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Fall 2008

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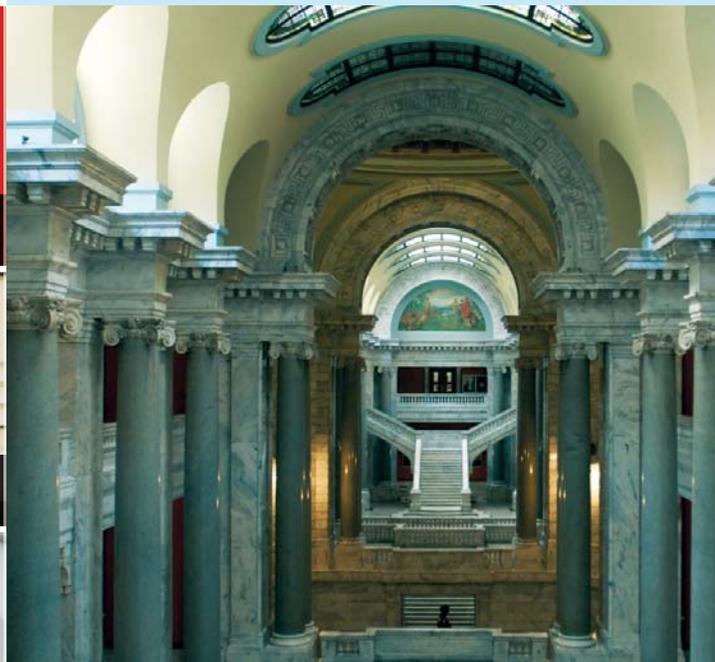
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KRS answers your biggest pension reform questions

Mike Burnside discusses two changes affecting current employees and retirees that have generated much discussion and concern.

Executive Director

Robert M. Burnside

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American Cancer Society
Preventing Cancer 12





Your Retirement and Pension Reform Questions

By Mike Burnside, Executive Director

It seems difficult to believe that the summer is officially over and football season has arrived once again. Since our last newsletter, staff members have been extremely busy preparing to implement the terms of House Bill 1 from the 2008 Extraordinary Session, in addition to processing initial retirement requests from those members who wish to take advantage of the closing incentive windows. Additionally, we have been heavily involved in the Governor's Public Pension Working Group, making presentations to most of the subcommittees and maintaining an active membership in each one. I will devote the majority of this article to discussing HB 1 and the Pension Working Group.

House Bill 1 passed both chambers of the legislature and was signed into law on June 27, 2008. You should have received a special newsletter from us that explained the changes and their impact on the systems. Most of the changes in the bill affect new employees only — a new benefit tier for employees who begin participating in the Kentucky Retirement Systems after September 1, 2008; a 1% health insurance contribution by employees who begin participating after September 1, 2008; increases in the number of years required for an unreduced retirement for new employees and new vesting requirements for health care coverage.

There are two changes that impact current employees and retirees that have generated much discussion and concern from our members. The first change clarifies rules for retiring and then returning to work for a participating employer after September 1, 2008. The second, a limitation on the annual Cost of Living Adjustment (COLA).

One: Reemployment after Retirement

For those members who are planning return to work after retirement for an employer participating in CERS, KERS or SPRS after September 1, 2008, the bill makes two significant changes. First, the bill establishes a defined break in service that a retiree must observe before being re-employed by a participating agency. In the case of a hazardous employee retiring and returning to work in a hazardous position, the employee must be out for at least one calendar month. For all other combinations (hazardous returning to non-hazardous, non-hazardous returning to hazardous, and non-hazardous returning to non-hazardous), the defined break in service is three months. Employees and employers cannot have a pre-arranged agreement for post-retirement employment and both must certify this on a form submitted to KRS prior to the date of re-employment. Additionally, employees returning to work after September 1, 2008 are not allowed to earn a second pension benefit. This change is meant to address the "double-dipping" issue and limit employees to only one pension.

