Government Pension Offset
Windfall Elimination Provision

This article appeared in the last newsletter. It contained an incorrect email address. Please resend your comments to the address embedded below...

Your help is needed. Please send an email to gpowep@kea.org stating your support of HR 1795 and S 896. These bills will end the provisions known as Government Pension Offset and Windfall Elimination Provision. GPO/WEP penalize folks like you who have dedicated their lives to public education and other public service careers by taking away Social Security benefits that have been EARNED.

Luckily, Democrats and Republicans in both the U.S. Senate and House of Representatives are working together to address these troubling provisions. The Social Security Fairness Act of 2013 has been introduced in the House of Representatives by Reps. Rodney Davis (R-IL) and Adam Schiff (D-CA) as HR 1795. On the Senate side, Sens. Mark Begich (D-AK), Dean Heller (R-NV), Susan Collins (R-ME) and Elizabeth Warren (D-MA) have introduced the same bill as S 896.

Your NEA directors—Kandie McDaniel and Eddie Campbell—will print your messages and then hand-deliver them to the members of the Kentucky Congressional delegation.
KEA-Retired was created by the Delegate Assembly based on a recommendation by the KEA Board that was brought to them by a committee appointed by Marnel Moorman 20 years ago.

My recollection tells me that it was the end of a fall day on Oct. 14, 1994, and KEA Board members had begun to gather for a regular meeting at headquarters in Frankfort. Word spread quickly that our president, Marnel Moorman, had not been heard from since early in the day when he spoke to members of the Upper Kentucky River District in Hazard. Those of us who were there were alarmed, and many paced the floor and the front porch.

Then the call came from the State Police to Charlie Vice that Marnel had been killed in an accident with a coal truck. The world as we knew it had come to an end and we were left to cope with making a new world for KEA without him. There was no meeting that night, yet the people stayed. We made phone calls to spread the news and tried to comfort each other.

The Board did convene briefly Saturday morning to establish a scholarship fund in Marnel’s memory. Our new president, Janet Carrico, presided, and it was decided that KEA would work closely with the Moorman family to establish a scholarship that would reflect the high standards, principles and values held by Marnel and his family.

The following is from the Western Kentucky University Hall of Distinguished Alumni.

Marnel Clay Moorman (1943–1994) was best known for guiding the Kentucky Education Association through the turbulent years that followed the implementation of the 1990 Kentucky Education Reform Act. Marnel Clay Moorman was the first African-American to be elected vice-president and then president of KEA. He was serving his second term as KEA president when he was killed in an automobile accident in 1994. Moorman was born in Central City in 1943. He earned his bachelor’s degree from Western in 1965 and later earned his master’s degree from Georgetown College. He began his teaching career in Shelbyville in 1965; was elected KEA vice president in 1986, 1988 and 1990 and KEA president in 1992 and 1994.

“His guidance, wisdom and gentle understanding calmed the fears of many teachers as they steered into the uncharted waters of school reform,” said Janet Carrico, KEA vice-president at the time of Moorman’s death. Carrico said that Moorman will “be remembered for his devotion to Kentucky’s school children and to his belief that education reform must succeed to create a better future for them.”

Moorman taught in Shelby County for 21 years and was on leave from the school system while serving as KEA president. He worked his way through the system, serving as president of the Shelby County and Fifth District education associations; eight years on the KEA Board of Directors; KEA delegate for 24 years; and delegate to the National Education Association Representative Assembly for 21 years. His favorite phrase was, “Children are our most precious resource.”

Moorman was also considered a community activist, belonging to various committees and task forces working to improve Shelbyville and Shelby County. He was a member of the Clay Street Baptist Church in Shelbyville and the local, state and national branches of the National Association for the Advancement of Colored People.

He was married to the former Laura Loving. They have two daughters, Tolya and Elizabeth, and a son, Marnel Jr. A third daughter, Alison, died in 1993 while working on her master's degree at Western.
Carefully Monitor Your Prescription Changes

by Artie Marx

Let me caution all certified retirees who are Medicare eligible to be sure you keep up with the cost of your prescriptions for next year, as some prescriptions will change to Tier III. That means they could cost you more—quite a bit more.

A sample was published in the last KTRS newsletter. This would happen even if you get a 90-day supply through the mail.

In my case I am going from $20 for three months to $253.

They list alternative medications, but the alternatives do not always work for you and could present a problem.

By now you should have received a list of medications and cost from Express Scripts.

If you have not you will need to give them a call for updates.

I called in October and they could not give me an answer yet.

If there is an appeal process that you need to go through, they will give you a contact number to help you and your doctor work through the appeal.

Looking at the bright side, you may not have a problem at all.

For those of us who get a token amount for Social Security because we worked outside of teaching, we will receive a 1.7% COLA increase after the first of the year.

