



# The Horse's Mouth

Volume 23, Issue 1

January - June 2019

## Rick Hiles



**Elected as Chairman of the Kentucky Racing Health and Welfare Fund, Inc.**

**Rick Hiles** was elected as Chairman of the Kentucky Racing Health and Welfare Fund, Inc. at a meeting of the organization's Board of Directors in December 2018. Rick has served two terms on the Board of Directors. His first tenure was from October 1988 through September 1994. His second tour began in December 2006, during which time he served as Vice-Chairman.

*"The Fund is a tremendous organization which strives to help the hard working people on the backsides of Kentucky's tracks. I am extremely proud of this organization, and as Chairman, I look forward to continuing the same level of benefits started by my predecessor, Don Ball,"* Rick said. The popular horseman has been an owner/trainer on the Kentucky circuit for parts of five decades.

Also, rejoining the Fund's Board of Directors as Vice-Chairman is **Frank L. Jones Jr.**, who last served on the Board in December 2009.

Both Rick and Frank are representatives of the Kentucky H.B.P.A.

Other members of the Fund's board (and the year they joined) are:

**Carol Hebel** – Secretary; elected to the board by board members (2002)

**Dr. Randy Scheen** – Treasurer; elected to the board by board members (2004)

**Andre Regard** – Member; appointee of Governor Matt Bevin (2017)

**Burr Travis** – Member; appointee of Frank Kling, Chairman of the Kentucky Horse Racing Commission (2018)

Retiring from the Board of Directors is **Peter W. Salmen, Jr.** Pete served several terms on the Board dating back to the mid-1980s.

## Retirement Plan Gets Better Eligibility for Popular Retirement Benefits just got Easier

**D**uring 2018 the Board of Directors of the Kentucky Racing Health and Welfare Fund, sponsor of the Kentucky Race Track Retirement Plan, took action that will make it a little easier for Members (or participants) to be eligible for the Kentucky Race Track Retirement Plan's annual contribution. Yes, you will still have to sign-up every year. No, you cannot sign-up via the internet. But two changes will increase your chances of being eligible. One of the changes will have an impact with the 2019 sign-up period and the effect of the other change will not be felt until the 2020 sign-up period.

Let's look at the second change first. Beginning January 1, 2019, if a trainer had entered a horse into the body of a race or is on the "also eligible" for that race, at a Kentucky racetrack, and that race is cancelled that horse(s) will be considered as a starter for purposes of reaching the 10 required Kentucky starts to be eligible for a Retirement Plan contribution.

For example: If a trainer has made nine Kentucky starts in 2019 and had also entered a horse that was in the body of the race or on the "also eligible" for a race(s) that was cancelled, for purposes of eligibility for the Retirement Plan, that trainer will be considered to have made 10 Kentucky starts when he or she signs up for the Plan in the year 2020. The same holds true for otherwise eligible employees of that trainer. The Plan Administrators already know how many Kentucky starts each trainer makes every year and there will be no need for Members to keep track of the dates of cancelled races or the name of the horses in the cancelled races, the Plan Administrators will do that for you. The only catch to this change is that we will only count races that will be cancelled in

2019 and then going forward. Races that were cancelled in 2018 will not count. This is being done so that the Plan has a year to advertise the change and make everyone aware. Remember that cancelled Kentucky races in 2018 will not be considered for the 2019 sign-up period.

The second change, on its surface may seem insignificant, but it will have a major impact for some Members. Since the beginning of the Retirement Plan there has been a limit on the amount of money an otherwise eligible person may earn, whether single or married. In the past, that amount was based on a Member's Adjusted Gross Income (found on line 37 of your most current Form 1040). Beginning with the 2019 sign-up period, a Member's Taxable Income will be considered (found on line 43 of your most current Form 1040). For those married members signing up in 2019 the maximum Taxable Income is \$85,730. For unmarried members signing up in 2019 the maximum Taxable Income is \$42,865. These limits will be adjusted each year based on the Social Security Cost of Living Allowance.

