

KENTUCKY

TEACHERS' RETIREMENT SYSTEM

RETIRED MEMBER
EDITION



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Bringing KTRS to Facebook, Twitter, Smartphones

The Kentucky Teachers' Retirement System wants to connect with members whatever way is most convenient. In the 21st Century, that means social media.

In tandem with launching a new, more user friendly website, KTRS created accounts on Facebook and Twitter. The goal of all those efforts — including the Pathway online self-service portal that allows members to access information about their accounts 24-7— is to provide more information about KTRS to members in a more timely fashion.

Facebook and Twitter postings, whenever possible, will link back to the new website that has a cleaner look with relevant content, from investment returns and holdings to bills of note in the legislature and agendas for upcoming Board of Trustees meetings.

The venerable KTRS newsletter remains a centerpiece of the agency's communications efforts, but it is imperative to provide information more quickly than the newsletter's quarterly distribution schedule.

Please visit, "like," "follow," Tweet and share our new online efforts:



FACEBOOK

[facebook.com/KyTeachersRS](https://www.facebook.com/KyTeachersRS)

TWITTER

[@KyTeachersRS](https://twitter.com/KyTeachersRS)

WEBSITE

[ktrs.ky.gov](https://www.ktrs.ky.gov)

**PATHWAY
SELF-SERVICE PORTAL**

<https://mss.ktrs.ky.gov/>

**KENTUCKY TEACHERS'
RETIREMENT SYSTEM**

479 Versailles Road

Frankfort, KY 40601

Monday through Friday

from 8 a.m. to 5 p.m. ET

Phone: 800-618-1687



Answering Persistent Questions

by Gary L. Harbin, CPA
Executive Secretary

Radio host Garrison Keillor's private eye detective character Guy Noir has for years been "trying to find the answers to life's persistent questions." As the education community continues the crucial work of securing funding during the current Kentucky legislative session, the Kentucky Teachers' Retirement System, too, is answering "persistent questions."

Much of what you're reading in this newsletter covers efforts at KTRS to fulfill the mission of answering questions from teachers, retirees, legislators and other citizens. Among the examples are articles about: the new website, Facebook page and Twitter account; and showing members how to handle pension income on state tax returns. Everything we do has the best interests in mind of you, the member, and the retirement benefits you're guaranteed. And, in some sense, it's also aimed at answering persistent questions. We always are happy to do so.

One of those persistent questions that came up during the recent Funding Work Group — and that comes up again and again in letters to the editor and other forums across the commonwealth is: if pensions are cost effective, why is the private sector turning to defined contribution plans?

The work group's consultant, William B. "Flick" Fornia of Pension Trustee Advisors, provided an interesting answer to the question, and I also wanted to offer a few of my thoughts on the question.

Fornia said companies don't like the perceived risk of having a company pension plan being worth more than the underlying business.

"I don't think Kentucky will ever be a pension fund that's a commonwealth on the side," he said.

As for my thoughts on the matter, one difference between current private business practice and public pensions is a function of today's merger-mania business climate.

These days Bourbon County's Paris and France's Paris are mere computer clicks apart rather than being separated by an ocean. The world is a smaller place, including the business world where companies are sold with remarkable frequency. Those corporations interested in being acquired seek simplicity. Company pension funds being included in mergers make transactions more complicated. Thus, defined contribution plans make a sale easier. But what's simpler for the balance sheets of company owners and boards isn't what's best for the retirement security of their employees.

The funding group's final report, which was issued in December and is available on the new KTRS website, confirmed that Kentucky's pension plan for teachers is a low-cost, high-quality benefit that is better for teachers and taxpayers than any other option. It's almost the same cost as Social Security, and it's cheaper if the cost of a supplemental retirement plan is paired with it. That's not to say there can't be tweaks and changes, but that big-picture takeaway is indisputable.

As this legislative session continues through mid-April (check the website's legislation page for a list of pension-related bills), be assured that the Board of Trustees and entire staff of KTRS always are working to protect your retirement security, providing persistent answers to those persistent questions.

Funding Ratio Updated

Actuaries for the Kentucky Teachers' Retirement System recently issued updated figures on the assets and liabilities of the teachers' pension plan and the retiree medical trust. The numbers are included in the Comprehensive Annual Financial Report that is available on the KTRS website.



