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# Teachers' Retirement System

RETIRED  
MEMBER EDITION

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## TRS's Solid Foundation Ensures Retirement

by Gary L. Harbin, CPA, Executive Secretary

Kentucky teachers should have great confidence in how their contributions are invested alongside state contributions for the retirement security of educators.

TRS's assets, as of June 30, topped \$19 billion – a record. By another measure, TRS's 15.37 percent gain in investments for the fiscal year that ended then was among the best in the country for large public pension plans. In fact, a recent review by Pensions & Investments magazine said TRS's return was fourth among public pension plans.

After fees and expenses that are some of the lowest in the country, the 15.02 percent net return shows that your retirement dollars are invested efficiently.

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## TRS Pilot Program to Assist MEHP Retirees, Medical Professionals in Making Medication Decisions Using DNA Testing

TRS has begun a pilot program for selected Medicare Eligible Health Plan (MEHP) retirees involving what is called personalized medicine.

This pilot project uses DNA testing to help a patient's doctor make more effective treatment decisions for better health outcomes.

The pilot, which has been months in development and began in November 2017, is focused on making sure that a retiree's medications are safe and will be beneficial. Without this testing, medicines may be prescribed that don't work with a retiree's individual physiology (as shown through DNA

testing) and that, in some cases, may be fatal.

Coriell Life Sciences, which has been providing clinical research services for more than 64 years, is TRS's partner in the pilot.

Besides the health benefit to retirees, the pilot is expected to provide significant cost savings to the plan by reducing adverse drug reactions and the trial-and-error period that some patients see.

If the pilot is successful, the program could be expanded to include other MEHP enrollees.

Of course, since TRS is a long-term investor, its success isn't defined by any single good year or any one bad year. So most importantly, TRS's returns over longer periods are exceptional as well.

For example, a report by Cliffwater, an investing group with which TRS has no ties, showed TRS's investments for the last decade – a period that includes the Great Recession – were tied for eighth among 67 large public plans nationally. TRS tied for sixth best in that same report in achieving the best returns considering how much risk was taken.

For the one-year period ending Sept. 30, 2017, TRS's investment performance grossed 15.4 percent, which the system's independent investing consultant found was in the top 3 percent for the quarter and the year among public plans with more than \$1 billion under management.

Also, TRS's return for the last 30 years is above 8 percent, which is consistent with the 7.5 percent assumed rate of return. That performance by TRS over the long haul demonstrates the methods and assumptions of the teachers' investment program are valid.

All these ranking and returns show current and retired teachers that their investment team is among the nation's very best. TRS's long-term investment strategy and return assumptions work.

Nonetheless, those approaches and assumptions aren't just taken for granted. Actuarial and investment assumptions are constantly reviewed internally and by outside

experts. Additionally, at least every five years, TRS does a study to examine its assumptions.

Recent reports by the Public Pension Oversight Board staff, NASRA and Horizon, an annual report based on a survey of what 35 investment advising firms are seeing now and projecting for the future, all show that the 7.5 percent investment return is in line with other large pension plans. Further justifying the reasonableness of the 7.5 percent assumed return, TRS's investment consultant Aon used the assumptions of future market performance in the 2017 Horizon survey to see what return TRS's target asset allocation would produce over the next 20 years. The result was a 7.7 percent gain.

TRS's approach stems, in part, from the historical continuity that helped build the system's solid foundation. The agency has had just five executive secretaries in 78 years and only three chief investment officers (the position was created in the 1970s). For almost a decade, the Investment Committee has included two nationally recognized investment experts. The Board of Trustees – as it has been since the beginning in 1940 – largely is elected by the membership. Also, two statewide leaders serve by virtue of their offices and, beginning last year, the governor appointed two trustees who have investment experience.

Whether markets are up or down, in times that are predictable or not, TRS's investing philosophy that focuses on the long term helps provide the foundation for the retirement security of Kentucky's teachers.

