

From the President Challenges Begin



Fern Foster

The 2009 legislative session is developing as one of those challenges I mentioned in my First Quarter column.

Many of you responded to our COLA alert and contacted your legislators. Unfortunately, we were not successful in getting the legislation introduced. However, all is not lost. Two bills related to COLAs were introduced. (See article bottom right, next column.)

An Update: Last legislative session, a modest amount of the state surplus was deposited towards the unfunded accrued liability for both LASERS and Teachers - a move RSEA supported.

We are delighted that Allen Reynolds has accepted the position as RSEA's new Executive Director. We believe his management skills and technical know-how will help take our organization to an even higher level of service for you, our members. Many thanks to Anne Tillman for her devoted service. We wish her well.

Congratulations to the Chapter Members of the Year (see Page 6) and Larry Crain for his winning design for RSEA's new logo (see Page 2).

One of our new initiatives is development of a 2009 Strategic Plan, to be discussed in a future issue of this *Newsletter*. The Plan is located on the RSEA Website, www.rseala.org.

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The New Louisiana Voice

Official Journal of the Retired State Employees Association of Louisiana

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Fall Event: Fun, Fellowship, Education

RSEA will march into the Paragon Casino in Marksville on October 7 – 9, 2009 for our First Annual Statewide Conference and Expo. Come join us for information and relaxation.

Preconference activities will include the AARP defensive driving course and a golf outing. The drivers education course qualifies you for a discount on your automobile insurance premiums. The golf tournament will be held on the Tamaka Hills course, a part of the Casino complex.

Conference workshops will cover topics such as estate and financial planning, identity theft, health and genealogy. We'll have lots of food, entertaining speakers and social events. Put those dates on your calendar and join us in Marksville.

Additional details about this exciting new conference can be found in the Registration Form on page 5 of this newsletter. Make your reservations early so you won't miss out on the special RSEA room rates. Also, please note that the modest \$30 Registration Fee includes all meals and social events, with the exception of the golf tournament.

After your review of the Registration Form, if you need any additional information, please contact Patsy Austin, RSEA Conference Coordinator, 225- 675-6359, or 225-806-2899; Fax: 225-675-8205; Email: pbaustin@etigers.net. We look forward to seeing you there!

Status of Cost of Living Adjustment (COLA)

The 2.3% COLA recommended by LASERS will not be considered by the Legislature during the upcoming session. In a joint statement, Representative Joel Robideaux, Chairman of the House Retirement Committee, and Senator Butch Gautreaux, Chairman of the Senate Retirement Committee, indicated that they would not introduce nor would they support a COLA this year.

There are, however, two bills related to COLAs that have been introduced:

- House Bill 96 by Representative Pearson would provide a retirement option that would allow a retiree to receive an actuarially reduced retirement allowance plus an annual 2.5% COLA.
- House Bill 586 by Representatives Doerge and others and Senators Gautreaux and others would grant a minimum benefit increase to retirees who on 6/30/09 have 30 or more years of service credit, are receiving a monthly retirement benefit less than \$1,200, are at least 60 years old, have been retired for at least 15 years, and did not participate in DROP or the Initial Benefit Option (IBO). The increase would be the lesser of \$300 or the amount necessary to raise the monthly benefit to \$1,200.

RSEA supports both bills. You can track the progress of this legislation through the legislative web site at <http://www.legis.state.la.us> and click on bill search. The **PULS Line**, is available to you by dialing 342-2456 in the Baton Rouge area or toll free (Louisiana only) 800-256-3793 outside Baton Rouge.

Larry Crain Chosen Logo Contest Winner



Larry Crain is named RSEA Logo contest winner by state President Fern Foster.

RSEA recently sponsored a contest to solicit ideas from members for an "official" logo. We received numerous entries, along with many good recommendations.

The RSEA Board selected the winning entry designed by Larry Crain. At the Alexandria Chapter Meeting, Crain was presented with a \$100 cash prize.

He also received one free night of lodging and free registration for the RSEA Fall Expo and Conference.

The new logo is being finalized by a graphic designer and will be used on our website, newsletter, letterhead, envelopes, membership brochure and all official publications of our organization.

RSEA extends its congratulations to Larry and thanks to the many RSEA members who submitted entries.

President's Column

(Continued from Page 1.)

We look forward to seeing you at the Statewide Conference in Marksville, one of the elements of the above Plan.

I enjoyed speaking at the Annual Chapter meetings, meeting with you, and hearing your interests and concerns. It is great that the new Coastal Chapter was established in south Louisiana.

