

.....The New

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On January 5th, the **Social Security Fairness Act** was signed into federal law, protecting the benefits of almost 3 million retired public-sector workers and spouses like you!



Working Today for **Your** Tomorrow

The Social Security Fairness Act (HR82) was passed overwhelmingly by the House and Senate. This act repeals the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), increasing benefits as of January 2024. RSEA was proud to have fought this battle and will continue to be there for you.

02 RSEA Administration Update

RSEA PRESIDENT'S MESSAGE

RSEA has been working for both active and retired state employees since its conception in 1966. We are a *member-driven* organization whose mission is to “*advance the quality of life of current and future retired state employees, who have given of their talents to the State of Louisiana.*”

We have accomplished many items of interest for our membership, such as:

- Fought against the Cash Balance Retirement Plan and won a LA Supreme Court ruling in 2012-2013; thereby, preserving the Defined Benefit Plan, as we know it today.

- Fought to preserve the LA State Income tax exemption on retirement benefits.

- Fought and won against the former Governor Jindal administration's attempt to privatize the LA State Office of Group Benefits.

- Fought and won the attempt to make Medicare Advantage plans mandatory for all retirees on Medicare. *Medicare Advantage Plans are one of the many choices of insurance benefits for retirees under the LA State Office of Group Benefits.*

- Fought to remove the WEP and GPO Social Security penalties for retirees who are eligible for Social Security benefits. *President Joe Biden signed the repeal of this law on January 6, 2025.*

- Opposed the efforts to have a Constitutional Convention, which would jeopardize our retirement benefits, which are currently protected by the LA Constitution (Article 10, section 29). We will also fight to preserve the LA Homestead Exemption, which is protected by the LA State Constitution.

RSEA will continue to fight to preserve the classified LA Civil Service System for Louisiana government employees.

RSEA will continue to fight to preserve the Social security Trust Fund in order to preserve our member's Social Security benefits without any reductions – *Social Security Wellness.*

As a member of the Retired State Employees Association, RSEA, you will:

- Receive *up-to-date information* on current issues that affects both active and retired members about OGB, LASERS, the LA Legislature, and the Federal government.

- Receive *representation on current issues* that affects both active and retired members about OGB, LASERS, the LA Legislature, and the Federal government.

- Being a RSEA member, you are eligible to enroll in RSEA-approved supplemental insurance products through AMBA.

- Being a RSEA member, you are eligible for discounts on many daily expenses.

Join us! Keep your voice strong by joining our membership:

Membership is **only \$18.00 per year** - \$1.50 per month - Contact our helpful staff **today** to assist you at **225-930-0961** – Monday to Thursday – from 9:00 a.m. to 3:30 p.m., or **email** us at rseastaff@att.net

I am honored to serve as your State President for 2025-2026. Let's do great things together!! Contact me if I can assist you.

Sincerely, Dean Moberley

The RSEA Foundation is proud to announce another round of educational scholarships for 2025. You can find an online, fillable application on the front page of our website at www.rseala.org. The deadline to submit your application is April 25. Members, their children or grandchildren are eligible to receive a \$1000 scholarship. Members must have been a member for at least 3 years. For more information please visit our website and download the Scholarship Policies and Procedures.

Thanks to all of our members who donated to the Foundation Scholarship Fund since our last newsletter.

<u>Name</u>	<u>In Memory of</u>
Linda J. Robinson	
Julia A. Jackson	Jerry
Elsie M. Jones Azare	Arlene Ledet
John Gilcrease	

<u>Name</u>	<u>In Memory of</u>
Margaret D. R. Gilcrease	
Cindy Phillips	Catherine Picou
Robert W. Taylor	
Peter Riley	
Russell A. Pease	
Linda P. Dufour	
Billy D. Wooden	James Webb
Charles Wiesendanger	
Terry Passman	
Brenda S. Clark	Carl Jackson
Radha Ramachandran	Rama Chandran
Faith Frazier	
Elsie L. Cangelosi	Shine Domingue
Patti Maxwell-Masotti	Bruno E. Mosetti
Billie Von Dran	

04 Governmental Affairs

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE

First of all, on behalf of the RSEA and myself, congratulations to all government employees/retirees, who will finally receive the Social Security benefits they earned and deserve. Passage of H.R. 82 by Rep. Garret Graves, (R-District 6-LA) lead author of the "Social Security Fairness Act of 2023," was long overdue and was a complete team effort. No one individual can take credit for the success of this bill, as it was a totally united group throughout the State of Louisiana. NOTE: (The bill/ Social Security Fairness Act of 2023 was signed into law on Sunday, January 5, 2025 by President Joe Biden at The White House).

