

### 2020-2021 Officers

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412 East Southside Court  
Louisville, Ky. 40214-3026

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**Past President/Parliamentarian**

Dr. Rick Tatum 649-7613

**Audit and Budget**

Ann Hafling 361-5245

**Community Liaison**

VACANT (Contact Ken Draut)

**Insurance**

Lue Peabody 767-9328

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**Legislation**

Susan Thurman 386-2555

**JCRTA Membership**

Marilyn Hazard 499-2716

**Necrology**

Donna Seaford 429-8227

**Nominating**

Melanie Wood 290-4944

**Remembrance**

Tara Parker 226-0219

**Scholarship**

VACANT

**Technology**

Ken Draut 592-8049

**Trips and Tours**

Martha O'Bryan 426-5394

**Trips/Tours Treasurer**

Bonnie Wantland 241-7535

**KRTA/AARP Essay Contest**

VACANT



**Dale Warren**  
**JCRTA President**

### *A Message from the President*

I hope you and your family are well, warm, and staying healthy.

The past year 2020 has been a very stressful and trying time for us all. However, there us hope in 2021.

The Covid vaccines are being shipped and distributed. Injections of the vaccine are being given as quickly and safely as possible. Be sure to get your vaccine when eligible.

Please continue to protect yourself and others by wearing a mask (cover those noses please), practice social distancing, get plenty of rest and eat healthy.

Together we will be able to overcome the virus and return to normal as soon as possible.

Because of the virus we have had to discontinue our luncheons, trips and tours and volunteer opportunities in some areas.

Be alert to our Kentucky Legislative meeting in Frankfort at this time. The JCRTA and KRTA support legislation that continue to maintain and improve retirement benefits, cost of living increases and health insurance. Your membership strengthens our voice in Frankfort.

Please enjoy this newsletter and if you have questions and concerns let us know.

Take care of yourself, your family, and your friends.

Hope to see you in the future at one of our luncheons.

Thank you so much.

Sincerely,

A handwritten signature in cursive that reads "Dale Warren".

Dale Warren



**From the Desk of the First Vice President**

*Sahara A. Myers, 1<sup>st</sup> Vice President*

What was that? Did you hear it? Yep, I think... that is known as... a brain fart! There's not a day that goes by that I miss a beat when it comes to my memory. Have you ever tried to remember something that you know without a shadow of a doubt that you SHOULD know, but you just can't remember? "So many times", I can hear you say. Aging presents us with all kinds of challenges, especially when it comes to our memory.



As we age, it becomes so important for us to do everything we can to exercise our brains. The more you do, the more likely you can keep your brain in good working order. Be active, volunteer, or read. You can exercise your body, you can play word games or do puzzles, you can do crafts, or you can listen and dance to music. You can even eat certain foods that will help you improve your brain. Staying sharp and staying focused is the main thing to maintain and improve brain health.



*Rita Morrow*

At our **March 9, 2021** meeting, Ms. Rita Morrow, a volunteer presenter of AARP Kentucky, will join us to discuss brain health. Her topic will be **The 6 Pillars of Brain Health**. The presentation will be interesting and enlightening.

Rita is a retired accounting manager from YUM Brands. Don't let this opportunity to learn more about brain health pass you by.

This meeting will be, once again, in a webinar format. It is not difficult to participate. Don't let the computer scare you. If you would rather, you can call in using your phone. Some of you may fear your face appearing in a Zoom... Don't let that stop you from attending the meeting. Your face will NOT be seen...your house will NOT be seen... your clothes will NOT be seen. It's ok if you wear your PJs, just log on. Set an alarm on your phone and join in on the fun! It doesn't matter where you are.

Don't forget to check out Ken Draut's article in this newsletter to get more information on how to access the meeting.

**ONE MORE THING**

If you didn't take the opportunity to send in a donation for our School Food Drive, you can still do it. Make your checks out to **JCRTA c/o Mary Perry, Treasurer. 640 Circle Valley Dr. Louisville, KY 40229**. We will donate the funds collect-



ed to the Blessings in a Backpack organization. Blessings in a Backpack mobilizes communities, individuals, and resources to provide food on the weekends for elementary school children across America who might otherwise go hungry. While this Louisville-based organization feeds children in 46 of our 50 states, we can specify that our donation stay in Louisville.

We made it through 2020 and we are looking forward to brighter days in 2021. I hope that you can join us in March for our spring meeting.