As of June 30, 2015, the pension fund's assets of \$17.2 billion covered 55.3 percent of the system's \$31.1 billion in liabilities. That's an improvement over the 53.6 percent funding ratio at the same point the previous year, but the better position is the result of investment returns — not an improvement in funding.

The retiree medical trust assets of \$638 million, as of June 30, 2015, covered 18.09 percent of the \$3.5 billion in liabilities — an improvement from the 15.93 percent funding ratio as of the same date in 2014.

For more information, go to the KTRS website at ktrs.ky.gov and search for the "fast facts" page that summarizes information about the pension and medical trusts. Also, more detailed information is available on the "financials, reports & quarterly investments" page.

Minimum Distribution Requirements

Regardless of whether you are vested with at least five years of service, if you are no longer working for a participating KTRS employer, federal tax law requires you to take action soon after you turn 70½ to withdraw the contributions that have been deposited in your retirement account.

If you are vested with at least five years of service, you are required to withdraw your contributions by filing a retirement application to start receiving your retirement allowance.

If you are not vested with at least five years of service, you are required to file an application for a refund of your account.

Failure to make a timely withdrawal of contributions in your retirement account may result in federal tax penalties.

If you are 70½ or older and no longer contributing to the retirement system, please contact KTRS immediately for the forms to apply for retirement or a refund to avoid substantial and recurring federal tax penalties.

Federal tax law also requires the beneficiary of an active or retired member to begin receiving benefits or a refund soon after the member's death. Beneficiaries should contact the retirement office soon after the member's death to begin receiving benefits or take a refund in order to avoid any applicable penalties.

Two-Year Delay on the Federal Excise "Cadillac" Tax

Federal lawmakers have approved a two-year delay on the federal excise "Cadillac" tax, moving the effective date to Jan. 1, 2020.

The tax is created by the Patient Protection and Affordable Care Act (ACA), a provision of which would have imposed an excise tax — informally known as a Cadillac tax — of 40 percent on the cost of employer-provided insurance plans that exceed certain thresholds beginning in 2018. The Kentucky Employees' Health Plan (KEHP) for KTRS's under-65 retirees likely would have been subject to the Cadillac tax.



The tax could result in reduced benefits or higher insurance premiums to both active employees and retirees in the KEHP, with no corresponding increase in salaries or pensions to offset the increased costs. As a result, many public and private sector employers and agencies, including KTRS, share a concern that the new revenue stream is flawed and will not provide the additional \$93 billion in revenue proponents say it will in the first 10 years to cover the cost of insuring all nationwide.

KTRS's under-65 retirees and dependents represent 17,000 of the 260,000 participants insured through the KEHP. KTRS will continue to monitor this tax in the future and its effect on retired Kentucky teachers.

~ MEHP~
Turning 65?

**Important Insurance Information
for Members Hitting That
Milestone**

If you are enrolled in the KTRS insurance plan, you will receive a packet about three months before you turn 65 with information on how to ensure you are enrolled in the Medicare Eligible Health Plan (MEHP) provided for KTRS retirees and eligible spouses age 65 and older. The MEHP consists of UnitedHealthcare (UHC) Medicare Advantage PPO and Express Scripts Medicare Part D prescription drug plan.

Please pay special attention to the "**warnings**" section on the next page of this article. It details requirements for obtaining and continuing to receive the KTRS retiree health care — with special rules for coverage of spouses, higher-income recipients and people currently in family plans.

First...

As of the first day of the month that you turn 65 (or the first day of the preceding month for people whose birthdays are the first day of a month), you will no longer be eligible for the Kentucky Employees' Health Plan (KEHP), and you must obtain Medicare (see Quick-Step Guide below) to have medical and prescription coverage through KTRS. Return forms to KTRS regardless of whether you plan to enroll or waive in the MEHP.

**Quick-Step Guide to enrolling in KTRS
MEHP & Medicare**

Retiree

1. Contact Social Security by calling 800-772-1213 or visiting three months before your birth month to enroll in Medicare.

- Enroll in Medicare Part B.
- Enroll in Medicare Part A only if you qualify and it is free. (See "Explaining Medicare ..." below for ways you could qualify.)

• Do not enroll in Part D because the KTRS MEHP provides it.

2. Complete an MEHP enrollment form providing the Medicare claim number obtained from either Social Security or your Medicare card.

3. Mail the completed MEHP enrollment form back to KTRS preferably two months before your birth month. Include a copy of your Medicare card if it's available, or submit a copy upon receipt.

