

## From the President

### New Year, New Challenges



Fern Foster

I look forward to working with the RSEA leadership and members to continue improving the quality of life for state retirees.

We again face many challenges. They include our working to support and make successful the effort by Sen. Butch Gautreaux (D-Morgan City), Chairman of the Senate Committee on Retirement, to save taxpayers' dollars and address long-term system debt. This impacts both the Louisiana State Employees' Retirement System (LASERS) and the Teachers' Retirement System of Louisiana (TRSL).

Senator Gautreaux is proposing to use a large portion of the 2008 state budget surplus to pay down the debt, levelling the annual debt payments, with the potential ripple affect of saving more than \$1.3 billion taxpayers' dollars. (For details, go to [www.lasersonline.org/](http://www.lasersonline.org/) and click on "[LASERS Supports Pay Down of IUAL](#)".)

We urge RSEA members to contact their legislators in support of Senator Gautreaux's proposal, which could come up in the next legislative session.

Also, it is important that you indicate your support of a proposed Cost of Living Adjustment (COLA) for LASERS retirees. Despite the economic situation, there already is sufficient funding in the Experience Account for a 2.3 percent COLA for those eligible.

(Continued next column.)

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# The New Louisiana Voice

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Pictured are: (1st row, l-r) Connie Carlton, Cheryl Smith, Fern Foster, Barbara McCann, Anne Tillman, Kathy Singleton, Victor Dennis and Dianne Guillot (2nd row, l-r) Frank Jobert, Benny Harris, Sonja Young, Allen Reynolds, Edgar Day, Marshall McKenzie, Louis Quinn, Russell Culotta.

## 2009 RSEA Board of Directors Is Seated

Lake Charles native Fern Foster, is the 2009 President of the Statewide RSEA Board of Directors. Fern retired from McNeese State University, where she was Director of the MSU Bookstore, Post Office and Switchboard operations.

Other elected officers for 2009 are:

- Kathy Singleton, Greensburg, 1st Vice President. Kathy retired from the Amite Office of Community Services, Department of Social Services, where she was a Social Services Specialist.
- Benny Harris, New Orleans, 2nd Vice President. Benny is the retired Warden, Bridge City Correctional Center for Youth, Department of Public Safety/Corrections.
- Frank Jobert, Slidell, Secretary-Treasurer. Frank retired as Assistant Warden of the Bridge City Correctional Center for Youth, Department of Public Safety/Corrections.
- Connie Carlton, Baton Rouge, Immediate Past President. Connie retired from the Louisiana State Employees' Retirement System (LASERS), where she was Assistant Director.

All returning At-Large, Ex-Officio and area chapter leaders were seated at the January meeting.

### From the President

(Continued from previous column.)

A sincere "thank you" to the more than 100 RSEA members who submitted their documentation of the impact that the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) had on them financially.

When Executive Director Anne Tillman and I make the annual RSEA visit in February to Washington, D.C. to meet with our congressional delegation--all of your stories will be included in informational portfolios for each. Your experiences are eloquent testimony to the devastating impact the WEP/GPO has on reducing Social Security income for state and other public retirees (and their spouses and dependents) who are also eligible for this benefit.

## Annual Meetings Scheduled for '08

Below in date order is RSEA's 2009 confirmed annual meeting schedule. Be sure to mark your calendar now for these very important meetings.

**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

**Coastal** - Wednesday, April 1, 2009, 9:30 a.m., Quality Hotel, 210 S. Hollywood Rd., Houma; Interim President: Cathy Schweitzer, 985-873-7795.

**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/Cultural Center, 7800 Independence Blvd., (New Location); President: Allen Reynolds, 225-744-3773.

**Marksville** - Fall Conference and Expo, Oct. 7-9, 2009, Paragon Casino Resort. Contact: Patsy Austin, 225-675-6359, 225-806-2899, [pbaustin@etigers.net](mailto:pbaustin@etigers.net)

Notices will be sent to all members with current mailing address. Please update your address with LASERS.

## Exciting Fall Conference Planned



Paragon Casino Resort

The first RSEA Fall Conference and Expo is planned for Wednesday, October 7 through Friday, October 9 at the Paragon Casino Resort in Marksville.

Under the leadership of Conference Co-chairs Kathy Singleton and Frank Jobert (contact info on page 6), this new event resulted following extensive work by the RSEA Long-Range Planning and Benefits Committee.

"Our goal is to make this Conference as affordable as possible," explained RSEA Executive Director Anne Tillman. Room rates are \$70 at the resort.

"We are currently working on the agenda, and hope to include extensive information and workshops useful to our retirees," Tillman continued. "This will be an opportunity to see old friends and make new ones, eat good food, have fun and enjoy entertainment and outdoor activities such as a golf tournament the afternoon prior to the opening day. The Expo will feature displays and materials of interest to our members."

"We request that our members give suggestions," she continued. "In subsequent years, the conference will take part in other parts of our diverse state, which offers a variety of locations, events, and outdoor activities."

For more information, or suggestions for the Conference and Expo, contact Conference Coordinator Patsy Austin, 225-675-6359 or 225-806-2899, [pbaustin@etigers.net](mailto:pbaustin@etigers.net).

