

The New Louisiana Voice

THE OFFICIAL JOURNAL OF RSEA



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2021 RSEA VIRTUAL CHAPTER MEETINGS

No REGISTRATION

BEGINNING APRIL 5, 2021



★ Get the latest updates from LASERS, ★
OGB, AMBA and others

<https://rseala.org> or (225) 930-0961

Join Us And Watch From Your Happy Place



RSEA PRESIDENT'S MESSAGE



Greetings fellow RSEA members. I hope everyone is staying healthy and getting through this difficult time of pandemic. I am honored to be your new President as of the conclusion of the January board meeting for the next two years. Since my retirement in 2012 I have

been serving on the RSEA Board as NorthShore Chapter President and have held various officer positions since then. The other newly installed officers are: James LeBlanc - 1st Vice President; Dean Moberley - 2nd Vice President; and Shannon Templet - Secretary/Treasurer. Gwen Thompson, our previous President, has done a great job and will now lead the RSEA Foundation. I thank Gwen for all her efforts and I have learned much from her over the past two years.

As an organization, RSEA has fared pretty well given the circumstances of this past year. Many thanks to our office staff - Jimmy Anthony, Susan Jandle and Linda Price - for keeping things going working from home. The RSEA office was prepared with technology to allow for the work of the organization to continue from home during the times of stay at home orders. Jimmy has kept office hours to monitor phones and plan for virtual events. The last several RSEA Board meetings have been held via Zoom. That certainly has been a learning experience for us retirees who may not have kept up the technological developments!

Speaking of virtual events, due to continuing pandemic issues and out of an abundance of caution for our members, RSEA will hold Virtual Chapter Meetings this year. This newsletter contains additional information about these meetings. We are arranging the meetings in a similar fashion as our 2020 Conference and encourage you to go to our website and view all the different presentations that normally occur at our in-person meetings across the State. I know many of you, as will I, will miss the social aspect of our gathering together in each of our Chapters. As President it is one of the more attractive duties to be able to meet the members at these meetings. I will look forward to seeing all of you at next year's Chapter Meetings.

I must mention a new project of the RSEA Foundation being implemented this year - the first RSEA Foundation Scholarship will be awarded!

The scholarship has been announced in the Newsletter, on our website and Facebook page,

and via email blast to members. The due date for applications was March 31 and an award will be made by May. Please check our website for applications and criteria for selection. Please pass the word about this scholarship for future candidates.

The ability of our State Conference to be held in person in the Fall is still being discussed. Depending on the advancing of the vaccine efforts and vaccine availability, the Board will make a final decision at the May meeting. If unable to meet in person the Board will likely provide a similar Virtual Conference as we did in 2020. We will certainly keep you informed about Conference developments. Please check our website, Facebook page, and if you have not given us your email address, please contact the office to provide that to us. We send out limited emails so we promise not to flood you with too much information. The emails are also very important for legislative issues that require rapid contact with members so you can reach out to your legislators if necessary.

That's all for now. Please stay safe...and healthy! I'll finish with a Dad joke:

I know a lot of jokes about retired people but none of them work.

More to come in the next newsletter.

David Thomas
President

ADMINISTRATIVE DIRECTOR'S MESSAGE



RSEA will be conducting Virtual Chapter Meetings this year beginning April 5. Go to <https://rseala.org> and follow the links to be directed to our Virtual Chapter Meetings page. There you will find videos and documents that should prove useful as we negotiate our retirement. There will be updates from LASERS, OGB, AMBA, AARP, Humana, Blue Cross/Blue Shield, LA Attorney General's Office, LA Dept of Insurance, Pennington Biomedical Center and others. The format will be similar to the Virtual Conference we presented in the fall. That information is still posted and you can view it anytime. When the Virtual Chapter meetings start that information will be moved to the Virtual Chapter meeting site. Some of the information has not changed, so if you have viewed something previously you may not need to view it again. However, if information has changed for anything previously posted, it will be marked as updated and should be viewed again. Also, your Chapter President will

address the membership in their Chapter, so be sure to watch your President address your Chapter. There also will be some Legislators that have made videos concerning some potential legislation that may be introduced this year. As an added note, there are no registration or fees needed to access this information. Additionally, you can view this material in the comfort and safety of your home.