Two: COLA Limitations

The second provision that seems to have generated the most concern limits the annual COLA to 1.5%. This amount is automatically granted and can be increased only if the legislature pre-funds the additional amount. Those of you who have heard me speak in public on this subject know that we understand this is a delicate issue. A retiree on fixed income loses buying power each year if they do not receive an annual COLA that keeps pace with inflation. This is particularly important for those who retired many years ago and who have a very small pension benefit. However, our statutes have never considered the COLA as part of the inviolable contract or required annual adjustments to be pre-funded. Each year that a COLA is granted our unfunded liability grows exponentially. As long as the stock market continues to struggle, investments alone cannot pay for an unfunded COLA, keep pace with the rising cost of health

care and at the same time significantly reduce the unfunded liability already incurred by the systems. Added to this is the fact that the enacted Executive Branch Budget has appropriated less than the requested Annual Required Contribution (ARC) for our KERS and SPRS employers for eight years in succession. All of these factors contribute to our current funding problem, and each cause has to be addressed simultaneously if we are to fix the problem in the future. The language in HB 1 that establishes a schedule for reaching a fully-funded ARC is an encouraging step in the right direction, but it will be challenging for the General Assembly to adhere to that schedule in the future, just as it is difficult to make significant changes in our investment returns in the short term if current market trends continue.

Public Pension Working Group

At the same time Governor Beshear called the legislature into a special session to address pension reform, he also established a Public Pension Working Group. This group is much like the Blue Ribbon Commission of 2007. The purpose is to address those pension reform issues that were left unresolved in the 2008 Regular Session or that were not addressed by the 2007 Blue Ribbon Commission. There are six subcommittees: State Funding, chaired by the State Budget Director, Mary Lassiter; CERS/LGERS Reorganization, co-chaired by Auditor of Public Accounts Crit Luallen and Governor's Policy Advisor Joe Meyer; Healthcare, chaired by the Deputy Secretary of the Personnel Cabinet, Tim Longmeyer; Defined Contributions, chaired by Nikki Jackson, Secretary of Personnel; Securities Litigation, Attorney General Jack Conway, chairman; and Investments, chaired by State Treasurer Todd Hollenbach.

Final Report Available November 1

Each of these subcommittees has been meeting on a regular basis to do their part in developing a final report by November 1, 2008. Following is a brief summary of some of the group activities. The Investments subcommittee has reviewed presentations by both KRS and KTRS and has hired a consultant to provide a

third-party analysis of our investment returns and oversight structures. Likewise, the State Funding subcommittee has been briefed by both systems in addition to our actuary, Cavanaugh Macdonald, on the factors that influence the unfunded liability of the systems and the Annual Required Contribution rates for employers. The CERS/LGERS subcommittee is looking at the issue of separating classified school board employees from CERS, as was suggested in the Senate version of HB 600 in the 2008 Regular Session. Cavanaugh Macdonald, the actuary for KRS, is conducting an extensive analysis of CERS to aid the CERS/LGERS subcommittee in developing its recommendations. The Health Care subcommittee has reviewed a presentation by Price Waterhouse Coopers on a Medicare Advantage health plan for Medicare-eligible retirees. KRS is scheduled to give a presentation on our self-insured health plan for Medicare-eligible members during the next meeting of the subcommittee.

The Securities Litigation subcommittee has met and reviewed presentations from KRS and KTRS on our policies for litigating cases to recover investment losses caused by securities fraud. At their next meeting, the group has invited officials from other state plans to discuss their policies and best practices in this area. Finally, the Defined Contributions subcommittee received presentations from the National Association of State Retirement Administrators and the National Institute on Retirement Security at its meeting on September 18, 2008. All of the Public Pensions Working Group meetings are open to the public. Meeting schedules are posted on the Finance and Administration Cabinet website at finance.ky.gov.

ky.gov/kypwgov.htm. The final goal is to present a report of findings to the Governor and the Legislative Research Commission by November 1, 2008. This report will likely form the basis of future reform legislation that could be filed as early as the 2009 Regular Session.

