

From the President

Lessons Learned



Connie Carlton

We all have learned many difficult lessons during the current hurricane season. Displaced retirees learned how effective direct deposit is, as their monthly pension benefit from LASERS was deposited in their accounts on time, with immediate access to it. If you don't now have direct deposit, it is time to get it started for your long-term peace of mind.

We all should be prepared for power to be out a week or more, not just a day or two. (My family had a generator, which broke twice.) Be sure to have all your vehicle gas tanks filled and adequate nonperishable food and water for your family and pets. Also, have sufficient medications on hand that are important to your health. I know people who ran out of vital prescriptions and became ill, or were hospitalized.

The experience during recovery from Hurricane Gustav and later, Hurricane Ike, was pure misery. By far, Gustav was the worse storm Baton Rouge, along with much of the surrounding areas of Louisiana, has ever seen and personally, the most frightened I've ever been. And, Hurricane Ike caused additional problems for southern and southwestern Louisiana, a few weeks after having just been hit by Gustav.

Before the next natural disaster strikes, take steps to protect your personal documents and prevent theft of your identity:

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The New Louisiana Voice

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RSEA Relocates State Office New Phone and Fax Numbers

State Offices for the Retired State Employees Association (RSEA) have moved to a new, highly accessible Baton Rouge location, announced Executive Director Anne Tillman. The new address is 9412 Common Street, Suite 7, Baton Rouge, LA 70809. With this move, RSEA will also have new phone and fax numbers. Please note them in your records. They are:

- Voice: 225-930-0961 (B. R. area)
- Toll free Voice: 1-866-938-0961
- Fax: 225-930-0964 (B. R. area)
- Toll free Fax: 1-866-938-0964

RSEA email and website addresses remain the same: rsealouisiana@aol.com or laretiree@aol.com, and //www.rseala.org.

"The new office is more accessible, has free parking, and is easily reached from major thoroughfares such as Old Hammond, Airline and Jefferson Highways, as well as I-12 and I-10," Tillman added.

RSEA is in the same building as the Louisiana Retired Teachers' Association. The new location has the added bonus of being less than two miles from the Louisiana State Employees' Retirement System (LASERS), located at 8401 United Plaza Blvd.



Lessons Learned: Protect Yourself

(continued from the President's Column)

- Buy a good safe. Hurricane winds can scoop up your papers and scatter them. Protect your birth certificate, passport, car title, mortgage, insurance information and other valuable records in a quality safe.
- Make copies. Put copies of sensitive data in a safety deposit box. Back up all electronic files on a disk or flash drive.
- Keep important documents. Periodically review your files and shred any no longer needed older documents such as bank, credit, or debit card statements more than seven years old.
- Watch out for scams. Con artists prey on natural disaster victims by posing as insurance adjusters, financial institution agents or government agency representatives. Ask for their official identification and be careful with whom you share yours.

My best to all of you as we continue to recover from these storms and learn from them. Connie

Annual Meetings Scheduled for '09

Below in date order is RSEA's 2009 annual meeting schedule. Be sure to mark your calendar now for these very important meetings. All times, dates and locations have been confirmed:

Shreveport - Tuesday, March 17, 2009, 10 a.m., La. Technical College, 2011 North Market St., Bldg. E; President: Marshall McKenzie, 318-797-4356

Monroe - Wednesday, March 18, 2009, 9:30 a.m., West Monroe Convention Center, 901 Ridge Ave.; President: Dianne Guillot, 318-396-6275

Alexandria - Thursday, March 19, 2009, 9:30 a.m., Community Center, 708 Main Street, Pineville; President: Anita Wooley, 318-473-2936.

New Orleans - Friday, March 20, 2009, 10 a.m., VFW Post #6640, Malta Room, 3314 Richland Ave, Metairie; President: Benny Harris, 504-888-7638.

Lake Charles - Tuesday, March 24, 2009, 10 a.m., Contraband Room, Lake Charles Civic Center, 900 Lakeshore Dr.; President: Fern Foster, 337-477-5250.

North Shore - Thursday, April 2, 2009, 10 a.m., Bogue Falaya Room, Greater Covington Center, 317 North Jefferson; President: Kathy Singleton, 225-222-6567.

Acadiana/Lafayette - Tuesday, April 14, 2009, 10 a.m., Fezzo's III, 100 Lions Club Road, Scott; President: Cheryl Smith, 337-237-8634.