## **Regarding Pension Reform**

The possibility of pension reform in Kentucky continues to grab headlines in newspapers and on websites across the state.

So many ideas have been proposed for pension changes that it serves no purpose to speculate on what any final reform will contain regarding benefits for current teachers and retirees. But the best advice is to watch and see what happens. As fiduciaries for your retirement funds, TRS encourages teachers and retirees to pay attention to these evolving headlines.

## KEHP Under 65

### Proposal Could Affect Under-65 Retirees' Health Insurance Cost

The proposed 2018-2020 state budget as initially filed in House Bill 200 eliminates the state's contribution toward retiree health care for any teachers under 65 who either are retiring or retired on or after July 1, 2010.

Under the 2010 Shared Responsibility law, the state has paid most of the premium cost for those retirees' coverage. Kentucky's Inviolable Contract law guarantees retired teachers access to group coverage, but the details of that coverage – including costs to the member – can change.

If the initially filed budget proposal becomes law, retirees could have to pay the full premium as soon as July 1, 2018.

Under that scenario, an under-65 retiree, using 2018 rates, could have to pay \$729.34 a month for single PPO coverage compared to the \$216.38 currently paid by those retirees under existing law. Different coverage levels, such as family coverage, could cost more.

No changes have been proposed for retirees 65 and older or who retired before July 1, 2010. The 3.75 percent contribution made by active teachers is for prefunding over-65 retiree health care.

The budget still will go through the legislative process, and what will become law cannot be predicted.

### TRS Financial Updates

Actuaries and auditors have completed their annual work evaluating the condition of the retirement system for Kentucky's teachers. Here's what the reviews, and other updates, show:

- The pension plan's funding ratio improved to 56.4 percent as of June 30, 2017, from 54.6 percent a year earlier. The unfunded accrued liability decreased by \$200 million to \$14.3 billion. The system received 99 percent of the actuarially required

contribution – thanks to a \$499 million additional contribution from the state budget.

- The medical insurance fund improved to 26.7 percent funded compared to 21.9 percent the prior year. Before Shared Responsibility was enacted in 2010, the funding ratio was at 3.5 percent at the end of fiscal year 2009.
- The investing return for the fiscal year was 15.37 gross and 15.02 percent net.



### Name a Life Insurance Beneficiary

Failure to designate a beneficiary can result in difficulty obtaining valuable benefits for survivors in the event of the death of a retiree of the Teachers' Retirement System.

One of the most important responsibilities as a TRS retiree is to maintain a current beneficiary designation for life insurance benefits; unfortunately, many TRS members have not done this.

A beneficiary is not required to be a relative. However, a spouse who isn't named a life

insurance beneficiary must sign an acknowledgement on the beneficiary form.

If you marry after retiring, to designate your new spouse as beneficiary of your life insurance benefit, you need to submit a new beneficiary designation form to TRS.

The form to designate or change a retired member's beneficiaries is available through the Pathway member self-service portal or the TRS website: <https://trs.ky.gov/active-members/resources/forms-active/>.

## Turning 65 Webinars, Seminars Offered

TRS is hosting a series of seminars and webinars in the coming months geared toward the many retirees who find turning 65 to be daunting as they approach Medicare eligibility. Let TRS help with a full presentation and walkthrough on the features and benefits of the TRS Medicare Eligible Health Plan (MEHP).

Seminars are April 11 at the Madisonville Community College's Brown Badgett Technology Center, April 18 at the Jenny



Wiley State Resort Park in Prestonsburg and May 2 at The Corbin Center. All start at 9 a.m. local time. (The March 21 seminar in Frankfort is full.)

The webinars, which can be viewed on your computer, are March 20, June 5, Sept. 11 and Dec. 12.

Registration is required and can be done by calling 800-618-1687, extension 8853, or by visiting <https://trs.ky.gov/active-members/seminars-workshops#65> and clicking the appropriate link for seminars or webinars.