Incentive Window to Expire in December

Finally, many of you have questions regarding the number of initial retirements that we expect this year because the retirement incentive window will expire in December. We have no way of knowing how many people will actually decide to retire by the first of the year as a result of the closing window. The total number of initial retirements from KERS was down slightly in FY 2007-2008 compared to the number in FY 2006-2007. However, that trend may change for the calendar year as December 31, 2008 draws near. The Executive Branch budget is based on anticipated savings from positions that are vacated by turnover or retirements and not filled with new employees. Only time will tell if the vacancies and their associated savings materialize.

Visit KRS Web Site for Updates

We will continue to post information regarding the Working Groups and pension reform on our web site www.kyret.com as it becomes available. There is also a complete collection of presentations that have been given to the subcommittees on the Finance and Administration web site listed above. I encourage each of you to follow the issues as they develop to stay fully informed of their impact on you and our future members.

IT'S YOUR JOURNEY TO WELLNESS.

LET'S MAKE IT A FUN ONE!

It's all in the getting there, and Virgin is going to put some spring in your step along the way. It starts with adding a little more activity into your day. Wear a pedometer, wear comfy shoes ... and before you know it you won't even remember what being *inactive* felt like.

And did we mention the motivation to keep moving? **Cash!** With the HealthMiles program, you are entered into monthly healthcash challenges for your chance to win big, **plus** we offer you three healthcash rewards packages to choose from for extra motivation (cash!) throughout the year.

WHAT YOU GET WITH THE HEALTHMILES PROGRAM

For only \$1.50 per month, you get a digital pedometer and a great program to track your activity, fun promotions, motivation... and the chance to win some major cash prizes!



THE GOZONE PEDOMETER

Wear it daily to capture your steps. It's a great reminder to stay active, and all you do to keep track of your activity is plug in into your computer. No need to self-enter your steps; this little gadget does it all for you.

THE LIFEZONE WEBSITE

See those steps and lots more on your personal, secure website. Watch your healthmiles add up (we call the points you earn 'healthmiles'), spend your healthcash, monitor your progress, all in one easy place.

CHALLENGES, PROMOTIONS, AND LOTS MORE

Challenge your pals to a little healthy competition with our fun, easy-to-use tools. Earn extra healthmiles in our activity promotions, read up on all the latest health & fitness news... and lots more!

NOW, ABOUT THAT CASH...

With HealthMiles, you have the chance to win big bucks each month in our healthcash challenges!

141 lucky winners every month! And the healthcash you win is yours to spend on gift cards to national retailers like Target and Best Buy or can come to you as a personal check for the full dollar amount.

1 \$1,000 healthcash winner

40 \$250 healthcash winners

100 \$100 healthcash winners

Here's how you earn entries into the healthcash challenges:

YOUR ACTIVITY:

For each day you take & upload over 7,000 steps on your pedometer, you earn 1 entry

OTHER PROGRAMS:

For completion of other wellness initiatives*, you earn 5 entries

REWARDS PACKAGES:

If you purchase one of our rewards packages, the entries you earn will increase two, three, or four times. See details below!

HEALTHMILES REWARDS PACKAGES

To increase your chances in the healthcash challenge (and for even more motivation to stay active throughout the year), you may purchase one of our three rewards packages. Lady luck may not be on your side every month, so this way, you're sure to earn some healthcash by being active, uploading your pedometer, monitoring your progress, and other fun promotions.

Sign up for the program in January, 2009

up to:

\$500 HEALTHCASH

\$12.99 / month – purchasing this package quadruples your entries in the healthcash challenge

\$300 HEALTHCASH

\$9.99 / month – purchasing this package triples your entries in the healthcash challenge

\$150 HEALTHCASH

\$6.99 / month – purchasing this package doubles your entries in the healthcash challenge

For more information about the HealthMiles program, visit [HTTP://KEHP.KY.GOV](http://KEHP.KY.GOV)

Virgin
HEALTHMILES



*stay tuned for details about other wellness initiatives and programs

Health Insurance Open Enrollment

Open enrollment for retirees and beneficiaries is just around the corner. If you are a retiree or beneficiary, please take a few minutes to read the information below so you will be better prepared to make an appropriate decision about your health care coverage for the 2009 Plan Year.