**FOR 2019 SIGN-UP INFORMATION PLEASE REFER TO THE BACK PAGE OF THIS NEWSLETTER.**



## DISCLAIMER

**T**he 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 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.

## FALSIFYING INFORMATION

Once an individual applies to the Fund for assistance the Fund will conduct a routine inquiry into the accuracy of the information that has been provided.

If the individual has provided inaccurate or false information pertaining to, but not limited to:

- Work related injuries
- False KHRC license information
- Insurance or other benefit coverage (if eligible the Fund will always be considered secondary)
- Employment
- Identities
- Transferring benefits to a non-eligible individual

### THE FOLLOWING ACTION WILL BE TAKEN:

#### FIRST OFFENSE

- No benefits until the Fund has been paid for all benefits received under false pretenses.
- Loss of benefits for six (6) months once the Fund has been repaid.
- Future benefits will be provided on a reimbursement basis for six (6) months.

#### SECOND OFFENSE

- Complete loss of benefits for a two (2) year period.

#### THIRD OFFENSE

- Complete and indefinite loss of all benefits

## THE HORSE'S MOUTH IS PUBLISHED TWO TIMES A YEAR BY THE KENTUCKY RACING HEALTH & WELFARE FUND, INC.

Elizabeth Alarcon - *Layout and Design Editor*

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

A non-profit charitable organization  
Established 1978

Rick Hiles - *Chairman*

Frank L. Jones Jr. - *Vice Chairman*

Dr. Randy Scheen - *Treasurer*

Carol Hebel - *Secretary*

Andre Regard - *Member*

Burr Travis - *Member*

Robert P. Benson, Jr. - *Counsel*

Richard Riedel - *Executive Director*

Karen Pehlke - *Director of Operations*

Erika Lowe - *Director of Client Services*

Elizabeth Alarcon - *Service Coordinator*

Donna Davis - *Turfway Park & Ellis Park  
Service Coordinator*

Diana Varon - *Keeneland & TTC*

*Service Coordinator*

**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** 

Louisville office hours:

**Monday - Wednesday - Friday**

**9:00 am - 2:45 pm**

**Tuesday - Thursday**

**8:00 am - 12:00 noon**

Health benefits provided since 1978 - Dec 2018

**\$ 44.3 Million**

Kentucky Race Track Retirement  
contributions since 2001 - Dec 2018

**\$ 6.50 Million**



**You might have a problem with drugs and alcohol if:**

- 1.** You choose relationships and activities based on whether or not you will be able to get high.
- 2.** You work in an industry where drinking is the norm and your conduct at work is changing due to your using drugs and alcohol.
- 3.** You use more than you intended and whenever you use you get high.
- 4.** You are unable to cut down on your using and it takes more and more of your drug of choice to get high.
- 5.** You are depending on drugs and alcohol to relax and enjoy yourself and once you start using you find you cannot stop.
- 6.** You have tried to quit using and you just can't.
- 7.** You lie to yourself and others about how often and how much you use.

# The Pain of Alcohol-Induced Pancreatitis

**M**any health conditions can be caused by excessive drinking. One of these is pancreatitis. In this article we will explain the possible relationships between alcohol and pancreatitis, and more specifically, alcohol-induced pancreatitis.

The pancreas is an organ made up of two separate glands located behind the stomach. Its job in your body is to release digestive enzymes, insulin, and the hormone glucagon, which helps control glucose levels in your blood. (Glucose is related to blood sugar levels and impacts the liver, but that's a different story.) Pancreatitis refers to a condition where the pancreas is inflamed. Other causes for pancreatitis include medications, gallstones, hereditary disorders, cystic fibrosis, autoimmune disease, infections, trauma, metabolic disorders, and surgery. But it doesn't matter what the cause of a person's pancreatitis may be, drinking alcohol is only going to aggravate the organ and make the problem worse.

There are two types of pancreatitis, acute and chronic. The symptoms are similar. Patients frequently feel constant pain in the upper stomach area that spreads to the back. In some patients, the pain may be disabling.