4. If you're currently covering dependents, complete and return the KEHP enrollment/change application to continue or to waive coverage for remaining dependents.

Spouse

1. Contact Social Security by calling 800-772-1213 or visiting three months before your birth month to enroll in Medicare.

• Enroll in Medicare Part A and Part B.

• Do not enroll in Part D because the KTRS MEHP provides it.

2. Complete an MEHP enrollment form providing the Medicare claim number obtained from either Social Security or your Medicare card.

3. Mail the completed MEHP enrollment form back to KTRS preferably two months before your birth month. Include a copy of your Medicare card if it's available, or submit a copy upon receipt.

**Explaining Medicare "Parts"
and how to pay?**

Part A: Unlike many retired KTRS members, most people in the general public automatically receive free Part A coverage from Social Security because they or a spouse paid Medicare taxes while working. KTRS retirees who do not automatically receive free Part A don't need to purchase Part A, because, instead, the KTRS plan pays Part A expenses as Medicare would have, excluding MEHP deductibles and copayments. When you contact Social Security to enroll in Medicare, please make sure they check to see if



see "Turning 65" continued on page 7

2015 Tax Year Information

Tax time tips

On the next pages of the newsletter are illustrations aimed at helping you fill out the pension-related parts of your tax returns. These tips should not, however, be considered the only advice needed. Rules and forms likely will differ for retirees who now live outside Kentucky. Retirees may want to confer with a tax preparer or use a tax preparation computer program. KTRS assumes no liability in providing this general guidance. Most importantly, remember that up to \$41,110 in pension income is exempt from Kentucky taxes — and even more if you retired or earned service credit before Jan. 1, 1998.

Form 1099-R

KTRS mailed 1099-R tax forms at the end of January.

The tax statement contains confidential information and can only be mailed to the member's address that is currently on record with KTRS. In order for KTRS to send the form to a different address, the member, beneficiary or power of attorney must submit a written request to KTRS. The written request may be mailed to KTRS or faxed to 502-573-0254 and should specify if the address change is permanent. The form is available on the Retired Member forms page at ktrs.ky.gov. To request a duplicate for a lost 1099-R form, call KTRS at 800-618-1687.

UNDERSTANDING YOUR 1099-R

Form 1099-R 2015		OMB No. 1545-0119 Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. This information is being furnished to the Internal Revenue Service.	
		Payer's Federal Identification Number 61-0600439	
		STATE COPY 1- File with Recipient's STATE Tax Return	
Recipient Information	1 Gross Distribution 1	2a Taxable Amount 2a	2b Taxable Amount Not Determined <input type="checkbox"/> Total Distribution <input type="checkbox"/>
	3 Amount in Box 2a Eligible for Capital Gain Selection	4 Federal Income Tax Withheld	5 Employee Contributions 5
Recipient Identification Number	6 Net unrealized appreciation in employer's securities	7 Distribution Code	IRA/SEP/Simple <input type="checkbox"/> 8 Other
Payer's Full Name and Address KENTUCKY TEACHERS' RETIREMENT SYSTEM 479 VERSAILLES ROAD FRANKFORT KY 40601-3800	9a Your Percent. of Total Distrib.	9b Total Emp. Contrib. 9b	10 Amount allocable to IRR within 5 years
	12 State Tax Withheld	13 State/Payer's State Number	14 State Distribution State Taxable Percentage %
		11 1st year of desig. Roth contrib.	

1 **BOX 1**
Shows total pension benefit before withholding.

2a **BOX 2a**
Shows taxable part of benefit. If blank, "Taxable Amount Not Determined" in Box 2b should be marked.

5 **BOX 5**
Shows the amount member personally contributed to what was received. The Box 5 amount is nontaxable and is NOT used on personal returns (i.e. IRS Form 1040, Ky. Form 740).

9b **BOX 9b**
Only used in first year of retirement to show amount of previously taxed contributions.

KENTUCKY STATE TAX LAWS

The majority of members do not owe Kentucky state taxes on KTRS benefits. You may want to take a copy of this pullout section to your tax preparer.