As always, send your comments or questions to me at this address: wildcat860@aol.com

Have you heard? The KEA-Retired Office has moved to KEA headquarters, 401 Capital Ave., Frankfort, KY 40601. 888-226-3500 502-226-3500 800-231-4532

KEA-RETIRED DAY OF LEARNING
FEBRUARY 12, 2015 — Frankfort

KEA-Retired members will visit with legislators and attend the Senate Education Committee. If you would like to be part of the Day of Learning activities, contact Kathy Whitlock (kwhitlock@kea.org). This is a meaningful and worthwhile event. Legislators need to hear from us.
Members In Action...

The New SLOT Conference (a conference for KEA-Student Program members) was held in Louisville on Sept. 26. KEA-Retired members Janet Cartmell, Gayle Greer and Ann Caldwell (standing from left) helped at the registration table. Student members who also worked the registration table are Sarah Scott of UK (standing at right), along with Brittany Gibson of Morehead, Kyle Smith of UK and Rachel Allgeier of UK (sitting left to right).

Second District members met in Madisonville in September. Standing from left are Artie Marx, Carol Marx, Kathy Skinner, Margaret Moorman, Joy Gray, Alan Vaughn, Jane Gilbert (KTRS insurance specialist) and Diane Mueller. Seated from left are Kyle Howell, Joan Howell, Nada McDonough and Ginger Simpson.
The following districts are due to elect KEA-Retired District Board members: SECOND, THIRD, FOURTH, EKEA (2), JCTA (3), CENTRAL (2), KESPA, NKEA and UKREA.

SECOND, NKEA and JCTA will elect an additional director due to growth.

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 the form below.

The KESPA-Retired election will be handled from KEA headquarters.

**KESPA retirees are asked to mail their nomination forms to Michelle Duke 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.

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**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:  __________________________________ |
|
NEA/KEA EDUCATORS
EMPLOYMENT LIABILITY INSURANCE SUMMARY

AS A RETIRED MEMBER OF THE NATIONAL EDUCATION ASSOCIATION AND THE KENTUCKY EDUCATION ASSOCIATION, YOU ARE PROVIDED WITH EDUCATORS EMPLOYMENT LIABILITY INSURANCE AT NO COST. COVERAGE PROVIDED UNDER THIS POLICY IS LISTED BELOW. SHOULD YOU DESIRE A COPY OF THE INSURANCE POLICY, HAVE A QUESTION ABOUT THE COVERAGE, OR BELIEVE YOU HAVE A CLAIM, PLEASE CONTACT:

BRENDA MCGOWN, KEA-R STAFF LIAISON
KENTUCKY EDUCATION ASSOCIATION
401 CAPITAL AVENUE
FRANKFORT KY 40601
BMCGOWN@KEA.ORG

INSURED BY: NAUTILUS INSURANCE COMPANY
POLICY NUMBER: NEA_KY00001_P-3
PARTICIPATING UNIT: KENTUCKY EDUCATION ASSOCIATION
ADDRESS: 401 CAPITAL AVENUE, FRANKFORT, KY 40601
INSURED: ALL UNIFIED MEMBERS AND ALL STUDENT MEMBERS
POLICY PERIOD: THIS POLICY APPLIES TO OCCURRENCES WHICH TAKE PLACE DURING THE TWELVE MONTH PERIOD STARTING AT 12:01 AM 9/1/2014 AND EXPIRING AT 12:01 AM 9/1/2015.

COVERAGES AND LIMITS OF LIABILITY:

COVERAGE A   EDUCATORS LIABILITY
$1,000,000 PER MEMBER PER OCCURRENCE NOT TO INCLUDE ANY CIVIL RIGHTS ISSUES OR CIVIL RIGHTS CLAIMS
$300,000 PER MEMBER PER OCCURRENCE FOR CIVIL RIGHTS ISSUES OR CIVIL RIGHTS CLAIMS AND NOT TO INCLUDE ANY OTHER CLAIMS
$3,000,000 PER OCCURRENCE AGGREGATE FOR ALL CLAIMS, INCLUDING CIVIL RIGHTS AND CIVIL RIGHTS CLAIMS

COVERAGE A   LEGAL DEFENSE COST LIMITS
$3,000,000 PER MEMBER PER OCCURRENCE NOT TO INCLUDE ANY CIVIL RIGHTS ISSUES OR CIVIL RIGHTS CLAIMS
$9,000,000 PER OCCURRENCE AGGREGATE FOR ALL CLAIMS NOT TO INCLUDE ANY CIVIL RIGHTS ISSUES OR CIVIL RIGHTS CLAIMS

