



The Horse's Mouth

Volume 30, Issue 1

January - June 2025

Take Care of Your Sleep



Krista Roach
APRN, FNP-C, WHNP-BC

Getting good sleep is really important for your health. If you don't sleep enough, it can cause problems like high blood pressure, diabetes, and even feeling sad or sick. Here are some tips to help you sleep better:

- 1. Go to Bed and Wake Up at the Same Time:** Try to go to bed and wake up at the same time every day, even on weekends. This helps your body know when it's time to sleep.
- 2. Make Bedtime Calm:** Do something relaxing before bed, like reading a book, taking a warm bath, or doing breathing exercises. This helps your body get ready to sleep.
- 3. Make Your Bedroom Comfortable:** Keep your room cool, dark, and quiet. You can use blackout curtains, earplugs, or a noise machine if needed.
- 4. Stay Away from Screens Before Bed:** Phones, tablets, and computers can make it harder to sleep. Try not to use them for at least an hour before bed.
- 5. Be Careful What You Eat:** Don't eat big meals or drink things like coffee close to bedtime. If you're hungry, have a light snack.
- 6. Exercise During the Day:** Moving around during the day helps you fall asleep faster at night. Try to be active for at least 30 minutes most days of the week.
- 7. Calm Your Mind:** If you're worried or stressed, try deep breathing, meditation, or yoga before bed. You can also write down your thoughts in a journal.
- 8. Check Your Mattress and Pillows:** Make sure your bed is comfortable. If your mattress or pillows are old or uncomfortable, it's time to replace them.
- 9. Limit Naps:** If you nap, try to keep it short (20-30 minutes). Don't nap too late in the day, or it might be hard to fall asleep at night.
- 10. Ask for Help If Needed:** If you still can't sleep well after trying these tips, make an appointment with a doctor or nurse practitioner for help. They can help find out what's going on and help you feel better.

By following these tips, you can sleep better and feel healthier every day!

Understanding IBS: *A Guide to Relieve Painful Stomachs*



Dr. Dedra Hayden
DNP, ANP, APRN-C

Have you ever heard of IBS? It stands for Irritable Bowel Syndrome. It is a common condition that affects the digestive system, which includes your stomach and intestines.

What is IBS - IBS is a long-term problem that causes belly pain, bloating, and changes in bowel movements. People with IBS might have diarrhea (frequent, loose stools), constipation (hard, infrequent stools), or both. The exact cause is unknown – it has been linked to things like food passing through your gut too quickly or too slowly, oversensitive nerves in your gut, your diet, stress, and a family history of IBS.

Symptoms of IBS - The symptoms of IBS can be different for everyone, but they often include:

- *Stomach pain or cramps.*
- *Bloating (feeling full and swollen in the belly)*
- *Gas*
- *Diarrhea or constipation (or sometimes both)*
- *Changes in how often you need to use the bathroom.*



DISCLAIMER

The Kentucky Racing Health & Welfare Fund is a non-profit charitable organization that receives no government funding or public tax revenue. It is not an insurance company and does not assume responsibility for any incurred charges nor does it guarantee approval for any request for assistance. This newsletter should not be construed as a policy and shall not be considered as an offer to extend assistance, benefits, coverage, payment, or medical advice. The Fund's guidelines are changed at the sole discretion of the Fund's Board of Directors and are modified, extended, altered, and revised from time to time without prior notice. Therefore, any information supplied in any form must not be construed or regarded as creating an expressed or implied right to the services, coverage, or benefits the Fund may offer. A copy of the Fund's current guidelines can be obtained by a written request submitted to the Fund.