The entire Louisiana Congressional Delegation (House and Senate): the leadership, House Speaker Mike Johnson, Rep. Steve Scalise (House Majority Leader) unanimously voted for passage of HR 82. We were also encouraged by the leadership of Speaker Pro Temp, Rep. Mike Johnson, (District 27-Pineville) who organized and coordinated the Louisiana Retirement Systems and Retiree Associations throughout Louisiana and the rest of the United States. Louisiana House Representative Mike Johnson also authored a resolution in the 2024 Regular Louisiana Legislative session (and it passed both chambers unanimously) and it encouraged, urged and requested the U. S. Congress to pass HR 82, which it ultimately did in December, 2024.

It was a battle that began approximately 30 years ago (my first exposure to the

problem was in 1994 as a member of the LASERS Board of Trustees). It seemed that every year for the last 30 years, someone from Louisiana or one of the other states would introduce legislation to repeal the WEP and/or GPO. We were led to believe that the legislation would never pass because of the cost to the Social Security System. But I was always encouraged by the fact that it was bipartisan legislation that impacted about 15 states, some of which were large and very populated states, such as, California, Texas, Ohio, Massachusetts, and of course, Louisiana, etc.

I never gave up hope that we would get some relief at some point, whether partial or full repeal. In spite of "failure" year after year, we never said NEVER. The stars were finally aligned this last session of the 118th Congress and with the help of Senate President Chuck Schumer (D-NY) and the aforementioned Louisiana Senate and House delegations, and bipartisan (Democrat and Republican), we crossed the finish line with a victory. Hopefully, our Louisiana government employees and/or retirees will see relief and the added benefits to their Social Security checks in the not too distant future. Editor's note: As of this writing, some RSEA members have reported receipt of their lump sum "back Social Security pay" during the month of March, and are now slated to receive their new monthly adjusted benefit without the WEP and/or GPO deductions, effective with their April, 2025 Social Security check.

GOVERNMENTAL AFFAIRS (CONTINUED)

Thanks again to all, especially RSEA members, who participated in this democratic process. We fought the good fight and are now victorious!

Editorial Notice: Parts of this article are reprinted with permission of Tom Aswell Publisher of Louisiana Voice and are based on submissions by Frank Jobert, RSEA; Rodney Watson, LRTA and Tom Aswell, Retiree of LASERS.

Frank Jobert, RSEA
Legislative & Governmental Affairs Director

2025 REGULAR LEGISLATIVE SESSION RETIREMENT BILLS: 3/5/25

The Louisiana 2025 Regular Legislative Session begins at noon on Monday, April 14, 2025 and ends on Thursday, June 12, 2025 at 6:00 PM.

There are currently three (3) retirement bills that RSEA is tracking:

SB-7 by Senator Valarie Hodges requires fiduciaries of public retirement systems to make investment decisions based solely on financial factors. Some have referred to this bill as an anti-ESG bill. RSEA is taking a neutral position at this time on this measure, as we are relying on LASERS to provide expert/ technical guidance to **RSEA** on this particular bill.

GOVERNMENTAL AFFAIRS (CONTINUED)

RSEA is also tracking **HB-9** by Representative Larry Bagley. It provides relative to retirement eligibility in the Louisiana State Employees Retirement System (LASERS): 30 years of service at any age, and any additional cost of the benefit to be paid by the employer. RSEA is taking the position that as long as the actuarial cost of the benefit is funded by additional contributions to cover the cost and not add to the UAL (Unfunded Accrued Liability), then we can support it.

