

## Know Your KEA-Retired Executive Committee:

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**Meet the KEA-Retired Board of Directors on page 7**

## ATTENTION ESP RETIREES:

## BARBARA WARFIELD WANTS TO HEAR FROM YOU!

Kea-Retired Board of Directors member, Barbara Warfield, was elected in June, 2011 to represent retired classified employees. She is a former central office secretary who currently lives in Leitchfield.

Since Barbara represents retired ESP members who live across the state, it is difficult to convene local meetings. But, she, along with Barbara Reeves and Barbara Durham, is working diligently to organize regional meetings of retired classified employees. Organizational meetings have been held in Madisonville, Owensboro, and Campbellsville. Watch your mailbox. If you retired from a classified position and have not already received an invitation to such a meeting, you will soon.

Retirement issues include pension protection, Social Security concerns, and quality insurance. We need to understand these and how changes in the various systems will impact our security during retirement.



Barbara Warfield

Our KEA Lobbying Team works for us each legislative session monitoring bills that impact retirement, working to defeat those that are adverse to our needs, and assisting us as we contact our legislators to take action that improves our retirement.

For these reasons, Barbara wants to bring KEA-Retired to you. She wants to meet with you, hear your concerns, and create a better communication system for retired classified members. You may reach Barbara at [b47warfield@kynet.net](mailto:b47warfield@kynet.net) or, if you prefer, her mailing address is 1325 Lilac Road, Leitchfield, KY 42754.

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## PRESIDENT'S COLUMN

# LET US KEEP SOLVING OUR PROBLEMS



*Jon  
Henrikson*

I am pleased that at our annual meeting members selected new officers—Joyce Dotson as President and Linda Darnell as Secretary—and re-elected Pat Bingham as Vice President. Other leaders come to the end of their terms of service—Gayle Greer as Secretary, Jim Sproul as NEA and KEA Director, and I as your President.

I can still remember our President Lee Mills calling me and saying they couldn't find anyone to run for the Board of Directors from UKREA. I ran and was elected, and later I served three terms as Vice President and two terms as President. In a dozen years working with Presidents Lee Mills, Fred Hester, Jim Sproul, and me, KEA-Retired has helped accomplish many important things including our Continuous Membership Program, the Shared Responsibility Plan that saved retired teacher health insurance,

developing quick e-mail legislative alerts and newsletters, paying for KEA-Retired lobbyists, moving to Frankfort with our own office and staff, organizing district retired associations, and allowing for local associations to include active, retired, and college student members.

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### **KEA-Retired has helped accomplish many important things**

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This April KEA-Retired succeeded in adding to the KEA Legislative Program these six capitalized words: "Providing quality, affordable health insurance for public school employees, retirees, and their dependents AND SPOUSES REGARDLESS OF THEIR AGE." I confess that these six words are a personal problem for me and my younger wife, but also for other retirees and employees over age 65 who have spouses under 65. When the retiree or employee and spouse are both under 65, the couple can both receive state KEHP health insurance for between \$282 and \$521 a month, depending on the plan selected (for non-

smokers and full years of service, not counting the Shared Responsibility retiree contribution of up to \$100 a month). When the spouse is over 65, she or he can receive KTRS-MEHP state health insurance for \$270 a month above the basic Medicare premium. However, when the retiree or employee is over 65 and the spouse is under 65, the spouses' health insurance costs are between \$501 and \$669 a month – hardly an "affordable" rate, which computes annually to additional thousands of dollars for premiums.

This problem is difficult to understand, describe, and solve, but it is an important problem for KEA-Retired and KEA to work on in the future. This and other problems, along with our past accomplishments, show why KEA-Retired and KEA are so important to our members and why all of us retired members including me need to stay actively involved.

Thanks for allowing me to be your President, and I hope to be seeing you around in KEA-Retired. We are all part of the family circle of KEA.

# BOOMER!

## What's Up?



by  
Artie Marx

### ***What's up between the Supreme Court and the Patient Protection and Affordable Health Care Act?***

In late March, the Supreme Court heard the challenge to the constitutionality of the Patient Protection and Affordable Health Care Act. As is their practice, no comments were immediately released to the public.

