

2023-2024 Officers

President	
Susan Thurman	386-2555
1134 Blackthorn Road Louisville, KY 40299	
1st Vice President	
VACANT	
2nd Vice President	
Pam Gooch	836-7640
Treasurer	
Mary Perry	693-3714
Recording Secretary	
Marilyn Puckett	935-7002
Corresponding Secretary	
Debbie Dunn	541-1865
KRТА Representative	
Tara Parker	226-0219
Past President/Parliamentarian	
Dale Warren	609-7954
Audit and Budget	
Ann Marie Haflling	690-3358
Community Liaison	
Donna Wiseman	228-7733
Insurance	
Lue Peabody	767-9328
KRТА Membership	
Sheila Carson-Smith	262-2686
Legislation	
Beth Dowdell	641-5667
JCRTA Membership	
Marilyn Hazard	499-2716
Necrology/ Remembrance	
Sahara Myers	245-0781
Nominating	
Melanie Wood	290-4944
Scholarship	
Myra Fugate	807-8517
Technology	
Ken Draut	592-8049
Trips and Tours	
Martha O'Bryan	426-5394
KRТА/AARP Essay Contest	
Cindy Goldstein	



Susan R. Thurman
JCRTA President

A Message from the President

Can you feel a hint of excitement in the air? Are you beginning to think about the hustle and bustle of the holidays? It's the time of year when we rush from glorious fall leaves, football, and trick-or-treat to delicious holiday meals, Christmas parties, basketball season, and special events with family and friends. What an exciting, but busy time of year!

It's also been a busy year for JCRTA with many exciting accomplishments and activities of our own!

- Attendance has remained steady at our four general meetings this past year. In August 2023, we had approximately 100 members attend the KRТА Fall Workshop. Let's keep this momentum going by inviting a friend to attend the upcoming JCRTA general meeting and holiday luncheon on Thursday, December 7, 2023, at 10:00 AM at Wildwood Country Club. Wear your favorite holiday apparel or ugliest Christmas sweater and join us for a holiday program by the Atherton Concert Choir. It's sure to be a festive and fun-filled event to kick off the holiday season!

- Our membership is an active and generous group! Our members are hard-working volunteers in the community, generously giving of their time through a variety of efforts. A group of volunteers recently served as greeters at the Louisville International Film Festival. We hope to make this an annual JCRTA volunteer event! This fall we collected nearly \$800 for school supplies for JCPS students. We will be collecting donations for Blessings in a Backpack at our upcoming holiday luncheon, so bring your checkbook or cash and give generously!

- KRТА and TRS continue to proudly serve retired teachers throughout Kentucky. The leadership of Dr. Tim Abrams, Greg Roush, Steve Gillespie, Gary Harbin, Jane Gilbert, and Dora Moore is invaluable in protecting the pensions and health care benefits of retired teachers.

- Our JCRTA board members have worked tirelessly behind the scenes to provide our members with informative and entertaining programming, offer volunteer activities, trips, and tours, award scholarships to prospective teachers, design an educational website (jcrta.org), and produce a quarterly newsletter to keep members up to date with pension and health care issues. What a dedicated and talented group!

We've accomplished a lot and hope to stay busy and productive in 2024! May each of you be blessed with the excitement of the season, lives filled with joy and purpose, good health, and deep gratitude for the opportunity to be a part of our wonderful community of retired teachers.

Susan R. Thurman

Susan Reynolds Thurman

From the Desk of the First Vice President

Vicki Lete, serving as interim 1st Vice President

Thanksgiving is right around the corner and soon we will all be celebrating with family and friends. This is a great time to help others. JCRTA hosts two major philanthropic fund drives each year: School Supplies and Blessings in a Backpack. December is the season for Blessings in a Backpack; this nationwide initiative is active in 46 states and supplies food to students throughout the school year. For \$175, a child can be fed every weekend of the school year. During the 2022-23 School Year, 6,882 students in 55 schools were served in the Louisville area. Last year, JCRTA supported Blessings in a Backpack with a generous donation of \$1,686. To reach our December 2023 goal of \$2,000, please bring cash or check, made payable to JCRTA, to the December meeting. If you cannot attend the meeting, please consider mailing a check payable to JCRTA to treasurer Mary Perry (640 Circle Valley, Louisville, KY 40229) or donate via credit card on the JCRTA website (jcrt.org). Thank you in advance for helping support students and families in the Louisville area.

