

The New Louisiana Voice



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RSEA PRESIDENT'S MESSAGE



Victor Dennis
RSEA Board President

It was wonderful to meet and speak with you at our recent RSEA Annual Conference, October 3-5, 2016, in Alexandria. RSEA was organized and established as a non-profit organization on November 14, 1966. Therefore, we took this opportunity to celebrate our 50th Anniversary or "Golden Jubilee". Some topics that were discussed included RSEA's past presidents, 2016's Members of the Year, and current events.

It was a fun time, with dancing, town tours, antique cars, and lots of information that we could all use.

As the Conference was held in the newly renovated Holiday Inn Downtown, we also took advantage of Alexandria's museums, amphitheater, beautiful river scenes, and, of course, its good food.

RSEA and its members have had a good year. Not only did the State begin a new Administration with Governor John Bel Edwards,

but we also received a 1.5% COLA, that was effective July 1, 2016. We are appreciative to Governor Edwards, and wish him only the best in his difficult tasks ahead.

Please remember that the only way RSEA can continue and remain strong is through its membership, which has steadily declined over the last few years. Can you help us to increase our membership? Do you know someone who should be a member, but isn't? Please talk to them about joining RSEA or give us their information, and we will contact them. The advantages of membership are second to none! We want to continue having annual conferences and trips at affordable prices. Visit our website at www.rseala.org to familiarize yourself with our goals, mission, and perks. Take comfort in knowing that RSEA has your best interests at heart and we will always do our best to look out for YOUR benefits.

Victor B. Dennis, Jr.
RSEA Board President



Arlette R. Rodrigue

Executive Director's Message

CELEBRATE FALL

As Louisianans, we know of all the troubles we have overcome this year. Many of you, along with your family and friends, have had far-reaching loss. On behalf of the RSEA

Staff and Board, we offer our sincerest hopes that you are finding ways to recover. As a resident of Louisiana, I have seen people come together and help each other out in ways I have never witnessed before. Fall is the time of year to be thankful and is filled with hope!

MEMBERSHIP DUES AND RENEWAL UPDATE 2017

As an RSEA member, you know that October is the time of year when we send out renewals for the following year. Thank you for supporting RSEA through your membership. Dues for 2017 will remain \$18.00 a year. If you are paying your dues through your LASERS retirement check, or if you have prepaid your dues for 2017, there is no further action needed on your part. You can continue to use your current membership card and you will continue to receive the benefits of RSEA membership, including the newsletter.

Many have previously donated to the RSEA Foundation, which was established to support educational and charitable services

to educate retired and aging populations on public and private resources available to improve their quality of life. If you would like to make a contribution to this special fund, please visit our website at <http://www.rseala.org/> and click on the button labeled "Donate" at the bottom left corner and pay through PayPal. Your gift will be acknowledged by RSEA. If you would like additional information on donating to the RSEA Foundation, or if you would prefer to mail in your check please contact us.

Support lifelong learning! It will stimulate your mind, body and spirit.

Arlette R. Rodrigue, Ph.D., CFRE
Executive Director

VOTE YES FOR Constitutional Amendment NO. 5

ELECTION DAY - Tuesday, November 8, 2016

Establish the Revenue Stabilization Trust Fund



Election Day is November 8th and Louisiana citizens will have the opportunity to vote on Constitutional Amendment No. 5 which will, if passed, "Establish the Revenue Stabilization Trust Fund" and will devote additional state mineral revenues to LASERS and Teachers' Retirement Systems for application to the balance of the initial unfunded accrued liability (IUAL) of each system. This will allow a more rapid pay down of the IUAL and will provide greater stability for our retirement systems and our benefits.



Frank Jobert

RSEA Legislative & Governmental Affairs Director's Message

Various committees in State government are considering the possibility of **taxing state retiree and teacher pension benefits**. This possible proposal is being considered by the "Task Force on Structural Changes in Budget and Tax

Policy", a creation of Representative John M. Schroder, District 77-Covington (HCR 11--1st Extraordinary Session 2016), as well as various other Legislative committees, i.e., the House Ways and Means Committee and Senate Revenue and Fiscal Affairs Committee.

