



Fall 2019 | Volume 27 / Number 3

RSEA HIGHLIGHTS 2019 CONFERENCE



Rick Rowe is a reporter for KTBS in Shreveport. He provided members with numerous stories from the heart of people he has met in around the ArkLaTex area. The stories were funny, moving, happy, sad and uplifting all at the same time.



Kent Gonsoulin was our Conference Keynote Speaker. He is a well-known Cajun Comedian who grew up in Opelousas, La. He presentation provided a welcomed hometown presentation of life in Louisiana that was hilariously funny.

RSEA PRESIDENT'S MESSAGE



Happy Fall, Y'all! And what a blessing it is. I would like to thank each of you who attended our annual RSEA conference in September! It was an entertaining, informative, and fun conference as we "Celebrated the Good Life" at the Paragon Casino and Resort in Marksville, La. We appreciate those who completed the

Conference Evaluation forms. Your input is very helpful as the planning for next year's conference has begun. We will let you know the date and place very soon.

Our speakers did not disappoint! We laughed, enjoyed stories which made us smile and feel "warm" inside. And yes......there is now an "RSEA Gonsoulin Groupies"! These ladies laughed until they could barely breathe. The Mardi Gras Celebration was a BIG hit with so many dressed in costumes, lots of good music and dancing. The decorations were beautiful and very festive. A big "Thank you" to Debbie and Frank Jobert and Marilyn Gautreaux, wife of Board Member Butch Gautreaux, for furnishing all the table decorations and then their time for decorating the tables! They even provided a souvenir for each attendee. The speakers in each of the sessions provided all with so much good information. There were so many attendees who praised the speakers and the information they shared with us.

A huge shout out to our Conference Chair, Bonita Hearne, the Conference Committee, RSEA Staff and Board Members. Job well done! All your work made this conference great. My challenge to RSEA members is to get at least one new member to join our association for the upcoming year. Remember, this can be a retiree or a state employee who is actively employed. For questions, please contact RSEA, Linda Price at 225-930-0961 or 866-938-0961.

Our 2020 RSEA Chapter Meeting Schedule has been prepared. Please mark your calendar and plan to attend. Contact your chapter president to nominate your Chapter Member of the Year. Just a reminder that our new Website is up and running! Check it out. Also, if you have not provided the RSEA office your email address and/or any changes in your mailing address, please do so. We want to keep you informed. Have a wonderful remainder of 2019!

"No matter what happens in life, be good to people. Being good to people is a wonderful legacy to leave behind." Anonymous

Gwen Thompson, RSEA President

ADMINISTRATIVE DIRECTOR'S MESSAGE



What a great conference we had this year at the Paragon Casino. We converged on the Paragon on September 10th and by the time we were done on the 11th, everyone that came walked away satisfied and fulfilled. We had a host of vendors that supplied our members with very valuable information and there

were other vendors offering products that were appealing to many. Our Mardi Gras celebration was well attended and you could see that everyone had a great time. It took a little coaxing but we had fun dancing to the theme music. In the second line competition Kevin Armant was crowned King and Mary Mahoney Queen. Thanks to both of them for their spirit which inspired other members to participate. We had a so many door prizes this year that I think almost everyone won something during the drawings or at Bingo. If you have ideas about how we can make this event better, please let us know.

For next year's conference we are looking at enhancing your experience with an online app that can be downloaded on your phone or tablet that will allow members access to all conference documents plus so much more. You can see who is coming and contact them from the app, you would have the ability to register online through the app and pay with a credit card, you would be able to see all the vendors and sponsors for our event and what they will be offering. You could leave your conference evaluations on the app. This app can be downloaded prior to the conference and deleted afterwards. And best of all; it's totally free, absolutely no charge. I will be sending out a survey to gauge how many members would like to try this app for next year's conference. When you get the survey, please respond so we may accurately gauge our members' interest.