Medicare Eligible Retirees, Beneficiaries

The Board met in early September to review and adopt the plan choices and premiums offered to Medicare eligible retirees. The enrollment materials for the 2009 plan year will be mailed by the end of October. If you are currently enrolled under the KRS Health Plan-Medical Only, KRS Health Plan-Plus, or the KRS Health Plan-Premium and do not wish to make changes to coverage, you will not be required to complete a new enrollment form during the open enrollment period to maintain coverage under that plan for the 2009 Plan Year.

For the 2009 Plan Year, the following information and changes will apply.

Open Enrollment: Medicare Eligible retirees and beneficiaries will have the opportunity to elect or to amend coverage for the 2009 Plan Year during the open enrollment period. The open enrollment period for Medicare eligible retirees will begin November 1, 2008 and end December 31, 2008.

KRS Health Plans: KRS will once again be offering the three self-funded plans for Medicare eligible retirees and beneficiaries. These plans include the KRS Health Plan-Medical Only, KRS Health Plan-Plus, and KRS Health Plan-Premium. For the 2009 Plan Year, monthly premiums for the KRS Health Plans will be as follows:

Monthly Plan Premium:

KRS Health Plan-Medical Only \$162.00

KRS Health Plan-Plus \$267.00

KRS Health Plan-Premium \$338.00

Plan Information: KRS will also be offering Medicare eligible retirees access to dental plans for the 2009 Plan Year. These plans will be administered by a third party and you will need to contact the company directly to obtain coverage. All open enrollment material will be bound into one book, including enrollment forms. The open enrollment material will also serve as your plan coverage booklet for the 2009 Plan Year. Please be sure to keep this book for future reference if you take health insurance coverage through one of the KRS Health Plans.

Non-Medicare Eligible Retirees, Beneficiaries

Open Enrollment Period: Open enrollment for the 2009 Plan Year will be a full open enrollment. You should have already received information for the 2009 Plan Year. If not, please contact our office. Non-Medicare eligible retirees and beneficiaries participating in the Kentucky Employees Health Plan (KEHP) are required to complete an application to elect coverage for the 2009 Plan Year during the open enrollment period. The open enrollment period for non-Medicare eligible retirees will begin October 13, 2008 and will end October 24, 2008.

Plans Offered: There are three KEHP coverage options for Plan Year 2009. The Commonwealth PPO and the Commonwealth Capitol Choice are new plans, while the Commonwealth Standard PPO is the new name for the Commonwealth Essential plan of Plan Year 2008. Detailed information on each plan's benefits, premium costs and contributions is contained in the open enrollment material that has been mailed to you.

Important Considerations

One: In order to have Kentucky Employees Health Plan (KEHP) coverage for Plan Year 2009, the enclosed KEHP Enrollment Application For The Kentucky Retirement Systems (KRS) Plan Year 2009 (Application) must be completed and on file at the retirement office by October 24, 2008.

Two: There are three KEHP coverage options

from which KRS retirees and beneficiaries may choose for Plan Year 2009.

1.) Commonwealth Optimum PPO is a new plan which combines the Commonwealth Enhanced and Commonwealth Premier plans of Plan Year 2008 into one plan. See pages 15 and 17-21 of this booklet for the benefit description.

2.) Commonwealth Capitol Choice is a new plan offering for Plan Year 2009.

3.) Commonwealth Standard PPO is the new name for the Commonwealth Essential plan of Plan Year 2008. The benefits on this plan remain unchanged for Plan Year 2009 and the benefit description is located on pages 16-21.

Three: A Dependent Eligibility Audit is being planned by KEHP to take place during Plan Year 2009. You will be required to verify eligibility for all dependents covered on your plan.