Thanks to all for your devotion and support of RSEA's efforts to improve and enhance the quality of life for state retirees.

2009 Legislative Update

The 2009 Session of the Louisiana Legislature began on April 27, 2009. Since this is a fiscal session, legislators are allowed to file not more than 5 bills dealing with subjects other than fiscal affairs.

Thirteen bills were filed on matters related to retirement. These bills were discussed at the Retired State Employees Association's (RSEA) April Board meeting.

A short summary of a few of the critical bills is listed below, as well as the positions taken on each by RSEA. For more information on those bills, please contact the RSEA office at 1-866-938-0961 or in the Baton Rouge area – 225-930-0961, or go to the RSEA website at www.rseala.org. Contact information for members of the legislature can also be found at the web site (www.rseala.org).

HB 230 by Representatives Arnold and Tucker (RSEA opposes this bill)

The bill would merge the Louisiana State Employees Retirement System, Teachers Retirement System of Louisiana, Louisiana School Employees Retirement System and State Police Retirement System into a single consolidated system. The new consolidated system will have only one active elected representative and one elected retiree member from each of the four systems, thus reducing your representation significantly. Senator Butch Gautreaux, Chairman of the Senate Retirement Committee has stated that he is opposed to the proposal.

HB 579 by Representatives Robideaux and Tucker (RSEA supports this bill)

This is a constitutional amendment to extend from 2029 to 2039 the date by which the unfunded accrued liabilities of LASERS and Teachers existing as of June 30, 1988, must be paid.

HB 586 by Representatives Doerge, Robideaux and others and Senators Crowe, B. Gautreaux and others (RSEA supports this bill)

This bill would grant a minimum benefit increase to retirees who on 6/30/09, have 30 or more years of service credit, are receiving a monthly retirement benefit less than \$1,200, are at least 60 years old, have been retired for at least 15 years, and did not participate in the drop or initial benefit option. The increase shall be the lesser of \$300 or the amount necessary to raise the retiree/beneficiary's monthly benefit to \$1,200. Other provisions apply to beneficiaries, survivors and minor children.

HB 722 by Representative Robideaux (RSEA supports this bill)

This bill is a companion to HB 579 and extends the amortization period for the Initial Unfunded Accrued Liability of LASERS and TRSL from 2029 to 2039. It also allocates all funds held in the employee experience accounts, from which COLAs are granted, for the payment of liabilities related to those accounts.

SB 296 by Senator B. Gautreaux (RSEA opposes this bill)

The bill would consolidate amortization payment schedules for LASERS and TRSL and use the balance in the experience account to reduce the amortization

(Continued on Page 3.)

RSEA Presents GPO, WEP Input

In February 2009, Anne Tillman represented RSEA in Washington, D.C. at a conference on Public Employee Retirement Systems and visited with the Louisiana Congressional delegation.

RSEA planned for this trip the entire past year by requesting your letters to compile a volume outlining your concerns about the federal Social Security offset provisions (Government Pension Offset – GPO and the Windfall Elimination Provision – WEP).

We received more than 125 letters and placed copies of each one of them in a volume given to each Louisiana congressional representative and senator. In a cover letter in the volume we listed many of your concerns with a highlight of them as follows: receiving low overall income, some even only at poverty level, despite having worked hard for a lifetime; life now complicated by serious and costly medical conditions; and the increasingly high cost of daily living.

Other than an immediate total repeal of the offset provisions, our Board made the following recommendations based on your concerns: phasing in a repeal of the offset provisions, possibly over 10 years, to minimize the expense; a partial repeal of the offset provisions to establish a minimum amount for SS benefits to state pension recipients; or a refund of any Social Security contributions if no benefit will be paid to the contributing member.

Over the years, the Louisiana Congressional delegation has become aware of our state's position on your situations and concerns. We are hopeful that a new administration in Washington will be more inclined to address them. This is an issue of concern which is shared by our delegation, but they acknowledge how costly it will be for the federal government to repeal these offsets.

Currently there are two bills pending in Congress, H.R. 235 and S.484, both calling for repeal of the GPO and WEP. Your help is needed by contacting your Congressional senator and representative, advising them on how these offset provisions impact you, and urging them to sign on as a co-sponsor of these bills. Congressional lists are on the RSEA website, www.rseala.org, or call the office.