KENTUCKY RACING HEALTH & WELFARE FUND

422 HEYWOOD AVENUE LOUISVILLE, KY 40208

Phone (502) 636-2900

Fax (502) 636-2955

Website Address: kyracinghealth.org

Email Address: krhwf@kyracinghealth.org

LIKE US ON facebook

Louisville office hours:

Monday to Friday 8:00 am - 4:00 pm

BY APPOINTMENT ONLY

Health benefits provided since 1978 - December 2024

\$ 51.8 Million

Kentucky Race Track Retirement contributions

since 2001 - December 2024

\$ 7,087,500

**The Horse's Mouth
is published two times a year
by the Kentucky Racing Health
& Welfare Fund, Inc.**

Elizabeth Alarcón
Layout and Design Editor

**KENTUCKY RACING
HEALTH & WELFARE FUND, INC.**

**A non-profit charitable organization
Established 1978**

Rick Hiles - **Chairman**

Dr. Randy Scheen - **Vice Chairman**

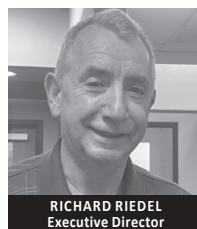
Carol Hebel - **Secretary**

Burr Travis- **Treasurer**

Dale Romans - **Member**

Donna Ward - **Member**

Robert P. Benson, Jr. - **Counsel**



RICHARD RIEDEL
Executive Director



KAREN PEHLKE
Deputy Executive Director



ERIKA LOWE
Director of Client Services



IVANIA PEREZ
Louisville Service Coordinator



MANUELA HERNANDEZ
Louisville Service Coordinator



ELIZABETH ALARCON
Louisville Service Coordinator



DIANA VARON
Keeneland & TTC
Service Coordinator



Meet Manny Hernandez

Manny was born in Chicago, Il and at the age of 4 her parents moved to Mission, Tx. She was raised in the deepest most southernmost point of the Texas border, about 3 miles from the Rio Grande River and by the Gulf of Mexico. Both of her parents were native to Mexico and had 10 children, 5 boys and 5 girls. Language spoken at home was both English and Spanish.

She worked with the Kentucky Racing Health and Welfare Fund previously from 2004 through 2008 and moved back to Texas. In 2024 she returned to Louisville, Ky to follow her son Brandon who is currently a freshman at the University of Louisville pursuing a medical degree in Physical Therapy.

Prior to returning to the Fund, she worked assisting military members and their families understanding their Tricare insurance benefits, referrals, doctor appointments, and claim inquiries.

Manny enjoys the outdoors, exploring new places, taking her pet for long walks, fishing and reading.

"I am glad to be back. I love what this organization does for the backstretch workers, trainers, and their families with their medical needs.

Understanding IBS, CONTINUED FROM PAGE 1



How is IBS Diagnosed - If you think you have IBS, you should talk to a doctor. They might ask you about your symptoms, do a physical exam, and run some tests to make sure your symptoms are not caused by something else. There is no specific test for IBS, so doctors usually diagnose it based on symptoms and by ruling out other conditions.

Living with IBS - Living with IBS can be challenging, but many people find ways to manage their symptoms and live normal, healthy lives. It is important to communicate with your doctor, make necessary lifestyle changes, and find support from friends, family, or support groups.

Understanding IBS can help you take better care of your digestive health and improve your quality of life. Remember, if you have any concerns about your health, always talk to a doctor.

APARTMENTS FOR RENT

(502) 636-5950

THE OLD SCHOOL Apartments

**422 HEYWOOD AVE.
LOUISVILLE, KY 40208**

**\$708 STUDIO
\$759 BEDROOM APARTMENT
AVAILABLE**

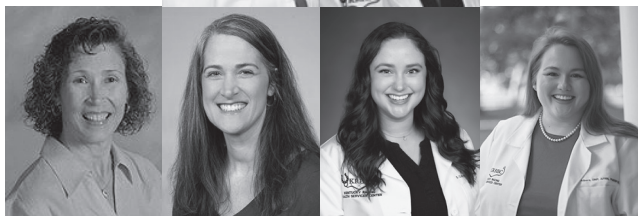
CALL FOR AN APPOINTMENT

Monday - Wednesday - Friday
8:00 am - 4:00 pm

(closed for lunch 12:00 pm to 1:00 pm)

