



The Horse's Mouth

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Talking With Your Medical Provider

Make the Most of Your Appointment



Dr. Dedra Hayden
DNP, ANP, APRN-C

Medical providers and patients work together to keep you healthy. Your medical provider needs to know about you, your family, and how you live to give you the best care. You also need to ask questions and share your thoughts. Talking clearly and honestly helps you and your medical provider make good choices about your health.

Here are some tips to help you get ready for your visit:

- *Make a list of your concerns – Write down what you want to talk about. If you have a few things to ask, put the most important ones first. If there isn't time to talk about everything, your medical provider may ask you to come back later. Remember, there are no silly questions when you are at the medical providers office!*
- *Bring your medicine – Take all your prescription bottles with you when you go. This helps your medical provider see what you are taking and if anything has changed.*
- *Tell your doctor what's new – Let your medical provider know what has happened since your last visit. If you went to the hospital or saw another medical provider, be sure to say so. Your medical provider can then get your records if needed.*

Your body is amazing, but it can also be complicated. Be ready for your visit so you and your medical provider can work together to keep you healthy!



The Importance of PREVENTIVE CARE



Krista Roach
APRN, FNP-C, WHNP-BC

Lots of people go to the doctor when they are sick. But visiting your doctor when you are feeling well might help you get sick less often. Preventive care helps your doctor keep track of your overall health so they can recommend treatments tailored to your needs.

Preventive care is all the stuff you do to keep from getting sick. Preventive care can also help your healthcare provider detect diseases and conditions in their earliest stages – before they get worse. They are essential for long-lasting health and wellness.

Preventive care is different for everyone. Specific screenings and treatments depend on several factors like your age, medical history, sex, and current health status.

Healthcare providers recommend preventive care during every stage of life. Common preventive care are:

- Annual wellness visits
- Routine blood tests
- Vaccines
- Cancer screenings
- Preventive care during pregnancy
- Eye Care
- Dental Care



Healthcare constantly evolves and preventive care guidelines change with it. Your healthcare provider is the best person to ask about which screenings and treatments you need and when.

Whether you are a teen, a new parent, or an adult about to begin another decade of life, preventive care can reduce your risk for certain diseases. You cannot prevent everything. But preventive care gives you the best chance of staying healthy so you can live life to the fullest.

Contact the Kentucky Racing Health and Welfare Fund to schedule your preventative care appointment with one of our healthcare providers.

Information for this article was provided by the Cleveland Clinic

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422 HEYWOOD AVENUE LOUISVILLE, KY 40208

Phone (502) 636-2900

Fax (502) 636-2955

Website Address: kyracinghealth.org

Email Address: krhwf@kyracinghealth.org

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Louisville office hours:

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

BY APPOINTMENT ONLY

Health benefits provided
since 1978 - December 2025

\$ 52.9 Million

Kentucky Race Track Retirement
contributions since 2001 - December 2025

\$ 7,187,500

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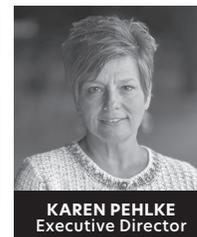
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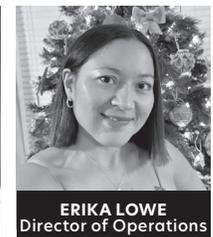
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Are You SAD?



Courtney Albers
Mental Health Nurse Practitioner

Seasonal Affective Disorder, or SAD, is something that makes some people feel sad.

SAD usually happens when the seasons change. Many people feel a little sad in the fall and winter when the days get short. They often feel better in the spring when the days get longer.

Sometimes SAD can make people feel very sad, and it can change how they think and act.

Most people with SAD feel this way in the fall or winter, and they feel better in the spring or summer. This is called winter SAD. Some people feel sad in the spring or summer instead. This is called summer SAD, but it is not as common.



People with SAD may have some of these signs:

- *Feeling sad most of the day*
- *Feeling upset or worried*
- *Getting annoyed easily*
- *Feeling bad about themselves*
- *Not wanting to do things they used to like*
- *Feeling very tired*
- *Having a hard time paying attention*
- *Sleeping or eating more or less than usual*
- *Having stomachaches, headaches, or other pains*
- *Thinking about death or hurting themselves*

People with winter SAD may also:

- *Sleep too much*
- *Eat too much*
- *Stay away from other people*

People with summer SAD may also:

- *Have trouble sleeping*
- *Not want to eat*
- *Feel very jumpy or nervous*
- *Feel scared or worried*
- *Act in angry or rough ways*

If you think you might have SAD, there are people who can help you feel better. Please contact the Kentucky Racing Health and Welfare Fund to get help making an appointment with a medical provider.