Other symptoms that may accompany an inflamed pancreas include:

- Nausea and vomiting
- Diarrhea or oily stools
- Weight loss
- Fever

- Rapid pulse
- Jaundice
- Tenderness and swelling of the stomach area
- Pain after eating fatty foods

Acute pancreatitis is a sudden inflammation of the pancreas that only lasts for a short period of time, and symptoms and outcomes can range from mild to severe. Sometimes, in cases of severe acute pancreatitis, damage to other organs such as the heart, lungs, and kidneys can occur. Most of the time, people recover from acute pancreatitis, although it can become worse when there's bleeding into the pancreas, or infection.

Chronic pancreatitis is a long-term inflammation of the pancreas, and it usually occurs after someone has had untreated acute pancreatitis. Along with untreated acute pancreatitis being a cause, heavy alcohol use is another reason for it. Chronic pancreatitis can also be known as alcohol-induced pancreatitis.

The symptoms of alcohol-induced pancreatitis or chronic pancreatitis are similar, but the pain may be constant in the upper abdomen and back. Chronic pancreatitis, has been linked to a higher risk of pancreatic cancer. With alcohol induced pancreatitis, patients are also at a greater risk to develop diabetes.

A study released in 2011 indicated that having three or more drinks of liquor a day is associated with an increased risk of dying from

**THE PAIN OF ALCOHOL... CONTINUED ON PAGE 4**



## Kentucky Racing Health Services Center

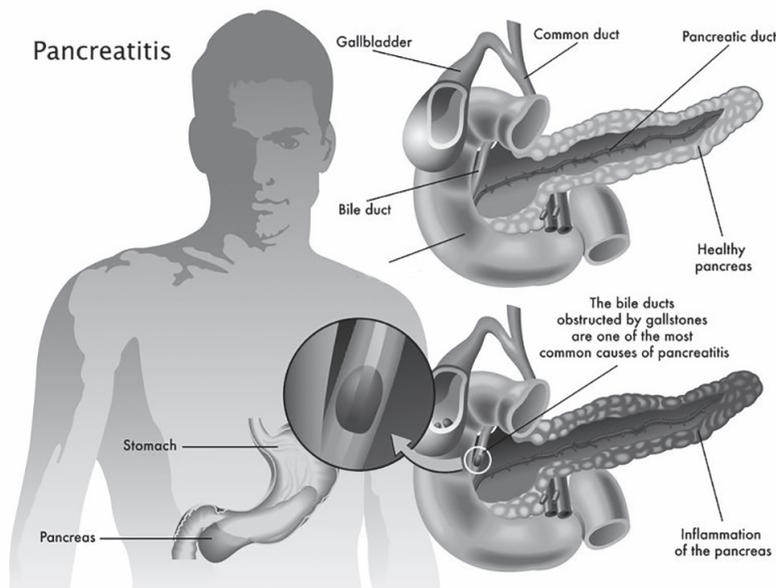
422 Heywood Avenue Louisville, KY 40208 • (502) 636-2900  
BY APPOINTMENT ONLY

**\$ 5 COPAY FOR EACH APPOINTMENT**

- Monday 10:00 am - 3:30 pm
- Wednesday 1:00 pm - 4:00 pm
- Friday 10:00 am - 3:30 pm

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

**The Pain of Alcohol-Induced Pancreatitis** CONTINUED FROM PAGE 3



pancreatic cancer. According to the National Cancer Institute, pancreatic cancer is the fourth deadliest cancer in men and the third deadliest in women. The study, which included more than 1.2 million Americans who were followed for 24 years, found that those who reported drinking three or more liquor drinks daily saw their risk of dying of pancreatic cancer go up by about one-third compared to nondrinkers.

Complicating the picture on alcohol and health is that excess consumption has been linked to mouth, throat, breast colon and liver cancers. However, moderate drinking, at least in middle-aged adults, has been tied to a lower risk of heart related diseases.

So how much alcohol can one safely consume? According to the American Cancer Society women should limit their consumption to one drink daily and no more than two drinks

daily for men.

The relationship between alcohol and pancreatitis is real. Pancreatitis is a painful and potentially deadly disease. Most people with chronic pancreatitis have a history of excessive drinking. If you are worried about your alcohol consumption and pancreatitis developing you should stop drinking. If you find that you're unable to stop drinking you may need to join a substance abuse program. If you feel you need treatment for pancreatitis, alcohol abuse, or other substances the Kentucky Racing Health and Welfare Fund may be able to provide some assistance. Please do not hesitate to contact us at 502-636-2900. All calls will be kept confidential.