RSEA, on behalf of more than 47,000 state retirees and their families, is **opposing this possible proposal**. The RSEA Board is most concerned about the possibility of a repeal or "phasing out" of the individual state income tax exemption for retired state employees, teachers and other public servants, as outlined in Title 11 of the Louisiana Revised Statutes (La. R.S. 11:405).

As your Legislative Affairs Director, I have already testified against this possible proposal before the Senate Revenue and Fiscal Affairs Committee and submitted written testimony on behalf of RSEA to the "Task Force" and the House Ways and Means Committee. I have also spoken to individual legislators and members of the "Task Force" **opposing any change to the current income tax exemption for state retirees and teachers**.

La. R.S. 11:405 specifically states: "*Any annuity, retirement allowance or benefit, or refund of contributions, or any optional benefit or any other benefit paid or paid to any person under the provisions of this Chapter is **exempt from any state or municipal tax** and is exempt from levy and sale, garnishment, attachment, or any other process whatsoever, except as provided in R.S. 11:292, and is unassignable*". This law has been on the books for over 40 years and is considered sacred to state retirees, as a part of their employment contract with the State.

Furthermore, the Louisiana State Constitution goes a step further in protecting retirement benefits. Article 10, Section 29 (E)(5) states as follows: "*All assets, proceeds, or income of the state and statewide public retirement systems...shall not be encumbered for or diverted to any other purpose. The accrued benefits of members of any state or statewide public retirement system shall not be diminished or impaired*".

It is absurd, that the same entity (Louisiana Law), that constitutionally protects retirement benefits, would in turn try to diminish or impair those same benefits for retirees through additional taxation. As a practical matter, it would seem to violate the employment contract between employees/retirees with the State, or at the very least, violate a promise to preserve retiree benefits throughout one's retirement years!

Yet another item to consider is taxation of retiree benefits in Louisiana "border" states. For example, in Texas and

Mississippi, retiree benefits are not taxed at the state level. To tax Louisiana retirees is counterintuitive to good tax policy and would serve to drive residents out of Louisiana, instead of encouraging them to spend their retirement years and retirement dollars in Louisiana.

Additionally, Louisiana state retirees are not participants in the Social Security program and do not receive regular cost of living adjustments (COLAs) through that program. State retirees would NOT reap the benefit of an exemption from state income tax on Social Security benefits (La. R.S. 47:44.2), currently excluded for social security benefit recipients, (since most of us do not receive Social Security benefits), should any changes be made or exemptions be modified to state retirees, teachers, or other public employees.

On behalf of RSEA and its members, I have implored the "Task Force" to continue to let the above tax exemption/exclusion stand on its merits and allow us to protect, from any diminishment or impairment, the retirement benefits of retired public servants who have devoted their lives and careers in service to the people of the great State of Louisiana. Let them enjoy the reward they have worked for and come to rely upon in their retirement years. On a positive note, these are the words of then gubernatorial candidate John Bel Edwards to the RSEA board on October 5, 2015:

Rep. Edwards, do you have any plans to repeal the state income tax exemption for state/federal retirees?

"No, and I will veto it if it were to pass. I was at a Chamber of Commerce meeting in Shreveport. There was an executive board meeting and that was one of the things they wanted me to agree to. I said no, I am not going to agree to that."

(NOTE: As we go to press, the final "Task Force" report has NOT been issued and we do not know their final recommendations or proposals at this time.)

One final note: The co-authors of the Equal Treatment of Public Servants Act (WEP-Windfall Elimination Provision) (H.R. 711), Ways and Means Committee Chairman Congressman Kevin Brady (R-TX) and Representative Richard Neal (D-MA) want to hear how the WEP has impacted you as they work on a solution to treat all workers fairly. **Share your story directly to the Committee on Ways and Means by using the email address: WEP.feedback@mail.house.gov**.

The RSEA Board has taken a position to support H.R.711 and has sent a letter to Representatives Brady and Neal asking for passage of this measure, which will allow for a partial repeal of the WEP. However, a personal story by letter, phone call, or email always seems to be even more effective, and I encourage each of you to send your communications as indicated above!

Frank Jobert, Jr.
RSEA Legislative & Governmental Affairs Director

Chapter Meeting Schedule 2017

Below in date order is RSEA's 2017 annual meeting schedule. Mark your calendar to attend one of the chapter meetings below.