COVERAGE B   REIMBURSEMENT OF ATTORNEY FEES FOR A DEFENSE OF A CRIMINAL PROCEEDING
$35,000 PER CRIMINAL PROCEEDING

COVERAGE C   BAIL BOND
$1,000 PER BOND

COVERAGE D   ASSAULT-RELATED PERSONAL PROPERTY DAMAGE
$500 PER ASSAULT

IF YOU FEEL YOU HAVE A CLAIM UNDER THIS POLICY, CONTACT KEA IMMEDIATELY FOR ASSISTANCE.
D **Central District**: The first meeting of the school year was held Sept. 13. We welcomed newly-retired KEA members with a catered dinner. KEA-Retired President Joyce Dotson shared an overview of summer activities and upcoming events. Janet Cartmell was reelected Secretary, and Charles Fegan (Lincoln County) and Linda Wilson (Fayette County) were elected alternates to the KEA-Retired Board of Directors. UniServ Director Rob Tye explained the KEA organizing effort for House campaigns in the Central Kentucky area and enlisted members to participate. Many KEA-Retired/Central District members were involved in political action during the recent election season. Several members helped register 140 KEA Student Program members at the New SLOT conference in Louisville. The next Central District meeting will be Tuesday, Jan. 13, 2015, 1 p.m., KEA Lexington Office, 523 Wellington Way, Lexington. Jane Gilbert, director of Retiree Health Care at KTRS, is scheduled to bring information and answer questions. Covered dish lunch, so bring something to share.

**First District**: First District KEA-Retired members met Oct. 15. Guy Kendall-Freas of NEA member benefits demonstrated how to use the NEA member benefits website. About 20 members were present. Richard Blish was elected to serve on the KEA-Retired board of directors from First District in place of Dawn E. Lampley, who is temporarily employed as UniServ Director in the KEA Madisonville office. Our next meeting will be Feb. 9, 2015, 11 a.m. at the KEA Paducah Office, 565 Lone Oak Road, Paducah. The program will be a presentation on PGES and common core. First District’s “Day of Learning” in Frankfort will be Feb. 14. We welcome new KEA Office Associate Candice Edmonds to the Paducah office. Candice studied business administration and healthcare management at the University of Georgia. She has an extensive background in management, accounting and computer technology.

**Second District**: Members met in September at KEA headquarters in Madisonville for a presentation by KTRS on the new health insurance changes. The November meeting included presentations by legislators about the upcoming session in 2015.

**Upper Cumberland**: UCEA-Retired members held their annual fall meeting Oct. 13 at David’s Steak House in Corbin. The program included information on the retiree healthcare coverage. Kayne Ishmael, KEA Government Relations Specialist, was guest speaker. Kayne gave a very informative history and update on happenings in Frankfort and answered questions about issues that affect retirees and education employees. Each person attending was encouraged to return to their locals and recruit active members. The UCEA-Retired Pre-Delegate caucus will be held at David’s Steak House on March 10, 2015, at 11:30 a.m. Guy Kendall-Freas, NEA Member Benefits Specialist, will be guest speaker and will share information on benefits available through NEA.

**JCTA**: In October, 125 Jefferson County Teachers Association-Retired members attended our annual luncheon at the Olmstead in Louisville. They approved minor constitutional changes and received a copy of JCTA’s Better Schools Kentucky recommendations of education-friendly candidates for the November election. KTRS Healthcare Associate Courtney Mangione presented a thorough overview of new healthcare and prescription benefits for all KTRS members. JCTA-Retired members volunteered to work get-out-the-vote phone banks. All members should be ready to phone the Kentucky Legislative Message Line (1-800-372-7181) to remind your state Senator and state Representative about issues affecting retirees and education in Kentucky. Please remember to vote for JCTA-Retired candidate in the Feb. 1-7, 2015, election to represent you at the annual NEA Representative Assembly this summer.
USE NEA CLICK & SAVE!

HOW CLICK & SAVE WORKS ... 
It is so easy—just sign up by going to www.neamb.com and selecting EVERYDAY DISCOUNTS from the drop-down menu under DISCOUNTS. Then click on NEA CLICK & SAVE. Once the NEA Click & Save page opens, simply click on START SHOPPING! under MY ACCOUNT.

You can request email reminders from your favorite merchants about upcoming sales and discounts, select favorite stores and more to make NEA CLICK & SAVE personalized for your likes and interests. Why not invite family members to join in the fun (and financial benefits)? Enjoy shopping convenience and savings now!

(If you’ve not registered before, you’ll need to go through a short registration process. You will NOT need your membership card for this process. Assistance is available on-line or through the Member Service Center at 800-637-4636 Monday–Friday 8:00 a.m. to 4:00 p.m. or Saturday 9:00 a.m. to 1:00 p.m.)

To Do List . . .
√ Respond to JOLT’s requests.
√ Order two free magazines from NEA Member Benefits (details on front page).
√ Self-nominate to serve as KEA-Retired Board member if your geographic district has an election this year (details on page 5).
√ Enjoy the holiday season.

U.S. Senate candidate Alison Lundergan Grimes and President Bill Clinton appeared together at a campaign rally during the UHC health forum at the Convention Center in Owensboro prior to the Nov. 4 election. Grimes lost the election to incumbent Mitch McConnell after a hard-fought battle that garnered national attention.