Information for this article was gathered by [WebMD.com](http://WebMD.com); [pancreatitisfoundation.org](http://pancreatitisfoundation.org); [columbiasurgery.org](http://columbiasurgery.org) and [therecoveryvillage.com](http://therecoveryvillage.com)

**FREE**

**Horsemen's  
Wellness Center  
@ Turfway Park**

**Open every  
Wednesday during  
Turfway Park  
Race Meet**

**DO YOU NEED  
MEDICAL HELP  
for non-work related reasons,  
but don't have time to go to  
the doctor?**

**BY APPOINTMENT ONLY**

**Contact Donna  
in the Kentucky HBPA  
office for information  
to schedule an appointment**

**APARTMENTS  
FOR RENT**

**(502) 636-5950**

**THE OLD SCHOOL  
Apartments**

**422 HEYWOOD AVENUE  
LOUISVILLE, KY 40208**

**(502) 636-5950**

**CALL FOR AN APPOINTMENT**

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

**STUDIO OR 1 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**

## If Your Stomach Hurts the H. Pylori Bacteria may be at Work

**T**here are at least 20 different types of common ailments that may cause your stomach to start to hurt. Amongst the more popular medical conditions are constipation, diverticulitis, irritable bowel syndrome, pancreatitis, and ulcers. One disorder that you may not have heard of is *Helicobacter pylori* or *H. pylori* (pronounced H. pie-lor-ee). It is an infection which occurs when the *H. pylori* bacteria infects your stomach.

The bacteria was first identified in 1984 and is now recognized as a major contributor to

- Living in crowded conditions. You have a greater risk of *H. pylori* infection if you live in a home with many other people.
- Living without a reliable supply of clean water. Having a reliable supply of clean, running water helps reduce the risk of *H. pylori*.
- Living in a developing country. People living in developing countries, where crowded and unsanitary living conditions may be more common,

sick. However if you show signs of a having a peptic ulcer your medical provider will test you for the infection and if you are positive you will be treated with antibiotics. Although *H. pylori* infection is the most common cause of ulcers, not all patients with ulcers have *H. pylori*. That's why it is important for your medical provider to test you and make sure you are being treated for the cause of your pain and not just the symptoms. The most popular tests for *H. Pylori* are a breath test and a fecal test.

The risk for stomach cancer in North America is relatively low, so experts do not advise screening for *H. pylori* solely for the purpose of treating people to reduce their risk of stomach cancer. However, some people at high risk due to family history or other risk factors (explained earlier) may elect screening.

When signs or symptoms do occur with *H. pylori* infection, they may include:

- Abdominal pain that's worse when your stomach is empty
- An ache or burning pain in your abdomen
- Bloating
- Bloody or black tarry stools
- Bloody or black vomit or vomit that looks like coffee grounds
- Difficulty swallowing
- Frequent burping
- Loss of appetite
- Nausea
- Severe or persistent abdominal pain
- Unintentional weight loss

If you are experiencing one or more of these symptoms contact the Kentucky Racing Health and Welfare Fund at 502-636-2900. The Fund may be able to provide assistance with your medical bills.

Information for this article was gathered from:  
[mayoclinic.com](http://mayoclinic.com); [heraldtribune.com](http://heraldtribune.com);  
[hopkinsmedicine.com](http://hopkinsmedicine.com) and [uptodate.com](http://uptodate.com)



gastrointestinal ulcers and inflammation. *H. pylori* infection may be present in more than half the people in the world.

*H. pylori* is usually spread by consuming food or water contaminated with fecal matter, saliva and vomit. The bacteria infect the protective tissue that lines the stomach and may injure the cells of the stomach. In the United States and other developed countries, infection with *H. pylori* is unusual during childhood but becomes more common during adulthood. However, in developing countries, most children are infected with *H. pylori* before age 10.