HB-10 by Rep. Chad Boyer is a LASERS bill that provides for the re-employment of retirees under certain circumstances in LASERS. Like all proposed bills we do not support any “special interest” legislation. This measure appears to only impact a select group of individuals in LASERS and could be considered special interest. Therefore, we remain neutral on this measure until we receive an actuarial impact statement from LASERS or the Legislative actuary. If there is no adverse cost or impact to LASERS and does not add to the UAL, we can then take a position in favor or opposition of the measure depending on the actuarial analysis.

Frank Jobert, Jr.
Legislative & Governmental Affairs Director

Congratulations to our Chapter Members of the year! Each year every Chapter may honor one special person in each of our 9 Chapters across the state, provided that someone is nominated by a member and that person is qualified to be a CMOY. That usually means that the CMOY has volunteered their time and efforts to help their community. This year there are 5.

- | | |
|-------------------|---------------------------|
| 1. Myra Boutte | Acadiana Chapter |
| 2. Donna Garsee | Central Louisiana Chapter |
| 3. Paula Braxton | Capital Area Chapter |
| 4. Fred Duplechin | Coastal Chapter |
| 5. David Gardner | Monroe Chapter |

I would also like to share with you an email sent by Dr. Joseph Comaty, a retired member that now resides in Illinois.

“I just received my SS back payment for 2024 following the successful elimination of the WEP. I wanted to thank LA RSEA for all their work at the state level and then at the federal level to finally secure the passage of this significant legislation. I would not have happened without your efforts. Although I currently live in IL. I am grateful that my LA brethren did not give up the political fight to eliminate this unfair penalty.”

Are You Up-to-Date on Your Routine Health Screenings?

According to the National Cancer Institute, 23% of women in the U.S. are overdue for cervical cancer screenings, and 24% aren't getting breast cancer screenings. For men, prostate cancer is the most frequently diagnosed cancer in 112 countries. So why do so many skip essential screenings? Despite the clear health benefits, many people delay or avoid these screenings, whether due to a lack of awareness, fear, misconceptions about the process, or concerns about cost and accessibility.

What Are Routine Health Screenings?

Routine health screenings are medical tests conducted regularly to detect potential health issues before they become serious problems. These screenings monitor various aspects of your health, including blood chemistry, hormone levels, organ function, as well as the presence of precancerous cells, growths, or tumors. These tests are crucial for catching early-stage conditions and diseases, often before any symptoms appear, making them easier to manage, treat, or even prevent. Common screenings include blood tests, mammograms, Pap smears, colonoscopies, and prostate exams, each designed to spot specific health issues early on.

Why They Matter

Though routine screenings are crucial for maintaining good health, many people hesitate to be screened. Concerns over costs, fear of what the results may reveal, or simply not knowing when to start can all contribute to this reluctance. However, failing to undergo these screenings can lead to missed opportunities for early intervention, which is often the key to preventing more serious health problems down the line.

Routine screenings, like HbA1c tests for prediabetes or mammograms for early breast cancer detection, are designed to catch issues at an early, more treatable stage. For example, detecting cervical cancer early, through a routine Pap smear, significantly improves survival rates. In the case of breast cancer, mammograms can identify tumors before they can be felt, allowing for less invasive treatments and better outcomes.

Benefits of Routine Screenings:

Reduced Anxiety: Regular screenings provide peace of mind, as they help you stay informed about your health status. When nothing abnormal is found, it can ease concerns and reduce worry about potential illnesses.

Cost Savings: Although screenings might seem like an expense upfront, they can save money in the long run. Early detection of diseases like cancer or diabetes allows for treatments that are less costly and less invasive compared to treating advanced stages of the disease.

Time Efficiency: Routine health screenings can help you avoid multiple doctor visits for untreated conditions. Catching issues early often means shorter, less frequent treatments and fewer hospital visits in the future.

Healthy Habits: Regular screenings also promote a proactive approach to health. People who participate in screenings are often more conscious of their overall health and may be more likely to adopt healthier lifestyles to improve their results.

