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THE OFFICIAL JOURNAL OF RSEA

 **RSEA**
Working Today for **Your** Tomorrow

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HIGHLIGHTS FROM OUR “LIFE IS A STAGE” CONFERENCE



Thanks to all who participated in the 2017 RSEA Conference this year. As committee chair, I would like to extend a special acknowledgment for excellent service to the RSEA conference coordinator, conference committee members, board members, office staff and volunteers, along with the Holiday Inn staff. All spent countless hours preparing for this event and were available to each attendee, in an effort to assure that everyone had an enjoyable experience.

The conference highlights included a visit to Kenthouse where we were given the opportunity to be a part of the “Mourning Tour,” which paid respect to the folks who were a part of Kenthouse in the past that have passed away. Another highlight included the “Museum Project,” which included making umbrellas with lights that were then displayed at the “Graffiti Dessert Party.” RSEA received many positive remarks about the workshops. This year, the “Chair Exercise,” and “Spicing Things Up,” were

new additions to the conference workshops and received high evaluations from those in attendance. As a special tribute to our Chapter Members of the Year, the “Meet the Stars Banquet” included a walk of fame on the red carpet. As always, Bingo and Line Dancing were enjoyed by all as well as the food venues prepared by the Holiday Inn staff.

Various information booths geared at retiree needs, along with several artists and crafters were also a part of the conference. RSEA attracted numerous major conference sponsors, along with many RSEA members and their guests. Thank you sponsors and attendees! May our paths meet again – enjoy the photos!

“Life is a Stage,”

Victor B. Dennis, Jr.,
Conference Chair

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RSEA

Retired State Employees Association of Louisiana

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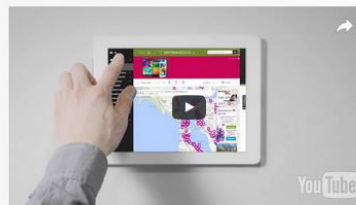
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State President's Message

We just finished a fantastic Conference—"Life is a Stage". Thanks to all who made this conference a success and thanks to the members who came to the conference. It was a wonderful time of getting acquainted or re-acquainted with each other. We enjoyed dancing, cooking, exercising, and gaining knowledge on a variety of subjects. We learned how to really "spice things up"!

Our members are the most "giving" people in the state often selflessly giving many volunteer hours to make the lives of other people better. Even though many of our members are retired they continue to serve others. Kindness is simply defined as brightening the lives of others, love in action. Our Chapter Members of the Year are shining examples of living lives dedicated to serving others. I am very grateful to be part of such a great Association.

As we begin the holiday season, "thankful" is the word that comes to mind. Remember to stay in an attitude of gratitude. I am thankful for a great Staff, Board, Executive Committee, and Chapter Officers. I am thankful for family, friends, and health.

We are finishing the year strong. We are beginning the membership renewal time. This is a perfect time to remind your friends to join RSEA and/or to change to a monthly withdrawal.

May you have the best holiday season ever and the Happiest of New Years!

Bonita Hearne, MSW, LCSW

Membership, Pass it on!



To have \$1.50 a month taken automatically from your retirement check to pay your dues.

The biggest advantage is you are directly signed up as an active member and it greatly reduces overhead costs for RSEA.



Executive Director's Message

First, I would like to thank all of those, especially our RSEA members who attended the Social Security Offsets Forum that was put together by RSEA and the GPO – Coalition of Central Louisiana. It was held on September 20th in Baton Rouge. Over 100 individuals were in attendance and the program included remarks by Senator Beth Mizel to repeal the offsets to the social security benefits (WEP/GPO). There were several individuals that shared their personal stories on how the WEP/GPO has negatively affected their lives. Unless you are a state employee that is living through the financial burdens caused by the WEP/GPO, it is hard to imagine that many of these individuals can't afford medication, housing, and day to day living expenses. We will continue to follow the bills and support this movement. We hope that with your help, the WEP/GPO can get the attention it needs in Washington. You can find more detailed information regarding this issue on page 4 in Frank Jobert's article.