Our December meeting promises to be action-packed with food, fellowship and fun. Wear your holiday attire or your ugliest Christmas sweater; we will have several prizes and several categories for best dressed and ugliest sweaters. We will even take a group picture to celebrate the event. For our main entertainment, Atherton High School Choir, under the direction of Melinda Cumberledge, will perform several holiday classics to get us in the holiday spirit. We might even have a few sing-alongs! I contacted the North Pole and Mrs. Claus was able to find transportation for Santa to visit us; you will be able to visit Santa, tell him what you want for Christmas, and have your photo taken with him to place on your holiday cards. Lastly, we will have a hands-on activity that is sure to get everyone involved and leave ready to celebrate the holidays. This is a meeting you will not want to miss - see you there!

Community Liaison

Donna Wiseman

Remember to keep track of your volunteer hours as I will be collecting them at the Dec. meeting. Every year we honor one of our volunteers for their service and their name is submitted to the state competition.

I am organizing a group volunteer activity in the Spring and hope it will be one that many will be interested in participating in. Details will be forthcoming.

Recently I received an email from AARP advertising discounts on their Smart-Driver On-Line course. On completion of the course, you can earn a multiyear discount on auto insurance. (Who couldn't use that discount now?) You reduce your chances of receiving a traffic violation or getting into an accident. You will refresh your knowledge of key road signs. The course is 100% online and is self-paced so you can take it at your convenience.

AARP Grandparent Essay Contest

Cindy Goldstein

Hello Everyone. I am happy to be working on this year's Grandparent Essay Contest. Please help us spread the word by telling your working colleagues to be on the lookout for an email about the AARP Grandparent of the Year Essay Contest for 2023-2024. This contest is for fifth grade students in Kentucky Public Schools. An email will be sent out to each elementary school in JCPS with information about requirements for entering and a link to the AARP website where forms and more information is available.

Additionally, you can tell them to contact me at cwgoldstein0325@gmail.com if they have any questions. The deadline for each school winner is December 15. Let's see if we can showcase some of our students' great writing through this project.

JCRTA Scholarships!

Myra Fugate

As teachers, we recognize the value of great educators. During our careers, we applauded those who were dedicated to the success of all their students, and we held out a helping hand to those who were taking the first steps into the educational field. Now, as retirees, we have the unique opportunity to extend our support for future teachers- through scholarships. The JCRTA is proud to provide two (2) \$1,000.00 one-year scholarships to prospective seniors from Jefferson County Public Schools who want to make a difference by dedicating their lives to the field of education. Our 2.0 minimum grade point average includes students with a wide range of skills and talents, demonstrating our belief that exceptional teaching originates in young people with real-life experiences to share.

Please encourage any JCPS senior students who want to pursue education as a life choice to contact Myra Fugate at 502-807-8517 or fugatemyra@gmail.com for additional information or a scholarship application. Selections will be made by March 29, 2024.

Insurance Update

Lue Peabody

2024 Teachers' Retirement System (TRS) Insurance

(To access the October 16th KTRS Health and Insurance Committee Meeting Minutes, PowerPoint, and KRTA Membership Enhancements, go to <https://jcrta.org> and scroll down to the bottom of the Home Page to access.)

TRS (800-618-1687, info@trs.ky.gov) **offers two health plans for retirees:**

MEHP (Medicare Eligible Health Plan) Medicare-eligible or 65 & over - TRS members have one plan.

KEHP (Kentucky Employees' Health Plan) under 65 and not Medicare eligible, is the same fund as active teachers and state employees, and has coverage options.