**JCRTA Membership**

*Marilyn Hazard, Chair | Michael Jones, Co-Chair*

I hope that this newsletter finds all our members and their families safe and doing well. We send prayers to everyone and hope you can get the vaccine for the Covid-19 relief. I want to thank you for keeping your membership current by paying the membership fee of \$10.00, yearly. Remember, do not pay for multiple years. Also, if any of your vital information changes such as address, phone number, etc., please call Frankfort. My contact information: (Hm) 502-499-2716, (C) 502-468-3654 Michael Jones- (Hm) 502-228-6742, (C) 502-541-2160.

Thank you,  
Marilyn Hazard and Michael Jones

## Legislative Update

*Susan Thurman*

The Kentucky General Assembly reconvened on February 2 for the remainder of the 2021 legislative session, which will likely conclude at the end of March. Our legislators face many important decisions encompassing a wide variety of issues from executive powers to COVID vaccines to social justice reforms. In addition to these critical issues, the General Assembly must also determine how funds will be allocated for the 1-year, \$12 billion state budget set to begin on July 1, 2021.

Retired educators are especially concerned that funding for our pensions and medical insurance be fully provided for in the upcoming budget. Of primary importance is HB192, the Executive Budget. This bill originally passed in both houses. However, differences in the budgets proposed by each house caused the bill to be sent to a conference committee where further revisions are to be determined.

HB192 does not currently include full funding of the medical insurance fund for retired teachers under 65 as required by HB540, the Shared Responsibility Law. KRTA is strongly advocating for full funding and is closely monitoring the content and passage of HB192, as well as any subsequent bills that affect the pensions of retired educators.

Be prepared to call and/or email state legislators if full funding of teacher pensions and medical insurance is not included in the Executive Budget for 2021. For updates on legislative issues, sign up for KRTA text alerts using the steps below.

1. Open your texting application as you would normally do to send a text message.
2. In the "To" field, enter 41411.
3. In the "Message" field, enter KYPENSION.
4. Hit "Send."

## Trips & Tours for 2021

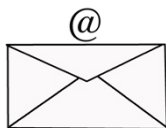
*Martha O'Bryan*

There are still no scheduled trips for TRIPS and TOURS 2021 due to the COVID crisis.

Please check JCRTA.org, under the travel section for future updates.

## Technology Update

*Ken Draut*



Our general meetings, for now, are being conducted in Zoom Webinars. You don't need a camera or microphone for Webinars, just a computer, tablet or phone and a connection to the Internet. You can interact with the speakers via a CHAT button allowing you to send questions or comments to the speakers. Our December meeting was well received with an informative address by Dr. Marty Pollio and wonderful live music supplied by Todd Hildrith of Bellarmine University.

If anyone needs a little help with Zoom, please send me an email and I'll try to work with you on how to connect to our Webinars. [kendraut@bellsouth.net](mailto:kendraut@bellsouth.net)

Remember to visit our JCRTA website ([www.jcrta.org](http://www.jcrta.org)) to see the latest information about JCRTA.



Trip to Germany 2015

**Congratulations 2020 Retirees!!!**

**October**

SHERRYL A ANDERSON  
 JAMES D BAILEY  
 BRENDA D BRADFORD  
 CAROL A CHEATHAM  
 DIANE S DIRCKSEN  
 MARISSA D GARDNER  
 WILLIAM G GARDNER JR  
 DIANA L HECKEL  
 TAMMY KLAPHEKE  
 KIMBERLY A MARSHALL  
 PATRICIA D MCKIM  
 PEGGY H MERIWETHER  
 EDWARD A NEWTON JR  
 CINDY M PLAPPERT  
 CYNTHIA L SMITH  
 EUGENE C SZEWCZYKOWSKI  
 ROSEMARY THOMPSON  
 DALLAS THORNTON SR  
 MELISSA C WEEDMAN

**November**

LORI F AHMADI  
 ELIZABETH K BROWN  
 MARK W CHADDIC  
 DOUGLAS A DRAPER  
 KAREN A EVANS  
 JENNIFER D FLOWERS  
 SUSAN E HAMPTON  
 PATTIE S HARRY  
 TERESA S HUBER  
 KAREN L KABERLE  
 PATSY A LINDSAY  
 KIRK N MCELROY  
 DEBORAH O MOORE  
 STACY T MOORE  
 HILLAREE M NEEDY  
 JACKIE L PAYNE  
 CHRISTINE M PERLIN-GUMP  
 CARLA L RICKMAN  
 KIMBERLY P SALYER  
 DONALD E SPANYER  
 MICHAEL A STANFILL  
 SHARON S STANKIEWICZ  
 JERRY B WALKER  
 RENATA S ZOELLER