Kentucky law excludes up to \$41,110 in pension income from state tax, so don't forget to apply the Kentucky pension income exclusion against the amount taxable by the state. Here's how:

The Kentucky return begins with the federal adjusted gross income (AGI), which is on line 5 of Form 740. But that figure can be lowered using the deduction of up to \$41,110. On Schedule M, which is where deductions are itemized, line 11 allows you to deduct up to \$41,110. If the amount in box 2a of your 1099-R (or the sum of box 2a amounts if you have more than one 1099-R) exceeds \$41,110, you will need to file a Schedule P, which reports pension income in detail. Follow the instructions on the form to determine the amount that goes on Schedule M line 11.

FEDERAL TAX LAWS

Upon retirement you must report your federal taxable income to the IRS. Under federal tax law, members must pay taxes on their tax-sheltered annuities immediately. If you made contributions prior to August 1982 or made personal payments to the retirement system, KTRS will calculate the amount of your contributions upon which you already have paid federal income tax and will report on the 1099-R the amount of your annuity that is still subject to income tax.

Tax forms may be obtained through the Kentucky Department of Revenue at <http://revenue.ky.gov/>.

Need help?

KTRS	502-848-8500
Toll Free	800-618-1687
KERS	502-696-8800
Toll Free	800-928-4646
Deferred Compensation	502-573-7925
Toll Free	800-542-2667
KY Revenue Cabinet	502-564-4581
IRS	800-829-1040

Planning to Move?

Keeping your contact information ensures that you receive important communications from the Kentucky Teachers' Retirement System, such as annual statements, newsletters, trustee election ballots, payment stubs and tax forms.

Besides your physical address, please keep email addresses and telephone numbers up to date.

To update your information, mail or fax a signed letter to KTRS with your name and KTRS identification number and the new information. A form also is available for download at ktrs.ky.gov. The fax is 502- 848-8518.



The mailing address is:
Kentucky Teachers' Retirement System
479 Versailles Rd.
Frankfort, KY 40601

"Turning 65" continued from page 4

you qualify for free Part A through Social Security and/or Medicare tax payments made by either you or your spouse. You could qualify through a current, former or deceased spouse.

Part B: Everyone must enroll in Part B and pay a monthly premium to Social Security. Contact Social Security to determine Part B monthly premiums. In some cases, Part B premiums could be higher if you fail to enroll when you first become eligible or you fall into a high-income category (see "special cases" below).

- If you get Social Security, Railroad Retirement Board or Civil Service benefits, your Part B premium will be deducted from your benefit payment.
- Everyone else (including many retired teachers) receives a quarterly bill called a "Notice of Medicare Premium Payment Due." Follow the instructions and pay the amount prior to the due date. You can pay by check, money order, credit card or sign up for Medicare Easy Pay, a free service that automatically deducts premiums from your bank account. Call Medicare to request an Easy Pay form.

Part D: Part D is prescription drug coverage. Like Medicare Part B, Part D requires monthly income-adjusted premium payments to Social Security. Premiums are higher for some high-income recipients (see "special cases" below).

Special cases

Family, Couple or Parent Plus plan participants will have an additional letter in the packet to read and may be required to complete other forms. Also, if you are currently covering dependents under a Parent Plus Plan, you will receive a separate COBRA packet for them from WageWorks a month before the termination date. If your child is disabled and has Medicare Parts A & B, you can enroll them in the KTRS MEHP by obtaining an enrollment form from KTRS and paying the monthly premium.

Higher-income people are required by Medicare to pay higher premiums to Social Security for Medicare Parts B & D. This generally affects individuals with incomes greater than \$85,000 and couples with incomes greater than \$170,000, based on tax return information the IRS gives Social Security.

Reciprocity retirees who have service in KTRS and Kentucky Retirement Systems (KRS) should contact KTRS to determine their rates.

WARNINGS:

- If you do not submit the required enrollment form and you are not enrolled in Medicare before your birth month, you will not be enrolled in the MEHP.
- **Spouses:** If you are the Medicare eligible spouse of a KTRS retiree and you waive or lose coverage, you will not be permitted to enroll in the MEHP in the future unless you experience a valid KTRS qualifying event. Spouses are not permitted to enroll during MEHP open enrollment unless the retiree, who previously waived coverage, is enrolling.
- If, at any time while enrolled in the MEHP, your Medicare coverage lapses due to non-payment or another reason, you will be terminated from the KTRS MEHP, and you will be responsible for the actual cost of any claims.
- If your enrollment is terminated for not paying a premium, you may not be eligible for future re-enrollment.
- If you are the retiree and your coverage terminates, then your spouse is not eligible for coverage.
- Outside of the annual open enrollment, retirees will only be eligible to re-enroll within 30 days of a valid qualifying event.
- If you enroll in another Medicare Advantage or Part D plan outside of KTRS, including KRS, your UHC and Express Scripts coverage through MEHP will be terminated immediately.
- Always pay your Medicare Part B premium and any additional Part B and Part D premiums billed by Social Security or your Medicare coverage will be terminated. A lapse in your Medicare coverage also terminates your KTRS MEHP coverage.
- If you are being billed for Medicare premiums, call 800-MEDICARE or go to www.medicare.gov to obtain a form for Medicare Easy Pay, which is a free, electronic payment option that automatically deducts Medicare premiums from a savings or checking account.
- Your name, date of birth and address at Social Security must match what you have on file at KTRS. Since Medicare will not accept a PO Box you must supply KTRS with a permanent street address.

see "Turning 65" continued on page 8

Once coverage begins

If your birthday is the first day of the month, your Medicare and the MEHP will start on the first day of the prior month. For everyone else, coverage will start on the first day of your birth month.

KTRS Medical Coverage: The UHC Medicare Advantage (MA) plan allows the same in- and out-of-network cost-share; therefore, you can see any licensed provider who accepts Medicare patients and Medicare-approved service rates and agrees to bill UHC directly. Show providers your new UHC ID card and have them file claims with UHC instead of Medicare.

KTRS Prescription Coverage: The Express Scripts Medicare Part D prescription drug plan consists of a retail drug program and a home-delivery program.

- The retail drug program includes a \$150 annual deductible and is designed for initial and short-term prescriptions to be obtained at a retail network pharmacy.
- The home-delivery program does not require a deductible, is for maintenance prescriptions and allows for a supply of up to 90 days of medication

to be obtained through the Express Scripts home-delivery service.

- If you are ever denied coverage for your prescriptions, Express Scripts will explain the decision to you and you have the right to appeal and ask for a review of the denied claims.
- If you need specific information regarding a prescription cost and/or restrictions, you can call the Know Your Rx Coalition at 855-218-5979.
- To avoid a possible lapse in your medication, obtain a refill through your current plan on the last day of the month prior to the effective date of the MEHP.

Benefit Booklets and ID Cards: You can access benefit documents at www.ktrs.ky.gov. After coverage begins you will receive an Evidence of Coverage booklet from UHC and Express Scripts. If your MEHP application is submitted to KTRS in a timely manner and Medicare approves your enrollment, you should receive ID cards before your coverage becomes effective. If UHC and Express Scripts have processed your enrollment, you can access a letter of medical coverage or print a temporary ID card by registering at www.uhcretiree.com/ktrs and www.Express-Scripts.com.

MEHP 2016 Monthly Rate Chart

		<i>New Retirees & New Age-Ins Use Columns A, B & C below ... Retired and/or Age 65 On or After 1/1/05</i>			<i>Spouses Pay Full Premium Rate of:</i>
<i>Medical & Rx</i>		A	B	C	
<i>Years of Service</i>	<i>Retired & Age 65 Before 1/1/05</i>	<i>Entry Date Before 7/1/02</i>	<i>Entry Date On or After 7/1/02</i>	<i>Entry Date On or After 7/1/08</i>	
5 - 9.99	\$78.00	\$195.00	\$234.00	Not Eligible	\$260
10 - 14.99	\$52.00	\$130.00	\$195.00	Not Eligible	
15 - 19.99	\$26.00	\$65.00	\$143.00	\$143.00	
20 - 24.99	\$0.00	\$0.00	\$91.00	\$91.00	
25 - 25.99	\$0.00	\$0.00	\$26.00	\$26.00	
26 - 26.99	\$0.00	\$0.00	\$13.00	\$13.00	
27 or more	\$0.00	\$0.00	\$0.00	\$0.00	

Contact the Social Security Office at 800-772-1213 for more information regarding your Part B premium.

For answers to any of your questions please call: KTRS toll free at 800-618-1687.

~MEHP~

UnitedHealthcare's Rewards for Health

Making good decisions about your health isn't always easy. So, to make those decisions easier, UnitedHealthcare (UHC) is rewarding you for taking certain steps toward living a healthy life. In 2016, members in KTRS's Medicare Advantage Medicare Eligible Health Plan (MEHP) will be able to earn rewards for certain actions.