BY APPOINTMENT ONLY

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

422 Heywood Ave.
Louisville, KY - 40208
(502) 636-2900

\$ 10 COPAY
FOR EACH APPOINTMENT



DEDRA HAYDEN
Family Nurse Practitioner



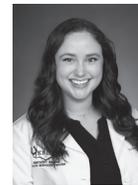
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Women's Health
Nurse Practitioner



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Family Nurse Practitioner



SARAH COHRON
Family Nurse Practitioner



COURTNEY ALBERS
Mental Health
Nurse Practitioner



ROXANNE GALL
Family Nurse Practitioner

Wednesday 10:00 am - 2:00 pm

(502) 636-2900

7500 Turfway Road, Florence KY 41042
(Horsemen's Hall)

BY APPOINTMENT ONLY

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

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

MEDICAL • DENTAL • VISION
Phone calls only (502) 636-2900
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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:

Oscar D. Cano Quinteros	<i>Stable Employee</i>
Juan Diaz Moreno	<i>Stable Employee</i>
Josefina Gutierrez	<i>Stable employee</i>
Solomon Guzman	<i>Stable Employee</i>
Phillip Jones	<i>Trainer</i>
Juan Moreno	<i>Exercise Rider</i>
Leroy Simon	<i>Trainer</i>
Jerry Walker	<i>Feedman</i>

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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

**Must be 55 or older or disabled
Income eligible**

Kentucky Race Track Retirement Plan



Cha-Ching

In 2025, the Kentucky Racing Health and Welfare Fund contributed \$100,000 to the Kentucky Race Track Retirement Plan. This amount was equally divided among 278 members who signed up and were eligible. Each eligible account received \$359.71.

In 2025, there were 21 members who received a distribution. The total amount paid out in 2025 was \$546,476.

Free for Members

The Kentucky Race Track Retirement Plan is **FREE!** Members do not contribute to the Plan. All you need to do is sign up each year and meet the eligibility requirements.

Retirement Age

Retirement age for the Kentucky

Race Track Retirement Plan is 60. A Member must be fully vested and age 60 to request their distribution.

If a Member becomes disabled by Social Security standards prior to retirement age a distribution can be requested.

If a Member dies and is an active Member the beneficiary on file will be eligible to receive their account balance.

Mark Your Calendar Don't Get Left At The Gate

On page 6 is the sign up schedule for 2026. You can sign up at one of the events listed or by making an appointment at the office of the Kentucky Racing Health and Welfare Fund.

Financial Security is a necessity in old age!



2026 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 16, 2026.

LICENSED ASSISTANT TRAINERS, EXERCISE RIDERS AND STABLE EMPLOYEES

are required to submit:

- A copy of their 2025 W2s and/or 1099s from a trainer who made at least ten (10) Kentucky starts in 2025.

LICENSED TRAINERS are required to submit the following:

- 2025 Federal Income Tax Return.
- 2025 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.

\$546,476

Paid out to retiring, disabled or deceased vested race trackers in 2025.

KENTUCKY RACE TRACK RETIREMENT PLAN
1 - 502 - 636 - 2646
(SEE PAGE 6 FOR SIGN UP SCHEDULE)

2026 Kentucky Race Track Retirement Plan Sign-Up Schedule



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

1. 2025 Form 1040 (including schedules) and Corporate Return (if applicable)

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

2. 2025 Form W2(s) or 1099(s) from a Kentucky trainer (s) who made the required Kentucky starts in 2025 in which total earnings were not less than \$5,200.

DATE	DAY	TRACK	TIME
March 6	Friday	Turfway Park	10:00 am – 2:00 pm
March 13	Friday	Turfway Park	10:00 am – 2:00 pm
April 9	Thursday	Keeneland	10:00 am – 2:00 pm
April 16	Thursday	Keeneland	10:00 am – 2:00 pm
May 14	Thursday	Trackside	10:00 am – 1:00 pm
May 21	Thursday	Churchill Downs	10:00 am – 1:00 pm
May 28	Thursday	Churchill Downs	10:00 am – 1:00 pm
June 4	Thursday	The Thoroughbred Center	9:00 am – 12:00 pm
June 11	Thursday	The Thoroughbred Center	9:00 am – 12:00 pm
July 10	Friday	Ellis Park	9:00 am – 1:00 pm
July 17	Friday	Ellis Park	9:00 am – 1:00 pm
August 7	Friday	Last Chance – Ellis Park	9:00 am – 1:00 pm
October 8	Thursday	Last Chance – TTC	9:00 am – 12:00 pm
October 15	Thursday	Last Chance – Keeneland	10:00 am – 2:00 pm
November 6	Friday	Last Chance – Turfway Park	10:00 am – 2:00 pm

You may also sign-up at the office of the Kentucky Racing Health and Welfare Fund from Monday, February 2, 2026 through Monday, November 16, 2026

BY APPOINTMENT ONLY

ALL DATES SUBJECT TO CHANGE

• 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