- One block from Churchill Downs
- All utilities included in rent
- On-site laundry facility
- Appliances furnished with carpet & blinds

Must be 55 or older or disabled Income eligible



BY APPOINTMENT ONLY

**422 Heywood Avenue Louisville, KY 40208
(502) 636-2900**

Monday • Wednesday • Friday 10:00 am - 4:00 pm

\$ 10 COPAY FOR EACH APPOINTMENT

IF YOU ARE STABLED AT CHURCHILL DOWNS, TURFWAY PARK OR ELLIS PARK



KENTUCKY RACING HEALTH & WELFARE FUND

In need of medical attention? Contact us to schedule an appointment

MEDICAL • DENTAL • VISION

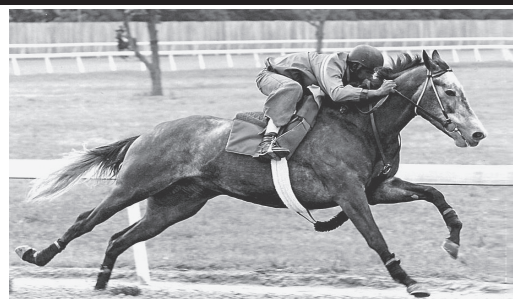
Phone calls only (502) 636-2900
Text messages only (502) 919-4608

SCAN THIS QR CODE TO TEXT US



If you are experiencing a medical emergency and need urgent attention, please call 911 or go to the nearest emergency room

**Gone...
But NOT FORGOTTEN**



The Kentucky Racing Health and Welfare Fund pays tribute to the following dedicated individuals who have recently passed away after dedicating many years in the Kentucky racing industry:

Leon "Plummie" Bass	Stable Employee
John Booker, Sr	Trainer
David Fortner	Trainer
Amalio Garcia	Stable Employee
Vicencio Gonzalez	Stable Employee
Suzette Harvey	Exercise Rider
Michael Henley	Association Employee
Neil Huffman	Trainer
Juan Moreira Hernandez	Stable Employee
Leonard Ogan	Stable Employee
Brian Rivera Bautista	Stable Employee
John Robertson	Clocker
Donald Ropp	Blacksmith
Jose Salazar Alarcon	Barn Manager
Jose Salazar Garcia	Stable Employee
Charles "Chuck" Simon	Trainer
Glenn Thompson	Ellis Park Track Superintendent
Inocencio Vicencio	Stable Employee

Kentucky Race Track Retirement Plan



Make Plans To Sign-Up in 2025

It is easy! Make sure you sign up for the Kentucky Race Track Retirement Plan every year. If you meet the income and employment requirements, you will get a cash contribution to your retirement account. Once you are fully vested and reach retirement age, you can start making monthly withdrawals or a one-time lump sum distribution. The best part is that it is free!

The Plan also lets you collect money before retirement age if you become disabled according to Social Security standards. You can leave your account's value to a loved one, friend, or organization if you pass away before collecting the money.

So, what are you waiting for? Do not get left behind! Mark your calendar. Now is the best time to plan for the future. You can sign up at one of our events listed on the back page of this newsletter or by making an appointment at the office of the Kentucky Racing Health and Welfare Fund. Call (502) 636-2646 to make an appointment.

Free for Members

Members do not need to provide any of their

own money to participate in the Plan. All you have to do is sign up each year and meet the eligibility requirements.

Count the Money

In 2024, the Kentucky Racing Health and Welfare Fund contributed \$100,000 to the Kentucky Race Track Retirement Plan. This amount was equally divided among 295 members who signed up and were eligible. Each eligible account received \$338.98.

