERS Republicans

Floor Leader Jonathan Shell
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Democrats

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Caucus Chairman Dorsey Ridley
Whip Julian Carroll

Democrats

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APPROPRIATIONS AND REVENUE

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Denise Harper Angel (D) Stephen West (R)
Morgan McGarvey (D) Max Wise (R)

Rocky Adkins (D) Ruth Ann Palumbo (D)
Regina Bunch (R) Phillip Pratt (R)
Tim Couch (R) Jody Richards (D)
Myron Dossett (R) SaI Santoro (R)
Kelly Flood (D) Arnold Simpson (D)
Jeff Greer (D) Jim Stewart (R)
David Hale (R) James Tipton (R)
Brian Linder (R) Ken Upchurch (R)
Donna Mayfield (R) Jim Wayne (D)
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Regina Bunch (R) Melinda G Prunty (R)
Jim DeCesare (R) Marie Rader (R)
Mark Hart (R) Jody Richards (D)
Mary Lou Marzian (D) Attica Scott (D)
Reginald Meeks (D) James Tipton (R)
Charles Miller (D) Gerald Watkins (D)
Phil Moffett (R) Russell Webber (R)
Tim Moore (R) Jill York (R)

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KRTA Member Participation: Contacting Your Legislators

It is important that KRTA members help keep their legislators informed. Legislators need to know your thinking on those issues upon which decisions will be made, and the facts on which such thinking and conclusions are based. As a KRTA member, you can help insure good legislation concerning retired teacher issues on state and national levels by communicating with your elected representatives at the proper time. Personal contacts can be a meaningful way to influence a legislator.

Points to remember when approaching an elected official:

- 1. Build a relationship** with your state elected officials and their aides; this takes time (attend fund raisers, town meetings, etc.)
- 2. Be brief and be prepared**—take the time to read all available background material
- 3. Know the issues**—pros and cons
- 4. Be honest**—the primary goal of your visit is to express your concern over a particular bill or issue
- 5. Be polite and specific** (we all need to agree to disagree) it is generally advisable not to get into arguments; don't demand a commitment before the facts are in
- 6. Be constructive**—give reasons for your position, explain how the issue would affect you, your family, or profession, or the effect on your community, on our state; if you want to suggest amendments to a bill that has been introduced, it is important that you have:
 - a) a clear idea of what you want to be included or deleted;
 - b) the reasons to justify the proposed change; and
 - c) good, strong facts to back up your position before you contact your legislator.
- 7. Limit handouts** unless you are asked for more information—do not “overkill,” stick to the issues that you came to discuss; don't wander into other issues
- 8. Work with staff**—No legislator can be an expert on everything.
- 9. Praise past efforts and listen** to their issues without interrupting—they often have input from many resources to which you may not have access
- 10. Follow up a visit with a note** thanking them for their time and for listening to your point of view
- 11. Thank your legislator(s) for his/her vote.**

2016-17 LEGISLATIVE PROGRAM

INTRODUCTION

As KRTA members work to preserve the Teachers' Retirement System of Kentucky (TRS) these points are important to remember.

- Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky's retired teachers.
- TRS was established in 1938 because Kentucky's retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.
- Approximately 49,500 retired teachers, beneficiaries and survivors receive annuity payments each month. Over 92% of these recipients live in Kentucky.
- Over \$1.97 billion in annuity payments are distributed yearly providing a significant positive economic impact on all of Kentucky's local communities. Historically, approximately 70% of these payments come from TRS' diverse, conservative investment earnings.

ITEM I: SUPPORT LEGISLATION THAT WOULD IMPROVE THE ACTUARIAL SOUNDNESS OF TRS.

COMMENT: The 2016-18 biennial budget contains \$973 M towards the system's unfunded liability. This is an important first step. It must be repeated 14 more times to fully fund TRS.

ITEM II: KEEP THE GOVERNANCE OF TTRS AS IT IS PRESENTLY CONSTITUTED AND OPPOSE EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FROM THE TRS BOARD OF TRUSTEES.

