KEA Advocates for Pension Funding

For many Kentucky educators, our pension benefits are our sole source of income in retirement. In an effort to ensure all Kentucky educators know that their pensions will be there when they need them, KEA and KEA-Retired worked closely with the Kentucky Teachers Retirement System (KTRS) and other stakeholders to develop a plan that would enable the Commonwealth to stabilize funding for KTRS in the short term and step into long-term funding over the next six to eight years.

This plan would arrest the current trend of declining funded status and put funding back on a sound basis. The proposal would require both the issuance of bonds to infuse money into the fund and a commitment by the state to fully fund the annual required contribution going forward.

Key components of our plan include:
• Stabilizing KTRS while providing the state with a window to step up to full funding.
• Refinancing current state debt (bonds) by issuing new bonds. This reduces the amount of interest the state would pay on existing debt and not increase the total amount of state debt.
• Keeping the amount of state indebtedness the same as it currently is, freeing up additional money for KTRS.
• Providing a six to eight year period for the General Assembly to address the previous underfunding.

To ensure that Kentucky’s educators have security in retirement, House Speaker Greg Stumbo filed legislation – House Bill 4 – on January 9 that, if adopted, would set us on a course to adequate funding for KTRS. The low number assigned to the bill indicates that it is a high priority of the Speaker and many members of the House of Representatives.

KEA and KEA-Retired fought hard during the 2014 session to assure that the state kept its commitment to our education support professionals (e.g. classified employees) by allocating significant resources to assure that their pension system gets back to full funding. KEA stands committed to do the same for our teachers and retired teachers.

Steps KEA has taken to work for you in resolving this issue include:
• April 2014, KEA Delegate Assembly adopted NBI 1 creating a KEA task force to discuss possible actions and to serve as a clearinghouse for information relating to the KTRS pension situation.
• April 2014, KEA Delegates made KTRS and teacher time the top two areas of focus for the 2015 legislative session

CONTINUED ON PAGE 6...
A new year is here and that means a change in insurance for some of us. KTRS retirees (certified employees) who are eligible for Medicare have seen their health care management move from Humana to UHC. All retirees under 65 have seen their health care management move from Humana to Blue Cross-Blue shield. Both groups will continue to receive their prescription medications via Express Scripts. Health care management for KRS retirees (classified employees) who are eligible for Medicare remains with Humana, at least for this calendar year. You may experience a change in co-pay amounts for some of your medications.

I am a retired certified employee and, as such, have health care management through UHC and Express Scripts. I would like to share my experience in straightening out a problem.

Many of the problems or tier changes are made clear in the booklet KTRS retirees received in December. Express Scripts couldn’t quite get the problem solved, so I called the RX Coalition 855-218-5979 and they took over. They called Express Scripts and then even called my doctor to get my medication on the 90-day supply. Basically, they took the situation and solved it. This takes the hassle out of many of the changes.

If you are a KTRS retiree needing help with rejected prescription issues, prior authorization or lower cost alternatives, I highly recommend calling that number. You will actually be talking to pharmacists who are able to answer questions about drug interactions, safety and recommendations. They will work directly with your doctor for you.

If you are a KRS retiree needing help with the same issues, my best advice is to direct your questions to Rebecca Stephens, Chief Benefits Officer, Kentucky Retirement Systems. She may be reached by phone (800-928-4646) or by e-mail at this address: krs.mail@kyret.ky.gov. The KRS website is www.kyret.ky.gov. KRS did not provide KEA-Retired with any information as to the exact type of assistance they provide. This information was taken from the KRS website.

Reactions and comments welcome:
wildcat860@aol.com

YOU’RE INVITED TO THE KEA-RETIRED ANNUAL MEETING IN APRIL

The KEA-Retired Annual Meeting will be Wed., April 8, at the Downtown Marriott Hotel in Louisville. Please join us. Registration opens at 11 a.m. A buffet luncheon will be provided between noon and 1 p.m., with the meeting beginning promptly at 1 p.m. (all times are Eastern).

