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 KRTA 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!

• KRTA 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
JCRTA President
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.

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.

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.

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**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.

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**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.

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.
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
Robert 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

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. Jaggers
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
Anita L. Polion
Robin M. Ratliff
Virginia L. Riggs
Dawn B. Roseberry
Laura E. Ryan-Kessler
Kristina R. Sauer
Marla E. Schafer
Donna M. Smith
Virginia S. Speaks
Donna L. Steinmetz
Michelle L. Stevens
Sharon K. Stump
Claire M. Tichenor
Eric F. Timerding
Jasen S. Vanhoose
Theresa L. Volquardson
Kendrick D. Watkins
Craig A. Webb
Janice M. Whitworth
Teressa G. Wooldridge
Sandra L. Yates
Cynthia K. Zuberer

August
Linda L. Allen
Brahim Bennoussa
Mary C. Bowen
Joan M. Byrum-Wright
Shannon L. Conlon
Anne C. Coorsen
Pamela J. Cruz
Angela M. Decker
Amy E. Dietz
Kevin 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. Lette
Crystal E. Levet
Carla B. Maddox
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 Guimer
Janice Hardin
Donald Harold
Angela Hereford
Mary Holthouse
Jeff Inwood
Kathleen Johnson
Lee Lewis
Elizabeth Linder
Maria Sanchez
Douglas Smith
Tyrone Williams

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, Karen Stearman, and Kathy Sayre. The books were found to be balanced and in excellent order.

Audit and Budget

Ann Marie Hafling
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!

### General Meetings

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Tuesday, December 7, 2023</td>
<td>10:00 AM</td>
<td>Wildwood Country Club</td>
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<tr>
<td>Thursday, March 7, 2024</td>
<td>10:00 AM</td>
<td>Wildwood Country Club</td>
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<tr>
<td>Thursday, May 16, 2024</td>
<td>10:00 AM</td>
<td>Wildwood Country Club</td>
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<tr>
<td>Friday, August 23, 2024</td>
<td>10:00 AM</td>
<td>Wildwood Country Club</td>
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<tr>
<td>Thursday, December 5, 2024</td>
<td>10:00 AM</td>
<td>Wildwood Country Club</td>
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### Board Meetings

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<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Tuesday, January 16, 2024</td>
<td>10:00 AM</td>
<td>KRTA Office</td>
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<tr>
<td>Tuesday, March 26, 2024</td>
<td>10:00 AM</td>
<td>KRTA Office</td>
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<tr>
<td>Tuesday, June 18, 2024</td>
<td>10:00 AM</td>
<td>KRTA Office</td>
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<tr>
<td>Tuesday, October 8, 2024</td>
<td>10:00 AM</td>
<td>KRTA Office</td>
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**Thursday, December 7, 2023**

Wildwood Country Club, 5000 Bardstown Road

Limited handicapped parking and golf-cart shuttle is available

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**Menu**

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

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**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.