## Re-Employed Retirees

Retirees who return to the workforce often have to drop health insurance coverage through the Teachers' Retirement System. So, if you become re-employed, please contact TRS to determine your eligibility for health insurance.

If returning to work in an agency that participates in the Kentucky Employees' Health Plan (KEHP) where health insurance is offered, coverage through TRS must be terminated, regardless of whether someone is in the KEHP or the Medicare Eligible Health Plan (MEHP).

If you return to work somewhere that does not participate in the KEHP but where health insurance is offered, coverage through TRS must be terminated unless that new coverage is not as good as TRS coverage. Someone in this situation may be asked to certify that the other coverage isn't as good as TRS's.

Additionally, once you leave a postretirement job or lose eligibility for the active insurance that came with that job, contact TRS to enroll in its coverage within the qualifying event period (usually 30 days) and provide the required documentation.

### REMINDER: Upon the Death of an Active or Retired Teacher

Eligible spouses have 30 days from the member's death to elect or decline health insurance coverage through the Teachers' Retirement System. Be careful making that decision because it is permanent. Once coverage is declined or waived, no qualifying event will allow the surviving spouse to re-enroll.



## Information Center Aims to be One-Stop Source for TRS Members

When calling the Teachers' Retirement System, the phone is answered in the Information Center where the goal is providing members with whatever they need in one stop. The Information Center is staffed by eight TRS employees whose primary function is to answer members' phone calls about all aspects of the retirement system. For example, staff can assist teachers at the start of their careers with completing membership forms. During careers, staff can assist with leave-of-absence information. And staff can assist with the preparation of retirement applications.

The most common requests for assistance are about: requesting estimates; applications for retirement, disability and refunds and other TRS forms; insurance; and death reports.

Retiree questions include topics such as interpreting or obtaining duplicate 1099R forms and insurance costs, changes and open enrollments.

The Information Center also can help with registration for, and navigation in, the Pathway self-service portal, which also can provide answers to many questions.

### Tips for calling the Information Center

To assure quick service, please have your TRS member ID or the last 4 digits of your Social Security number.

Please understand not all requests can be made over the telephone.

For members' safety, all account updates must include your original signature.

## Visiting TRS

Do you need to come to Frankfort for answers about your benefits from TRS? You don't have to but you're more than welcome to visit.

TRS has 17 counselors who can meet with you concerning your retirement account. TRS is open 8 a.m. to 5 p.m. ET, Monday through Friday (except holidays). No appointment is necessary – just come into the office, sign in with the receptionist, and you will be seen as quickly as possible.

Certain times of the year are busier than others, such as summer, spring break and fall breaks.

For those who don't want to drive to Frankfort, requests can be made and answered through TRS's information center (800-618-1687 or [info@trs.ky.gov](mailto:info@trs.ky.gov)). Account information, including an online estimator, is available 24-7 through the Pathway member self-service portal.

## Minimum Distribution Requirements

Anyone approaching 70½ and who no longer is working for a participating TRS employer should know that federal tax law requires withdrawals from retirement accounts at that age. That's true even if the person isn't vested with five years of service or if it's a return-to-work account.

If vested with at least five years of service, anyone 70½ is required to withdraw contributions by filing a retirement application to start receiving a retirement allowance.

Someone that age who doesn't have five years of service must file an application for a refund of his or her account.

Failure to make a timely withdrawal of retirement account contributions may result in

federal tax penalties.

If you are 70½ or older and no longer contributing to the retirement system, please contact TRS 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 a 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.



## KEHP Under 65

### Complete the LivingWell Promise



LivingWell health insurance plan holders in the Kentucky Employees' Health Plan (KEHP) this year need to get a biometric screening or complete the Go365™ Health Assessment by July 1.

**Taking the health assessment:** The health assessment can be completed online at <https://www.go365.com> or by using the Go365 app. For instructions on registering for Go365 and completing the assessment, go to <https://livingwell.ky.gov/Go365/Go365%20Regstr%20HA%20Completion%20Guide.pdf>.