Meanwhile, back at the office we have been busy trying to get a new and improved website launched. One of the added benefits of this transition will be having a member application online with the ability to pay dues with a credit card, either monthly or yearly. Many of our active members have informed us that they would like to have this, which is similar to our automatic dues deductions from LASERS for our retired members. Online membership payments are in demand across the nation and now we have it. Speaking of our new website, please access it at www.rseala.org and let us know what you think.

Jimmy Anthony Administrative Director

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE



The issue or topic that I seem to receive the most phone calls, emails and other inquiries about revolves around the Social Security Offsets, commonly known as, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Therefore, I thought I would take this opportunity to recap the last four or so

years of proposed Federal Legislation and try to come to an understanding why the matter is still unresolved, and what relief might be in store in the near future.

As you probably know, the WEP is the "penalty" or offset of the Social Security benefit relating to one's own earnings. Whereas, the GPO relates to the "penalty" or offset relating to one's spousal Social Security benefits. Both offsets have no impact on one's government pension, but can substantially reduce or offset the amount of money that one would otherwise be entitled to under the regular Social Security benefit's formula.

The reason the offsets were put into place was to essentially save the Social Security System money and to eliminate so-called "double-dipping" by those who receive government pensions, like LASERS and TRSL, among others in Louisiana and states like Louisiana that do not participate in the Social Security System. Obviously, if the offset rules were put into place to save money, then to repeal or modify the rules will cost the Social Security System additional money, all things being equal.

The offset rules have been in effect since about 1983 (passed into law under then President Ronald Reagan). It seems that there has been talk of a "fix" for this problem as long as I can remember, or approximately 25 years that I have been involved in retirement issues. A recent history of purported fixes for the offsets goes back most recently to 2015. There have been other bills prior to 2015, but they never seemed to gain any headway in the legislative process. Perhaps because more "baby-boomers", like me, are reaching social security age, there is now a greater awareness of the problem and seemingly more grass-roots activism to try to fix the problem. By the way, the proposed solutions do seem to be bi-partisan efforts, consisting of both Democratic and Republican sponsors and cosponsors of the legislation.

So here is a re-cap of recent federal legislation in the U.S. Congress, where the resolution of the problem must take place: On February 4, 2015, Congressmen Kevin Brady (R-TX) and Richard Neal (D-MA) co-sponsored H.R. 711 called the Equal Treatment of Public Servants Act. This measure would have modified the current WEP formula and resulted in a partial repeal of the WEP. However, the new formula would have resulted in some "winners" (get more money) and some "losers" (get less money). This measure ran into a great deal of opposition from unions and others and

the bill never got out of the House Committee on Ways and Means. Of particular note, Rep. Brady was the Chairman of the Committee and Rep. Neal, the Vice-Chairman. In my experience, if a Chairman's own bill doesn't get any traction, in his own Committee, then it's "Dead on Arrival" and that's what happened to H.R. 711 in 2015.

Subsequently, in 2017, H.R. 1205 was introduced by Rep. Rodney Davis (R-IL) and S. 915 by Senator Sherrod Brown (D-OH) both called the Social Security Fairness Act of 2017, and calling for a total repeal of the WEP and GPO. Needless to say, this would have been a very costly measure to the Social Security System and both measures failed to move through the legislative process. Once again, in the year 2018, H.R. 6933, The Equal Treatment of Public Servants Act of 2018 was introduced by Reps. Brady and Neal. This measure would have modified the WEP formula, but did not include the GPO, and it did not gain any traction, and failed.

On January 31, 2019, the companion Social Security Fairness Act(s) of 2019 were introduced by Rep. Rodney Davis (H.R. 141) in the House and S. 521 by Senator Sherrod Brown in the Senate. Both measures call for the repeal of the WEP and GPO. Thus far, neither measure has shown any progress, most probably because of the dollar costs to the Social Security System. In July of 2019, Rep. Kevin Brady has introduced H.R. 3934, Equal Treatment of Public Servants Act of 2019. This measure deals primarily with modification of the WEP formula and is still pending consideration in the House Committee on Ways and Means.