Personalized Health Plans: Screening results can provide valuable insights into your specific health needs, allowing your healthcare provider to create a personalized health plan that addresses your unique risks and goals. This could involve recommending lifestyle changes, dietary adjustments, or preventive treatments that are tailored to you.

Take Charge of Your Health

Preventive screenings are an affordable, effective way to take control of your health now and into the future. They are not just about detecting problems—they're about taking proactive steps to ensure a longer, healthier life. Prioritize these screenings and make them a regular part of your healthcare routine. By doing so, you'll secure a healthier tomorrow for yourself and your loved ones. Don't wait until it's too late—make the commitment to regular health checkups today!

Health screenings by age:

AGE 18-39	● Cervical cancer - women every three years ● Cholesterol - once if normal	● Flu vaccine - annual ● Wellness visit - annual
AGE 40-65	● Blood Pressure - every two years ● Cervical cancer - women every three years ● Cholesterol - once if normal ● Colon cancer screening - start at age 45	● Flu vaccine - annual ● Mammogram - women starting yearly at age 40 ● Shingles vaccine - start at 50 ● Wellness visit - annual
AGE 65+	● Blood pressure - every two years ● Cervical cancer - women every three years ● Cholesterol - once if normal ● Colon cancer screening - start at age 45	● Flu Vaccine - annual ● Mammogram - women starting yearly at age 40 ● Pneumonia vaccine - start at 65 ● Shingles vaccine - start at 50 ● Wellness Visit - annual

Source: CDC

10 Social Security Fairness Act Update

Starting February 25, 2025 the Social Security Administration began to pay retroactive benefits and will increase monthly benefit payments to people whose benefits have been affected by the WEP and GPO.

If a beneficiary is due retroactive benefits as a result of the Act, they will receive a one-time retroactive payment, deposited into the bank account SSA has on file, by the end of March. This retroactive payment will cover the increase in their benefit amount back to January 2024, the month when WEP and GPO no longer apply. Anyone whose monthly benefit is adjusted, or who will get a retroactive payment, will receive a mailed notice from Social Security explaining the benefit change or retroactive payment.

They have been able to expedite payments due to the use of automation. For the many complex cases that cannot be processed automatically, additional time is required to manually update the records and pay both retroactive benefits and the new benefits amount.

They urge beneficiaries to wait until April to inquire about the status of their retroactive payment, since these payments will process incrementally throughout March. Beneficiaries should also wait until after receiving their April payment before contacting SSA to ask about their monthly benefit amount because the new amount will not be reflected until April for their March payment.

As of 3/3/2025 approximately 20% of the 3 million retroactive payments have been made.

2025 Regular Legislative Session Begins April 14

The 2025 Regular Session of the Louisiana Legislature begins on April 14. A comprehensive list of retirement-related legislation will soon be available on the LASERS website at www.lasersonline.org.

For in-depth legislative details, including daily schedules and live-streamed committee meetings, visit the Louisiana State Legislature website at legis.la.gov.

LASERS will keep you informed with regular updates via Member Connection emails and social media. Stay connected by signing up for email alerts on our website's homepage.

June Benefit Payments Fall on a Sunday

Please be aware that your upcoming benefit payments on **June 1, 2025**, will fall on a Sunday, which could affect the receipt of your funds.

Direct deposits are guaranteed to be in your bank or credit union on the **first day** of the month. If the first falls on a weekend or holiday, funds may not be

available until the following business day. In these cases, contact your financial institution directly to know 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 at **225.922.0600** (Baton Rouge) or **800.256.3000** (toll-free).

Nominations Open in 2025 LASERS Board of Trustees Election

Nominations are open in the 2025 Board of Trustees Election. If you are interested in being a candidate in this year's Board election, nominating petitions are available on the LASERS website at <https://lasersonline.org/about/board-of-trustees/>. You may also request a petition by calling LASERS.

Four Board seats are up for election in 2025—one for retired members and three for active members. The nomination period closes on July 8, 2025. Voting will take place in September and October, with election results certified and newly elected Trustees announced in November.



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