SHREVEPORT — **March 7 / Tuesday / 10:00 am**, Northwest Louisiana Technical College, 2011 North Market St., Bldg. E, Shreveport.
President: Bonita Heame, 318-746-1924

ALEXANDRIA — **March 8 / Wednesday / 9:30 am**, Kees Park Community Center, 2450 Hwy 28 East, Pineville.
President: Victor Dennis, Jr., 318-623-4547

MONROE — **March 9 / Thursday / 9:00 am**, West Monroe Convention Center, 901 Ridge Ave., West Monroe.
President: Dianne Guillot, 318-376-6275

LAKE CHARLES — **March 14 / Tuesday / 9:30 am**, Sowela Technical College, Arts and Humanities Building, 3820 Sen J Bennett Johnston Ave, Lake Charles. *President: Gwen Thompson, 337-912-9373*

ACADIANA/LAFAYETTE — **March 15 / Wednesday / 9:30 am**, The Scott Events Center (formerly Fezzo's III), 110 Lions Club Road, Scott.
President: Martin "Marty" Audiffred, 337-984-6526

BATON ROUGE — **March 16 / Thursday / 9:30 am**, BREC Womack Bldg., 6201 Florida Blvd., Baton Rouge. *President: Vacant, 225-930-0691*

COASTAL — **March 28 / Tuesday / 9:30 am**, Quality Hotel, 210 South Hollywood Road, Houma. *President: Cathy Schweitzer, 985-873-7795*

NEW ORLEANS — **March 29 / Wednesday / 9:30 am**, Landmark Hotel, 2601 Severn Ave., Metairie. *President: Benny Harris, 504-858-2585*

NORTH SHORE — **March 30 / Thursday / 9:30**, Greater Covington Center, Bogue Falaya Hall, 317 N. Jefferson Avenue, Covington.
President: David Thomas, 985-290-2107



Ready for a new fall adventure?

Your association benefits can cover your whole checklist! From car and hotel discounts to vacation packages, a fall adventure is within reach! Your available benefits include:

- Rental Car Discounts
- Emergency Air & Ground Transportation Plan
- La Quinta Inns & Suites Discount
- AMBA Travel Perx
- Road Scholar
- Restaurant Discounts



To take advantage of these and other available benefits, please visit www.myAMBAbenefits.info/rsea

Benefits made available by 

Update from LASERS

Direct Deposit Can Be Crucial

LASERS encourages all retirees to sign up for direct deposit if you have not already done so. With the unexpected historic flooding and hurricane season underway, it can give you peace of mind to know that your retirement benefit check will automatically be deposited into your specified account. Whether you are in your own home or evacuated to another location, your funds are guaranteed to arrive on time through direct deposit.

[Follow the simple instructions on our website to sign up](#) and please contact Member Services with any questions.

Is Your Address Up-to-Date?

It is so important to make sure LASERS has your current address. If you had to relocate because of the recent flooding or just simply moved, please let us know as soon as possible. Remember that retiree information will be mailed at year-end, but you also will not want to miss out on *The Beam* and other LASERS mailings!

If you need to update your address, retirees may log in to Member Self-Service on the LASERS website or fill out *Form 01-02, Change of Address*, found under Member Forms on the LASERS website. Active members must make address changes through their agencies.

Are You Receiving LASERS Member Connection Email Notifications?

Some of LASERS most important messages go out to members through our email service, Member Connection. If we have unexpected office closures, urgent retirement information, deadlines, or other timely announcements, our 50,000 Member Connection subscribers are the first to receive notification. Sign up now on the website and be a part of the LASERS loop, <http://www.lasersonline.org/site393.php>.

Who Should You Contact with Insurance Questions?

- Health Insurance – The Office of Group Benefits (OGB) – 1.800.272.8451
- Life Insurance – Your Agency Human Resources Department
- Miscellaneous Insurance – Your Insurance Agency

Next LASERS Retiree Workshop Set for November 3

If you have not had the opportunity to attend a LASERS Retiree Workshop, mark your calendar for November 3. The next workshop will be held in Alexandria at the LSU-Alexandria Student Union, Brumfield Caffey Ballroom, 8100 Highway 71 South, at 9:00 a.m. You may register on the LASERS website, <https://seminar.lasers.state.la.us/>. We hope to see you there!



