

TODAY/TOMORROW

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Meet your KEA-Retired Board of Directors on page 7



Pictured from left during the assistance drive following Clay County's flooding this spring are Mary Nicholson, KEA-UCEA Retired Board Member; Heather Bowling, Goose Rock Family Resource Center Director; Penny Robinson, President of Upper Cumberland KEA Retired Teachers; Darlene Swafford, Clay County Education Association Secretary/Treasurer; Paul Hughes, Clay County Education Association Local President; William Sexton, Goose Rock Elementary Principal.

CLAY COUNTY EDUCATORS LEAD FLOOD ASSISTANCE EFFORTS

Collaboration is the name of the game in Clay County.

Realizing the flooding in April caused hardship for their neighbors, Clay County KEA members (certified, classified and retired) donated time and money to help with the relief effort in the Goose Rock community.

Clay County businesses and individuals donated water, food, cleaning supplies and personal hygiene items.

The Goose Rock Elementary principal, William Sexton, opened the school as a distribution point and allowed families access to clean water to wash clothes and shower.

All members of the Clay County KEA family, active and retired, would like to thank the dozens of local members who worked, donated, and delivered water, food and supplies to those who were cut off and could not get to the school.

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PRESIDENT'S COLUMN
From Under The Apple Tree

BACK TO SCHOOL

The tree in the back yard is hanging full of apples turning red. Each day my mother and I observe three deer coming to eat their fill or stay until something frightens them away. One of these visitors is a small spotted fawn learning to eat apples for the first time. I hope she or he makes it back next year to enjoy more apples.

Apple time is also back-to-school time.

Seems like I just can't get by the school supply sales without thinking that surely I need something. Of course, I don't.

This year I was pleasantly surprised to find that I could buy a box already filled with supplies at Kroger and leave it at the store to be delivered to a Shelby County school. What a great way to help an elementary school kid.

Another great way that you and I can help our KEA family is by helping to recruit active members for our locals or those near-by. So far I've helped in Spencer and Fayette counties. I have two more days scheduled in Shelby and Madison counties.

Over the years, you and I have fought many battles and we know how important membership is in the united education profession. We have fought to protect our retirement, our salary schedules and sick leave, to name a few. You specify a problem or issue and some one of our KEA family has had to battle for it.

We know how to organize and march around the Capitol. We know how to organize so that each building is represented at every local school board meeting. We know the



Joyce Dotson

value of collective action. We understand how important it is to vote because everything we can or cannot do in our schools is decided by elected officials—and as educators, we want to decide who is elected.

Where did we get the skill and knowledge to organize and fight for our beliefs? We got it through training and experience. We got that training from NEA and KEA, and time gave us the experience.

So let's get out there, all of us working together, and help KEA with recruitment.

Please remember two things: We are family and family helps family; and anytime is recruitment time.



Family and friends recently celebrated the 80th birthday of KEA Past-President June Lee (foreground). Pictured with her (from left) are other KEA Past-Presidents, Jim Sproul, Janet Carrico, Doris Morton, Joyce Dotson and David Allen.

BOOMER!

Health Care Issues



by
Artie Marx

Before we go any further you need to read this:

YOU WILL BE FILLING OUT INSURANCE FORMS THIS OCTOBER FOR NEXT YEAR.

Yes we will be filling out new applications this fall, according to the KTRS health staff. READ the literature and FILL out the new applications. If there are any questions call KTRS. Do not put it off when the forms come in the mail. Don't get left without insurance coverage.

As we go into new year 2014, insurance will be chang-

ing to move into alignment with the Affordable Care Act, commonly called Obamacare.

Most of these changes listed are general ones, but some of the changes will be more specific to individuals. That is why it is so important to read your packet when you receive it and call KTRS with any questions you might have to clarify your personal situation.

At the September meeting of SDEAR in the Madisonville office of KEA, the health group from Frankfort will be giving a talk and explaining what is going to change and how to treat these changes. You are invited to attend. Details: Sept. 24, 9 a.m., KEA Uniserve office, 145 East Center Street, Madisonville.

Changes for individuals include: Your out-of-pocket expenses will be limited; deductibles will have limits; you cannot be turned down because of health situations.

You will meet many of the new requirements as a mem-

ber of the Humana network of KTRS.

We in Owensboro are awaiting contract negotiations between our local health provider and Humana. As of this writing, we do not have a contract. The old contract is up Aug. 1. We hope by the time this goes to press it will be solved. What we know now is that a verbal agreement has been reached between the medical association and Humana. It is expected to be finalized in September.

**You cannot be
turned down because of
health situations.**

Don't forget to fill out your packet this fall. And remember that no matter where you live, you are welcome to the Health Information meeting the SDEAR meeting in Madisonville on Sept. 24.