Four: Eligible dependents can be covered until the end of the month in which they turn 25.

Five: You will have 35 days in which to make a new coverage election if you experience a Qualifying Event other than birth, adoption or placement for adoption.

Six: If your spouse is employed with an agency participating in KEHP and you elect the Family Cross-Reference Payment Option, should your spouse leave employment, your family plan will default to a Parent Plus plan. To continue coverage on your spouse in this situation, you must elect family coverage within 35 days of your spouse's loss of planholder status.

Seven: Virgin HealthMiles is a new wellness program being offered to KEHP members beginning in January 2009. This program encourages you to increase your activity level to improve your health. Internet access is needed to participate in the HealthMiles program.

Coverage Available for PY 2009

The Commonwealth of Kentucky will self-insure the KEHP again in Plan Year 2009. Humana Insurance Company and its Affiliates (Humana) is the TPA for the KEHP medical claims. The medical provider network offered to the KEHP members is the Humana ChoiceCare Network PPO which has providers nationwide. The network provider list is available online at kyhealthplan.humana.com or you may call 1-877-597-7474 to request a directory.

Express Scripts, Inc. (Express Scripts) is the PBA for the KEHP pharmacy claims. The formulary and pharmacy network are available online at www.express-scripts.com or call 1-877-597-7474 to request a directory.

KEHP plan options offered to recipients of a monthly retirement allowance in Plan Year 2008 will change for Plan Year 2009. Commonwealth Standard PPO, Commonwealth Optimum PPO, and the Commonwealth Capitol Choice plans will be offered for Plan Year 2009. The Commonwealth Maximum Choice option is not available to KRS recipients unless the recipient is also a full-time employee of an agency that participates in the KEHP. If you meet this criteria, contact KRS for more information.

Benefits for Out-of-State Retirees

In-network medical benefits will be available to most retirees living outside of Kentucky. A listing of medical providers by geographic location is available by visiting kyhealthplan.humana.com or you may contact Humana. Covered services and supplies received from providers in this network are paid as in-network. Please keep in mind that covered services and supplies received from providers outside of the Humana ChoiceCare Network PPO are paid as out-of-network and may be subject to balance billing.





Safely Use Wireless Hotspots

By Mark McChesney, Information Security Officer

We can stay connected to friends, family, news and social activities today without being “stuck at home” at our computer desk. Wi-Fi networks allow us to use our smartphones, laptops and other mobile devices to read email, access the Internet and use Social Networks to communicate. By their nature, Wi-Fi hotspots are not secure. Just like any other segment of our society, there are good people on the Wi-Fi hotspots and people lurking with malicious intent. Some of the most dangerous places to use Wi-Fi are airports, convention centers, hotels, and other free wireless networks. Some things you can do to better protect yourself when using these type of networks are:

- » Do NOT do your banking or other financial activity on these public Wi-Fi networks.
- » Make sure your laptop/device has appropriately patched software, up-to-date anti-virus and anti-spyware and a personal firewall. Note: Security patches can be found on the manufacturer’s web site. Microsoft Windows users can download the latest security patches at update.microsoft.com, and Mac patches can be found at www.apple.com/support/downloads.

- » Turn off “auto discovery” in the wireless settings of your mobile device. You don’t want to automatically join networks and expose information.
- » Be aware of your surroundings. Sometimes there are people looking to steal passwords and other private information by watching you type.
- » Use strong passwords; change them frequently.
- » Do NOT use the same password for every web site. If one site is compromised, then your information can be acquired from other sites.
- » Use known hotspots. “Free Public Wi-Fi” is not a public network. It is an ad-hoc connection that could open your mobile device to be hacked.
- » Use a Virtual Private Network (VPN) or other secure solution like Tor (www.torproject.org) to encrypt your data and keep it away from others.