The agenda includes election of a minority director to the KEA-Retired Board of Directors and a retired representative to each of the following KEA standing committees: Constitution & Compliance, Government Relations, Visibility, and Diversity. All will serve two year terms beginning June 15, 2015 and concluding June 14, 2017.

Attendees will also address the proposed constitution amendments that appear elsewhere in this edition of Today/Tomorrow. Announced candidates for KEA offices have been invited to address the group. KEA-Retired’s Friend of Education Award will be presented. The award winner will have an opportunity to address the group.

To ensure that sufficient materials are prepared and an adequate amount of food is ordered, reservations must be made. If you plan to attend (and we hope you do), please contact Kathy Whitlock at kwhitlock@kea.org by March 25. You may also leave a phone message at 800-231-4532.
PROPOSED AMENDMENTS TO THE KEA-RETIRED CONSTITUTION
Presented for adoption at KEA-Retired General Meeting, Wed., April 8, 2015

Article XIII of the KEA-Retired Constitution states that the constitution may only be amended at the annual KEA-Retired General Meeting. Members must receive the proposed amendments 30 days prior to the meeting. Amendments must be approved by a two-thirds majority of those members present and voting.

In accordance with the constitution, the KEA-Retired Board of Directors approved the following constitutional amendments at its Dec. 10, 2014, board meeting. Language to be removed is crossed out. Language to be added is in bold font.

Amendment 1
ARTICLE V OFFICERS, AND THEIR DUTIES AND TERMS OF OFFICE
RATIONALE: This title more accurately reflects the content of the article.

Amendment 2
ARTICLE V OFFICERS AND THEIR DUTIES
SECTION 1. The officers of this Association shall be President, Vice President, Ethnic Minority representative, Secretary, and member(s) who serve on the KEA Board of Directors and any elected officer of NEA-Retired. These officers shall constitute the Executive Committee of KEA-Retired.

RATIONALE: The language relating to elected officers of NEA-Retired is more appropriate in this section.

Amendment 3
ARTICLE V OFFICERS AND THEIR DUTIES
SECTION 2. The President shall . . .
(g) Serve as a voting ex-officio delegate to the KEA Delegate Assembly.
SECTION 3. The Vice President shall . . .
(e) Serve as a voting ex-officio delegate to the KEA Delegate Assembly.
SECTION 4. The Secretary shall . . .
(b) Serve as a voting ex-officio delegate to the KEA Delegate Assembly.

RATIONALE: These officers have full voting rights at the KEA Delegate Assembly. This language reflects past practice.

Amendment 4
ARTICLE V OFFICERS AND THEIR DUTIES
SECTION 6. The process for impeachment or removal from office shall follow these steps:
(a) The elected officers of the Association may be impeached for a violation of the Code of Ethics of the education profession, for misfeasance, for malfeasance, or nonfeasance in office.
(b) Impeachment proceedings against an executive officer shall be initiated by written petition submitted to the KEA Review Board by at least twenty (20) percent of the registered delegates to the Delegate Assembly.
(c) If, after a due process hearing, a two-thirds (2/3) vote of the KEA Review Board shall sustain the charge, the office shall become vacant. The officer may appeal the decision to the KEA Board of Directors, which shall also afford due process. A 2/3 vote of the KEA Board of Directors is required to sustain the decision of the Review Board.

ARTICLE VI BOARD OF DIRECTORS
SECTION 4. Any member of the Board of Directors may be impeached for the same reasons and with same due process protection listed for officers of the Association in Article V, Section 6. In case of a member elected from a district retired education association, jurisdiction for impeachment shall be reserved to that district retired education association.

RATIONALE: Including these new sections provides a process for removal of office should any situation warrant such removal.

Amendment 5
ARTICLE VI BOARD OF DIRECTORS
SECTION 3. The Executive Committee shall be the ad interim committee of the Board of Directors and shall be composed of the President, Vice President, Secretary, retired member(s) of the KEA Board of Directors, one ethnic minority member, and any elected officers of NEA-Retired. All proceedings of the Executive Committee shall be subject to review by the KEA-Retired Board of Directors.

