

The New Louisiana Voice



Summer 2020 | Volume 28 / Number 2

RSEA SCHOLARSHIP FUND ESTABLISHED

Donations are now being accepted to build a Scholarship Fund to give qualified students of RSEA members money for educational purposes. If you would like to give to this fund you may donate

- In memory of someone
- In honor of someone
- No designation

All donors' names will be listed in the Newsletter.

You may send a check payable to RSEA Foundation Scholarship Fund and mail to:

RSEA
9412 Common Street, Suite 7
Baton Rouge, LA 70809

If you have any questions, please feel free to contact the office at 225-930-0961 or 1-866-938-0961 (toll free).

Thanks so much for your generosity!

RSEA PRESIDENT'S MESSAGE



Hello to each of you! I pray that all is well with you and your family.

Let's recap 2020 and all that has changed in the past few months!!!

We are pleased to say that RSEA is going strong and continuing to work for our members. Our membership has been kept informed as to the

Legislative matters of the regular session and now the special session. A big shout out goes to Frank Jobert, RSEA's Legislative and Governmental Affairs Director. You will see Frank's report in this newsletter. Further, the RSEA staff have continued to work throughout the pandemic remotely from their homes which has worked out well. We have followed the directions of Governor Edwards in order to keep all safe and will continue to do so. Our Administrative Director, Jimmy Anthony, does work at the office most days and it's "business as usual". Thank you to Jimmy, Susan and Linda; we appreciate you!

The RSEA board meeting this month was a "different" one for us as we had the meeting via Zoom. It was a new experience, but we did it!

As you know, we had to cancel our annual conference which was scheduled for Oct. 6th and 7th. We will soon begin planning for a fall conference in 2021. We will keep you informed as we make further plans. Check your email for E-blasts from RSEA for helpful information and updates.

We have had a few changes to our Board of Directors recently. We added three new board members and they are as follows: Pennie Babin who is an active state employee and RSEA member who was elected as chapter president of the Acadiana chapter; she is employed at ULL. Byron Decoteau is also an active state employee RSEA member who is the Director of the Louisiana State Civil Service Dept. Our third new member is Dean Moberly. Dean has been an important part of our annual chapter meetings and our annual RSEA conferences for many years. He retired from the Office of Group Benefits early this year with 40 years of state service. We welcome each of you and look forward to working with you.

As of January, 2020, John Tannehill resigned from the board. John is the Monroe chapter Vice President and has been a longtime member of RSEA. John has such a wonderful sense of humor who always made us laugh. He certainly "kept us on our toes". In a conversation we had, he expressed to me how

he believes strongly in what RSEA does for state employees and retirees, and its mission.

Marty Audiffred was the Acadiana chapter President for a number of years. He was also our board 1st Vice President. Marty and his wife made a move from Lafayette to Mandeville, therefore he is now a member of the Coastal chapter of RSEA, where he was named the Chapter Member of the Year, 2020. Marty was responsible for a reception held in Lafayette honoring Governor Kathleen Blanco as the Hall of Fame recipient, 2019. It was such a wonderful tribute to her. We will miss John and Marty at our board meetings, but we'll look forward to seeing them at conferences. I am pleased to call both men my friends!

Please keep yourself and families safe and know, "This too shall pass."

"The unselfish effort to bring cheer to others will be the beginning of a happier life to ourselves." Helen Keller

Gwen Thompson
RSEA State President

ADMINISTRATIVE DIRECTOR'S MESSAGE



I hope that this newsletter finds you, your family and your friends all safe. To say that the way we conduct business has changed would be a great understatement. Businesses across the nation have found innovative ways to deliver their products to their customers,

and RSEA has also. We closed our doors at the office on March 24th this year, but our staff started working from home. I truly believe that we did not fail in our mission to provide our members with the service that they have come to expect. The RSEA Board of Directors conducted their most recent board meeting via Zoom, which is a video/teleconferencing software. They were able to conduct the meeting and see and hear their fellow board members just the same as if they had met in person. What we have learned is that there are alternative ways to handle our business and I think that we will now be able to use this tool for other meetings that we used to handle by telephone conferencing. We will wait for the Governor to announce plans for Phase 3 of the reopening of the State before we decide to reopen our office. In the mean time you can continue to contact us as we work from home. If you have questions related to membership please call Linda Price at 225-964-8441. Contact Susan Jandle at 225-229-3386 for any billing questions. Call Frank Jobert

at 504-289-9424 for questions you may have related to legislation. For all other questions call me, Jimmy Anthony at 225-247-4763.

