



The Horse's Mouth

Volume 29, Issue 1

July - December 2024

Retirement Means a Sweet Ending To a New Beginning Important Information You Need To Know BEFORE you Retire

Last year the Kentucky Race Track Retirement Plan encountered obstacles when processing certain distribution requests. Below is a list of things that could affect you when requesting your retirement benefits:

1. Citizens or alien residents must have a valid U.S. issued social security number or ITIN number when requesting retirement benefits.
If you request your distribution using a fraudulent social security number your monthly distributions could be frozen.
2. If you are not a resident of the United States then you are required to complete a Form W-8 BEN, (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)).
3. The Plan cannot guarantee monthly distributions if you do not have a U.S. bank account.

It is highly recommended that you have a bank account setup in the United States so that your monthly distributions can be direct deposited.

The U.S. government does not allow banking institutions to make direct deposits to foreign banking institutions.

Members living outside of the United States that request a monthly paper check are experiencing the following:

- A. Lost or stolen checks.
- B. Funds are not readily available as the foreign bank is placing a hold on the check for at least 21 days.

The Kentucky Race Track Retirement Plan wants to ensure that everyone who is eligible for retirement benefits receives them. If you have any questions or need additional information please contact the Kentucky Racing Health & Welfare Fund for additional information.



High Blood Pressure Matters *Keep High Blood Pressure in Check*

By Krista Roach, MSN, APRN, FNP-C WHNP-BC
And Dedra Hayden, DNP, APRN, BC

High blood pressure is sometimes called a “silent killer,” because it usually has no warning signs, yet it can lead to life threatening conditions like heart attack or stroke.

What is high blood pressure?

High blood pressure is when the force of blood against the walls of your arteries is too strong. Think of your arteries like pipes that carry blood all over your body. When the blood pushes too hard against these pipes, it can be a problem. You may hear your healthcare provider call high blood pressure “hypertension”. High blood pressure and hypertension mean the same thing. A normal blood pressure is 120/80.

Why does high blood pressure happen?

There are many reasons why someone might have high blood pressure. Sometimes it is because they eat too much salty food, are overweight, or do not exercise enough. Other times, it is because they were born with it or because someone else in their family has it.

What can we do about high blood pressure?

Luckily, there are lots of things we can do to keep our blood pressure healthy! Eating lots of fruits and veggies, exercising (walking is great!), losing weight, eating less salt and fast food, and drinking more water are all great ways to keep our bodies healthy. It is also important to listen to our healthcare providers and take any medicine they give us if we need it. Blood pressure medicine helps to relax the blood vessels or slow down the heart a bit, so the blood can flow more smoothly. If your healthcare provider gives you medication for your high blood pressure, it is very important to take this every day and go to the pharmacy to get a new refill every month. Even if we feel fine, it is still important to keep taking the medicine because it helps to keep our hearts happy and strong.



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.

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Elizabeth Alarcon
Layout and Design Editor

**KENTUCKY RACING
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A non-profit charitable organization
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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 2023
\$ 50.8 Million

Kentucky Race Track Retirement
contributions since 2001
- December 2023
\$ 6,987,500



KENTUCKY RACING HEALTH & WELFARE FUND

*Do you
know our
staff?*



Richard Riedel
Executive Director



Karen Pehlke
Deputy Executive Director



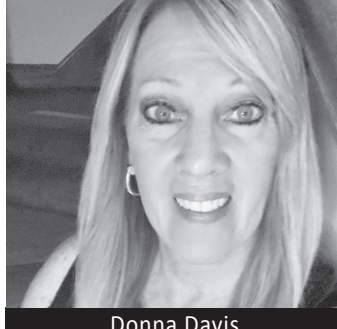
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Louisville Service Coordinator



Donna Davis
*Turfway Park & Ellis Park
Service Coordinator*



Diana Varon
*Keeneland & TTC
Service Coordinator*



Keep High Blood Pressure in Check, CONTINUED FROM PAGE 1

Why is it important to stop high blood pressure?

High blood pressure might not seem important, but it can cause problems if we do not take care of it. It can make our hearts work too hard and cause a heart attack and could also cause a stroke in our brain.

That is why it is important to learn how to keep our blood pressure in check. If you are worried about your blood pressure, please make an appointment to talk to your healthcare provider.

You can call the Kentucky Racing Health and Welfare Fund at 502-636-2900 to learn how you may be able to receive assistance with managing high blood pressure. For Spanish assistance, call 502-636-2900, then press 2 when prompted

Meet Ivania Perez

Louisville Service Coordinator

Ivania is originally from San Salvador, El Salvador and has resided in Louisville, Kentucky for the past two years. In 2002 she and her family moved to the Bay Area of Northern California. Before joining the Fund in January, 2024 she worked for a Louisville cardiologist where her primary duties included translating, scheduling and assisting with financial aid requests.

"While I was working at the cardiologist's office, we would see several patients that had been referred to us by the Kentucky Racing Health Services Center, she said. "I was impressed with the treatment the backstretch

workers received from the Center and the professionalism of the staff at the Kentucky Racing Health and Welfare Fund. When the opportunity to work with this team became available, I was very happy for the chance," she said.

A woman of many talents, when not assisting with translating and scheduling for the Fund Ivania enjoys archery, pottery, crocheting, painting and photography.

"I identify with most of the people that we are helping and I enjoy the personal approach that we take in helping our clients work through the medical system", she added.



Celebrating Elizabeth Alarcon:

11 Years of Dedication at the Kentucky Racing Health and Welfare Fund



The Kentucky Racing Health and Welfare Fund (Fund) is a beacon of support for the industry's dedicated workers. For the past 11 years, Elizabeth has been a cornerstone of the organization, bringing her skill set, dedication, and compassion to the forefront.