RATIONALE: The Executive Committee is defined in ARTICLE V OFFICERS AND THEIR DUTIES, SECTION 1 making this language redundant.

Continued on Next Page...
PROPOSED AMENDMENTS

Amendment 6
ARTICLE VII DISTRICT DIRECTORS
SECTION 1. KEA-Retired members from each KEA geographic district shall elect one District Director for each 500-600 KEA retired members or major fraction thereof. The District Directors shall be elected for a 2 year term in even(odd) years. Districts may elect an alternate to serve if the elected Director cannot attend Board meetings.

RATIONALE: The cost of board meetings is a major expenditure of KEA-Retired. This will help limit the size of the current board and save some travel expenses. The language “even(odd)” includes all years.

Amendment 7
ARTICLE X ELECTIONS
SECTION 1. The officers, KEA-R member(s) to the KEA Board of Directors, Ethnic Minority Representative, and voting members to the KEA standing committees and their alternates shall be elected at the annual meeting by voting delegates.

SECTION 3. Elections for KEA-Retired officers, directors, Ethnic Minority representative, and voting members of KEA standing committees and their alternates shall require a majority vote. If the first ballot does not result in the necessary majority, a second ballot shall be taken on the two candidates receiving the highest number of votes.

RATIONALE: Electing alternates to the standing committees, helps ensure KEA-Retired input to the work of standing committees. The annual meeting is a general meeting open to all KEA-Retired members; there are no specific voting delegates.

Amendment 8
ARTICLE X ELECTIONS
SECTION 2. All elections shall be conducted with open nominations and secret ballot procedures. All members are eligible to vote for candidates for any office.

RATIONALE: Only those KEA-Retired members who attend the yearly general meeting are able to participate in elections. There is no mechanism for those not attending the general meeting to participate in elections.

Amendment 9
ARTICLE X ELECTIONS
SECTION 7. Election appeals shall be made in writing within 10 days to the KEA-Retired Board of Directors. Any decision made by the KEA-Retired Board of Directors may be appealed to the KEA board in compliance with KEA Board policy.

RATIONALE: The “” is not grammatically correct. KEA Board policy contains the specifics of the appeals process and ensures due process.

Amendment 10
ARTICLE XI MEETINGS
SECTION 2. The voting body of the KEA-Retired at the annual meeting shall be those KEA-Retired members present. Those members planning to attend should submit their names to the KEA-R office thirty days prior to the annual meeting.

RATIONALE: It is more appropriate to include the deleted language in the KEA-Retired Board Policies.

Amendment 11
ARTICLE XIII AMENDMENTS AND REVISIONS
SECTION 1. Amendments and revisions to this Constitution may be made at the annual meeting provided that a quorum of official delegates is present. Amendments and revisions must be approved by a two-thirds majority of those delegates KEA-Retired members present and voting.

RATIONALE: All KEA-Retired members are invited to the annual meeting. Historically, members who attend the annual meeting vote for officers, amendments, and new business items. Removing the reference to delegates, brings the constitution in line with past practice. There is no process in the constitution for electing delegates to the KEA-Retired annual meeting.
The following districts are due to elect KEA-Retired District Board members: THIRD, FOURTH, JCTA (2), CENTRAL (2), KESPA and UKREA.

SECOND, EKEA, NKEA and JCTA will each elect an additional director due to growth—provided Amendment 6 does not pass.

The Directors from FOURTH, UKREA, CENTRAL, EKEA (Shirley Whitt only) and JCTA (Gail DeVine and Diana Gautier) are eligible for re-election.

Directors elected by district KEA-Retired members serve a two-year term on the KEA-Retired Board and are limited to two consecutive terms. Directors elected will serve from June 15, 2015, through June 14, 2017.

The KEA-Retired Board meets at least four times each year, usually at KEA headquarters in Frankfort. District directors are expected to help organize district meetings and political activities, serve on committees, promote active and retired membership and report district news for use in the KEA-Retired newsletter.

If you wish to nominate yourself or someone else, please fill out and mail the form below. The KESPA-Retired election will be handled from KEA headquarters.