When their discussion concluded, the justices knew something, and the law clerks knew something; but the rest of us will have to wait—probably until late June. The justices are now involved in the lengthy process of writing an opinion on the constitutionality of the Affordable Health Care Act. Justices will review the oral arguments, come to a decision and then name a justice to write the opinion. Depending on how the vote breaks down, a justice could write a minority opinion outlining why he/she feels the original opinion is not accurate. If the Affordable Health

Care Act is declared unconstitutional, we will have a political tug of war with our health care.

### ***What's up with the Kentucky Teacher Retirement System and the Kentucky Retirement System?***

These are two different systems with different governing boards. Some of our members are in KTRS; some are in KRS.

Through all the financial woes of the last few years, the Kentucky Teacher Retirement System (KTRS) remains stable. Currently, KTRS has in excess of \$15 billion in assets. That includes money that is pre-funding retiree's health insurance. There are currently 45,542 retirees, beneficiaries, and survivors receiving pensions from KTRS. Over 5,200 retirees are 80 years of age or older. Fifty-six retirees are over 100 years old.

The Kentucky Retirement Systems consists of three systems: the Kentucky Employee Retirement System (KERS); County Employee Retirement System (CERS) and the State Police Retirement System (SRPS). Classified school employees belong to CERS. KRS was created to supplement Social Security. Retired classified employees receive Social Security ben-

efits, because they pay into Social Security while employed by the school system, and are not subject to GPO/WEP.

School employees who work an average of 80 hours per month during the school year must be enrolled in the retirement system. Employer contributions were increased in 2006-07 and 2007-08; however, contributions remain far short of the actuarial recommended rates.

Both KTRS and KRS are DEFINED BENEFIT plans with benefits based on a formula. Thus, participating members are guaranteed a lifetime payment at retirement based on the number of years of service, average salary and a multiplying factor.

Retired education employees are one of the best economic engines in Kentucky. All the jabbering about how our retirement systems are a drain on the economy is just NOT TRUE. Our benefits have a significant impact on every county in this state.

Do not operate on rumors. Get the facts.

STAY IN TOUCH.

Wildcat860@aol.com

[Help with this article came from *The Washington Post*, KTRS monitoring committee reports, and the Kentucky Retirement Systems website.]

## SHAUGHNESSY HONORED AT ANNUAL MEETING

by *GAYLE GREER,*  
*KEA-Retired Board Secretary*

A record number of members attended the KEA-Retired Annual Meeting on April 11 at the Marriott Downtown in Louisville. The new hotel accommodations were comfortable, although our meeting room could have been set up better. Lunch was served at noon, and the meeting was gavelled to order at 1 p.m. by President Jon Henrikson.

KEA President Sharron Oxendine brought greetings to the assembly. Sharron explained that the motto of the KEA Convention was to be "Leading the Profession." The focus will be on "quality employees"—teachers and ESP.

Kentucky Teacher Retirement System Chair Barbara Sterrett brought greetings from KTRS. She introduced two members of the KTRS board in attendance, Ruth Ann Sweazy and Laura Zimmerman. Gary Harbin was not able to attend this year and sent his regrets.

Barbara reported that investments are going well. She explained that the Legislature passed HB 300 that sets term limits on KTRS Board members. She emphasized that we must stay vigilant and be committed to keeping an independent board elected by KTRS members. KTRS is working with all education associations to help educate members of the importance of an independent KTRS Board.

KEA-Retired Friend of Education Award was presented to Sen. Tim Shaughnessy from Louisville (photo, page 5). President Henrikson said that as a lobbyist he had observed Sen. Shaughnessy on the Senate Education Committee and on the Senate floor and found him to be a committed friend of public education and educators. Sen. Shaughnessy lost his seat on the Senate Education Committee because of his unwavering support of our issues. The Senator expressed his appreciation for the award. He explained that he is transitioning into a new career and is required to teach a class. He said because of this experience, he has a much greater appreciation for those who work in public education. He concluded by saying, "This award is special."

The 4th Annual KEA-Retired Scholarship was presented to Brescia University student Mary S. C.

Mingus from Lewisport, Kentucky. Mary expressed her appreciation for the scholarship. She says she is a person who has always accepted challenges. Her work as a certified para-educator spurred her desire to become a certified classroom teacher.