The RSEA Foundation is currently taking applications for an educational scholarship until March 31 of this year. By the time you read this that deadline will have passed. However, if no one is selected, then we may announce another period to accept applications. Otherwise, the RSEA Foundation Board will make a final decision in May and announce who has won this scholarship. We depend solely on donations to fund these scholarships, so please give so that we can continue to make these awards to worthy RSEA members, members children and grandchildren. Below is a listing of all who have donated this year.

Jimmy Anthony
Administrative Director

Donor	Amt.	In Memory of
Donald & Bonita Hearne	\$50	Allen Reynolds
Frank Jobert	\$150	Allen Reynolds
Frank Jobert	\$150	Butch Gautreaux
Mildred T. Daigle	\$10	Russell Daigle
Marilyn Barksdale	\$10	Nancy Dewitt
Mary June Becnel	\$7	Alma Truscclair
Linda Higgins	\$25	Joshua Bennett
Denise Bienvenu	\$2	Allen Reynolds
Rose Trahan Hughes	\$10	Gussie Trahan
Richard McCulloh	\$10	June McCulloh
Cynthia Phillips	\$2	Catherine Picou
Dawn Scardino	\$25	Lloyd Eagan
Fay Nell Wood	\$10	Billy G. Wood
Lois Domingue	\$10	Daniel Domingue
Jacqueline McHardy	\$10	Gordon Fisher
Clinton Cognevich	\$12	Shannon Braley
Edwin Broussard	\$32	James Nunez
Shirley Burow	\$20	Edward Burow
Cynthia Clouatre	\$2.50	Faye Delatte
Mary Dunn	\$50	Andy Dunn
Frank Ellis	\$18	Brenda Ellis
Jane Forney	\$62	Nursing Dept.
Teresa Gomez	\$15	Allen Reynolds
Patricia Gugliuzza	\$7	Julio Castro
Whitman Kling Jr.	\$10	Allen Reynolds
Mary Metzler	\$20	Joann Grafton
Theresa Ray	\$7	Allen Reynolds
Patricia Wilhite	\$12	Lonnie Wilhite
David Thomas	\$75	Allen Reynolds
Keyth Devillier	\$82	Louis Devillier
Judy Perilloux	\$20	J. P. Perilloux

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE



The 2021 Regular Louisiana Legislative Session is set to begin at noon on Monday, April 12th, and must end no later than 6:00 p.m. on Thursday, June 10th. Since this "shorter" session (60 calendar days) is deemed a "fiscal session", the bulk of the legislative topics are

centered on fiscal/budgetary matters of basically three classifications up for discussion and debate.

The three (3) classes of bills are as follows: Class 1: Measures to enact a general appropriation bill: the capital outlay bill; levy or authorize a new tax; increase an existing tax; legislate with regard to tax exemptions, exclusions, deductions, repeals or credits or issuance of bonds. Class 2: Local or special bills that are constitutionally required to be, and have been advertised. Class 3: Any other subject not covered by Class 1 or 2. Note: All Class 3 bills must be prefiled, and no member may prefile more than 5 such bills. There is no limit for prefiling Class 1 or Class 2 bills.

As of this writing thus far (97) bills have been introduced in the House of Representatives and (38) bills have been introduced in the Senate. Of these, RSEA will be tracking (12) different House bills and (10) different Senate bills. The bills deal primarily with retirement or disability issues at LASERS, other retirement systems, healthcare/Office of Group Benefits (OGB) matters, or personal income tax issues/exemptions. Some of these bills from the House and/or Senate will be presented (in table form) elsewhere in this newsletter with RSEA's recommended positions on each measure.

I will also cover some of the bills, especially SB -24 by Senator Ed Price, in more detail at this time. Senate Bill 24, otherwise known as the Minimum COLA Bill, involves approximately 750 LASERS' retirees or survivors, whose monthly retirement benefit is below \$1450 (the 2021 Federal Poverty Level for a 2-person household).

SB-24 (Price) only impacts: 1) Any retiree who meets the following criteria as of June 30, 2021: 1a) He has 30 or more years of service credit; 1b) Has been retired for 15 years or more; 1c) Receives a monthly retirement benefit of less than \$1450; 1d) Is at least 60 years of age; 1e) Did NOT participate in DROP or chose the Initial Benefit Option (IBO). 2) Any non-retiree beneficiary of a retiree who would meet the above criteria, if the retiree were alive. 3) And any unmarried spouse, minor child, or mentally or physically handicapped child of a deceased member, which survivor is receiving a monthly retirement benefit of less than \$1450 on



6/30/21, and the deceased member would have met all of the above criteria.