MEHP 2024 (Age 65 and over)

Open enrollment to participate in TRS MEHP during 2023 is October 15 - December 7. For those already enrolled, no action is needed.

The cost for the monthly premium will be \$207, down from \$217 in 2023. TRS pays all or a portion of the premium based on retiree's entry date into TRS and years of service at retirement. Spouses of TRS retirees pay the full premium.

The Medicare Part B monthly premium was not available at the time of the meeting. In 2023, it was \$164.90. It is paid by retirees and spouses to Social Security.

You will receive a new United Healthcare insurance card in November. This will include a different number, but there is no change in coverage. Begin using the card January 1, 2024.

Yearly: Low deductible (\$150); Low out of pocket (\$1,200)

Emergency Room copayment (\$120); Urgent Care copayments (\$25)

Mom's Meals will now be Roots Foods.

KEHP 2023 (Under-65 retirees who are not Medicare-Eligible)

Members are not required to reenroll in the health plan option they have selected. Members should use the annual open enrollment period to review their options to ensure the plan they currently have is still available and will still meet their needs for the upcoming year.

KEHP premium costs will increase between 10% to 16.5% for the Couple, Parent Plus, Cross Reference and Family plans.

You no longer have the option of doing the biometric screening to satisfy the Living Well Promise.

Prudent RX will be available for all plan levels.

Carrum: Their Centers of Excellence provide cancer care and a range of surgical procedures such as knee, hip, heart, and weight loss surgeries where the health plan covers most, if not all the costs related to the surgery.

WebMD will now be Castlight.

REMEMBER to say NO! Enrolling in another Medicare Advantage plan will cost you more money and will automatically **"TERMINATE"** your TRS MEHP coverage. *You may not be able to re-enroll.*

Trips & Tours for 2024

Martha O'Bryan

Come join us in 2024 for two wonderful trips with Diamond Tours. Go to www.JCRTA.org and get all the forms needed for the trips.

THE CANADIAN ISLAND TRIP

Monday June 3- Tuesday June 11, 2024

Montreal, Quebec and Island of Coudres

\$1,788

Passport is needed. It must not expire within 6 months of the departure date. Insurance is strongly recommended.

AMELIA ISLAND, ST. AUGUSTINE & JACKSONVILLE

Sunday Sept. 15-Saturday Sept. 21, 2024

\$848

Insurance is strongly recommended.



Mt. Rushmore, Sept, 11, 2023



Yellowstone, Sept. 13, 2023



Grand Tetons, Sept. 15, 2023

Our EXPLORING NATIONAL PARKS TRIP this year was quite an adventure. We traveled 4,775 miles and visited 8 states and explored 11 National Parks. We wish that all of you could have joined us on this fabulous experience.

Executive Council Meeting Minutes

Tara Parker, Executive Council Representative

The last KRTA Executive Board Meeting was held August 21, 2023 at the KRTA office.

Tim Abrams, Executive Director, welcomed Council Members and Guests and mentioned that Governor Andy Beshear will join us at 11:30 AM. Tim introduced members of the Impact Government Relations group, who set up our appointment with the Governor. Attorney General Cameron had a conflict and could not attend today. The Council was asked to save 4 other dates in September as possible future dates to meet with Attorney General Cameron.

-Minutes of the June 5, 2023 meeting were approved.

KRTA INVESTMENTS REPORT - Henry Hensley from Henry Hensley and Associates, Inc. reviewed the current KRTA accounts and gave a Portfolio Summary. Council member Arthur Greene asked if KRTA has an Investment Policy. Tim said that there is not one in place other than putting the Executive Director in charge. Tim and Mr. Hensley said they would get a policy together prior to our December Council meeting for discussion.

COMMITTEE REPORTS:

Membership-Debby Murrell,

Co-Chair, said that as of today, our membership is 31,152, which is a high mark for this time of year. TRS recorded 803 retirees in July, which is a little higher than last year, but we also suffered 93 deaths. Debby distributed ADD cards to each Council Member and asked them to find at least one person to sign the white card for membership.