Born and raised in Santiago, Chile she moved to the United States in 2005, settling in Green Bay, Wisconsin.

Elizabeth's journey with the Fund began in 2013, and since then, she has been instrumental in enhancing the well-being of backstretch workers, trainers, and their families. She is also the graphic artist and layout

editor of the Horse's Mouth.

"I love the people I work with and enjoy helping our clients apply for and receive health, dental, and vision benefits among other services."

She and her Cuban-born husband settled in Louisville in 2006.

Having an artistic flair Elizabeth enjoys drawing, painting, making jewelry, and working as a graphic design for a Spanish newspaper. Her greatest pleasure is derived from spending time with her family, her two grandsons, and a social circle of other grandmothers who call themselves "The Teenage Latin Girls".

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:

<i>Walter Blum</i>	Jockey
<i>Hurl Bennett "Peppermint Man"</i>	Stable employee
<i>Bobby Brothers</i>	Asst. Trainer
<i>Norman "Tall Boy" Button</i>	Stable Employee
<i>Gail Brumleve</i>	Stable Employee
<i>Donna Joe Campbell</i>	Stable Employee
<i>Bryan D. Cole</i>	Trainer
<i>Amalio Garcia</i>	Asst Trainer
<i>Luz Marina Herrarte</i>	Groom
<i>Metzie Hobby</i>	Asst Trainer
<i>Robert "Bob" Jackson</i>	Ellis Park Director of Operation
<i>Tim Kegel</i>	Agent
<i>Luis Marcano</i>	Jockey
<i>Larry Martin</i>	Stable Employee
<i>Joanne McNamara</i>	Exercise Rider To The Stars
<i>Martin Sandoval</i>	Stable Employee
<i>David "Andy" Spalding</i>	Trainer
<i>Ernest "Ernie" Retamoza</i>	Trainer
<i>Mark Thomas</i>	Trainer



Kentucky Racing Health Services Center

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

BY APPOINTMENT ONLY

MUST PRESENT A CURRENT PAYROLL CHECK or PAYROLL CHECK STUB & CURRENT KHRC LICENSE WHEN SCHEDULING AN APPOINTMENT

\$ 10 COPAY FOR EACH APPOINTMENT

Monday • Wednesday • Friday 10:00 am - 3:00 pm

**APARTMENTS
FOR RENT**
(502) 636-5950

THE OLD SCHOOL Apartments

422 HEYWOOD AVE.
LOUISVILLE, KY 40208

(502) 636-5950

CALL FOR AN APPOINTMENT
Monday - Wednesday - Friday
8:00 am - 4:00 pm
(closed for lunch 12:00 pm to 1:00 pm)

**\$660 STUDIO
\$707 BEDROOM APARTMENT
AVAILABLE**

- 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**



Kentucky Race Track Retirement Plan

PLAN AHEAD TO SIGN-UP NOW

It's simple enough! Be sure you sign-up for the Kentucky Race Track Retirement Plan (Plan) every year. If you meet the income and employment requirements, you will receive a cash contribution to your retirement plan account. Once you are fully vested and reach retirement age you can begin to make monthly withdrawals. The best part It's free!

The Plan also offers the flexibility that you may be able to collect prior to retirement age if you become disabled by Social Security standards. You can leave the value of your account to a loved one, friend, or organization in the event you should die before you collect the money.

A recent change has been made to the Plan. You are no longer required to name your spouse as your beneficiary.

So, what are you waiting for?. There is no time like the present to plan for the future.

You can sign-up at one of our sign-up events listed on the back page of this news-

letter or by appointment.

If you plan to sign-up at the office of the Kentucky Racing Health and Welfare Fund, the number to call is (502) 636-2646 to make an appointment.

MEMBERS DO NOT CONTRIBUTE

Members do not have to provide any of their own money to be able to participate in the Plan. All you have to do is sign-up each year and meet the eligibility requirements.

COUNT THE MONEY

The beginning of 2024 found 58 retirees receiving monthly checks up to \$549 from the Plan. They will continue to receive that amount until their accounts are exhausted. You can also take a lesser amount each month if it is to your benefit when in Medicaid and tax situations. For those who request a distribution in 2024 the maximum net amount received monthly will be \$567.

(See page 6 for sign up schedule).

YOU CAN'T CASH OUT IF YOU DON'T SIGN-UP



2024 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 15, 2024.

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

- A copy of their 2023 W2s and/or 1099s from a trainer who made at least ten (10) Kentucky starts in 2023.

LICENSED TRAINERS are required to submit the following:

- 2023 Federal Income Tax Return.
- 2023 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.



\$ 614,222

Paid out retiring, disabled or deceased vested race trackers in 2023.

KENTUCKY RACE TRACK RETIREMENT PLAN

1 - 502 - 636 - 2646

(SEE PAGE 8 FOR SIGN UP SCHEDULE)

Information must be presented at time of sign-up.

For more information call (502) 636-2646.



2024 KENTUCKY RACE TRACK RETIREMENT PLAN SIGN-UP

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

- 2023 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:

- 2023 Form W2(s) or 1099(s) from a Ky Trainer(s) who made the required Kentucky starts in 2023 in which your total earnings were not less than \$5,200.



August 9	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
October 8	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 8	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 1, through Monday, November 15, 2024

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 SPANISH ASSISTANCE CALL:

(502) 636-2900
Extension 2

• FOR ASSISTANCE IN ENGLISH CALL:

(502) 636-2646

ALL DATES SUBJECT TO CHANGE

Horsemen's Wellness Center @ Turfway Park



OPEN EVERY WEDNESDAY

DO YOU NEED MEDICAL HELP for non-work related reasons?

BY APPOINTMENT ONLY

Contact Donna in the Kentucky HBPA office to schedule an appointment

FREE