Of other concern at the conference was comprehensive health care reform. The cost, quality, safety and access to adequate health care for Americans ranks as a high priority for retirees. RSEA along with public employee retirement systems continue to lobby for the Healthcare Enhancement for Local Public Servants (HELPS II) legislation which would expand the \$3,000 tax benefit enjoyed by public safety retirees for health and/or long term care premiums to all eligible public sector retirees.

RSEA continues to work with our Louisiana delegation to make them aware of your retirement concerns.

2009 Legislative Update

(Continued from Page 2.)

base. It would also change the term "cost-of-living adjustment" to "permanent benefit increase" and provide that to be eligible for increases payable on or after 7/1/09, a retiree must have been retired for one year and be at least 60 years of age. In addition, it would also prohibit any "permanent benefit increase" if the system was less than 80% funded. **The likely net effect of this legislation would be to make it impossible for any COLAs to be implemented in the foreseeable future.**

May Is Older Americans Month

"Living Today for a Better Tomorrow"

Older Americans Month is a great time to bring attention to the issues that affect older adults and create community-wide opportunities to help improve their quality of life.

By 2030, one in every five Americans will be age 65 or older.

Although the risk of disease increases with advancing age, poor health is not an inevitable consequence of aging. Many illnesses, disabilities and even death associated with chronic disease are preventable. Nearly 40% of deaths in America can be attributed to poor health habits such as lack of physical exercise, poor eating habits and smoking. Older Americans can prevent or control chronic disease by adopting healthy habits such as exercising regularly, maintaining a healthy diet and ceasing tobacco use.

The benefits of regular physical activity include weight control; healthy bones, muscles and joints; arthritis relief; reduced symptoms of anxiety and depression; and more.

Exercise does not have to be strenuous and is safe for all age groups. In fact, it's healthier to exercise than eliminate it altogether. Older Americans can greatly benefit from a regular exercise routine including strength, balance, stretching and endurance exercises.

In addition to regular exercise, good nutrition is vital in maintaining good health. Improving seniors' diets can reduce the occurrence of chronic diseases, but most over age 65 do not maintain a healthy diet. Reducing saturated fats and eating a balanced diet of fruits, vegetables, and grains can help older Americans get on the right track to staying healthy.

Tobacco use increases the risk of heart disease and cancer and is the
(Continued on Page 6.)

AMBA Provides Extensive Benefits to RSEA Members

(Continued from previous issue. For the complete list, go to the RSEA website, www.rseala.org, and click on the "Benefits" tab.)

GOVERNMENT EMPLOYEE TRAVEL OPPORTUNITIES (GETO)

This is a unique "Space-A" vacation condominium and hotel, resort program exclusively for current and retired government employees and now AMBA association members. Space available **condos** located worldwide are available for a flat rate of \$329 **plus tax** per week. They are good for short notice vacations. For full details and samples of resort availability, check www.gettravelop.com or call the reservation center at 877.867.3639. Use eligibility number 823 when making condo/resort reservations

GETO HOTEL discounts are available for the following hotels: by using ID # 60712 when making reservations: Days Inn-800.268.2195; Ramada-800.462.8035; Super 8 - 800.889.9706; Travelodge-800.545.5545; Wingate Inn-877.202.8814; AmeriHost-800.996.2087; Howard Johnson-800.769.0939; and Knights Inn-800.682.1071.

VACATIONS TO GO CRUISES

This online company constantly scours the itineraries of every cruise line to create an exclusive list of the world's great cruises with every conceivable discount included. AMBA association members can subscribe to the free weekly Vacations to Go newsletter vacations where most cruises are discounted 40-60% off the published catalogue price. Check www.vacationstogo.com for cruise information, www.resortvacationstogo.com for resort information, and www.tourvacationstogo.com for tours or call 800.338.4962.

LA QUINTA INN AND SUITES DISCOUNT

La Quinta Corporation now gives you a 15% discount at their La Quinta Inn and Suites locations nationwide. Please mention the eligibility word "**AMBA**" to receive your discount. For reservations, please call 800.531.5900 or check www.LQ.com

ADVANTAGE, AVIS AND BUDGET RENT-A-CAR DISCOUNTS

For Advantage reservations call 800.777.5500 and use the AMBA ID #153702-FSC or check www.advantage.com/amba. For Avis reservations call 800.331.1212 or check www.avis.com and use the AMBA ID #G725000. For Budget reservations call 800.455.2848 or visit www.budget.com and use the AMBA's ID #X925500.