Baton Rouge - Wednesday, April 15, 2009, 9:30 a.m., Independence Park Theater and Cultural Center, 7800 Independence Blvd., (New Location); President: Allen Reynolds, 225-744-3773.

Notices will be sent to all members with current mailing address. Please update your address with LASERS, if you moved in the past several months.

RSEA Logo Contest

The Retired State Employees Association currently has no "official" logo or symbol to identify our organization, as many others do. Our Board of Directors voted to have a contest to solicit logo ideas from our members.

The new logo will be used on our website, newsletter, letterhead, envelopes and all other official publications of our organization.

Effective with the publication of this newsletter, any member may submit his/her idea for a logo (in writing, on paper, artistic rendering) to the RSEA office in Baton Rouge, 9412 Common Street, Suite 7, zip code 70809. If your format allows, you can also send submissions by email to: laretiree@aol.com. RSEA must receive all entries by 5 p.m., December 15, 2008.

The RSEA publications committee will review the entries and make a recommendation to the Board of Directors at the January 8, 2009 Board meeting.

A winner will be selected by the Board and awarded a \$100 cash prize. The winner will be announced at each of our 2009 spring meetings and will be featured in the April 2009 newsletter. We look forward to receiving many good ideas from our talented members!

"We will use a graphic artist to prepare the winning idea for publication and the web," Executive Director Anne Tillman concluded.

Send Your GPO/WEP Story to RSEA

In February 2009, the RSEA President, along with Executive Director Anne Tillman, will meet with the Louisiana congressional delegation and staff to discuss the Social Security offset provisions. This is an effort to bring the GPO and WEP to the attention of the new administration.

These offset provisions are the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).

The Government Pension Offset eliminates or reduces the spousal social security benefit by two-thirds the value of the public servant's state retirement benefit, but does not impact his/her state benefit. The Windfall Elimination Provision does not eliminate, but reduces a portion of Social Security earned from work outside of a person's public employment.

As a result of these unjust provisions, many retired Louisiana public servants are adversely affected financially. RSEA requests that you send us a letter detailing how the GPO and WEP have affected the amount of your family's Social Security income, if you (or your spouse) are eligible to receive this benefit. An important part of our trip to Washington is to present our delegation members with portfolios containing your testimonials.

Please send your information to RSEA no later than December 30, 2008. Be sure to include your full name, your spouse's name (if appropriate), complete mailing address, daytime contact phone number (with area code), and email address (if you have one).

It is very important that RSEA hears from you.

Investing for the Long Term

Despite a troubled stock market, LASERS members can find comfort in the fact that the system is a long-term investor. That strategy keeps LASERS from becoming overly concerned about the impact of recent stock market fluctuations because the market is cyclical. "LASERS relies on a broad actuarial analysis, which takes into account the prior three years of market returns." says LASERS Executive Director Cindy Rougeou, "This means the system never feels the direct impact of very low or very high markets."

Taxpayer concern regarding the impact of financial markets on public retirement plans are valid. That group, of course, includes members of LASERS who make a significant and positive economic impact upon our state. It is interesting to note that each year Louisiana's pension system returns nearly \$600 million dollars to the local economies through benefits paid to our retirees. More than 70% of that amount is earned from system investments, not from tax appropriations or employer contributions.

Most of our retirees have devoted an entire career of public service to our state. Through the benefits they have earned upon retirement, they continue the tradition of giving back to Louisiana. LASERS has invested for the long term, in our members and in our state.

AMBA Benefits RSEA Members

In our last newsletter, RSEA announced affiliation with the Association Member Benefits Advisors (AMBA) to offer benefits to our members. By now you should have received information about the emergency air ambulance service, dental and vision plans they offer our members.

AMBA also has added the following benefits to their menu:

- Apple Computer discount
- Avis Car Rental discount
- CSIdentity Theft Protection
- 1.800 Flowers
- Barnes & Noble online discount
- AMBA Travel Perx-discounts available online and by phone

Also, Dell computer has a new ID number for all associations such as ours which is PS95750248. You will be receiving more information about these offerings in future mailings, or you may access information about them on the AMBA website at "<http://www.amba.info>."

We believe that these new benefits, added to the current ones AMBA is offering our members, will make membership in our organization even more valuable for all retirees.

The RSEA Board and staff continue to work to find the best benefits at the best value for our members. We are pleased to offer these programs to meet your needs.