During our Statewide Chapter meetings, we expressed some concern with some bills that were filed in the Legislature this year that would negatively affect retirement benefits. Frank Jobert also expressed our concerns and stated our positions on these bills in the Spring Newsletter. Fortunately, none of those potentially detrimental bills were passed. Thank you for your efforts in calling your legislators and expressing your opposition to them. I have never heard from so many different legislators that told me that they got the message loud and clear. Some said that they had heard from over a thousand of our members. That just goes to show you that your voice does matter and when we stand united we can make a difference. We will continue our efforts to be your watchdog at the Capital and make sure you are informed. Great job everyone!!

Jimmy Anthony
Administrative Director

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE



The 2020 Regular Louisiana Legislative Session is finally concluded! This year's Regular Session (abbreviated by COVID-19) ended (sine die) at 6:00 p.m. on Monday, June 1st. Immediately following the conclusion of the 2020 Regular Session, the 1st

Extraordinary (Special) Session of 2020 was convened at 6:01 p.m. The call, initiated by the Louisiana Legislature itself, contains 41 assorted topics in the proclamation signed by the Speaker of the House and the President of the Senate. The Special Session must conclude no later than 6:00p.m. June 30, 2020 and is underway as I write this article. There does not appear to be any legislation as of this writing that would adversely impact retiree or state employee healthcare or retirement benefits in this 1st Special Session.

With the 2020 Regular Session concluded, I will focus my remarks on the proposed legislation that was put forth in the 2020 Regular Session, with RSEA's positions and the final outcomes of the bills we were tracking. The bill that caused the greatest concern to RSEA and gave rise to the most interest was HB 325 by Representative Michael Echols. The proposed law would have mandated that retiree members of

the Office of Group Benefits (OGB) who are covered by Medicare Parts A and B would be limited to participation in a Medicare Advantage Plan. Thereby eliminating or restricting "freedom of choice" options for OGB member retirees.

The Echols' bill was not even given a House Appropriations Committee hearing by Chairman Jerome Zee Zeringue due to the tremendous pushback (lead by RSEA) from retired state employees, retired teachers, retired State Police, AARP, and others who would have been adversely impacted by this proposed legislation. Eventually, Rep. Echols was able to craft a House Resolution #33 authorizing and directing the Office of Group Benefits to study options for reducing state and participant healthcare premiums. RSEA, LRTA and AARP will have a seat at the table, in keeping with the language of the resolution.

Here, I will recap a few of the other bills of interest to RSEA during the 2020 Regular Session and will list all of the bills we were tracking and their outcomes elsewhere in this newsletter. Several bills that RSEA opposed dealing with proposed "hybrid" pension plans (HB 26, HB 31, HB 33) by Rep. Barry Ivey were introduced, but did not move out of the House Retirement Committee. HB 307 Supplemental Appropriations by Rep. "Zee" Zeringue, that was supported by RSEA, passed unanimously in both chambers of the legislature and adds \$16.6 million to LASERS and \$36.7 million to TRSL to pay down the Unfunded Accrued Liability.

Of special interest to RSEA and its members were two resolutions that we supported dealing with permanent benefit increases or COLA's: SR-15 by (Sen. Ed Price) and HR 21 by (Rep. Lance Harris). These measures request that the four (4) State Retirement Systems study and report to the legislature on alternative methods for providing/funding permanent benefit increases for retirees.

Finally, two other concurrent resolutions, also supported by RSEA, were enacted by the legislature: SCR 34 by (Sen. Beth Mizell) and HCR 9 by (Rep. Mike Johnson). These measures memorialize (urge and request) the U.S. Congress to repeal the Social Security Offsets known as the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Both concurrent resolutions passed both chambers of the legislature with unanimous votes! It is now up to Congress to undertake legislation at the Federal level to repeal one or both of these offsets.