Business included the election of officers for 2012-2014. Joyce Dotson, a past-president of KEA, was elected KEA-Retired President, Linda Darnell from MCEA was elected Secretary and Patricia Bingham was re-elected Vice President. Linda Williams was elected as the KEA-Retired member on the KEA Budget Committee.

The KEA-Retired Constitutional amendments 1, 2 and 3, which were "housekeeping" amendments, were passed unanimously. Amendment 4 was amended to state that no elected officer can serve more than two terms in the same elective office during a lifetime; it passed as amended.

A financial report showed KEA-Retired expenses staying within budget although some obligations have not been paid at this time and some income is yet to come.

After the meeting, KEA-Retired delegates to KEA caucused to discuss the KEA budget and other issues to come before the KEA Delegate Assembly.

If you didn't make it to the Annual Meeting this year, plan to attend next year at the Marriott Downtown Louisville. Watch for details in upcoming newsletters or online: [www.kea-retired.org](http://www.kea-retired.org).

*This note from Mary S. C. Mingus (photo, page 5) was received by Fred Hester and KEA-Retired.*

Dear Mr. Hester,  
I wanted to thank you again for the scholarship I received from the KEA-Retired Teachers' Scholarship program. It was an honor to receive the scholarship. I want to assure you that it will be put to good use in my expenses of being a student and the expenses of being a teacher in the (hopefully!) near future. Thank you again.

Mary S. C. Mingus  
Brescia University Student

# AWARDS & RECOGNITIONS ...



President Henrikson presented the KEA-Retired Friend of Education award to Sen. Tim Shaughnessey of Louisville for his commitment to public education and educators.



KEA-Retired member from First District, Fredricka Hargrove, received the Smith-Wilson Award at KEA in April. The award is given each year by the KEA to someone who celebrates diversity in their actions every day.

President Henrikson accepts an award from KEA Student Program state president Elizabeth McMahon. The award was presented to KEA-Retired for support given the student program throughout the year.



KEA-Retired scholarship recipient Mary S.C. Mingus, a student at Brescia University, stands with Board member Fred Hester, who helped found the scholarship fund.



## IMPORTANT HEALTH INSURANCE INFO

Are you a retired certified employee who insures your Medicare-eligible spouse in KTRS's Medicare Eligible Health Plan (MEHP)? If so, read on. This article is for you.

An eligible retiree may insure his/her Medicare eligible spouse in KTRS's Medicare Eligible Health Plan (MEHP) by paying the full premium for coverage. If the Medicare eligible spouse later leaves the KTRS MEHP plan, a problem for the KTRS Medical Insurance Trust Fund could arise. A healthy spouse might opt for a policy with lesser coverage; but, when faced with illness, he or she tends to return to the KTRS MEHP plan during annual open enrollment. The KTRS MEHP plan lacks coverage gaps, has no donut hole, and has an extensive provider network, making it more appealing to the ailing spouse.

The "adverse selection" against the KTRS MEHP plan, ultimately can have a negative effect on the KTRS Medical Insurance Trust Fund. It defeats the purpose of an insurance risk pool, where participants pay the same monthly premiums whether they are healthy or sick. Also, Humana and Express Scripts

Medicare plans will have higher premiums if the number of persons participating falls below 85% of existing participation. Retirees' eligible spouses currently make up about 17% of the MEHP insured population, so KTRS is faced with revising the qualifying event rules that currently permit a spouse who previously waived KTRS MEHP coverage to later re-enroll in the KTRS MEHP plan.

KTRS is preparing procedures to take effect January 1, 2013, for existing spouses, any spouses aging into the MEHP on January 1, 2013, or later, and also for newly retired members in 2013 who would like to cover a Medicare eligible spouse. KTRS will be sharing these changes with the spouses already on MEHP coverage or currently waiving MEHP coverage during the final spousal annual MEHP open enrollment in the fall of 2012 for an effective date of January 01, 2013. These steps will help ensure the continuation of affordable MEHP medical insurance for all participants, both retirees and their spouses.

Watch future KTRS newsletters for more details.