AMBA Travel Perx

AMBA Travel Perx brings the best values in vacations to association members. Special offers are available on fantastic cruises, resorts, and escorted tour vacations to the Caribbean, Mexico, Panama Canal, Europe, Alaska, South America, and Asia. To learn more, or view current specials, visit www.AMBATravelPerx.com or call 1.800.480.4080. If you are looking for some "fun in the sun," you've found it with AMBA Travel Perx!

DELL COMPUTER

AMBA members are now available to get discounts on Dell computers through the Education Personnel Purchase Program. You may receive a 2%-12% discount depending on the cost of the unit and the warranty selected. Call Dell at 866.257.4711 or check www.dell.com/edubuy and **enter your new AMBA ID number PS95750248 to receive your discount.**

APPLE COMPUTER DISCOUNT

Member discounts on most Apple products with discounts ranging from 4-17%. Free shipping on orders over \$50. Call 1.877.EPP.MEMBERS (1.877.377.636237) or visit www.apple.com/eppstore/slg to receive your discount.

CSIdentity PROTECTOR sm

With CSIdentity Protector sm you receive instant reports and alerts when your identity has been stolen and your records change. CSIdentity will scour your credit report, public records, criminal records, court records, the internet black markets, and many other sources to provide you with a powerful pro-active tool for identity protection. Should a fraud be committed against you, personalized restoration is available 24/7 and a \$25,000 no deductible restoration policy is there to back you up. Visit www.amba.info/idtheft.html or call 877.274.7401 and mention AMBA and your association to receive your discount. Call AMBA at 800.258.7041 for an application.

FLOWER DISCOUNT

Save up to 15% on discounts from 1.800.Flowers by ordering by phone at 1.800.356.9377, or going online to

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RETIRED STATE EMPLOYEES ASSOCIATION

RETIRES MAKE A DIFFERENCE

1ST ANNUAL FALL CONFERENCE & EXPO

October 7-9, 2009 * Paragon Casino Resort * Marksville, LA

Room Rates \$70 (single/double occupancy) plus tax

Reservations Call: 1-800-642-7777 (Ask for RSEO08G Block)

Shuttle Service Available from RV Park and Hotel Rooms

REGISTRATION FEES*

\$30 RSEA Member
\$30 RSEA Guest (1)
\$65 Non-Member
\$50 Registration
 after 9/7/09
\$50 Golf (Includes
 Bag Lunch)

*Registration Fees include
 all meals and social

**NO REFUNDS AFTER
 10/1/09**

Wednesday, October 7th	Golf at Tamahka Trails Golf Club Reception	11:00 a.m. 6:00 -8:00 p.m.
Thursday, October 8th	Breakfast Opening Session/Workshops Retiree Expo/ Arts & Craft Show Lunch Pool Side Social	7:30 a.m. 9:00 a.m. – 4:00 p.m. 9:00 a.m. – 4:00 p.m. 12:00 noon – 2:00 p.m. 6:00 p.m. - 10: 00 p.m.
Friday, October 9th	Breakfast General Session Adjourn	7:30 a.m. 9:00 a.m. – 11:30 a.m. 11:30 a.m.

Registration fee includes all meals and socials (except golf) listed above.

PLEASE VISIT <http://www.rseala.org/> FOR UPDATES

PLEASE PRINT OR TYPE Check Registration Type: Member Guest Golf Late Fee (After 9/7/09)

Name: _____ Guest Name _____

Golfer(s) Name: _____

Address: _____

Email: _____ Telephone: _____ Birthdate: _____

(If you are interested in receiving a players club card, please indicate your birthday and a \$10 Cash Perk will be available at check-in.)

NOTE: Your name and address will be provided to the vendors who participate in the Expo. If you do not wish to have this information released, please check this box.

PAYMENT INFORMATION: Amount \$ _____

Method of Payment: Check # _____

Visa MasterCard Discover American Express

Cardholder Name: _____

Card Number: _____

Expiration Date: _____ Security Code: _____

Cardholder Zip Code: _____

Signature: _____

Return the completed form with credit card or check
 (Payable to RSEA) to:

Patsy Austin, RSEA Conference Coordinator

P.O. Box 613, St. Amant, LA 70774-0613 or

Fax: (225) 675-8205

Questions: Call (225) 675-6359 or (225) 806-2899

Hotel Information: www.paragoncasinoresort.com

Reynolds Is Named Executive Director



Allen Reynolds Anne Tillman

Effective March 24, Allen Reynolds, retired Director of the Louisiana Dept. of Civil Service, was selected as new RSEA Executive Director by the organization's Board.