Annual Wellness Visit

Get your annual physical or wellness visit by June 30 and receive a \$50 gift card. As a member of the UHC Medicare Advantage plan, earning your reward is as simple as 1-2-3.

1. Complete your annual physical or wellness visit between Jan. 1 and June 30, to earn the gift card.
2. Let UHC know you completed your visit by calling 888-212-7270. You must claim your award by July 31.
3. Choose a \$50 gift card from a menu of national retailers and restaurants.

If you have already completed your Annual Wellness Visit this year and have not yet requested your reward, please give UHC a call. You must claim your reward by July 31.

HouseCalls

A complement to your annual wellness visit with your doctor is UHC's HouseCalls program. The HouseCalls program offers a free in-home clinical visit with a certified nurse practitioner or physician to complement the care of your regular doctor. It's another chance for you to ask questions and get answers about the things that matter most to you about your health. In 2016, KTRS MEHP Medicare Advantage plan members can earn a \$15 Target gift card by completing a HouseCall. Once you complete a HouseCall, your gift card will be sent to you automatically within about a month.

So if you complete both an Annual Wellness Visit and a HouseCall, you can receive both rewards. You may also be eligible for rewards for additional activities, such as diabetic eye exams, colon cancer and breast cancer screenings. Please contact UHC at 844-518-5877 for additional information on the costs of and restrictions on these activities.

~KEHP~

Time to Keep Your Promise!

If you elected a LivingWell health plan for 2016, don't forget to take your Vitality Check or online Health Assessment by May 1.

1. Get started

You'll need your Humana Vitality ID card.

You will find your Humana Vitality Member ID number on this ID card. Use this when you get your Vitality Check or if you have forgotten your password when you take your online Health Assessment.

2. Take your pick or do both:

Get a Vitality Check (biometric screening).

The biometric screening consists of a finger prick to measure your cholesterol and blood glucose, a blood pressure check, and height, weight and waist circumference measurements. The screening is provided free (unless a physician's office co-pay applies) to you and is offered at a number of convenient locations. (Find screening locations at LivingWell.ky.gov.) Fast for at least nine hours prior to your appointment, and bring your Humana Vitality ID card and a photo ID.

Take your online Health Assessment.

Visit LivingWell.ky.gov. Click "Humana Vitality Login" to log in. Hover over "Get Healthy," click "Health Assessment" and answer the questions to receive your Vitality Age. (Or complete your Health Assessment on the Humana Vitality mobile app.)

3. Proof of completion

Log in to Humana Vitality, hover over "Get Healthy," click "Achievement Dashboard." Your Health Assessment should appear on the Achievement Dashboard within 24 hours. Vitality Checks may take four to six weeks to appear following your screening date. Click "Download as PDF" to save a document that can serve as verification.

If you have a Vitality Check done, be sure to take the appropriate voucher with you to your appointment for completion. Voucher forms can be found at LivingWell.ky.gov.

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"Promise" continued from page 9

4. Get points

HumanaVitality rewards you.

HumanaVitality rewards you for completing your promise. Receive 2,000 Vitality Points just for completing the Vitality Check and up to an additional 2,000 Vitality Points for results in healthy ranges. Earn even more points by completing the online assessment.

Visit LivingWell.ky.gov for all your wellness benefits. If you have questions, visit community.humanavitality.com or call 855-478-1623.

What happens if I fail to complete the LivingWell Promise between Jan. 1 and May 1?

If you chose a LivingWell plan and fail to fulfill the LivingWell Promise, you will not be eligible to choose a LivingWell plan option for the 2017 plan year. You will only be eligible for one of the Standard plan options in 2017.

Check out Your Account on Pathway Member Self-Service Site

As members are registering for the new Pathway site that allows them to access their



retirement account information, some start-up issues have come to the attention of the Kentucky Teachers' Retirement System. The programming issues, which include how certain aspects of accounts are displayed, do not impact your accounts in any way and stem from converting from the old computer system to Pathway.

KTRS is in the process of registering members in phases for the Pathway self-service account site. About 45,000 members already have been invited to register, and the remaining members should be invited by the end of May.

Once registered, members are encouraged to login, review account information and call KTRS toll free at 800-618-1687 or local at 502-848-8500 to report any discrepancies or ask about any information that doesn't look right.

KTRS is working to address issues that have arisen. Please access your account and call KTRS with any concerns about Pathway or anything else regarding your retirement.