**Getting a biometric screening:** Free screenings are offered at a number of locations (<https://livingwell.ky.gov/Pages/Screening.aspx>). If you have your screening done at your primary care physician, an office copay may apply, and you must submit proof to Go365 (<https://livingwell.ky.gov/Vitality%20Check%20Forms/Physician%20Voucher.pdf>). Fast for at least eight hours prior to your appointment.

**Proof of completion:** Keep your screening results for immediate proof of completion. Results may take 14 days or longer to appear on the Go365 dashboard. Your online health assessment should appear on the dashboard within 24 hours.

**Get rewarded:** Go365 offers a reward of 2,000 bucks/points for a biometric screening and an additional 2,000 for results that are in healthy ranges. Earn more by completing the online health assessment.

*If you have completed your LivingWell Promise, please disregard this message.*

## KEHP Under 65

### Need Care Right Away?

You have options. If you don't need emergency care, why pay more – and wait longer – at the emergency room? You can get the care you need and save money at an urgent care center, retail health clinic or through LiveHealth Online. Compare the average costs for each option:

KEHP members	Emergency room*	Urgent care or retail health clinic*	LiveHealth Online	* Costs may vary based on your plan, doctors and facilities.
Bronchitis	\$301	\$46	\$0	
Urinary problems	\$286	\$42	\$0	
Stomach problems	\$278	\$42	\$0	
High blood pressure	\$309	\$53	\$0	

Always call 911 or go to an emergency room if delaying care could put your health at risk. If you're not sure where to go, call the 24/7 NurseLine at 877-636-3720 for help.

#### How to find care

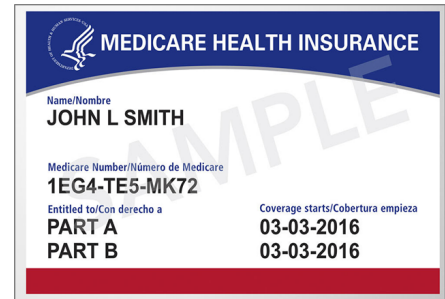
Go to <https://www13.anthem.com/cp/web/kehpl> and choose Find a Doctor. Follow the steps to search for an urgent care center or retail health clinic in your plan. Or go to <https://www.livehealthonline.com> for online care.

## MEHP

# Medicare to Begin Mailing New ID Cards in April

As a result of a 2015 Medicare law, Medicare now is required to remove Social Security numbers from Medicare cards and assign a new Medicare Beneficiary Identifier (MBI). This MBI is unique and randomly generated to prevent identity theft. Medicare must complete the transition to MBIs by April 2019.

If you are currently on the TRS Medicare Eligible Health Plan (MEHP) you will not need to provide TRS with a copy of your new card. Upon receipt of the new card, please file it in a safe place. You will continue to give doctors and hospitals your UnitedHealthcare card and pharmacists your Express Scripts card.



## Your NEW CARD Design

## MEHP

# How to Pay Medicare Premiums When Not Receiving a Social Security Check

If you do not receive a Social Security check, Medicare will bill you for your Medicare Part B premiums once every quarter. Many retirees who are billed quarterly for the Part B premium recently have been terminated from Medicare and the TRS Medicare Eligible Health Plan (MEHP) because of failing to pay Part B premiums. This can happen when the quarterly bill has not been received or the payment was received late.

TRS recommends anyone who gets a bill for their Medicare premiums from the Centers for Medicare & Medicaid Services (CMS) to sign up for Medicare Easy Pay. Medicare Easy Pay is a free, electronic payment option that allows people to have their Medicare premium payments automatically deducted from a savings or checking account monthly.

To sign up, contact Medicare at 800-MEDICARE to obtain an Authorization Agreement for Pre-Authorized Payments

form (SF-5510). Once the completed form is returned to Medicare, it could take six to eight weeks to be processed before deductions begin.