Other risk factors include:

have a higher risk of *H. pylori*

- Living with someone who has an *H. pylori* infection. If someone you live with has *H. pylori*, you're more likely to also have *H. pylori*.
- Patients who require long-term anti-inflammatory medication. Patients who have been taking anti-inflammatory medication for a long time such as aspirin, ibuprofen, naproxen, and similar drugs for treatment of arthritis and other medical conditions should be tested.

Most people who are infected never get

# Meet the staff of the Kentucky Racing Health & Welfare Fund

The Kentucky Racing Health & Welfare Fund provides representation at four of the five race tracks in Kentucky. With offices in Louisville and on the grounds at Keeneland, The Thoroughbred Center, Turfway Park and Ellis Park, Fund staff members are available to provide assistance with the requirements necessary to access the many benefits available to horsemen and horsewomen. Both ladies bring years of experience and valuable knowledge of the Fund's benefits.



**Donna Davis**

Manages our Turfway Park and Ellis Park offices. She has been with the Fund since 1995. She can be reached at the Turfway Park and Ellis Park HBPA office during race meets.



**Diana Varon**

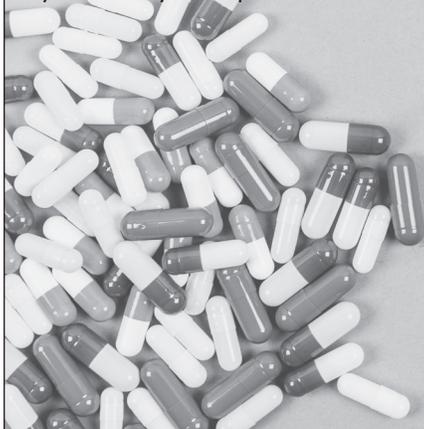
Manages our Keeneland and Thoroughbred Center offices. She has been with the Fund since 2013 and is fluent in both English and Spanish. She can be reached at (859) 433-4186.

## OOPS

### DON'T FORGET YOUR MONTHLY MEDICINE

If you take monthly medications for asthma, diabetes, epilepsy, heart disease, hypertension, cancer, hormones, mental health, psoriasis, thyroid, glaucoma, acid reflux, ulcer's or certain other chronic conditions the Kentucky Racing Health and Welfare Fund may be able to continue to assist you when you ship out of Kentucky.

- To be eligible you must meet the following criteria:**
1. Must pre-register with the Fund prior to leaving Kentucky.
  2. Currently receiving benefits from the Fund.
  3. Currently taking medication for one or more of the above illnesses.
  4. Must have been licensed and worked in Kentucky during six of the twelve months prior to applying for the OOPS program.
  5. Must contact the racing jurisdiction to which you are shipping to see if you are eligible to receive prescription benefits.
  6. Must continue to work for the same employer for whom you last worked for in Kentucky during the period you are out-of-state.
  7. Benefits are on a reimbursement basis.



### 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:

Odanis "Cuba" Acuna	<i>Exercise Rider</i>
James "Jim" Brown	<i>Trainer</i>
George Estes	<i>Trainer</i>
Chester "Tubby" Grigsby	<i>Groom</i>
Michael Haehn	<i>Stable Employee</i>
Dorian Joseph	<i>Groom</i>
Forrest Kaelin	<i>Trainer</i>
Clinton Martin	<i>Groom</i>
Chester "Head" Swan	<i>Groom</i>
Fred Thomas	<i>Groom</i>
James A. Thomas	<i>Trainer</i>
Jose Torres	<i>Groom</i>
Edgar Vasquez	<i>Exercise Rider</i>

# Kentucky Race Track Retirement Plan



## PLAN AHEAD SIGN-UP NOW

It's simple enough. Be sure you sign-up for the Plan every year, meet the income and employment requirements and you will receive a cash contribution to your account. Over the years that account will grow and when you reach retirement age you can begin to make monthly withdrawals. The best part is that it is absolutely free. The Plan also offers the flexibility that you may be able to collect if you become disabled. You can also leave the value of the account to a loved one, friend, or organization in the event you should die before you collect the money. If you are married your spouse must be your beneficiary. So what are you waiting for, don't get left at the gate. There is no time like the present to plan for the future. See additional information about signing up on this page and the complete sign-up schedule on the back page of this newsletter.