**December**

SAUNDRA K BRYANT  
 WANDA R CALDWELL  
 MARY J LEVY  
 VANESSA N MOORE

**Insurance Update**

*Lue Peabody*

**2021 Teachers' Retirement System (TRS) Insurance**

- For TRS News & Information – 800-618-1687, 502-848-8500, <https://trs.ky.gov> and visit our website <https://jcrta.org>.
- For United Health Care Information – 1-844-518-5877 or <https://www.uhcretiree.com/trs/home.html>
- Express Scripts Mail Order-Alternatives (generic) per 90days at Express Scripts mail Order (1-877-866-5834 or [www.Express-Scripts.com](http://www.Express-Scripts.com))

**What you need to know:**

Retired teachers' health insurance is provided through two plans: **Medicare Eligible Health Plan (MEHP)** for retirees age 65 and over or **Kentucky Employees' Health Plan (KEHP)** for retirees under the age of 65 and not Medicare-Eligible.

**MEHP**

- United Health Care (UHC) is the provider for our Medicare Advantage Plan which provides Part A (Hospital), and Part B (Medical). Part D Prescription Drug is through Express Scripts and CVS pharmacy.
- Coverage includes \$150 yearly deductible, 4% coinsurance and \$1,200 maximum out-of-pocket yearly.
- Emergency Room copayments are \$120, Urgent Care copayments are \$25.
- Enroll in Medicare Easy Pay – automatically deducts monthly Medicare premium from checking account.

**KEHP**

- A self-insured plan (same fund as active teachers and state employees), contracted with Anthem BCBS (medical) and CVS Caremark (for pharmacy) to administer all claims.
- Benefits and monthly insurance premiums are based on plan choice, level of coverage and tobacco use of retiree and/or dependents. The Teachers' Retirement System (TRS) may pay a portion of the retiree's premium based on years of retirement service and entry date.

**KRTA Representative Report**

*Rick Tatum*

**1/26/2021**

The last KRTA Board Meeting was held on December 7, 2020 Via Zoom. The meeting was called to order and chaired by KRTA President Caldwell.

The first portion of the meeting was dedicated to hearing various committee reports and recommendations. Most of the information covered had already been covered in the Legislative, Health & Insurance, and Membership Committees that had been held earlier. Some of those highlights were as follows:

We were encouraged to get medical advice from an ENT Specialist if we were having hearing difficulties. Then if hearing aids were recommended, we were reminded that Heuser hearing Institute provided the hearing plan that was approved by KRTA.

On December 16, Rep Massey was to introduce a bill in the State Legislature that would develop a “Hybrid” plan for newly hired educators. The plan would mean that their retirement package would be made up of 80% - Defined Benefits and 20% - Hybrid Plan. More details will be coming forth about this bill.

KRTA membership was 478 short of its annual membership goal as of 12/7/20. Only cash memberships can be accepted at this time. Also KRTA annual membership has been set up so that you can pay your dues on line with a credit card to the KRTA office.

The Grandparent Essay Contest is on hold for this year, but we are to continue with our Food and School supplies drives.

The Board reviewed the 2021 Fall Workshop Schedule to insure that all Districts were aware of their scheduled dates. The fall workshop date for JCRTA is scheduled for Friday, August 27, 2021 at the U of L Alumni Club. Tim asked us to verify that date with U of L to insure they were holding space for us on that date.

Status of the Spring 2021 KRTA Annual Convention is still undecided although it looks like some type of “Virtual” Conference might be in the plans. It was approved that the President assemble an Ad Hoc Committee to plan a Virtual 2021 KRTA Convention.

The Executive Director also make the recommendation that the Executive Committee approve moving the KRTA 401K plan from Ascensus to a third-party

administrator, Retirement Management Services LLC, RMS. The purpose of this was so that RMS could administer the 401K plan that we have in place for the staff members of KRTA. This had been done in house in the past and with the changes in the tax laws, etc. it was felt that an outside administrator would be better suited to protect the interests of KRTA. The motion was passed by the Board.

The remainder of the meeting was devoted to hearing a KRTA Constitution and By-Laws Committee Report from Committee Co-Chairs Melanie Wood and Tara Parker. After reviewing the recommended changes from the committee and much discussion, their recommendations were approved.

The Board also approved the listing of existing and new members to the various KRTA Council committees.

**RUTH BOONE RETIRES**

*Martha O’Bryan*

Congratulations to Ruth Boone for her 22 years of service to JCRTA. She was the positive force behind the success of Trips and Tours.