The proposed law (SB-24) provides that such increase shall be in the form of an increase to a retiree's or beneficiary's monthly benefit in an amount equal to the lesser of \$300 per month or the amount necessary to increase his monthly benefit to \$1450. The funding for the above measure will come from the Employee Experience Account and is estimated to cost \$11.7 million. FINANCIAL NOTE: The LASERS Experience Account balance is \$12.3 million, and sufficient funds are therefore available to pay for the proposed increase.

While we are discussing permanent benefit increases (PBI's) or cost of living allowances (COLA's), you might recall that last session (2020), two resolutions HR-21 by Representative Lance Harris and SR-15 by Senator Ed Price both unanimously passed the House and Senate, respectively. The resolutions requested the state retirement systems to report to the legislature on alternative methods for providing for PBI's/COLA's to retirees. The report was delivered to a joint House/Senate Retirement Committee meeting, which I attended, on December 17, 2020.

There was a great deal of interest on the part of the legislators, who are aware that our last COLA was in 2016, and they seemed genuinely concerned at finding a way to improve the process of granting retiree COLA's. As the Experience Account is currently the only vehicle for funding COLA's, and the account balance is insufficient to grant a COLA at this time (other than the minimum COLA explained above), it will take another session beyond the 2021 session to introduce and pass new laws amending the current statutes governing the COLA process. I, along with my counterpart at LRTA, will continue discussions with LASERS and TRSL and the legislative leadership to endeavor to bring legislation in the next legislative session to find a methodology to grant regular/more frequent COLA's.

Also, of special note for LASERS is SB-22 by Senator Barrow Peacock. This measure provides for retirement eligibility for certain new members of LASERS, TRSL and LSERS retirement systems hired on or after July 1, 2021. The bill in its present form retains present retirement eligibility rules for current employees or those hired on or before June 30, 2021. But proposes to increase regular retirement age for new hires, (other than Hazardous Duty Plan Members), on or after 7/1/21, to age 67 or the "age of retirement set by the Social Security Administration", whichever is greater, after 5 years of service.

Therefore, if SB-22 (Peacock) passes, as written, LASERS retirement eligibility for new hires (exclusive of Hazardous Duty Plan Members) on or after 7/1/21

would be as follows: 1) Five years or more of service at age 67 or greater; 2) Forty years or more of service, at age 62 or thereafter; 3) Twenty years of service credit at any age (exclusive of military service credit and unused annual and sick leave for eligibility purposes only). But actuarially reduced from the earliest age that he would normally be eligible for a regular retirement benefit (inclusive of military service credit and unused sick and annual leave) under item 1 above, and they shall not be eligible for DROP or IBO.

The latest updates on the Social Security Offsets (WEP/GPO) are as follows. U.S. House Bill (HR-82) was introduced in the 117th Congress by Representative Rodney Davis (R-IL) on January 4, 2021 and has 94 co-sponsors as of this writing. The bill is known as "The Social Security Fairness Act of 2021". If enacted the measure would repeal the dreadful WEP and GPO Offsets effective for months after December, 2021. All four (4) of Louisiana's Congressmen are co-sponsors of H.R. 82. This bill appears to be backed by both Democrats and Republicans in a bipartisan effort. We need 290 co-sponsors to force a floor vote in the House of Representatives on this bill. RSEA supports this measure.

It has also been brought to my attention by Tim Lee, Executive Director of the Texas Retired Teachers Association (TRTA) that we might soon see another offset measure introduced in the House of Representatives by Congressman Richard Neal (D-MA), Chairman of the powerful House Committee on Ways and Means. If my information is correct, the proposed bill would be similar to H.R. 4540 "Public Servants Protection and Fairness Act of 2019". This measure deals primarily with a modification of the WEP formula and not the GPO. The original bill in 2019 proposed 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. RSEA supports this measure.

It is my hope that with a unified Congress and President Biden in the White House, (one of his campaign promises was to repeal the WEP and GPO), we might finally see some movement on the WEP and GPO Offsets. Elizabeth Bauer, Senior Contributor to Forbes Magazine, quoted then candidate Joe Biden in a 2/13/20 Forbes Magazine article, as follows: "The Biden Plan will also get rid of the benefit cuts for workers and surviving beneficiaries who happen to be covered by both Social Security and another pension. These workers deserve the benefits they earned."