COMMENT: The Board of Trustees, acting as a semi-independent state agency, has a record of 76 years of successful management that is unsurpassed in state government. Presently, TRS is ranked in the top 10% in public pension fund investment returns. The current trustee election process has served the best interest of Kentucky's public school teachers and retirees for many years with marked success. The Board of Trustees (a majority of who are elected by active and retired teachers) employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities.

ITEM III: MAINTAIN TRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN FOR ALL KENTUCKY PUBLIC SCHOOL TEACHERS.

COMMENT: A retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan, unlike a Defined Contribution (DC) Individual Savings account even with a Social Security safety net. Since Kentucky's retired teachers do not have a Social Security safety net, it is vital that our DB group retirement plan continue. Also, research shows that DC plans are as much as 46 percent more costly than DB plans.

ITEM IV: PROMOTE FULL FUNDING OF TRS' ANNUITY AND MEDICAL INSURANCE FUNDS.

COMMENT: Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition. Maintaining the medical insurance fund per HB 540 (Shared Responsibility [enacted in 2010]) requirements is essential to the financial well being of our members. TRS members are meeting their Shared Responsibility (HB 540) obligations.

ITEM V: OPPOSE STATE TAX REFORM LEGISLATION THAT UNFAIRLY BURDENS KENTUCKY'S PRIVATE AND PUBLIC SECTOR RETIREES.

COMMENT: Cutting retirement income by raising the amount of retirement income (all income over \$15,000) subject to state income tax, reducing tax exemptions and increasing tax rates on Social Security income is ill-timed and will unfairly burden Kentucky's current retirees, who have no time to pivot their retirement strategy.

ITEM VI: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE (LTC) INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE DEPARTMENT OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past seven (7) years, the Kentucky Department of Insurance (KDOI) has permitted huge rate increases (i.e., 111%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. Unlike auto and homeowner policy holders, LTC policy holders do not have an option to change insurance companies. Copies of requests for other insurance proposed rate increases are forwarded to the Attorney General's Office when filed with the KDOI.

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

FOR YOUR INFORMATION

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KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1.800.927.0030

DELTA DENTAL INSURANCE

1.866.480.4872 or www.deltadentalky.com

AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341
www.avesis.com

BAY ALARM MEDICAL

For Information 1.877.522.9633 www.bayalarmmedical.com/krta

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1.888.504.0156 ext. 51690

502.429.4504 ext. 51690

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

1.800.286.6149 or www.hearinamerica.com

TEACHERS' RETIREMENT SYSTEM OF KY

1.800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION

1.800.228.6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS

1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock

1.888.362.1214 or 502-553-7630

www.krtabenefits.com

TRAVEL

Air Land Sea Travel LLC. 502.873-5610 or email Carol Pullen at pullen5222@bellsouth.net

Bluegrass Tours 1.800.755.6956

HEALTH INSURANCE

65+ (MEHP) United Healthcare 1-844-518-5877

Express Scripts 1-877-866-5834

KYRx Coalition 1-855-218-5979 Edumedics 1-855-210-8514

Silver Sneakers for MEHP 1-888-423-4632

Under 65 (KEHP) Anthem BCBS 1-844-402-KEHP

CVS Caremark 1-866-601-6934

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for over eight years and have not kept pace with inflation. Special attention should be paid to the plight of teachers who become disabled in the line of duty (i.e., Fred Capps Memorial Act) with fewer than 27 years of service.

ITEM VIII: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY ON TRS MEMBERS AND SUPPORT REPEAL OF THE WINDFALL ELIMINATION PROVISION (WEP) AND THE GOVERNMENT PENSION OFFSET (GPO) PENALTIES.

COMMENT: If TRS contribution rates are reduced by 12.4% so that the combined TRS and social security rate is maintained at the present level, the benefit actuarial formula for active 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. The WEP and GPO penalties are particularly harmful to individuals who make a midcareer decision to become a teacher in Kentucky.

ITEM IX: SUPPORT THE 2016-17 LEGISLATIVE PRIORITIES OF THE NRTA/AARP STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Supporting issues of particular interest to retired teachers such as retirement security, predatory lending, increased home and community-based health and living services, and long-term care regulations benefit our members.

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/KentuckyRetiredTeachersAssociation

Together We Can Have Continued Success

KRTA Legislative Committee

Co-Chairs Don Hines and Larry Woods

| | |
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