Health & Insurance-Margaret Sims, Co-Chair, discussed pending changes in the under 65 KEHP program. WebMD will be replaced by Cast Light, so anyone having points in the WebMD program needs to use them prior to December 31, 2023. The formulary has changed, and some drugs have been removed from the approved list. If you have been taking a drug that was removed from the list, call Know Your Rx Coalition (855) 218-5979 to speak with a pharmacist for help with a replacement drug. In addition, Margaret encouraged all members to get their necessary vaccines (Updated Covid, Flu & RSV) after discussing with your physician.

Legislative-members present were Larry Woods, Allen Schuler, and Marshall Ward. Co-Chair Allen Schuler stated that since the Governor is coming to our meeting today that would stand as our legislative portion of the meeting.

KRTA STANDING COMMITTEES:

Lists of each District’s Legislative, Membership and Health and Insurance Committees were presented.

KRTA 2023 Fall Workshops: Executive Director Abrams discussed the Fall Workshops Schedule with the first starting on Friday, August 25 in Jefferson County.

OTHER REPORTS & UPDATES:

Tim referenced minutes in our packets of meetings for District Presidents on July 10, 2023; Legislative Committee on July 17, 2023; Membership & Pre-Retirement on July 24, 2023.

Tim discussed items from his Executive Director’s Report. Tim mentioned an idea received from the Oklahoma City Executive Director regarding putting the ADD (membership) card online. This is taking place nationally. KRTA will also begin this process after our website is updated.

RETIRED TEACHER WEEK PROCLAMATION:

Again this year, KRTA is celebrating “Retired Teacher Appreciation Week“ during the week of October 16-20, 2023. In 2014, the Kentucky General Assembly officially adopted House Resolution 19 declaring the 3rd week of October to be Kentucky Retired Teachers’ Appreciation Week.

The Executive Council approved the Proclamation honoring Kentucky’s retired teachers. KRTA President, Steve Gillespie mentioned that it would be a good idea for Local and District RTA’s to share the proclamation with their City or County Councils and/or District Courts to help promote KRTA statewide. Arthur Green requested that the proclamation be made available online so the locals can personalize it for their own area use.

TREASURER REPORT: Report was discussed and approved.

2023 KRTA BUDGET: Report was discussed and approved.

UPDATED EXECUTIVE COUNCIL HANDBOOK:

Tim referenced the handbook and reviewed some portions. He mentioned that next year will be the First District’s turn to nominate the KRTA Vice President.

Tim asked for Council Members to review the handbook and let him know if they have questions or find any mistakes.

Other Discussion: A question was asked regarding WEP/ GPO updates. Leadership at the federal level has stated that legislation probably will not be addressed until Social Security is re-organized. Kentucky is one of only 14 states where teachers do not pay into Social Security. Tim said that we do have money earmarked in our budget to lobby if something does change.

The meeting adjourned at 11:30 AM upon the arrival of Governor Andy Beshear to meet with the group.

The next KRTA Executive Council Meeting will be December 4, 2023 at the KRTA office.

Congratulations 2023 Retirees!!!

June

Michael C. Baxter
 Ruby L. Brown
 Anne B. Chady
 Wendy D. Doyle
 Roberta L. Ethington
 Kelly C. Garrett
 Debra L. Graf
 Julia R. Grider
 Charles W. Johnson, II
 Margie J. Lacy
 Dianne R. Lavenson
 Kimberly N. Mercker
 Barry L. Methner
 Melissa A. Miller
 Deborah G. Toussaint
 Tammy M. Utley
 Garry W. Williams
 Kristi L. Wiser
 Robert D. Wolfe

July

Joan M. Alvey
 Daniel S. Barrett
 Kelly M. Becker
 Lynn R. Borders
 Erica R. Bowman
 Schennetta L. Bowman
 Deborah A. Brown
 Regina L. Burton
 Angela G. Chambers
 Amy C. Cordrey
 Kimberly S. Curran