Frank Jobert, Jr.
RSEA Legislative & Governmental Affairs Director

LASERS UPDATE

2021 ELECTION YEAR FOR LASERS BOARD OF TRUSTEES

Four seats on the LASERS Board are up for a vote in the 2021 Board of Trustees Election. Nominations opened March 1 and close July 13. Voting occurs in September and October, and the Board certifies election results and announces newly elected Trustees in November.

In 2021, one seat is open for retired members and three for active members. If you are interested in being a candidate in the Board election, you may download a nominating petition from the LASERS website, <https://lasersonline.org/about/2021-lasers-board-of-trustees-election/> or call LASERS to have one mailed to you.

LASERS CELEBRATES 75 YEARS OF SERVICE

2021 marks the 75th anniversary of LASERS and a year-long celebration is planned to commemorate the event.

The System was established in 1946 when legislation was sponsored by Governor Jimmie Davis and his administration to create a retirement system that would provide retirement allowances and other benefits for state officers, employees, and their beneficiaries. \$725,000 was appropriated to create and administer the plan and the first members joined the System in 1947.

Over the past 75 years, LASERS has experienced tremendous growth in plan assets, worked with the legislature to implement numerous reforms, and taken steps to further enhance the future sustainability of our plan and security of members.

Discover more about LASERS in a new section of the website, featuring the Legislative, Board of Trustees, Investment, and Technology history, as well as the Who's Who of LASERS: <https://lasersonline.org/about/history/>. Check out our 75th Anniversary commemorative logo on the website, and stay tuned for a celebration of LASERS in a new video with highlights of our history.

ARE YOU USING MYLASERS?

This year, our new online retirement account management tool, myLASERS, launched, replacing Member Self-Service. Information was sent to active and retired members with instructions on how to create a new account, how to sign in, and what to do if you forget your password.

myLASERS includes new features and improved security through the use of multi-factor authentication. This modern security feature protects your account and helps prevent online hacking.

With myLASERS, members can check the status of

applications and requests, upload documents, utilize the message center, and request an appointment with a LASERS representative. Some of these features are available now, and others will be released periodically throughout 2021.

Please visit our website, <https://lasersonline.org/mylasers-info/>, for video instructions on myLASERS, FAQs, system requirements, and much more.

COVID-19 UPDATE

Before visiting LASERS, check the website for the latest information on building safety protocol and restrictions, <https://lasersonline.org/covid19/>. Thank you!

WHAT DOES THE LASERS BOARD OF TRUSTEES CONSIDER AS SIGNIFICANT ISSUES?

Read their resolution here: <https://lasersonline.org/about/board-of-trustees/significant-board-issues/>.

LASERS STRATEGIC PLAN

Find out more about LASERS mission, vision, goals, and core values by checking out our Strategic Plan, <https://lasersonline.org/wp-content/uploads/2021/02/StrategicPlan2021-2.pdf>.

HOW RSEA WORKS FOR YOU

1. Advocates for your job security and pay increases
2. Ensures your retirement is secure
3. Works tirelessly to maintain your health care benefits at a reasonable cost
4. Represents and fights for both active state employees and retirees
5. Is Non-Union and Bipartisan
6. Provides for money saving discounts on products and services that you use every day
7. Provides access to benefits that are not available through state employment
8. Provides access to benefits and long-term care plans for parents and adult children



2021 Legislation Impacting RSEA with Recommended Positions:

HB 19 – Mack

Systems Impacted: LASERS

Provides relative to the selection of certain optional survivor benefits for a member of the Louisiana State Employees Retirement System (LASERS), who has a mentally disabled child. Provides procedures for and limitations on such an election.

RSEA: Neutral

HB 89 – Bagley

Systems Impacted: Individual Income Tax Deductions

Establishes an individual state income tax deduction and adds to the list of income not included in “tax table Income” the costs of premiums an owner or operator of a personal automobile pays to secure a motor vehicle liability insurance policy up to a \$1500 maximum premium effective January 1, 2022.

RSEA: No Position

SB 3– Milligan

Systems Impacted: Office of Group Benefits

Requires certain employing agencies to provide health

insurance coverage from date of hire under certain circumstances, if the employee is assigned duties in declared disaster area performing risky activities integral to the duties of the employee & that involve risks to health or well-being of the individual.

RSEA: No Position

SB 11-Talbot

Systems Impacted: Individual Income Tax Exemptions

Provides for individual and corporate income tax exemption for state and federal COVID-19 relief benefits. Proposed law excludes unemployment compensation benefits to a taxpayer from the individual income tax exemption.