Another option to consider is the use of a wireless broadband solution. Most major wireless phone providers offer wireless broadband services. You buy a special wireless card for your device, pay a monthly fee, and many of the dangers of public Wi-Fi networks are no longer an issue. Public Wi-Fi is great for casual browsing. Just remember that it is possible, and likely, that somebody is on the same network looking for your personal, sensitive or financial information.

CERS Nominations

At the quarterly Board of Trustees meeting on August 21, 2008, the following were nominated as candidates for the two Board Seats assigned to the County Employees Retirement System (CERS). The candidates will be placed on the ballot to be mailed in early January 2009 to all CERS members. Individuals who would like to be placed on the ballot can do so by the following: individual must be an active, inactive, or retired member of CERS and must obtain 1,627 names, social security numbers, and signatures of active, inactive or retired members of CERS. The last

day to file a petition is at 4:30pm on Friday, November 28, 2008 by delivery to the Division of Internal Audit. On December 31, 2008, the official ballot will be prepared and printed by KRS' external printer. On, or about, January 5, 2009, the official ballot will be mailed to the CERS membership. **For your ballot to be officially recorded it must have been postmarked by March 1, 2009.** On March 15, 2009, the ballots will be tabulated by our external auditors, Dean, Dorton & Ford, PSC, Certified Public Accountants. The external auditors will be the only ones who have access to the returned ballots. The two Board members assigned to CERS will begin their terms on April 1, 2009.



G. Vincent Lang, Executive Director
Kentucky County Judge/Executive Association, Frankfort, KY



Janet Barrow, Director of Human Resources
Louisville Regional Airport Authority, Louisville, KY



Thomas A. Wietholter, Retired
Newport (KY) Fire Department, Edgewood, KY



Brian S. Roy, Product Development Manager
Kentucky Association of Counties, Benton, KY



Robert W. Wilcher, Executive Director
Kentucky Head Start Association, Frankfort, KY



Edwin A. Davis, Retired
Jefferson County (KY) Police Department, Louisville, KY



Breast Cancer

By American Cancer Society

Every woman is at risk for breast cancer. Fortunately, breast cancer caught in its earliest stages can be successfully treated 98 percent of the time. For that reason, the American Cancer Society offers guidelines for breast cancer detection aimed at catching the disease early.

According to the American Cancer Society, a breast health routine that includes mammography and clinical breast examination is a woman's best weapon in the fight against breast cancer.

Early detection saves lives and increases treatment options. It is important for all women to take charge of their breast health and start a screening routine.

The most effective early detection method for breast cancer is mammography. This simple breast X-ray is quick, easy and safe. In addition, a mammogram can detect a lump as tiny as a pinhead when it is too small to be felt by a doctor or through self-examination. Women age 40 and older should have a screening mammogram every year and should continue to do so as long as they are in good health.

A clinical breast exam performed by a health care professional is another effective way of detecting cancer in its early stages. All women over the age of 20 should have a clinical breast exam once every three years. Women over 40 should have their doctors check their breasts yearly.

Breast self-examination (BSE) is an option for women starting in their 20s. Women should be told about the benefits and limitations of BSE. If

a woman detects any breast changes, she should report them to her health professional right away.

The American Cancer Society is involved in the fight against breast cancer through research, education, advocacy and service. Since 1972, the Society has awarded approximately \$246 million to breast cancer research.

The American Cancer Society also educates the public and health care professionals about cancer through numerous programs and materials. On the legislative front, the American Cancer Society advocates for research funding and insurance issues relating to breast cancer. The American Cancer Society is also committed to improving the quality of life of breast cancer patients through programs like Reach to Recovery and Look Good...Feel Better.

For more information on breast cancer or low cost mammograms, call the American Cancer Society at 1-800-ACS-2345 or visit www.cancer.org.

Prostate Cancer

By American Cancer Society

If you're a man, you should be concerned about prostate cancer. But you may have heard different advice on what you should be doing about it. When it comes to making the right decision for you, the issue can seem a little cloudy. Here's what you should know.