Linda M. Dauenhauer
 Sharon E. Davis
 Sharon E. Deaton
 Kimberly A. Fithian
 Eileen A. Foote
 Karen E. Ford
 Julie F. Fox
 Sally Ann I. Francis
 Lisa L. Gimbel
 Elizabeth B. Gleeson
 Tracey S. Goodman
 Michael R. Gryboski
 Tara W. Hagerty
 Harold C. Hayes
 Melissa G. Helms
 Steven R. Henry
 Jason L. Hobbs
 Julia H. Howard
 Teresa A. Jagers
 Teresa N. Lauder
 Rebecca D. Law

Denine M. Leblanc
 Joseph A. Leffert
 James G. Longacre
 Beth A. Macaluso
 Kimberley E. Mauldin
 Mary C. Mazzoni
 Carla H. McCabe
 Paul J. McCabe
 Ann V. McClure
 Candace L. McDaniel
 Lori L. Milliner

Parnell D. Minter
 Dana M. Morris
 Jennifer L. Mulrooney
 Gregory Murja
 Evelyn L. Nicholson
 Malissa K. Orr
 Stephanie A. Pack
 Marla D. Paschal
 Annita L. Polion
 Robin M. Ratliff
 Virginia L. Riggs
 Dawn B. Roseberry
 Laura E. Ryan-Kessler
 Kristina R. Sauer
 Mara E. Schafer
 Donna M. Smith
 Virginia S. Speaks
 Donna L. Steinmetz
 Michelle L. Stevens
 Sharon K. Stump
 Claire M. Tichenor
 Eric F. Timerding
 Jason S. Vanhoose
 Theresa L. Volquardson
 Kendrick D. Watkins
 Craig A. Webb
 Janice M. Whitworth
 Teresa G. Wooldridge
 Sandra L. Yates
 Cynthia K. Zuberer

August

Linda L. Allen
 Brahim Benmoussa
 Mary C. Bowen
 Joan M. Byrum-Wright
 Shannon L. Conlon
 Anne C. Coorssen
 Pamela J. Cruz
 Angela M. Decker
 Amy E. Dietz
 Kerri A. Dixon
 Alecia D. Dunn
 Phyllis E. Ferrell
 Virginia J. Garren
 Olivia H. Hardy
 Tracey P. Harris
 Kimberly A. Hatley
 Steven C. Heckman
 Lisa M. Hill
 Kathy L. Hoar
 Vicki L. Lete
 Crystal E. Levett
 Carla B. Maddox
 Kimberly D. McKay
 Michelle S. Putzig
 Jodell F. Renn
 Catherine M. Reynolds
 Helen L. Sanford
 Amy R. Schmidt
 Dana B. Smith
 Charles M. Spears
 David T. Steineker

Mary B. Stevens

Mia H. Sullivan
 Pamela J. Theoharatos
 Richard W. Thompson, II
 Harlina Trumbo
 Willie L. Woods
 Elaine S. Wright

September

Tina Anderson
 Stephanie Atkins
 Candace Bennett
 Kathryn Board
 Dianna Carlson
 Michael Carter
 Rebecca Crump
 Karla Davis
 Traci Durbin
 Timothy Gentry
 Rhonda Gummer
 Janice Hardin
 Donald Harold
 Angela Hereford
 Mary Holthouser
 Jeff Inwood
 Kathleen Johnson
 Lee Lewis
 Elizabeth Linder
 Maria Sanchez
 Douglas Smith
 Tyrone Williams

JCRTA Newsflash!