Finally, as recently as September 27, 2019, House Ways and Means Committee Chairman Richard Neal introduced H.R. 4540, Public Servants Protection and Fairness Act of 2019. Likewise, this measure deals primarily with a modification of the WEP formula and not the GPO. It proposes to increase those affected by the WEP by as much as an extra \$150 per month, while insuring that no one receives a lower benefit than they are currently entitled to, and it maintains the current WEP exemptions already in current law.

Even though the GPO is not included at this time, we will not give up on the GPO, and this sets the stage for future modifications of the GPO formula, if this legislation is successful. Given the history of prior legislative attempts enumerate above, this may finally be the breakthrough we have been waiting for to get the ball rolling.

My instincts tell me, while not the perfect bill, this measure has the best chance of passage, given that it is the Chairman Neal's bill and two state associations, Massachusetts and Texas already appear to be on board with this legislation. LASERS and RSEA will be taking official positions later this month and once adopted will be asking you to contact the members of the Louisiana Congressional delegation to cosponsor and/or support the measure. RSEA will keep you posted via email blasts, FaceBook , Twitter and the RSEA website www.rseala.org

Frank Jobert, Jr.
RSEA Legislative & Governmental Affairs Director



OGB UPDATE

OGB Annual Enrollment: What you need to know

Annual Enrollment for the 2020 plan year is upon us. The Office of Group Benefits (OGB) would like to update you on a few changes you will need to know going into annual enrollment this year.

The ever changing costs of healthcare requires OGB to occasionally make changes to our health plans in order to continue to provide our members with the coverage they are accustomed to. Therefore, effective January 1, 2020, premium rates for the Pelican and Magnolia plans will increase by five percent. Vantage Health Plan also will raise their rates by five percent. A copy of the premium rates for plan year 2020 can be found on our website, info.groupbenefits.org/premium-rates/.

To help offset that increase, members enrolled in the Pelican HRA1000, Magnolia Local Plus, Magnolia Local and Magnolia Open Access plans now have the option to receive primary care through Access2day Health, at no cost to the member. No copays, no coinsurance, no deductible, no appointment necessary. More information on Access2day Health can be found on our website, info.groupbenefits.org/access2day/.

Prior to annual enrollment, OGB is requesting members to double check the mailing address OGB has on file for them. Having the correct mailing address is important as our plan providers (BCBS, Vantage, Humana, Peoples Health, HMO Louisiana, Access2Day Health, Discovery Benefits, MedImpact and VibrantRx) receive member contact information from OGB. If OGB does not have the correct address, this could delay the member receiving membership cards or other communications from their health plan. Please take a moment to verify your address with OGB.

In an effort to keep costs low, annual enrollment guides will only be mailed to retirees this year. Active employees may view the annual enrollment guide online at the OGB Annual Enrollment website, www. annualenrollment.groupbenefits.org/. You will also find more information about plan options, meeting schedules and frequently asked questions on the annual enrollment website.



The 2020 RSEA Conference welcomed over 200 members and guests to "Celebrating the Good Life".



Conference Chair Bonita Hearne visiting with members, Sam and Jerry Marsala.

LASERS UPDATE

Important Benefit Payment Information

The following benefit payment dates fall on a weekend or holiday, which could affect receipt of your funds:

- December 1, 2019 is a Sunday;
- January 1, 2020 is the New Year's holiday;
- February 1, 2010 is a Saturday.

Direct deposits are guaranteed to be in your bank or credit union on the first day of the month. Be aware that if the first falls on a weekend (Saturday or Sunday) or holiday, funds may not be available until the following business day. In these cases, please contact your financial institution directly for information on when your funds will be made available to you. That decision is made by your financial institution, not LASERS. If you have not received your monthly benefit payment by the first business day of the month, please contact LASERS in Baton Rouge at 225.922.0600 or toll-free at 800.256.3000.

LASERS 2019 Board Election Not Necessary

Nominations closed in July for the 2019 Louisiana State Employees' Retirement System (LASERS) Board of Trustees Election. Three seats were open for active members and two for retired members. An election will not be conducted this year as the number of nominations received fill the open seats for both active and retired positions.