The latest updates on the Social Security Offsets (WEP/ GPO) are as follows: U.S. Senate Bill (S.521) that was introduced by Senator Sherrod Brown (D-Ohio) now has 38 co-sponsors, including both Louisiana



RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE CONT'D.

Senators, Cassidy and Kennedy. Additionally, Senator Bill Cassidy is the co-sponsor, with Senator Ted Cruz (R-Texas), of S. 3401, "Equal Treatment of Public Servants Act of 2020". This is the companion bill to H.R. 3934 by Rep. Kevin Brady (R-Texas) in the U. S. House of Representatives, "Equal Treatment of Public Servants Act of 2019". Both RSEA and LASERS support this legislation. This measure has 45 co-sponsors, but Congressman Garret Graves is the only one of six Louisiana Congressman to co-author this legislation. Please contact your Louisiana/U.S. Congressional Representative and ask them to co-sponsor this legislation.

Of particular note is still another measure H.R. 4540, "Public Servants Protection and Fairness Act" by Representative Richard Neal (D- MA), Chairman of the House Committee on Ways and Means. This measure has 141 co-sponsors, but NONE from Louisiana. Once again, both RSEA and LASERS support this measure. Please contact your Louisiana/U.S. Congressional Representative and ask them to co-author this legislation, as well. Also, contact your friends and relatives in other states, and ask them to contact their

U.S. Senators and U.S. Representatives in their states, and request they too co-sponsor the above proposed legislation.

Finally, remember this is a federal election year and all six (6) seats of Louisiana's Congressmen in the U.S. House of Representatives and Senator Bill Cassidy in the U.S. Senate are up for (re)election. So always remember to exercise your right to vote and vote for the candidate(s) that pledge to protect your retirement and healthcare benefits, and who support modification of the formula or repeal for the Social Security Offsets (WEP and GPO).

Frank Jobert, Jr.
RSEA Legislative & Governmental Affairs Director

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
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- Easy Issue Life Policy
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- Hearing Benefits
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RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA



LASERS UPDATE

LASERS Currently Open by Appointment Only

In compliance with COVID-19 occupancy limits currently in effect, the LASERS office is open to the public by appointment only. We are also continuing to offer appointments via phone and video. You may schedule an appointment by calling 800.256.3000 or 225.922.0600.

Documents may be dropped off at the security desk in the building or may be faxed to 225.935.2856 or mailed to: P.O. Box 44213, Baton Rouge, LA 70804-4213.

This is a quickly evolving situation, so please check the LASERS website for the latest updates. LASERS is instituting improvements to protect the health of our members and our staff such as disinfecting our building, providing hand sanitizing stations, installing sneeze guards, and requiring masks.

How Does the CARES Act Impact You?

The Coronavirus Aid, Relief and Economic Security (CARES) Act of 2020 was enacted by Congress to provide relief to taxpayers and businesses because of the economic hardships created by the COVID-19 virus. It does not change the monthly benefit paid by LASERS to retirees and beneficiaries.

Required Minimum Distributions (RMDs) are required by the Internal Revenue Service (IRS) for retirees over age 70-1/2 or 72 who have DROP or IBO accounts. The IRS requires these members to take a certain amount out of their DROP or IBO account each year. The CARES Act waives this requirement for 2020. You must submit a written statement to LASERS to exercise this waiver.

The CARES Act also allows you to withdraw up to \$100,000 from your DROP or IBO account at LASERS or Empower Retirement for COVID-19 related expenses. Tax consequences for withdrawal of these funds will be avoided if you repay your account within three years from the date of withdrawal of the funds. LASERS strongly recommends that you consult with your tax advisor before making such a withdrawal.

Active members are not allowed to withdraw contributions from LASERS or Empower Retirement. Visit the LASERS and IRS websites for more information with specific details on the CARES Act: <https://lasersonline.org/covid19/> www.irs.gov/coronavirus

Is LASERS Financially Stable?