He replaces Anne Tillman, who decided to leave RSEA in February to focus her time and efforts on her family. Former Executive Director Darlene Richard stepped in on an interim basis, helping orient Reynolds to his new position.

Since mid-2006, Allen served as President of the Baton Rouge chapter. A Morganza native, he is a 1969 LSU graduate, earning his MBA in 1971 from Nicholls State University. He started in the Civil Service Staffing Division in 1973, holding different positions, including Undersecretary and Deputy Director, named Director in 1996, and retiring in 2005.

Allen and his wife, Flory, are the parents of two daughters, and have five grandchildren.

Tillman was appointed Executive Director of RSEA beginning in mid-January 2008, following her retirement from state government. She replaced Darlene Richard. Tillman was an At-Large RSEA Board member in 2007.

She started with the Dept. of Corrections Human Resource Office in 1978, later becoming a Human Resource Manager. In late 1998, she became Human Resources Director for the Dept. of Natural Resources.

Annual Meetings Include New Chapter

The 2009 chapter meetings were held during March and April, giving members the chance to visit with old friends and obtain needed information.

This year marked the first meeting of the newly created Coastal Chapter. Interim President Cathy Schweitzer organized the meeting and was elected to serve as its first President. The other Coastal Chapter officers are Fred Duplechin, Vice President, and Arlene Prince, Secretary.

For the second year, RSEA recognized and honored a Retiree of the Year at each chapter meeting. We will have a feature article with photos in the next issue of the *RSEA Voice*.

The honorees from each chapter are:

- Acadiana–LaJuana Handschin
- Alexandria–Theresa Ann Gresham
- Baton Rouge–Dr. Frank G. Carney
- Lake Charles–Gwendolyn Thompson
- Monroe–Elaine Land Brown
- New Orleans–Joseph A. D'Alfonso
- North Shore –Merlin Duke
- Shreveport–Dr. Warren D. Grafton



New Coastal Chapter officers are (l-r) Cathy Schweitzer, President; Fred Duplechin, Vice President, and Arlene Prince, Secretary.

LASERS and Group Benefits provided updates at all the meetings on retirement and health insurance. Key topics included a proposed 2.3% COLA from LASERS and a relatively small 3 percent increase in group insurance premiums.

Representatives from RSEA gave a report on the activities of the organization. Members were told of the efforts made to encourage the national congress to repeal both the Windfall Elimination Provision and Government Pension Offset provisions of Social Security. They were also encouraged to contact their legislators to request their support for the LASERS COLA.

Kathy Singleton, RSEA Board Member, discussed plans for the Statewide Annual Conference and Expo, to be held at the Paragon Casino in Marksville on October 7-9, 2009. The conference agenda includes discussions of topics relevant to members as well as social events and a golf outing. (See Page 5.) Representatives of AMBA and Great West Retirement Services attended and were available to answer member questions.

May is Older Americans Month

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single most preventable cause of death in the United States. Older adults who stop smoking will gain immediate and long-term health benefits. While it's important for older Americans to have good physical health, it's equally important that they maintain good mental health. Nearly 20 percent of Americans aged 55 and older experience depression and anxiety disorders.

Studies have shown that engaging in social activities within the community can greatly improve mental health. In fact, research has demonstrated a strong relationship between volunteering and mental health and that volunteering provides older adults with greater benefits than younger volunteers. Benefits include improved mental and physical health, greater life satisfaction, lower rates of depression and lower mortality rates.

Louisiana State Employees' Retirement System (LASERS) Update

Stimulus for Retirees

The federal stimulus package recently approved by Congress includes a one-time benefit for retirees. Under the plan, Social Security retirees will receive a \$250 check. LASERS retirees will be able to take a \$250 credit against income taxes owed for the tax year 2009. Also, the credit is not available to persons who were eligible to receive an economic recovery payment under the Veteran's Administration, Railroad Retirement Board, or the Social Security Administration.

Change in Federal Withholding

Retirees may notice a change in the amount of Federal Withholding that is deducted from their retirement checks. This provision went into effect April 1 as a result of changes in the Federal Tax withholding tables required by the federal stimulus "Making Work Pay Tax Credit."

Due to the complex nature of this credit, LASERS suggests that retirees contact their tax advisors about how this may affect their personal tax situations. Retirees can change the amount of withholding by completing a new Form W-4P, located on LASERS website, www.lasersonline.org. The form can then be submitted to LASERS.