- **JCRTA General Meeting – Thursday, December 7, 2023, 10:00 a.m.**
 - Location: Wildwood Country Club, 5000 Bardstown Road, 40291
 - Registration begins at 9:30 a.m.
 - Lunch reservations due by **Tuesday, November 28, 2023**
 - Cash/check donations to be collected for Blessings in a Backpack
 - Wear your favorite holiday apparel or ugly Christmas sweater
- **Turn in volunteer hours for 2023:** c/o Donna Wiseman, 4820 Wolf Creek Parkway, Louisville, KY 40241, or email d.wisema4@gmail.com (form available at jcrta.org)
- **Next JCRTA General Meeting – Thursday, March 7, 2024, 10:00 am**



Audit and Budget

Ann Marie Hafling

The 2023-2024 JCRTA budget was distributed at the August meeting. The JCRTA treasurer’s books and bank records were audited on July 20, 2023 by Ann Hafling Chair, Karen Stearman, and Kathy Sayre. The books were found to be balanced and in excellent order.

Legislative Report

Beth Dowdell

I hope you are enjoying our wonderful fall weather. I appreciate the beautiful fall decorations and of course, the fall festivals!

On to our legislative update... We were fortunate that the 2023 legislative session in Frankfort ended with no bills passed that directly affect our membership. Our legislative priorities remain largely the same for the 2024 session.

1. To fully fund the Teachers' Retirement System in accordance with the states pension statute.
2. Maintain the defined benefit system currently in place for Kentucky's retired, current, and future teachers.
3. Fully fund the statutorily required obligation to the TRS Medical Insurance Fund as required by the Shared Responsibility Law.
4. Maintain the current TRS board structures.
5. Oppose any legislation that would result in higher prescription costs for Kentucky's retired teachers.

We are also watching a few bills that were presented in committees last session.

Upon a recent review of activity, it appears as though nothing has

changed the status of these bills. They are:

Senate Bill 128 - This bill would require school districts to annually report sick leave balances to TRS, beginning in fiscal year ending June 30, 2023. The bill would require TRS to report in the annual actuarial valuation the total liabilities and costs of the sick leave program.

Senate Bill 149 and House Bill 83 - Both bills are related to patient access to pharmacy benefits. These are prescription drug bills.

Senate Joint Resolution 83 - This bill seems to imply that the Public Pension Oversight Board might look to consolidate services between the 3 retirement systems, i.e., actuary services, investment services and others. We are opposed to this consolidation and will work to remain independent from the other systems.

House Bill 553 - This bill removes excess General Fund support for the actuarial costs of sick leave benefits for new retirees under the Teacher Retirement System.

Please note that we will continue to monitor any news affecting our membership from Frankfort while committees meet before the General Assembly Meets 1/2/24. We have a Legislative Committee meeting in November, shortly after the gubernatorial election. I will keep you posted!

Please remember to vote on Election Day, Tuesday, Nov. 7th!

<i>GENERAL MEETINGS</i>	<i>Wildwood Country Club</i>	<i>BOARD MEETINGS</i>	<i>KRTA Office</i>
Tuesday, December 7, 2023	10:00 AM	Tuesday, January 16, 2024	10:00 AM
Thursday, March 7, 2024	10:00 AM	Tuesday, March 26, 2024	10:00 AM
Thursday, May 16, 2024	10:00 AM	Tuesday, June 18, 2024	10:00 AM
Friday, August 23, 2024	10:00 AM	Tuesday, October 8, 2024	10:00 AM
Thursday, December 5, 2024	10:00 AM		

Thursday, December 7, 2023

Wildwood Country Club, 5000 Bardstown Road

Limited handicapped parking and golf-cart shuttle is available

Registration: 9:30 A.M.

Meeting: 10:00 A.M.

Lunch following meeting

Menu

Salad, Turkey and Dressing, Vegetable, Rolls and Butter; Coffee, Tea, Soda; DESSERT

Meeting: Thursday, December 7, 2023

Please detach this form and return it to:

Pam Gooch, 13804 High Trail Court, Louisville, KY 40299

(please print address)



Name: _____ Telephone No.: _____

School Table Reservation: _____

I am enclosing \$ _____ for _____ reservations at \$20 each.

E-mail _____

Reservations deadline for a meal is Tuesday, November 28, 2023. Make your check to JCRTA.

No telephone or walk-in reservations will be accepted.