## WHO'S PLANNING FOR THE FUTURE?

The 2018 sign-up period closed on November 15, 2018. There were 361 eligible Members who shared in the \$250,000 contribution from the Kentucky Racing Health and Welfare Fund. That's an increase in those signing up of almost

1% over 2017. Unfortunately, 43 others had their accounts redistributed due to a break in service. The redistribution of funds was added to the accounts of the 361 eligible Members who signed up during the year.

## MEMBERS DO NOT CONTRIBUTE

From 2001 through 2018, 235 Plan Members or their beneficiaries have received retirement, disability, and death benefits. Members did not have to provide any of their own money or make a contribution to be able to participate.

The beginning of 2019 found 39 retirees receiving monthly checks of \$452 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 certain Medicaid and tax situations. For those who retire in 2019 the amount is \$464 each month.

## ACCOUNT BALANCE LOSES 7.4 PERCENT

For 2018, Active Retirement Plan Members experienced a loss of 7.4 percent on their December 31, 2017 balance. This follows a 14.09 percent increase in 2017. The Retirement Plan's portfolio has experienced growth eight out of the past ten years.



## 2019 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.*

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

- A copy of their 2018 W2s and/or 1099s from a trainer who made at least ten (10) Kentucky starts in 2018.

### LICENSED TRAINERS are required to submit the following:

- 2018 Federal Income Tax Return
- 2018 Corporate Tax Return (if applicable).

### LICENSED OWNER/TRAINERS:

- See LICENSED TRAINERS above.

**TO QUALIFY FOR A CONTRIBUTION YOU MUST BE A 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.**



# \$ 391,813

**Paid out to retiring, disabled or deceased vested race trackers in 2018.**

**KENTUCKY RACE TRACK RETIREMENT PLAN**

**1 - 502 - 636 - 2646**

**(SEE PAGE 8 FOR SIGN UP SCHEDULE)**



# 2019 KENTUCKY RACE TRACK RETIREMENT PLAN SIGN-UPS

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

- 2018 Federal Income Tax Return and Corporate Tax Return if applicable

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

- 2018 Form W2(s) or 1099(s) from a Kentucky trainer(s) who made the required Kentucky starts in 2018 in which your total earnings were not less than \$5,200

March 1	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.	
March 8	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.	
March 15	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.	
March 22	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.	
April 2	Tuesday	Keeneland	10:00 a.m. to 2:00 p.m.	
April 10	Wednesday	Keeneland	10:00 a.m. to 2:00 p.m.	
April 19	Friday	Keeneland	10:00 a.m. to 2:00 p.m.	
May 29	Wednesday	Churchill Downs	10:00 a.m. to 1:00 p.m.	
May 30	Thursday	Churchill Downs	10:00 a.m. to 1:00 p.m.	
June 4	Tuesday	The Thoroughbred Center	9:00 a.m. to 1:00 p.m.	
June 5	Wednesday	The Thoroughbred Center	9:00 a.m. to 1:00 p.m.	
July 12	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.	
July 19	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.	
August 16	Friday	<i>Last Chance Sign up</i>	Ellis Park	9:00 a.m. to 1:00 p.m.
October 2	Wednesday	<i>Last Chance Sign up</i>	The Thoroughbred Center	9:00 a.m. to 1:00 p.m.
October 3	Thursday	<i>Last Chance Sign up</i>	Keeneland	10:00 a.m. to 2:00 p.m.
November 8	Friday	<i>Last Chance Sign up</i>	Turfway Park	10:00 a.m. to 2:00 p.m.

- You may also sign-up at the office of the Kentucky Racing Health and Welfare Fund from Monday, January 14, through Friday, November 15, 2019; Monday, Wednesday and Friday, 9:00 a.m. to 2:45 p.m.; Tuesday and Thursday, 8:00 a.m. to 12:00 p.m.

**OFFICE LOCATION:** The Old School, 422 Heywood, Louisville, Kentucky 40208

- **ALL DATES AND TIMES SUBJECT TO CHANGE.** Call (502) 636-2646 for updates and answers to your questions about the Plan.