*[Condensed from March 2011 KTRS newsletter.]*

## ARE YOU INTERESTED?

The **ALLIANCE FOR RETIRED AMERICANS** is a progressive voice for retirees. You can find more information at [www.retiredAmericans.org](http://www.retiredAmericans.org).

The KEA-Student Program UK Chapter is sponsoring an **OUTREACH TO TEACH** July 27 in Salyersville. Student members, KEA actives and KEA-Retired members will refurbish an old school building for students to use in the fall because their nice, new building was destroyed by a tornado. Anyone and everyone can help. For further information contact Jacqueline Horsman at [jhorsman09@insightbb.com](mailto:jhorsman09@insightbb.com).

**SPECIALIZED ALTERNATIVES FOR FAMILIES AND YOUTH (SAFY)** is a private, not for profit therapeutic foster care and adoption agency.

Its focus is to provide homes for traditionally difficult to place youth who have been traumatized by abuse, neglect, and abandonment. The goal is to raise awareness about foster care and adoption in Kentucky and to recruit caring, compassionate foster parents who can provide children with guidance and support. For further information, contact Sarah Braun, SAFY Family Recruitment Specialist, at [brauns@safy.org](mailto:brauns@safy.org) or 502-813-8280 ext. 2155.

**TAKE NOTE:** Every Director would like to hear from members in his/her district. Directors' names and email addresses are listed in each newsletter (pages 1 and 7) for your convenience in contacting your director.

## YOUR KEA-RETIRED LEADERSHIP

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## DISTRICTS: NEWS & NOTES

**FIRST DISTRICT** KEA-Retired/First District met May 14. Elections were held for district officers. The speaker was Jim Sproul, NEA Director and member from UCEA.

**SECOND DISTRICT** KEA-Retired/Second District met Monday, May 7. Contact Joan Crowder (270-881-7683) to learn more about KEA-Retired 2nd District and how you can become involved in district activities.

**CENTRAL DISTRICT** KEA-Retired/Central District met Tuesday, May 8 at the KEA Lexington Office. Lunch was provided. Besides plenty of visiting among colleagues, the agenda included plans for next year, final report on the Legislative session, and other items of interest.

**FIFTH DISTRICT** The first annual meeting of KEA-Retired /Fifth District was held on March 21. Thanks to a grant from KEA-Retired, we were able to host a luncheon meeting at the Claudia Sanders' Dinner House in Shelbyville

At this meeting the constitution was presented in writing as the result of work by a committee made up of President Joyce Dotson, Vice President Sally Sheeley, and members Kathy Umensetter and Nancy Raible. We also had the assistance of Fifth District staff Rhonda Hale and Angela Dukes. This constitution was ratified at the meeting.

We were pleased to have as our guests that day, Mary Ann Blankenship, KEA Executive Director, and Gayle Greer, KEA-Retired Secretary.

Future plans include the possibility of hosting lifelong learning opportunities such as workshops on technology skills, including smart-phones and online banking.



Pictured left to right are members who attended the Fifth District KEA-Retired meeting in March. Back row: Sally Sheeley, Cathy Cook, Joyce Dotson, Gayle Greer, Kathy Umensetter and Debra Gash. Front row: Judy McClain, Wendell Trapp and Nancy Raible.



President Henrikson spoke with Annual Meeting participants at the Marriott Louisville Downtown April 11. Many were delegates to the KEA Delegate Assembly which followed the Retired Annual Meeting.

## *Friendly Reminders ...*

FIRST, SECOND, FIFTH, CENTRAL, NKEA, MCEA, UCEA and JCTA will each elect a KEA-Retired Director in June. Nominations were due May 1. Watch for your ballot in the U.S. Mail.

ATTEND your KEPAC county elections for chair and alternate. All KEPAC contributors are eligible to vote and run in these elections.

NEA-RETIRED ANNUAL MEETING will be held in Washington D.C. June 27—29, at the Hyatt Regency Capitol Hill. Delegates elected from KEA-Retired will attend the Annual Meeting and the NEA Representative Assembly. KEA-Retired assists delegates with expenses. Any member can attend the NEA-Retired Annual Meeting at her/his own expense. More information can be found at [www.nea-retired.org](http://www.nea-retired.org).

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We're on the Web!  
[www.kea.org](http://www.kea.org)

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