Two things will happen each month after your request is processed and deductions begin:

1. You'll get a "Medicare Premium Bill" stating "This is not a bill" and letting you know that the premium will be deducted from your bank account.
2. Medicare will deduct your premium from your bank account usually on the 20th of the month. It will appear on your bank statement as an "Automated Clearing House (ACH)" transaction.

Enrolling in this service will help avoid potential termination of coverage because of a failure to pay.

## Complete Annual Physical or Wellness Visit to Earn Reward

UnitedHealthcare (UHC) and TRS believe taking care of your health deserves a reward. As a member of the UHC Medicare Advantage (PPO) plan, you have access to health and wellness programs like Renew Rewards, where gift cards are earned by completing health care activities, such as an annual physical or wellness visit. These visits are a great chance to meet with your primary care physician and create a plan to reach health goals. Both annual physicals and wellness visits are covered by your health plan for a \$0 copay. Also, getting your annual physical or wellness visit early in the year will give you more time to meet your 2018 health goals.

Remember, you can get your annual wellness visit any time during the year, no matter when you had your last visit.

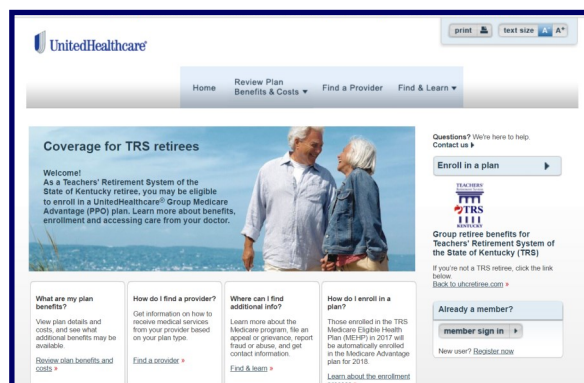
Earning rewards is as simple as 1-2-3.

1. Complete your 2018 annual physical or wellness visit by Sept. 30 to earn a gift card.
2. Let UHC know you completed your visit by registering online at [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs) or calling 844-518-5877 between 8 a.m. and 8 p.m. local time Monday through Friday. Your visit must be reported by Dec. 31 to be eligible for a gift card.
3. Choose a gift card from popular national retailers. (Members who have already claimed a reward for an annual physical or wellness visit in 2018 are not eligible for another reward.)

During your annual physical or wellness visit, ask the doctor about lab work and other screenings you may be due for such as:

- ◆ Fasting cholesterol
- ◆ Fasting blood sugar (also called glucose)
- ◆ Colon cancer screening
- ◆ Flu shot and/or pneumonia shot
- ◆ For women: Breast cancer screening (mammogram) and bone density test
- ◆ For people with diabetes: blood tests for sugar and cholesterol, urine test for protein and comprehensive eye exam

Please call UHC to find out if you are eligible to earn a reward for other health care activities.





## What is a Virtual Visit?

See a doctor using your computer, tablet or mobile phone

TRS-covered UnitedHealthcare (UHC) members now can see a doctor any time, any day from anywhere with a strong Internet connection. A live video chat with a doctor is available using a webcam-enabled computer, tablet or smartphone. Ask questions, get a diagnosis, even get medication prescribed (in states where it's permitted) and have it sent to a pharmacy.



LEARN ABOUT  
UNITEDHEALTHCARE  
VIRTUAL VISITS

Doctor on Demand and American Well (AmWell) have joined the UHC provider network to bring you this innovative service. (Providers listed may not be available in every area. Other providers are available in our network. Contact the customer service number on the back of your member ID card for more information.)

### Here are answers to some common questions.

#### *How much does it cost?*

A virtual doctor visit with Doctor on Demand or AmWell has a \$0 copay.

#### *How quickly can I talk to someone, and how long does a visit last?*

Once a request for a visit has been submitted, the average wait time is about five to 10 minutes. A typical visit lasts 10 minutes.