OGB UPDATE

The Office of Group Benefits Annual Enrollment for the 2017 Plan Year Begins October 1st

Choosing the right health plan for you and your family is one of the most important decisions you can make, which is why Office of Group Benefits (OGB) plan members continue to have a wide variety of health plan options available to them. This is the time of year for all eligible persons to review their current healthcare coverage and make any needed changes for the upcoming 2017 plan year.

We will again offer active employees and non-Medicare retirees options through Blue Cross and Blue Shield of Louisiana and Vantage Health Plan. For Medicare retirees, in addition to the previously mentioned plans, OGB will continue to offer Medicare Advantage options through Peoples Health, OneExchange and Vantage Health Plan. For plan year 2017, Blue Cross plans will continue with the same copays, coinsurance, deductibles and out-of-pocket maximums. For Vantage and Medicare Advantage members, you are encouraged to contact the health insurer for more specific benefit offerings.

For the upcoming annual enrollment, it is important to note that if you would like to remain in your current OGB sponsored health plan with the same covered dependents for the 2017 plan year, you do not need to complete any documentation, **except to re-enroll in the Health Savings Account (HSA) or Flexible Spending Account (FSA), if applicable.** Please note that retirees are not eligible to enroll in the HSA or the FSA.

For members who would like to add or delete any eligible dependent, or select a different health plan, you will have the opportunity to do so from October 1 through November 15, 2016. If selecting an OGB sponsored Medicare Advantage plan, the enrollment deadline is slightly longer. For more information on these important deadlines and benefit offerings, please refer to the OGB Enrollment Guide for Plan Year 2017.

Effective January 1, 2017, a premium rate adjustment, approved by the Group Benefits Policy and Planning Board, for all Blue Cross and Blue Shield of Louisiana health plans will be necessary to compensate for rising health care costs. Members enrolled in the Magnolia Local Plus or the Magnolia Open Access plan will see a rate increase of 7.5% while members enrolled in the Pelican HSA775, Pelican HRA1000 or Magnolia Local (Limited Network) plan will see a rate increase of 3%.

Additionally, Vantage Medical Home Health HMO members will also see a 7% rate increase. Further, while Vantage will continue to offer its Affinity Tier I network, it will no longer offer its Affinity Tier II network.

OGB will be holding annual enrollment informational meetings across the State of Louisiana throughout the month of October. A schedule of locations and times can be found in your guide. You can also find more information on our website, info.groupbenefits.org.

Working Today for **Your Tomorrow**

The New **Louisiana Voice**

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2017 Chapter Member of the Year Nomination Form

This completed form must be submitted to your Chapter President by January 2, 2017.

Contact information is located on the last page of the RSEA Newsletter,

or on the RSEA website: www.rseala.org.

Nominee must be a LASERS Member and a member of RSEA. Attach additional pages if more space is needed to complete any category (for a 250 word total MAXIMUM for each category.) Include the Nominee's name and category number at the top of each additional page.

PERSON BEING NOMINATED

(A) Personal Information

NAME: _____ MEMBER OF _____ CHAPTER

EMAIL: _____

MAILING ADDRESS: _____

HOME TELEPHONE: _____ CELL PHONE: _____

FAMILY INFORMATION: _____

(B) History of State Service

(Please provide the Nominee's Classification, current agency or agency at time of retirement. List career details beginning with most recent, and working back.)

<u>CLASSIFICATION</u>	<u>AGENCY</u>	<u>NUMBER OF YEARS OR DATES OF SERVICE</u>

(C) Honors and Recognitions

(Please provide the name of the honor/award, organization, and brief description of award.)

<u>HONOR/AWARD/RECOGNITION</u>	<u>ORGANIZATION</u>	<u>REASON AWARDED</u>

(D) Community Involvement (including Church and Civic)

NAME OF PERSON SUBMITTING NOMINATION (Print) _____ CHAPTER _____

REASON FOR SUBMITTING THIS NOMINATION (How have they enhanced the lives of state Retirees/Employees)