At the beginning of 2025, 55 retirees were receiving a monthly check of \$567 from the Plan. They will continue to get that amount until their accounts run out. You can also take a smaller amount each month if it helps with Medicaid and tax situations. For those who request a distribution in 2025, the maximum net monthly amount will be \$582 or the value of their account in a single lump sum payment.

For 2024, Members experienced a gain of 12.5% on their December 31, 2023 account balance.

“YOU CAN'T CASH OUT IF YOU DON'T SIGN UP”

See page 6 for the sign-up schedule



2025 Sign-up Requirements

The first step in determining eligibility for a contribution is to sign-up. This must be done every year. The deadline for signing up is November 17, 2025.

LICENSED ASSISTANT TRAINERS, EXERCISE RIDERS AND STABLE EMPLOYEES are required to submit:

- A copy of their 2024 W2s and/or 1099s from a trainer who made at least ten (10) Kentucky starts in 2024.

LICENSED TRAINERS are required to submit the following:

- 2024 Federal Income Tax Return.
- 2024 Corporate Tax Return (if applicable).

LICENSED OWNER/TRAINERS:

- See LICENSED TRAINERS above.

TO QUALIFY FOR A CONTRIBUTION YOU MUST BE A KENTUCKY LICENSED TRAINER, ASSISTANT TRAINER, EXERCISE RIDER OR STABLE EMPLOYEE.

Information must be presented at time of sign-up. For more information call (502) 636-2646.

\$ 446,931
Paid out to retiring, disabled or deceased vested race trackers in 2024.
KENTUCKY RACE TRACK RETIREMENT PLAN
1 - 502 - 636 - 2646
 (SEE PAGE 6 FOR SIGN UP SCHEDULE)

2025 KENTUCKY RACE TRACK RETIREMENT PLAN SIGN-UP



TRAINERS MUST HAVE THE FOLLOWING AT TIME OF SIGN-UP:

- 2024 Form 1040 and schedule C, Schedule F and Corporate Return (if applicable).

ASSISTANT TRAINERS, EXERCISE RIDERS AND STABLE EMPLOYEES MUST HAVE THE FOLLOWING INFORMATION AT TIME OF SIGN-UP:

- 2024 Form W2(s) or 1099(s) from a Ky Trainer(s) who made the required Kentucky starts in 2024 in which your total earnings were not less than \$5,200.

March 7	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 14	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 21	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
April 3	Thursday	Keeneland	10:00 a.m. to 2:00 p.m.
April 9	Wednesday	Keeneland	10:00 a.m. to 2:00 p.m.
April 17	Thursday	Keeneland	10:00 a.m. to 2:00 p.m.
May 13	Tuesday	Trackside	10:00 a.m. to 1:00 p.m.
May 20	Tuesday	Churchill Downs	10:00 a.m. to 1:00 p.m.
May 27	Tuesday	Churchill Downs	10:00 a.m. to 1:00 p.m.
June 3	Tuesday	The Thoroughbred Center	9:00 a.m. to 12:00 p.m.
June 4	Wednesday	The Thoroughbred Center	9:00 a.m. to 12:00 p.m.
July 11	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
July 18	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
August 8	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
October 7	Tuesday	The Thoroughbred Center	9:00 a.m. to 12:00 p.m.
October 15	Wednesday	Keeneland	10:00 a.m. to 2:00 p.m.
November 7	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.



**LAST
CHANCE
SIGN UP**

You may also sign-up at the office of the Kentucky Racing Health and Welfare Fund from Monday, February 3, through Monday, November 17, 2025

BY APPOINTMENT ONLY

- **OFFICE LOCATION:** THE OLD SCHOOL
422 Heywood Ave,
Louisville, Kentucky - 40208
- **OFFICE HOURS:** MONDAY - FRIDAY
8:00 a.m. - 4:00 p.m.
- **FOR BILINGUAL ASSISTANCE CALL:** (502) 636-2900
Extension 2
- **ALL OTHERS CALL:** (502) 636-2646

ALL DATES SUBJECT TO CHANGE