➡ Dues Payment Reminder ⬅

Please complete the enclosed 2009 RSEA Membership Application and mail it in the enclosed courtesy envelope. (A stamp must be added.) Annual dues are only \$15 and may be paid by personal check or money order. You can also select Easy-Pay, with only \$1.25 deducted monthly from your retirement benefit check.

Being Prepared For Future Storms

Hurricane Gustav disturbed the best laid plans for Louisianians in nearly every parish. It also underlined the need for every LASERS retiree to begin enjoying the benefits of Electronic Funds Transfer (EFT). While paper benefit checks were in the mail before the storm hit, retirees with EFT, also known as Direct Deposit, were able to enjoy a secure, convenient method of receiving their checks without worrying about an interruption of mail service or additional complications during an evacuation.

EFT was mandatory for all LASERS members retiring after January 1, 2000. However, hundreds of members who retired prior to that date continue to receive their checks by mail.

If you are ready to benefit from the security and peace of mind of EFT, visit the "Forms" page at "<http://www.lasersonline.org>." Complete the entire "Authorization for Direct Deposit" form, print it, sign it and mail it to LASERS. Or, if you prefer, you can request the form from one of our helpful customer service representatives. In the Baton Rouge area, the number to call is 225-922-0600. Statewide, the toll-free number is 800-256-3000.

Update Your Mailing Address

Be sure to keep LASERS updated in writing with your mailing address. It is important, in order for you to receive informational materials from both LASERS and RSEA, but it is vital if you continue to receive your benefit check by mail.

Office of Group Benefits Update

OGB Dependent Verification

Deadline for dependent verification documents is November 30 -- submit your documents today to keep coverage for your dependents.

You are required to provide written proof of your legal relationship to each dependent covered by your OGB health plan or life insurance policy by November 30, 2008.

If you fail to provide the required documents by the deadline, you will lose coverage for unverified dependents on December 31, 2008. You must repay claim payments made by OGB for your unverified dependents -- plus the state share of premiums paid for those dependents. OGB will withhold claim payments for prescriptions and medical services from you and for all covered family members to recoup the amount owed until the entire amount of all claims paid by OGB for your unverified dependents has been repaid.

It can take weeks or even months to obtain certified copies of legal documents. If you have not yet located the original or a certified copy of documents to verify the legal relationship of each of your covered dependents, it is important to take immediate action! Details and a list of contacts to help you obtain copies of vital records are available on the OGB website (www.groupbenefits.org) by clicking the Dependent Verification link on the home page.

Retirees must send photocopies of originals or certified copies of required documents to OGB at:

Office of Group Benefits, Eligibility Section, P.O. Box 66678, Baton Rouge, LA 70896

You must write the OGB retiree's name and Social Security number on each document. If you have questions, call OGB Customer Service toll-free at 1-800-272-8451 or call or visit your local OGB Customer Service office.

OGB Medicare Advantage Fall Enrollment

Each person's health history and medical needs are different. For this reason, an OGB plan that's right for you may not be the best option for your neighbor, your parent or an OGB retiree in another part of the state. That is why it's important to look carefully at the benefits offered by each OGB health plan when making your selection.

Retired OGB plan members with Medicare have up to 8 possible options in choosing an OGB health plan for 2009:

- Three standard OGB health plans -- PPO, EPO and HMO (available to all OGB plan members)
- Up to 5 OGB Medicare Advantage plans, depending on where you live (available to retired OGB plan members who have Medicare Parts A and B and whose covered dependents, if applicable, all have Medicare A and B)

To get more information about these OGB health plans, be sure to attend an OGB Medicare Advantage Fall Enrollment meeting in your area during October. (A list of meetings can be found in the fall issue of OGB's newsletter for retirees with Medicare.)

If you have questions, call OGB Customer Service (toll-free) at 1-800-272-8451 or visit or call the OGB Customer Service office in your area.

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RSEA Website Updated

The RSEA website, <http://www.rseala.org> was recently updated and reorganized. The navigation buttons previously across the top of the homepage have been moved to the left.

The buttons include: Home; About RSEA - Introduction, Board of Directors, Area Chapters (Chapter listings), 2009 Area Meetings; Membership-How to Join, Membership Brochure, Member Application; Gov Updates-LA Legislature--Contact Information, General Information; U.S. Congress; Contact Information, General Information, Social Security Offsets; Newsletter (back issues in pdf format); Links; Contact RSEA; Hot Topics (new RSEA location and phone numbers)