KESPA retirees are asked to mail their nomination forms to Kayne Ishmael at KEA, 401 Capital Ave., Frankfort, KY 40601. All other retirees are asked to return their forms to their geographic district offices, as their elections will be conducted by retirees in their geographic areas.

All nomination forms are due by May 1, 2015.

---

**NOMINATION FORM — KEA-Retired BOARD OF DIRECTORS**

Name: __________________________________________ Last 4 digits Soc. Sec. # __________

Address: _______________________________________

City: _______________ State: _______ Zip: __________

Nomination is for which KEA-Retired district? ___________________________

Biographical statement (not to exceed 30 words): ____________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

Signature of nominee: __________________________________________________________________
PENSION FUNDING

- June 2014, KEA leadership met with KTRS officials to discuss proposals for addressing funding issues.
- August 2014, KEA leadership met again with KTRS officials to receive update and to finalize the proposal to present to the legislature.
- September 2014, KEA convened a meeting of other stakeholder education groups to provide information and to encourage the other groups to join in supporting the proposed legislation.
- November 2014, KEA President, JCTA President, and KTRS officials presented the bonding proposal to the Interim Joint Local State Government Committee of the General Assembly.
- November 2014, KEA Board adopted the following: “The KEA Board is on record of support of the current 7-year Bonding Plan.” The motion passed UNANIMOUSLY.
- December 2014, the Kentucky Board of Education adopted an official motion of support of the proposed bonding plan as well, at the encouragement of KEA.
- December 2014, The KEA-Retired board UNANIMOUSLY adopted the same language as was adopted by the KEA board.
- January 2015, Speaker of the House, Gregory Stumbo, introduced legislation that would move the proposed plan into law.
- January 2015, KY Auditor, Adam Edelen, held a press conference to release findings of the KTRS audit conducted by his office. Edelen stated that the KTRS funding problems were rooted in funding not mismanagement. He encouraged swift passage of actions like HB 4 that would provide relief to KTRS, saying that the only wrong answer was “NO.”

Please join us in our fight to assure Kentucky educators have a well-funded dependable pension benefit upon retirement. Leave a message for your legislator today by calling 1-800-372-7181 or send a letter or email by visiting the KEA website at www.kea.org.

DISTRICTS: NEWS & NOTES

FIRST DISTRICT  First District Retired met Feb. 9. PGES and Common Core information was presented by UniServ Director Craig Carter. Lana Blish explained the Constitutional Amendments for the First District Retired Constitution. Day of Learning for KEA-Retired (Feb. 12) was discussed. Richard Blish presented the KEA-Retired amendments that will be voted on at the April Annual Meeting. First District Retired will meet again May 11, and we will be having GAME Day.

SECOND DISTRICT  SDEA-Retired met on Jan. 26 to organize KEA Day of Learning in Frankfort for both Second District and KEA-Retired. The November meeting was canceled due to snow. The next meeting will be the Second District pre-delegate caucus in March.

THIRD DISTRICT  Third District Retired Education Association met Dec. 2. Representative Jody Richards shared his positive thoughts about the upcoming short session of the Kentucky Legislature. The members present expressed their appreciation to Rep. Richards for his continued support of public education in Kentucky. He discussed with us the possibilities for making KTRS stronger. Jane Gilbert from KTRS shared information about the changes to our insurance program effective January 1, 2015. As usual, Jane is a wealth of very valuable information. It is always a pleasure to have her as our featured speaker. Third District Retired will be electing a new board member for 2015-2017. If you are interested in this fantastic position, please contact Charlene Rabold and/or Third District Kentucky Education Association. Information and a nomination form for this position is in this issue of the newsletter.

MORE DISTRICT NEWS ON PAGE 7...
DISTRICTS: NEWS & NOTES

CENTRAL DISTRICT Members met Jan. 13 for a potluck lunch and business meeting. We were happy to welcome Jane Gilbert, KTRS Director of Retiree Health Care, who gave us an update on our insurance benefits and answered questions. Members volunteered for KEA Day of Learning and “ROC.” Mark your calendar for the next meeting of KEA-Retired/Central District: May 12. A light lunch will be provided. Read Across America celebration will take place March 7 at Fayette Mall in Lexington. Gift bags for children visiting the RAA table will be prepared Feb. 25 at the KEA Lexington Office. Contact Janet Cartmell if you would like to help (find her contact information in the board list). KEA-Retired/Central District will be electing two KEA-Retired board members in June. Janet Cartmell and Sharron Oxendine are eligible to run for second terms.