Dramatic fluctuations in the financial markets due to the COVID-19 crisis are causing alarm globally,

but be assured your LASERS retirement is secure. Benefit payments to our retirees and beneficiaries will continue to be made timely.

LASERS is financially stable, maintaining its commitment to a broadly diversified portfolio. We continue to comprehensively monitor the plan's investments in relation to current market environments. LASERS is a long term investor, investing through multiple economic cycles.

While the recent market volatility has caused declines in many markets, it has also created multiple opportunities for our investment managers to seek out undervalued securities, depressed valuations, and other opportunistic investments.

LASERS is well-positioned to meet its long-term goals and objectives.

Did You Miss the RSEA Tour? Get the Highlights.

The RSEA Tour was cut short this year due to COVID-19. If you were unable to join us at a meeting, highlights from Cindy Rougeou's presentation can be found on the LASERS website, <https://lasersonline.org/attentionretirees/>. In addition, you may access resource materials from the tour packet, and get answers to your frequently asked questions.

Watch LASERS Newest Video: 10 Hot Topics for Retirees

Check out the latest LASERS video release covering topics such re-employed retirees, cost-of-living adjustments (COLAs), important forms, workshops, and much more. The 16-minute video can be viewed on the LASERS website or YouTube. Both links are on this webpage:

<https://lasersonline.org/attentionretirees/>.

Are You Financially Prepared for Hurricane Season?

One of the best ways to financially prepare for hurricane season is to be enrolled in direct deposit. Why? The answer is simple. Your LASERS benefit payment goes straight into your financial institution with direct deposit. No worries about delayed paper checks because of post office and road closures, or other emergency shutdowns. You will be ahead of the game if you utilize direct deposit. The Direct Deposit Authorization form is available for download on the LASERS website at www.lasersonline.org, or LASERS can mail one to you. Sign up today!



2020 Legislation Impacting RSEA with Recommended Positions and Final Outcomes:

HB 26 – Ivey

Systems Impacted: All Four (4) State Retirement Systems (Constitutional Amendment) Modifies existing constitutional guarantees to provide that only benefits annuitized by a state retirement system will be guaranteed by the State.

RSEA: Oppose

Final Outcome: Did Not Pass

HB 31 – Ivey

Systems Impacted: LASERS

Provides for a new hybrid retirement plan for members of LASERS retirement system whose first employment occurs on or after July 1, 2021.

RSEA: Oppose

Final Outcome: Did Not Pass

HB 33 – Ivey

Systems Impacted: LASERS & TRSL

Creates a new optional Hybrid Plan, similar to HB 31, for persons who are employed by a public postsecondary education management board.

RSEA: Oppose

Final Outcome: Did Not Pass

HB 307 – Zeringue

Systems Impacted: LASERS & TRSL

(Appropriations/Supplemental) Makes Supplemental appropriations for LASERS (\$16.6 million) & TRSL (\$36.7 million) from 2018/19 surplus for pay down of the UAL.

RSEA: Support

Final Outcome: Passed

HB 325 – Echols

Systems Impacted: Members of Office of Group Benefits (OGB)

Proposed law restricts continued coverage by retirees who have elected to enroll in Medicare Parts A and B to participation in a Medicare Advantage Plan. The retiree may not continue coverage under any policy provided for by OGB except for coverage under a Medicare Advantage Plan.

RSEA: Oppose

Final Outcome: Did Not Pass

HR 21 – Harris

Systems Impacted: All Four (4) State Retirement Systems

Requests the state retirement systems to report to the legislature on alternative methods for providing permanent benefit increases (COLAs) to retirees.

RSEA: Support

Final Outcome: Passed

SB 10 – Peacock

Systems Impacted: LASERS

Allows LASERS members who are eligible for regular retirement to apply for disability benefits. Allows members who were ineligible to apply for disability because they were eligible for regular retirement on or after January 1, 2013, and on or before June 30, 2020 to apply for disability benefits. Any disability benefits granted shall be paid prospectively only.

RSEA: Support

Final Outcome: Did Not Pass

SB 18 – Peacock

Systems Impacted: LASERS & TRSL & LSERS

Changes retirement eligibility for new hires on or after July 1, 2020 (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).