#### *With whom will I be speaking?*

A list of participating virtual doctor visit providers can be found by logging in online at [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs).

#### *Can I use it for any medical situation?*

Virtual visits may be best for situations like a cold, flu, skin rash or eye issue. You will be advised by the virtual provider if an in-person visit is appropriate. Virtual Visits are not appropriate for serious or emergency medical situations. (Do not use this service for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.)

### Get started

#### *On your computer:*

1. Go to [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs).
2. Sign in with your user name and password.
3. Click on the Virtual Visits toolbox to view your virtual provider group choices, access their websites and set up an appointment.

#### *On your tablet or smartphone:*

Download the Doctor on Demand app or download the American Well app.



## 2017 Tax Year Information

### Tax Time Tips

On the next pages of the newsletter are illustrations aimed at helping you complete the pension-related parts of 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. TRS 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

TRS 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 TRS. For TRS to send the form to a different address, the member, beneficiary or power of attorney must submit a written request to TRS. The written request may be mailed to TRS 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 [trs.ky.gov](http://trs.ky.gov). Duplicates are available using the Pathway member self-service portal ([mss.trs.ky.gov](http://mss.trs.ky.gov)) or by calling 800-618-1687.

<b>Form 1099-R</b> <b>2017</b>		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-xxxxxxx		<b>STATE</b> COPY 1- File with Recipient's STATE Tax Return	
Recipient Information		1. Gross Distribution <b>1</b>		2a. Taxable Amount <b>2a</b>		2b. <input type="checkbox"/> Taxable Amount Not Determined <input type="checkbox"/> Total Distribution	
		3. Amount in Box 2a Eligible for Capital Gain Election		4. Federal Income Tax Withheld		5. Employee Contributions <b>5</b>	
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 & Address  <b>TEACHERS' RETIREMENT SYSTEM</b> <b>479 VERSAILLES ROAD</b> <b>FRANKFORT, KY 40601-3800</b>		9a. Your Percent of Total Distribution	9b. Total Employee Contribution <b>9b</b>		10. Amount allocable to IRR within 5 years		11. First Year of Design. Roth Contribution
		12. State Tax Withheld		13. State/Payer's State Number		14. State Distribution	State Taxable Percentage %

#### BOX 1

Shows total pension benefit before withholding.

#### BOX 2a

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

#### 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).

#### BOX 9b

Only used in first year of retirement to show amount of previously taxed contributions.

## Kentucky State Taxes

Most members do not owe Kentucky state taxes on TRS benefits. You may want to take a copy of these pages 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 up to \$41,110 to be deducted. If the amount in box 2a of the 1099-R (or the sum of box 2a amounts, if you have more than one 1099-R) exceeds \$41,110, a Schedule P, which reports pension income in detail, will need to be filed. Follow the instructions on the form to determine the amount that goes on Schedule M line 11.



## Federal Taxes

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

### Need Help?

Tax forms may be obtained through the Kentucky Department of Revenue at <http://revenue.ky.gov/Get-Help/Pages/Forms.aspx>.

TRS: 502-848-8500, toll free at 800-618-1687

KRS: 502-696-8800, toll free at 800-928-4646

Deferred Compensation: 502-573-7925, toll free at 800-542-2667

Kentucky Revenue Cabinet: 502-564-4581

IRS: 800-829-1040

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Frankfort, Kentucky 40601-3800



## New Contact Information?

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

Even if you change your address with the school district where you work (or worked), the school district doesn't report that change to TRS. So, TRS needs to be notified of the change independently by members.

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

TRS offers multiple ways to update your information, including by changing it in the Pathway member self-service portal. Also, members may mail or fax a signed letter to TRS with your name and TRS ID and the new information.

Finally, a downloadable form also is available from the website.

The fax is 502-848-8599, and the mailing address is: 479 Versailles Rd. Frankfort, KY 40601.

**Website** <https://trs.ky.gov>



[info@trs.ky.gov](mailto:info@trs.ky.gov)



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