The Uncertainty

For American men, prostate cancer is the second leading cause of cancer death. The good news is that prostate cancer can often be treated successfully if it is caught early. But researchers don't have the data to know for sure that early detection for prostate cancer actually saves lives. And many treatment options for prostate cancer can result in side effects that can decrease quality of life for some men. Currently, researchers and the medical community are working to better understand this disease as well as how to best detect and treat it. So what is the best defense against prostate cancer?

Your Best Defense

The answer for each man is different. Learning all you can about your personal risk for prostate cancer and options for early detection testing will help you make informed decisions about your prostate health. Talk to your doctor about your risk. Simply being a man and growing older are the greatest risk factors. Being African-American (the death rate for African-American men is twice as high as white men), having a family history of the disease, and eating a high-fat diet can significantly increase your risk. Some other important things to remember about prostate cancer:

- In its early stages, prostate cancer has no symptoms.
- A prostate-specific antigen (PSA) test (a simple blood test) along with a digital rectal exam (DRE) is the best way to detect anything abnormal. This applies primarily for men 50 and older or younger men at higher risk, but discuss it with your doctor.
- There are many treatment options, so an open dialogue with your doctor is essential.

Educating yourself is the key to making the right decision about your own health care. Call the American Cancer Society for more specific information about this disease or to find out how you can help make a difference in the fight against prostate cancer.

What can women do?

Prostate cancer is a man's disease, but women can do something about it. Women are often the family's primary caregivers and the most aware of health issues. Here are a few things women can do to help fight prostate cancer in their homes and communities:

- Make sure the men in your family know the facts about prostate cancer and talk with their doctors.
- Protect your family by encouraging a healthy diet and regular physical activity.
- Volunteer with your local American Cancer Society to increase awareness of prostate cancer issues in your community and raise funds to help fight cancer.

For more information about prostate cancer or to join the fight, call the American Cancer Society at 1-800-ACS-2345 or visit www.cancer.org.



Member Announcements

Are You Reading This? Let Us Know What You Think!

We want to know what you think of this newsletter, our website and other communication vehicles. Please take a few minutes to visit our website, www.kyret.com and fill out the Member Communication Survey.

Payment Options

As a result of House Bill 1 Pension Reform enacted in June 2008, the Partial Lump Sum Payment Options currently available to retiring members will no longer be an option for those retiring after January 1, 2009.

Income Tax Withholdings

Retirees have the option to choose the amount of federal income tax that is withheld from benefit payments. This notice serves as a reminder that you may change that decision if you wish. Starting January 1, 2008, the amount of federal tax being withheld from your payments (if any) may change because the withholding tables have changed. If your payments are less than \$1,520 per month, we will stop withholding income tax from those payments unless you specifically request withholding, or have already done so. Your original choice on withholding will remain in effect until you file a new election with the retirement office. If no tax or not enough tax is withheld from your benefits, you may have to pay estimated taxes during the year, or a tax penalty at the end of the year. Your decision on withholding is an important one, so you may wish to discuss it with a qualified tax professional.

KRS is not conducting PREP in 2008

In an effort to address the immediate needs of our members who are retiring throughout 2008 and the unprecedented demand on resources at the retirement office, KRS is not conducting PreRetirement Education Programs (PREP) in 2008. Members may request specific account information by contacting KRS. In addition, we encourage members to utilize the retirement calculators and benefit estimator program on our website. Thank you for your understanding during this very busy time.

Retiring? Meet with a KRS Counselor.

If you are planning to retire and would like to make an appointment to complete the necessary paperwork, please remember to schedule your appointment in advance. Please bring a photo I.D., your two most recent pay stubs, a copy of your birth certificate and your beneficiary's birth certificate if you intend to select a monthly payment option with survivor benefits. If you are less than age 62 and wish to see the Social Security Adjustment Options, you must provide written verification of your age 62 estimated benefit from Social Security. To make an appointment please contact our office by calling (502)696-8800 or toll-free at (800)928-4646.





Kentucky Retirement Systems

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