RSEA: Oppose

Final Outcome: Did Not Pass

HCR 9 – Johnson, Mike

Systems Impacted: All Four (4) State Retirement Systems

Memorializes congress to review and eliminate the provisions of federal law which reduce Social Security benefits for persons receiving pensions from federal, state, or local government retirement systems by supporting S.521 of the 116th Congress, the Social Security Fairness Act.

RSEA: Support

Final Outcome: Passed

SCR 34 – Mizell

Systems Impacted: All Four (4) State Retirement Systems

Memorializes Congress to take such actions as are necessary to review and consider eliminating provisions of federal law which reduce Social Security benefits for those receiving pension benefits from certain federal, state, or local government retirement or pension systems, plans, or funds.

RSEA: Support

Final Outcome: Passed

SR 15 – Price

Systems Impacted: All Four (4) State Retirement Systems

Urges and requests the state retirement systems to report to the legislature on alternative methods for providing permanent benefit increases (COLAs) to retirees.

RSEA: Support

Final Outcome: Passed

OGB UPDATE

The Office of Group Benefits (OGB) Extends Deadline for Live Better Louisiana Program

COVID-19 has changed the way we go about our daily lives in one way or another. During the Governor's stay-at-home order, all Live Better Louisiana Catapult health clinics were postponed or cancelled. Most of OGB's retirees count on the \$120 annual premium credit they receive for participating in the Live Better Louisiana program. In light of these postponements and cancellations, OGB will extend the deadline for completing a health check-up from August 31, 2020 to October 30, 2020. This will give members two extra months to either attend a Catapult clinic or visit their doctor and have the PCP form completed and sent to Catapult.

If you were scheduled for a clinic that was postponed or canceled, Catapult health will be reaching out to you to reschedule your appointment. If you have not yet signed up for a clinic, you can schedule your appointment online at www.timeconfirm.com/OGB or call 1-877-841-3058. If you are not able to go to a clinic, have your doctor fax a completed Primary Care Provider form, found at info.groupbenefits.org, to Catapult Health. New this year, you may now email your form to Catapult Health. Instructions on sending the form securely are included on the updated PCP form found at the link above.

With continuing concerns around the novel coronavirus, Catapult Health will take additional precautions to ensure the safety of you, other patients, and all Catapult staff. Protective measures include temperature checks, completion of a COVID-19 risk assessment, disinfecting all equipment and surfaces, additional PPE for Catapult staff, and 6' spacing in the testing and waiting areas. If you have any questions regarding the safety measures put in place, visit this link: https://www.catapulthealth.com/COVID-19_Protection.





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Access2day Health: Maximize Your Benefits!

Last July, OGB members enrolled in the Pelican HRA1000, Magnolia, Magnolia Local Plus, or Magnolia Open Access* plans were given a VIP membership with Access2day Health. This membership entitles members access to preventative and primary care with the convenience our members desire and the added bonus of NO out-of-pocket costs. OGB would like to remind our retirees of this valuable benefit available to them that can help save them a little money.

The use of these clinics is completely voluntary and members may still choose to visit their primary care doctors, and pay the applicable, co-pay, co-insurance or deductible costs.

Access2day providers treat many common problems for primary, preventative, and wellness care with no out-of-pocket expense to the patient. Treatment available at the Access Health clinics includes, but is not limited to:

- Respiratory conditions
- Fractures
- Head, eye and ear conditions
- Lacerations and cuts
- Digestive and urinary conditions
- Skin, hair and nail conditions
- Preventative health care
- Basic lab work
- Vaccinations and shots
- Routine physicals
- Screening panels
- Specialty referrals

After your assessment, if a higher level of care is required, a provider referral will be made for your care. If you do not have a primary care physician, Access2day clinics can provide this care also. If you need a specialty physician for a more comprehensive level of care, this referral will be made for you; at which time, your health insurance and all applicable deductibles and co-pays will then apply. Visit access2dayhealth.com/ogb.php to learn more about this benefit option. Members can download the helpful mobile app for Apple and Android by scanning this QR code:



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