She was given an award by President Dale Warren, KTRA Representative Dr Rick Tatum and co/leader of Trips and Tours, Martha O’Bryan.

## Community Liaison

*Ken Draut*

**Volunteer Hours for 2020**

There is still time to let us know about your volunteer hours for 2020. We only need your Total Hours and Name. Remember volunteering for family members to keep people at work, counts! We use this information to show the value of retired teachers to our communities. Take a moment and let us know your hours. Send your Name and Total Hours to the email address: [kendraut@bellsouth.net](mailto:kendraut@bellsouth.net)

**Volunteer of Year for 2020**

If you know of anyone who deserves to be the JCRTA Volunteer of the Year for 2020 please nominate that person. We need their Name and a brief description of why they would make a good candidate. We will contact the person for more details. And yes, please nominate yourself! Send candidates to: [kendraut@bellsouth.net](mailto:kendraut@bellsouth.net)

**Covid-19 Vaccine Information**

One of the best sites to find information about the Covid-19 Vaccine is Louisville Metro Government:



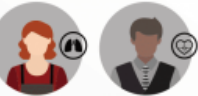
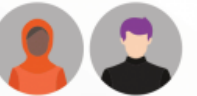
<https://louisvilleky.gov> (Click on Covid-19 links on home page)


The chart below comes from their website (1/27/21) and explains the different rollout phases. Also, there are links to area hospitals to sign up for the vaccine if you are in the correct Priority Group.

Veterans may contact the Louisville VA hospital as they have created a plan to vaccinate veterans who use their medical facilities. The local website is: [www.louisville.va.gov](http://www.louisville.va.gov)

Stay alert and informed as information will change as the rollout occurs.

**2021 COVID-19 Vaccine Priority Groups**

<div style="text-align: center; margin-bottom: 10px;">  </div> <div style="background-color: #4CAF50; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;"> <b>PHASE 1A</b> </div> <p style="font-size: small; text-align: center;">(Now thru end of January)</p> <p style="text-align: center;"><b>Approximately 40,000 health care workers, medical first responders (paramedics/EMTs), long term care residents and staff.</b></p> <p style="font-size: x-small; text-align: center;">(Long term care residents and staff vaccinations provided by Walgreens, CVS.)</p>	<div style="text-align: center; margin-bottom: 10px;">  </div> <div style="background-color: #4CAF50; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;"> <b>PHASE 1B</b> </div> <p style="font-size: small; text-align: center;">(Beginning January 18, 2021)</p> <ul style="list-style-type: none"> <li>• Non-medical first responders: police, fire, corrections</li> <li>• K-12 educators, pre-K educators who are located inside a public or private school</li> <li>• Individuals age 70 and older</li> </ul> <p style="font-size: x-small; text-align: center;">(If you are a nonmedical first responder, work in corrections or education (K-12), your appointment will be scheduled through your employer. You do not need to take any additional action.)</p>	<div style="text-align: center; margin-bottom: 10px;">  </div> <div style="background-color: #4CAF50; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;"> <b>PHASE 1C</b> </div> <p style="font-size: small; text-align: center;">(Expected to begin in April/May)</p> <ul style="list-style-type: none"> <li>• Individuals 60 and older</li> <li>• Individuals with cancer, COPD, heart disease, diabetes</li> <li>• Essential Workers                     <ul style="list-style-type: none"> <li>Food and agriculture</li> <li>Manufacturing</li> <li>U.S. Postal Service</li> <li>Public transit</li> <li>Grocery store</li> <li>Transportation and logistics</li> <li>Food service, shelter and housing</li> <li>Finance</li> <li>IT and Communication</li> <li>Energy</li> <li>Media</li> <li>Legal</li> <li>Public Safety (Engineers)</li> <li>Water and Wastewater</li> </ul> </li> </ul>	<div style="text-align: center; margin-bottom: 10px;">  </div> <div style="background-color: #4CAF50; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;"> <b>PHASES 2-4</b> </div> <p style="font-size: small; text-align: center;">(Fall, winter)</p> <p style="text-align: center; font-size: small;"> <b>Phase 2 - Anyone 40 or older</b>  <b>Phase 3 - Anyone 16 or older</b>  <b>Phase 4 - Children under the age of 16 if the vaccine is approved for this age group</b> </p> <p style="font-size: x-small; text-align: center;">(Vaccinations should be widely available through multiple sources in the community.)</p>
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[www.louisvilleky.gov/covid19](http://www.louisvilleky.gov/covid19)

01.14.21