*Questions:
wildcat860@aol.com*

HANDY HELP ABOUT MEDS

TO GET PRESCRIPTION DRUG ADVICE

Contact KY Rx Coalition Pharm-Assist Support: 855-218-5979. Talk to a live pharmacist available to KTRS members.

Help includes:

- *Identification of lower cost prescriptions
- *Contacting physician to facilitate seeking authorization for lower cost alternatives therapies
- *Educational resources for members—adverse effects, drug interactions and general medication information

NOTICE

Beginning with the next newsletter issue, everyone for whom we have an e mail address will receive an electronic copy unless you have requested a print copy. Requests for print copy may still be submitted to kwhitlock@kea.org or you may leave Kathy a message at (888) 226-3500.

MEMBERS IN ACTION ...



MCEA-Retired members took a break for the camera during a meeting Aug. 1. Pictured from left are Charlotte Johnson, Debbie Peppers, Norma Durham, Linda Darnell, Louanna Purcell, Nancy Cox and Nita Faye Perdw.

KEA Student Program members were photographed recently as they waited for assignments at Outreach to Teach at Thomasville Heights Elementary School in Atlanta, Ga. KEA actives, retired and students participated with 350 other NEA members in the day-long effort to refurbish this school.



Anderson County 5th District-Retired members Marilyn Hughes and Patty Klink were “purrfectly” happy with their Cat in the Hat door prizes from Guy Kendall-Freas. He presented two workshops on July 18 at the FDEA office. “What I Want My Family to Know” and “How to Make the Most of Click & Save” were fun and informative. Thanks to Angela Dukes and Susan Estes for hosting the group.

NOMINATIONS DUE FOR KEA DA, NEA RA

The KEA Delegate Assembly will be held April 2-4, 2014, at Louisville Marriott Downtown. KEA-Retired may have as many as 100 delegates to the assembly. The exact number will not be known until membership is verified.

If you wish to serve as a KEA-Retired delegate to the KEA DA, return the nomination form below to Kathy Whitlock, KEA-Retired Associate Staff. Nominations must be postmarked no later than Sept. 30, 2013.

KEA-Retired Delegates to the Delegate Assembly will receive up to \$250 plus mileage at the rate paid by KEA (56.5 cents per mile). Receipts are needed for any expenses of \$10 or more. Delegates must attend all sessions.

Nominations are also open for delegates to the NEA Representative Assembly. The NEA RA will be held in Denver, July 1-6, 2013. Delegates are also expected to attend the NEA-Retired Annual Meeting which will be held

in Denver immediately prior to the NEA RA. KEA-Retired may have as many as 11 delegates to the NEA RA. KEA-Retired President Joyce Dotson is an automatic delegate to the NEA RA.

If you wish to serve as a KEA-Retired delegate to the NEA RA, return the nomination form below (postmarked no later than Sept. 30) to Kathy Whitlock.

KEA-Retired delegates to the NEA RA will receive up to \$1,800 stipend plus up to \$800 for expenses to attend the NEA-Retired Annual Meeting. Receipts are required for any expense \$10 or more. A written report is required with the expense voucher.

Participants are expected to attend all sessions of the NEA-Retired Annual Meeting, all sessions of the NEA RA, and any caucuses held by the Kentucky delegation.

KEA DELEGATE ASSEMBLY NOMINATION FORM

Name: _____

Last four digits of SS# _____

Address: _____

or Membership # _____

City: _____

State: _____ Zip: _____

Email Address: _____

Home Phone: _____

Signature of delegate candidate: _____

My signature indicates that I understand and accept the attendance and stipend policy required of KEA-Retired delegates to the KEA DA.

Biographical statement to be included on ballot (limit 30 words): _____

STIPEND POLICY:

If elected, the delegate will have expenses reimbursed up to \$250 plus mileage by KEA-Retired in return for attendance at all delegate business sessions and retired caucus meetings.

Complete & return this form by Sept. 30 to:

KEA-Retired Delegate Elections
105 Diagnostic Drive - Suite B
Frankfort KY 40601

NEA REPRESENTATIVE ASSEMBLY NOMINATION FORM

Name: _____

SS# _____

Address: _____

KEA-Retired District: _____

City: _____

State: _____ Zip: _____

Email Address: _____

Home Phone: _____

Signature: _____

Date: _____

My signature indicates that I understand and accept the attendance and stipend policy required of KEA-Retired delegates to the NEA RA.

Statement to be included on ballot (limit 30 words): _____

STIPEND POLICY:

If elected, the delegate will have expenses reimbursed up to \$800 by KEA-Retired in return for attendance at all delegate business sessions and retired caucus meetings.