UPPER CUMBERLAND The Annual Fall Meeting of UCEA-Retired was held Oct. 14 at David’s Steak House. The guest speaker was Kayne Ishmael, KEA Government Relations Specialist. Other guests present were Jim Sproul, KEA Board; Cookie Henson, KEA-Retired Executive Committee; and Mary Nicholson, UCEA-Retired KEA Board of Directors. Kayne gave a very informative presentation on what is coming up in the 2015 legislative session and answered questions. The next UCEA-Retired meeting will be held March 10 at David’s Steak House. The meeting will begin at 11:30 and LUNCH WILL BE PROVIDED. Our guest speaker will be Guy Kendall-Freas, NEA Member Benefits Specialist. Guy will share information about what our family needs to know and the benefits available from NEA as we age. All KEA-Retired/Upper Cumberland members are encouraged to attend.

KEA Northern Kentucky-Retired elected officers at its second meeting. Members discussed their first service project which will be the Read Across America event at Florence Mall. A committee was formed to begin working on a constitution and bylaws for NKEA-Retired. Reports were given by several members who participated in the legislative forum held with five Northern Kentucky legislators. KTRS pension fix and charter schools were discussed. NKEA-Retired will hold its next meeting in March. KEA-Retired president, Joyce Dotson, will be the featured speaker.

EKEA The EKEA-Retired held its 11th annual meeting Oct. 2. Guests included Jim Sproul, KEA Board; Joyce Dotson, KEA-Retired President; and Fred Hester, who has attended every EKEA-Retired meeting. Becky Niece, Director for Member Services at KTRS, reported on changes in insurance programs and took questions. Featured speaker Paul Goodman shared experiences and pictures from his 12-day trip to Israel and Jordan with his wife and 23 other Kentuckians. EKEA-Retired membership report shows 30 members and 40 lifetime members. Officers elected for 2015 are: Larry Johnson, President; Helen L. Hunt, Vice-President; Carol Spence, Secretary; Donna McConnell, Treasurer; Director for Region 1 vacant; Region 2 Linda Wellman; Region 3 Pat Smith; Region 3 Shirley Whitt; Region 5 vacant; Region 6 Paul Goodman.

More District News on Page 6...
KEA-Retired Upper Cumberland Association sorted over 300 toys to be given to every child enrolled in Early Start and Head Start in Clay County. This was a collaborative project with the Ladies Auxiliary VFW Post 7606, VFW Post 7606, UCEA and Clay County EA. The toys were donated by the Marine Corps “Toys for Tots” program. Standing from left are Rhonda Miller, Janis Bowling, Mary Nicholson (KEA-Retired Board member), Penny Robinson (UCEAR President), Ramona Hibbard UCEA Secretary), Darlene Swafford (Clay County EA Secretary), Chuck Miller (Commander VFW Post 7606). Kneeling is Cheyenne Cornett-Lyttle.

KEA-Retired makes staffing changes

KEA-Retired is proud to announce that Kathy Whitlock has been hired as our full time associate staff. She will be working at KEA Headquarters daily, from 8 a.m. until 4 p.m. She may be reached at either of these numbers: 800-231-4532 or 502-875-2889. Kathy’s e-mail address remains the same: kwhitlock@kea.org.

Michelle Duke, an Assistant Director for Affiliate Relations, worked regularly with KEA-Retired. On Jan. 20, she accepted a position with Education Minnesota. Kayne Ishmael, current KEA GR Specialist, is the recently-named Assistant Director for Affiliate Relations. We look forward to working with Kayne; however, Michelle will be greatly missed.

Brenda McGown continues in a split role as the professional staff who works with KEA-Retired and as KEA Instructional Issues Specialist.