Minimum Required Distribution

Congress made changes to the Minimum Required Distribution or MRD for 2009. These changes do not apply to your LASERS defined benefit. It may apply to you if you have an IRA outside of LASERS. Many retired LASERS members with DROP and IBO accounts are required to take distributions in 2009. The IRS requires that retired members with these accounts withdraw a set amount after they have reached the age of 70 1/2.

LASERS sent a letter to retirees about the amount of funds required to be withdrawn in 2009. LASERS will let you know in December if you have met the MRD. If not, LASERS will issue a payment to you to assure you receive the proper amount to avoid IRS penalties. As always, if you have questions about your tax liability, please consult a tax advisor.

Legislative Session

The LASERS Board of Trustees will be tracking legislation affecting the system in the legislative session that begins on April 27, 2009. Regular updates on the board's position on bills as well as bill status will be posted on the LASERS website, www.lasersonline.org.

LASERS Board Election

LASERS members are being called to action in 2009 as four seats on the twelve member Board of Trustees are up for election.

Nominations opened March 1 and close on July 14. The election will be held in September and October. Three open seats must be filled by active members and one seat is for a retiree.

If you are interested in running for the Board, you can obtain a nomination petition from the LASERS website: www.lasersonline.org, or by calling LASERS at 225-922-0600 or 800-256-3000.

Think About Your Nominations For RSEA Members of the Year

Be thinking about nominations for your chapter's Member of the Year. Information about deadlines, criteria, and the nomination process is available by clicking on the "Hot Topics" button on the RSEA website, www.rseala.org. Questions? Call the RSEA office. (Numbers on page 8.)

Useful Information Resources

✓ Admin. on Aging, U.S. Dept. of Health/Human Services: <http://www.aoa.gov>—Information on programs for the elderly, statistics, references.

✓ Governor's Office of Elderly Affairs: <http://goea.louisiana.gov>; Focal point for Louisiana's senior citizens; administers a broad range of home and community based services through a network of 37 Area Agencies on Aging.

AMBA Provides Extensive Benefits to RSEA Members

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www.1-800-Flowers.com. Use promotion code "AMBA" to receive your discount. You will find a wide assortment of beautiful flower arrangements and plants to choose from ready to ship to your door.

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Barnes & Noble.com offers members an online discount for thousands of books, DVD's, CD's, and more from Barnes & Noble.com through their online member's bookstore. Plus, you'll save an extra 5% in addition to any online discounts on all your purchases. Orders of \$25 or more qualify for Fast & Free shipping in three business days or less (see site for details). Finally, discounts for bulk orders of single titles are available-perfect for your book club! Visit www.bn.com/amba for your discount.

The New Louisiana Voice

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Office of Group Benefits Update

OGB's 2008 Dependent Verification Program Successful

The Dependent Verification Program initiated by the Office of Group Benefits in early 2008 generated an overwhelming and positive response from plan members.

OGB received thousands of marriage certificates, birth certificates, adoption papers and other legal documents by the November 30, 2008, deadline. These documents proved the eligibility of more than 127,000 dependents—over 97 percent of all dependents covered by OGB on or after May 1, 2008—and enabled OGB to verify the eligibility of all covered dependents, as required by government auditors.

On December 31, 2008, OGB terminated coverage for all unverified dependents. Since then, a number of employees and retirees have since repaid OGB for health care expenses paid on behalf of dependents who were not eligible for coverage.

On February 25, OGB referred the remaining cases to the state Attorney General's office, which is taking legal action to recover \$2.2 million spent by OGB on health benefits for 306 unverified dependents. Agencies are also taking steps to recoup payments made for the state share of ineligible dependents' health care premiums.

The Dependent Verification Program enables OGB to avoid paying health care and life insurance claims for dependents who are not legally eligible to receive benefits. It also helps keep OGB premium costs as low as possible for employees, retirees and their eligible dependents.

For more information, please contact OGB Customer Service at 800-272-8451. The website address is: <https://www.groupbenefits.org>.

New Look to Our Back Page

In order to obtain the best rates, current U.S. Postal Service regulations require a new design for this page—where your mailing address is printed—thus, the altered placement and spacing. This is part of the ongoing RSEA efforts to most economically and effectively utilize your membership dues.

Retired State Employees Association of Louisiana The New Louisiana Voice

is the official RSEA publication. The mission of the Association is to advance the quality of life of state employees who have given generously of their talents to the State of Louisiana. The name and distinctive logo of the publication are registered with the Louisiana Secretary of State. Permission is hereby granted for the use of any materials within these pages, provided proper acknowledgment is made.

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