Complete & return this form by Sept. 30 to:

KEA-Retired Delegate Elections
105 Diagnostic Drive - Suite B
Frankfort KY 40601

POLITICAL WATCH: Monitoring The Actions of Those We Elect

GOVERNMENT RELATIONS EXPERT REVEALS ISSUES

During the recent KEA-Retired Annual Meeting, Mary Kusler, NEA Director of Government Relations, presented a Congressional update. This article contains key points from her presentation.

Kusler discussed topics including the federal budget, pointing out that across-the-board cuts are in place, with no end in sight. For example, education was slated for a 22 percent cut prior to sequester. Much debate around budget is looming and could result in government shutdown. Kentucky is experiencing a \$20 million decrease in education funding because of sequester.

The make-up of the 113th Congress is as follows:

U.S. House of Representatives –

234 Republicans, 201 Democrats

U.S. Senate –

52 Democrats, 46 Republicans, 2 Independents

Senate numbers could be greatly affected by the 2014 elections, as there are 14 Republican seats up for election and 21 Democratic seats. Currently, two Republicans and five Democrats have announced their intent to retire.

Kusler also talked about **Medicare**, a topic that is of interest to KEA-Retired members. She said the Ryan budget as passed by House would turn Medicare into a voucher program, with the amount allotted insufficient to purchase benefits comparable to what Medicare currently provides. Traditional Medicare generally pays providers less than private insurers and has lower administrative costs. One possible scenario is that insurers could charge sicker people more while attempting to reject people in poor health.

On **Medicaid** Kusler noted that the House has voted several times to block-grant Medicaid funds. Had the Senate not prevented these efforts, the block-grants would have effectively dismantled Medicaid for the poor, the elderly, the disabled and millions of children. The result would have cost states and the federal government more because of cutbacks. The projected revenue loss of \$2.8 trillion could result in limits on healthcare services for Medicaid beneficiaries.

Social Security issues were also featured in Kusler's presentation. She highlighted these concerns:

1. Mandatory Social Security—Some in Congress propose requiring all public employees to participate in Social Security. Estimates show mandatory Social Security would generate \$96 billion in revenue over 10 years. This issue is just beginning to surface,

but current budget issues/challenges could cause others in Congress to buy into this idea. NEA strongly opposes mandatory coverage, since it would lead to cuts in state pension benefits which are vital to recruiting and retaining talented educators. Any such change would directly impact KTRS and its investment potential by reducing the amount deducted from salaries of current educators.

2. GPO/WEP

a) **Government Pension Offset**—Many Kentucky educators do not realize that since they draw a KTRS pension, they will receive little if any spousal benefit should their spouse have earned a Social Security benefit and predecease them. Nationally, this affects 464,000 people: 43 percent are surviving spouses; 77 percent are women; 90 percent lose the entire spousal benefit.

b) **Windfall Elimination Provision**—WEP reduces *EARNED* Social Security benefits for retirees who receive a KTRS pension. Any Social Security pension earned from non-education employment will be reduced approximately \$1 for each \$2 of KTRS pension received. This could result in a person receiving none of the benefits (s)he has *EARNED*. Nationally, this affects nearly 1 million people: 66 percent are men, 3.5 percent have incomes below the poverty line. This number will continue to grow.

c) The **Social Security Fairness Act** of 2013 would fully repeal GPO and WEP. H.R. 1795 is sponsored by Reps. Rodney Davies (R-IL) and Adam Schiff (D-CA). Reps. Yarmuth and Whitfield are among 78 co-sponsors. S. 896 is sponsored by Sens. Mark Begich (D-AK), Elizabeth Warren (D-MA), Dean Heller (R-NV), and Susan Collins (R-ME). Neither Kentucky Sen. Mitch McConnell nor Sen. Rand Paul is among the nine co-sponsors.

Retiree involvement in holding Congress accountable on these unfair issues is critical. Relationships with our Congressional representatives need to be built and/or strengthened, establishing retirees as the people in their districts to go to for accurate information and quality advice.

Stay in contact with your representative and Kentucky's two senators via this website: http://capwiz.com/nea/ky/directory/statedir.tf?state=KY&lvl=state&action=myreps_form.

Retired educators have an obvious stake in all these issues.

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606-476-8102



DISTRICTS: NEWS & NOTES

SECOND DISTRICT We will meet Sept. 24, 10 a.m., at the KEA Madisonville office, 145 East Center Street, Suite 2A. The program will be a health care forum with speakers from headquarters leading the discussion. Dates and programs for this year include: November 12, Legislative Issues; March 3, KEA Delegate Assembly Issues; May 5, Elections and SDEA Dinner.

CENTRAL DISTRICT Members helped prepare give-away bags for new school employees and new members. KEA-Retired members will help recruit teachers and support personnel in August.

A mailing has been sent to newly retired members in the district with information about the district and state organizations and an explanation of “continuous membership.” Newly retired members were asked to return email address for our database.