The fall is renewal time for RSEA membership. For those that have chosen payroll deduction, your membership will automatically continue. For those who pay on a yearly basis of \$18.00 a year, you will be receiving your membership and renewal card with this newsletter. We ask those who pay yearly, to please take the time to consider switching to payroll deduction. This is the most efficient, and cost-effective method of payment, which saves overhead costs at only \$1.50 a month. Remember that RSEA has been an association for over 50 years! By maintaining your membership or becoming a new member of RSEA, your voice becomes stronger when it comes to issues including the GPO/WEP, COLAS, Healthcare benefits, and keeping the state tax exemption on your retirement benefits.

Benefits of membership include:

- Engaging newsletters
- Annual chapter meetings
- Statewide annual conference
- Insurance benefits and discount programs through AMBA (Association Member Benefits Advisors)
 - Dental & vision plans
 - Medical Air Services Assoc. (MASA)
 - Long Term Care/Home Health Insurance
 - Various travel discounts

Membership, pass it on!

Arlette R. Rodrigue, Ph.D., CFRE





RSEA Legislative & Governmental Affairs Director's Message

In my last article to you during the summer, the state legislature was concluding another "special" legislative session trying to craft a balanced budget through a combination of funding reductions and revenue measures.

The legislature was able to pass a balanced budget, which included a modest pay raise for most state employees, and which the governor did finally sign.

The "fiscal cliff", which encompasses the expiration of approximately \$1 billion of temporary taxes, still awaits the legislature upon its return to Baton Rouge in 2018, necessitating yet another special session sometime next year. RSEA will be following the upcoming session(s) and opposing any income tax increases for retirees via repeal of existing exemptions or any new taxes. In the past Governor Edwards has opposed any such income tax and said he would veto such a tax.

Another issue of grave importance to some Louisiana retirees is the Social Security Offsets known as the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Americans across the country pay into Social Security and expect to receive the benefits they have earned when they retire. Unfortunately, because of a well-intended but flawed policy known as the WEP/GPO, some government workers, specifically teachers, firefighters, police officers & other employees, who have paid into Social Security during their careers, are not treated fairly.

RSEA co-sponsored a Social Security Offsets forum in Baton Rouge on September 20th with the GPO-Coalition of Central Louisiana with Senator Beth Mizell, author of SCR 22 (2017 Session), requesting Congress to repeal the WEP and GPO. The forum was held to bring public awareness to this situation and to drum up support for two measures (H.R. 1205 and S.915) pending in the U.S. Congress. Both pieces of legislation would repeal the WEP and GPO, if passed by Congress and signed by the President.

Thus far, Louisiana Representatives Abraham, Graves and Richmond have co-authored H.R. 1205 and Representatives Higgins, Johnson and Scalise have **NOT** signed on as co-authors of H.R. 1205. Senator Bill Cassidy has **NOT** yet co-sponsored S. 915 on the Senate side of Congress as of this writing. And Senator John Kennedy has recently signed on as a co-sponsor of S.915. Additional Social Security Offset forums may be conducted in other areas of the state, if there is enough interest in doing so by the RSEA membership.

As the **Bipartisan Policy Center** explained in a letter dated July 6, 2016 to U.S. House Committee on Ways and Means:

"Many state and local government workers are not covered by Social Security, meaning that employees and their employers do not contribute payroll taxes on their earnings from those positions. Yet many of these workers also work part of their careers (or work part-time) in covered employment and will still be eligible for Social Security benefits. **The WEP was originally designed to prevent these individuals from receiving unintentionally large Social Security benefits, but its methodology is overly complex and does not allocate benefits equitably.**"

That's not fair. Here's why:

1. The benefits for workers who choose to serve their communities are calculated differently than other workers.
2. For some, the WEP is not based on their entire earnings history.
3. For those who choose to serve their communities, the WEP makes it harder to plan for retirement.

Share your WEP/GPO personal story by email directly to Committee on Ways and Means by using the email address: WEP.feedback@mail.house.gov and feel free to send RSEA a copy of your story to rsealouisiana@att.net

Frank L. Jobert, Jr.