The three active members who will continue to serve are incumbent Trustees: Thomas Bickham, Undersecretary with the Department of Public Safety and Corrections; Judge William T. Kleinpeter of the City Court of Port Allen; and Shannon S. Templet, Human Resources Director for the House of Representatives.

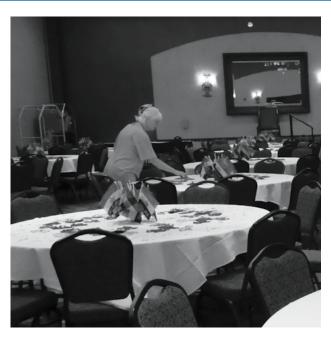
The two retired members earning seats are incumbent Trustee Virginia Burton, retired from the Louisiana Department of Revenue; and former LASERS Board member Charles F. Castille, retired from the Department of Health and Hospitals.

Trustees serve four-year staggered terms with new terms beginning in January 2020.

DROP Rate of Return Awaiting Approval

The proposed DROP rate of return for eligible accounts has not yet been officially approved by the Public Retirement Systems Actuarial Committee (PRSAC).

PRSAC is scheduled to meet December 18. The DROP 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 upon approval.



Thanks to Frank and Debbie Jobert and others for decorating the room so festive for our Mardi Gras event.



Kevin Armant and Mary Mahoney were voted RSEA Krewe King and Queen for their outstanding spirit while celebrating living the good life.

2020 RSEA CHAPTER MEETING SCHEDULE

Tuesday, March 3, 2020 - 9:30 am

Wednesday, March 4, 2020 – 9:00 am

Thursday, March 5, 2020 – 9:30 am

Tuesday, March 10, 2020 – 9:30 am

Wednesday, March 11, 2020 - 9:30 am

Thursday, March 12, 2020 - 9:30 am

Tuesday, March 17, 2020 – 9:30 am

Wednesday, March 18, 2020 - 9:30 am

Thursday, March 19, 2020 - 9:30 am

Shreveport - Northwest Tech College, 2011 N. Market, Bldg. E.

Monroe - Delta Community College, 7500 Milhaven Rd.

Alexandria - Kees Park Community Center, 2450 Hwy 28 East

Lake Charles - New Location! Boulevard Church of Christ

Fellowship Hall, 2801 Enterprise Blvd.

Acadiana - Cecil Picard Center, 200 E. Devalcourt St.

Baton Rouge - New Location TBA

Coastal - New Location! N. Branch Terrebonne Parish Library,

4130 West Park in Gray

New Orleans - Location TBA

North Shore - Bogue Falaya Room of the Greater Covington

Center, 317 N. Jefferson Ave.



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RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA



Here are our RSEA 2019 Chapter Members of the Year and their nominators.



There were over 20 vendors for the members to obtain information regarding OGB, Lasers, etc., and do a little shopping as well.



AARP sponsored our annual Driving Safety Program that may help members reduce their car insurance expenses.



Amanda Larkins with the La. Attorney General's office provided members with valuable information to avoid common phone scams.



RSEA President Gwen Thompson (right) presented the Grand Prize (donated by Paragon) to RSEA member Sandra Bonin.

Permit #53



9412 Common Street, Suite 7 Baton Rouge, LA 70809

Louis Stribling Quinn, Sr., 91, of Baton Rouge, died gently and quietly at his home on July 17, 2019. Born in Baton Rouge, Louis served his country in the U.S. Army, received his law degree from LSU, and became counsel to former Governor John McKeithen, the Secretary of State, the State Civil Service Department and the Department of Transportation and Development. After serving as Secretary of the Louisiana **Public Service Commission**, he retired with 35 years of exemplary public service of the highest magnitude. Louis served 20 years on the Retired State **Employees Association (RSEA) Board of Directors and 14 years** on the LASERS Board of Trustees. including terms as Chairman, having been credited with helping to ensure system sustainability by advocating for much-needed reforms and opposing proposals to increase debt. In 2013, the RSEA honored him as the second inductee into the RSEA of Louisiana Hall of Fame.