Schedule for this year’s meetings: Tues., **Sept. 10**, 5 p.m. (dinner provided.); Tues., **Jan. 14**, 2014, 1 p.m. (covered dish lunch.); Tues., **May 13**, 2014, 1p.m. (light lunch provided.). Mark your calendar and plan to attend.

FIFTH DISTRICT Guy Kendall-Freas, NEA Member Benefits Representative, was guest speaker at our meeting July 18. Guy’s presentations are always fun and informative. He comes with a bundle of door prizes for those attending. Members learned all they needed to know to save money using the NEA Click & Save program, as well as other Member Benefits Programs.

UPPER CUMBERLAND The fall meeting will be held at David’s Steak House on Tues., Oct. 15. Registration and lunch will begin at 11:30 a.m. and the program at noon. The guest speaker will bring information about our new health benefits and coverage, and changes to insurance and prescriptions. The speaker will be available to answer questions. The goal is to supply our members with the information to understand how to use their insurance effectively.

KEA-Retired Pres. Joyce Dotson, a member of KEA’s lobbying team, will report on KEA legislative issues for the 2014 Kentucky General Assembly.

Clay County Education Association actives and retirees volunteered and donated money in a relief effort for the families in the Goose Rock Community that were affected by the flooding April 17. Goose Creek Elementary principal William Sexton opened the school as a distribution point and to allow families access to clean water. A huge thank you to all who worked and to those who donated and delivered water, food and supplies (see photo, front page).

NKEA Attending this year’s NEA-Retired Annual Meeting in Atlanta were NKEA-Retired members Bob Young, Patty Hester and Fred Hester. Bob also participated in this year’s Outreach to Teach. Bob and Fred were also delegates to this year’s NEA Representative Assembly—the largest gathering of a labor organization in the United States.

FOURTH DISTRICT Roberta Adams, newly elected Fourth District KEA-Retired Director, and member Patty Evans met July 16 at the Fourth District office in Elizabethtown with Pres. Joyce Dotson to plan for an organizational meeting in the district. Watch for more information coming soon.

MCEA Officers for the 2012-2014 membership year are: Linda F. Darnell, Pres.; Charlotte Johnson, Sec.; Debbie Peppers, Treas.; Nita Faye Perdew, KEA-Retired board member.

Committee members are: Elections—Nancy Cox (chair), Pat Richardson and Louanna Purcell; Constitution and By-Laws—Debbie Peppers (chair), Charlotte Johnson and Brenda Garner; Membership—Nita Faye Perdew (chair), Tom Ed Garner and Norma Durham.

MCEA-Retired invites any retired KEA-Retired member living in our district to be treated to lunch at Sully’s in Burnside at noon (Somerset time) on Sept. 26. The purpose of this invitation is to become reacquainted with you and seek your membership in our organization. Please RSVP to Linda Darnell at linda50darnell@yahoo.com or call Linda at 606-678-5453 and leave a message and phone number.

Updates and announcements about MCEA-Retired may be found on Facebook by “liking” Middle Cumberland. (See MCEA-related photo, page 4.)

Thank You for being a KEA-Retired member.

**As a token of our appreciation for your membership,
NEA Member Benefits and the NEA Magazine Service
are pleased to provide you with
two FREE magazine subscriptions for one year.**

**To view a complete list of free subscriptions and to order yours, go to:
www.neamag.com/twofree**



THIS OFFER EXPIRES JUNE 30, 2014.
LIMIT ONE ORDER PER MEMBER.
CALL 1-800-968-7624 WITH QUESTIONS.
QUANTITIES ARE LIMITED.
FREE TITLES AND NUMBER OF ISSUES
ARE SUBJECT TO CHANGE.
NO ADDITIONAL PURCHASE IS REQUIRED.



Enter to win a conference trip!

Two KEA-Retired members who are not board members will be selected to attend association conferences next year. To enter a drawing for one of these positions, all you need to do is send a postcard for each conference you are interested in attending. Be sure to include your name, address and the conference preferred. Send your postcards to:

Kathy Whitlock
KEA-Retired Office
105 Diagnostic Drive, Suite B
Frankfort, KY 40601

Expenses will be reimbursed when attendee submits a voucher including receipts. A written report summarizing what was learned at the conference is required. Postcards must be postmarked by Nov. 22 to be eligible for the drawing.

If you have questions, call 1-888-226-3500. See the list below for conferences, locations and dates.

2014 conferences:

**NEA-Retired Organizing Conference
March 25-27, 2014, Houston, TX**

**NEA-Retired Annual Meeting
Last of June 2014, immediately prior to the NEA RA, Denver, CO**

KEA

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KEA-Retired

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We're on the Web!
www.kea.org

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