RSEA: No Position

SB 22-Peacock

Systems Impacted: LASERS, TRSL and LSERS

Changes retirement eligibility for new hires on or after July 1, 2021 (excluding Hazardous Duty Plan) to: 5 years of service at the greater of age 67 or the age of retirement set by the Social Security Administration; 40 years of service at age 62; or 20 years of service at any age (with actuarial reduction). And also changes disability retirement reporting

BENEFITS STILL FIT?

TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **RSEA** & **AMBA**:

- Dental & Vision Insurance
- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: **1-877-556-4582**

myambabenefits.info/rsea

RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA



requirements. For more info see accompanying newsletter article.

RSEA: Oppose

SB 24 – Price

Systems Impacted: All four (4) State Retirement Systems
Provides a minimum retirement benefit increase for certain retirees, beneficiaries & survivors of LASERS, Teachers

Retirement System (TRSL), School Employees Retirement System (LSERS) & State Police Retirement System. For more information see accompanying newsletter article.

RSEA: Support

OGB UPDATE

OGB COVERAGE OF THE COVID-19 VACCINE

As the COVID-19 vaccine becomes available to more and more people, the Office of Group Benefits wants you to have all the available information on where to get the vaccine and how it will be covered.

For active employees, their covered dependents and non-Medicare retirees, the vaccine will be covered no different than the flu shot. If you go to a pharmacy to receive the vaccine, there will be no out-of-pocket cost to you. If you go to your primary care physician to receive the vaccine (when it is available to physicians' offices), you may be required to pay your normal visit copay/coinsurance if you receive the vaccine in addition to other services.

For retirees with Medicare, the COVID vaccine will be covered under regular Medicare at no cost to you.

The Louisiana Department of Health is coordinating the COVID-19 vaccine distribution effort in Louisiana. As more vaccines become available from the CDC, more individuals and groups will be offered a vaccination. You can learn more about the State's rollout plan for the COVID-19 vaccine at ldh.la.gov/covidvaccine.

OGB encourages members to get the vaccine when it is made available to them. Until then, continue to follow the guidelines set forth by the CDC and the Louisiana Department of Health:

- Wear a mask to protect yourself and others. The mask should be worn over your nose and mouth.
- Stay at least 6 feet (about 2 arm lengths) from others who don't live with you.
- Avoid crowds. The more people you are in contact with, the more likely you are to be exposed to COVID-19.
- If you are sick, stay home. Isolate yourself from other members of your family to prevent spread to them and the people they may have contact with.
- Get tested! If you have symptoms, call your health care provider about getting tested.

MEDICARE SUPPLEMENTAL PLANS

OGB would like to remind our members with Medicare that they should NOT enroll in a Medicare supplement plan without first consulting with OGB. If you are enrolled in the Pelican HRA1000, Magnolia Local, Magnolia Local Plus or Magnolia Open Access plans, you already have a Medicare supplement. These plans pay secondary to Medicare or "supplement" regular Medicare coverage. Enrollment in one of these plans also includes your Medicare Part D coverage through Vibrant Rx.

OGB understands it can be tempting to look into the Medicare plans you see advertised on television but you need to do your homework before enrolling. Most plans that seem too good to be true, usually are. It is important to ask yourself, "is the plan sponsored by OGB?" Why is this important? If you enroll in a plan that is NOT sponsored by OGB, you will lose your OGB coverage. The Centers for Medicare and Medicaid Services (CMS) will only allow you to be enrolled in one Medicare supplement plan at a time. If you enroll in another plan, CMS will disenroll you from your OGB plan. Remember, your OGB coverage acts as a supplement to Medicare and is your Medicare Part D coverage.

How do you know if a plan is sponsored by OGB? OGB requires our participating Medicare Advantage plans to incorporate the OGB logo into anything they send our members or any ads they have on the internet or television. Another way to determine if a plan is sponsored by OGB is to call or email OGB customer service. Our customer service team is available Monday – Friday, 8:00 AM – 4:30 PM to answer any questions you may have about Medicare supplement plans. You can call OGB customer service at 1-800-272-8451 or email them at OGB.customerservice@la.gov.

If you do your research and decide that you want to move forward with the non-OGB sponsored plan, you need to understand that you will lose your OGB coverage and you will not be able to get it back.





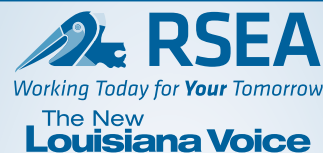
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