Social Security Offsets Forum September 20, 2017



Dee Deville, Senator Beth Mizell, Gladys Norris, and Emma Wiggins



Frank Jobert, Jr., Gina Rossi, Senator Beth Mizell, Arlette R. Rodrigue, and Ann Dugas

OGB UPDATE

Office Of Group Benefits Annual Enrollment For The 2018 Plan Year Began October 1st

This is the time of year for all eligible persons to review their current healthcare coverage and make any needed changes for the upcoming 2018 plan year. Choosing the right health plan for you and your family is one of the most important decisions you can make, which is why the Office of Group Benefits (OGB) continues to offer a wide variety of health plan options to our members.

As you review your health coverage in preparation for annual enrollment, we wanted to make you aware of a few changes that will become effective January 1, 2018.

- Livingston Parish will be added to the Community Blue network on the Magnolia Local plan.
- Plaquemines, St. Bernard, St. Charles and St. John the Baptist Parishes will be added to the BlueConnect network on the Magnolia Local plan.
- Bossier and Caddo Parishes will move from the Community Blue network to the BlueConnect network on the Magnolia Local plan.
- \$50 increase to the emergency room copayment on the Magnolia Local Plus plan.
- \$1,000 increase to the out-of-pocket maximum on the Magnolia Local Plus and the Magnolia Open Access plans.
- Omada, a diabetes prevention program, will be available to all members who meet the program requirements and are enrolled in a Blue Cross and Blue Shield of Louisiana plan.
- Vantage Health Plan's Zero Premium plan will no longer be offered. Members enrolled in this plan MUST make a new plan selection during annual enrollment.
- \$3 increase on the Peoples Health Medicare Advantage plan

If you would like to remain in your current OGB health plan with the same covered dependents for the 2018 plan year, you do not need to do anything. Your current coverage will continue for the 2018 plan year. You will be given the opportunity to make changes

to your health plan beginning October 1 and ending November 15, 2017. For more information on these important deadlines and benefit offerings, please refer to the OGB Enrollment Guide for Plan Year 2018.

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 enrollment guide. You can also find more information on our website, annualenrollment.groupbenefits.org.

If you have any questions, please call OGB's customer service line at 1-800-272-8451, Monday through Friday from 8:00 a.m. to 4:30 p.m..

LASERS UPDATE

Voting Ended October 27 in LASERS Board Election

Voting closed October 27 in the 2017 LASERS Board of Trustees Election, but at the time of this printing, results were not tallied and verified. One seat was filled by a retired member and three seats by active members. For the election outcome, visit the LASERS website, www.lasersonline.org, or sign up to receive Member Connection email notifications.

Kathy Singleton and Barbara M. McManus qualified to run for the retiree seat. Kevin Shannahan, Beverly Hodges, Janice Lansing, and Lori Pierce qualified for the three active seats in the election.

On November 17, the Board of Trustees will certify and authorize publication of the ballot count. In January 2018, the newly elected Trustees will receive orientation and be sworn in.

Thanks to all who participated in the 2017 election.

LASERS Reports 15.8% Investment Return

LASERS ended the June 30, 2017 fiscal year with an investment return of 15.8%, ranking as one of the highest performances in the history of the System, and bringing the total plan asset value to over \$12 billion.



LASERS UPDATE – CONTINUED

This fiscal year return places LASERS in the top third percentile of 86 other public retirement funds greater than \$1 billion, according to Wilshire's Trust Universe Comparison Service (TUCS).

"LASERS 15.8% return far exceeds our 7.75% expected actuarial rate of return as well as the TUCS universe median of 12.7%," LASERS Executive Director Cindy Rougeou said. "These measures of success are attributable to the wise decision-making of our Board and to our exceptional investment team, always working to provide retirement security for our members."

Please note that the proposed DROP rate of return for eligible accounts has not yet been officially approved by the Public Retirement Systems Actuarial Committee, (PRSAC). That interest rate is based on LASERS actuarial, not market, rate of return. The actuarial rate of return takes into account our market returns over a five-year period. LASERS will announce the DROP interest rate as soon as it is approved.



RETIRED STATE EMPLOYEES ASSOCIATION
"WORKING TODAY FOR YOUR TOMORROW"



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2018 Chapter Member of the Year Nomination Form

This completed form must be submitted to your Chapter President by January 15, annually.

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>
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(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>
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(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)