Wheters, the Retired State Employees Association of Louisiana was organized and ESTABLISHED AS A NON-PROFIT ORGANIZATION ON NOVEMBER 14, 1966; AND

WIJETTAS, THE MISSION OF RSEA OF LOUISIANA IS TO ADVANCE THE QUALITY OF LIFE OF CURRENT AND FITTING RETURNS TO THE STATE EMPLOYEES WHO HAVE GIVEN OF THEIR TALENTS TO THE STATE OF LOUISIANA;

Whetras, the RSEA of Louisiana Hallof Fame was established to recognize the contributions MADE BY RETIRED PUBLIC SERVANTS TO ENHANCE THE ROLE, PROFESSIONALISM, IMAGE AND OF PUBLIC SERVICE IN LOUISIANA; AND

 \mathcal{W} INCTERS, IT HONORS THOSE PUBLIC SERVANTS WHO HAVE MADE SIGNIFICANT CONTRIBUTIONS TO THE CITIZENS OF LOUISIANA THROUGH THEIR PUBLIC SERVICE AND COMMUNITY INVOLVEMENT; AND

DIPLICAS. KATHLEEN BABINEAUX BLANCO, WAS A CAREER FUBLIC SERVANT WHO DEDICATED TWENTY-FOUR YEARS OF HER LIFE TO THE CITIZENS OF LOUISIANA HAVING SERVED AS A LOUISIANA STATE REPRESENTATIVE FOR SYEARS FROM 1984-1989 IN THE 48TH DISTRICT, ASTHEFIRST WOMAN REPRESENTING HE CITY OF LARPAYETTE, THE PERST FEMALE LECETED TO THE LOUISIANA PUBLIC SERVICE COMMISSION FOR 7 YEARS FROM 1989-1996 AND FIRST WOMAN CHARPERSON OF THE PSC IN 1993 AND 1994; THE SOTH LIEUTEMANT GOVERNOR OF LOUISIANA PORMS FROM 1995-0096, AND FIRST WOMAN CHARPERSON OF THE PSC IN 1995 AND 1994; THE 54TH GOVERNOR OF LOUISIANA FROM 2004-2008, AS THE FIRST WOMAN TO BE ELECTED GOVERNOR OF LOUISIANA: AND

DIPTRAS. GOVERNOR BLANCO'S TOP PRIORITIES WERE PROVIDING AFFORDABLE HEALTHCARE, IMPROVING THE EDUCATION SYSTEM IN THE STATE, HELPING TO CREATE A STRONG AND VIBRANT ECONOMYTHROUGH AGGRESSIVE ECONOMIC DEVELOPMENT INITIATIVES, AND DESPITE THE UPHEAVAL OF HURRICANES KATEINA AND RITA IN 2005, SHE MET ALL OF HER INITIAL GOALS BY THE END OF HER TERM, MOST NOTABLY PRIORITIZING EDUCATION INVESTMENT FROM PRE-KINDERGARTEN TO THE UNIVERSITY LEVEL; AND

Whereas, most notably Governor Blanco personally appeared and testified before the LOUISIANA GOYAL SERVICE COMMISSION ON JULY 19, 2006 ON BEHALF OF STATE EMPLOYEES, AND SHE SUCCESSFULLY ADVOCATED FOR A PAY BAISE, A SPECIAL ENTRANCE RATE, AND CIVIL SERVICE PAY GRADE CHANGES IN ORDER TO PAISE LOW-PAYING CIVIL SERVICE POSITIONS TO AT OR ABOVE THE FEDERAL MINIMUM WAGE FOR ALL STATE JOBS EFFECTIVE AUGUST 14, 2006; AND

Wheteas, Kathleen Babineaux Blanco is deserving of special recognition for her 24 years of public service and her contributions to the state and state employees;

£10W Therefore ON THIS 8TH DAY OF AUGUST, 2019, THE RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA HONORS

Governor Kathleen Babineaux Blanco

AS THE SECOND FEMALE INDUCTEE INTO RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA HALL OF FAME.











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— EDITORIAL OFFICE —

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