Additional details will be published in future issues of this newsletter and made available on the RSEA website at [www.rseala.org](http://www.rseala.org).

## New Area Chapter to be Organized

In an effort to offer conveniently located meetings, better serve our members and recruit new members, RSEA is organizing a new Coastal Area Chapter in the Houma-Thibodaux area.

The first meeting is scheduled for 9:30 a.m., Wednesday, April 1 in the Houma Quality Hotel, 210 S. Hollywood Rd.

Interim President is Cathy Schweitzer, retired Human Resource Director for the Port Authority of New Orleans. Her phone number is: 985-873-7795, and email address is: [voiceofshe@hotmail.com](mailto:voiceofshe@hotmail.com).

You also can check with the RSEA office or website.

## Members of the Year

Area Chapter Members of the Year for 2009 will be announced at each of the area annual meetings.

Profiles of the winners will be featured in a future issue of this newsletter.

Thank you to all who sent in nominations for this honor.

# Know Your Risk for Heart Disease

by Lance C. LaMotte, MD, FACC, Southeastern Cardiovascular Consultants

## **The Leading Killer**

Cardiovascular disease refers to any disease of the heart or blood vessels. It is the leading cause of death in the United States, accounting for nearly 40% of all deaths. Louisiana ranks 9<sup>th</sup> in the nation in death from cardiovascular disease and 12<sup>th</sup> in the nation in death from stroke. There are nearly 15,000 deaths each year in Louisiana due to cardiovascular disease.

Heart attacks occur from the accumulation of blockage in the coronary arteries of the heart. Coronary artery disease is the most prevalent cardiovascular disease, accounting for over 1 million heart attacks each year, with nearly half of these being fatal. Despite a downward trend in diseases of the heart in Louisiana over the past two decades, it remains the #1 killer.

Nonfatal heart attack, stroke, and other vascular events occur far more frequently, often leaving people debilitated, and limiting quality of life.

## **Risk Factors**

Risk factors refer to underlying conditions that predispose to cardiovascular disease. Risk factors that cannot be changed are called *non-modifiable*, and include age and family history. In general, risk for heart attack increases above age 45 for men and age 55 in women.

With a more sedentary American population, there has been an increasing incidence of cardiovascular events in even younger patients. Fortunately, most cardiovascular risk factors are *modifiable*, including cigarette smoking, diabetes, cholesterol, high blood pressure, and being overweight.

## **Don't Ignore Heart Attack Warning Signs**

Although some heart attacks are sudden, the majority of heart attacks begin more slowly with only mild discomfort, usually in the chest. It is a major mistake to ignore symptoms and to delay seeking medical attention. Most heart attacks involve some type of discomfort in the chest such as pressure, squeezing, heaviness, or tightness.

There may be discomfort in the jaw, neck, or arm, or even the back. There is often shortness of breath either with or without discomfort. Other signs may include cold sweats, or nausea. Even if you are unsure about the importance of any of these signs, tell your physician. If symptoms persist, dial 9-1-1. It is also advisable to take an aspirin, as a single aspirin has been shown to open a clogged blood vessel almost 50% of the time. Do not try to drive yourself to the hospital.

## **Cardiovascular Disease Prevention**

To reduce cardiovascular risk, we recommend the following:

1. 20-30 minutes of moderate intensity exercise several days per week
2. Increase intake of fresh fruit and vegetables
3. Decrease fat, sodium in the diet
4. Set reasonable weight loss goals
5. Involve the entire family in a heart healthy eating program
6. Limit alcohol intake
7. Discontinue smoking
8. Know your cholesterol level

(Continued on Page 5.)

# SCORE Recruiting Senior Volunteers

The Baton Rouge and New Orleans Chapters of SCORE, counselors to America's small business, are recruiting volunteers.

SCORE, formerly called the Service Corps of Retired Executives, assists new businesses or businesses facing challenges. Chapters work closely with the Small Business Administration (SBA).

SCORE Baton Rouge serves entrepreneurs in a thirteen parish area surrounding greater Baton Rouge and the Northshore areas, including a branch counseling location in Mandeville. SCORE New Orleans serves that metropolitan area, including Jefferson Parish.

SCORE needs the assistance of experienced business men and women around greater Baton Rouge and the Northshore areas and Greater New Orleans.

You can call the SCORE office and leave your current contact information if you are interested in SCORE volunteerism. SCORE will contact you to provide additional information.

SCORE volunteers are real world professionals with time-tested knowledge who donate thousands of hours annually to help small businesses succeed. Counselors are experts in such areas as accounting, law, finance, marketing, management and business plan preparation.

SCORE Baton Rouge and SCORE New Orleans are nonprofit associations providing free and confidential business counseling tailored to meet the needs of small business and their personal objectives. SCORE also offer periodic seminars and workshops (for a

(Continued on Page 6.)

# AMBA Provides Extensive Benefits to RSEA Members

(Information Provided by AMBA)

The Retired State Employees Association of Louisiana has endorsed Association Member Benefits Advisors (AMBA) to provide a menu of "Members Only" benefits for RSEA. For information about any of these benefits, please call AMBA at 800.258.7041, or visit the web sites [www.amba.info](http://www.amba.info), or [www.rseala.org](http://www.rseala.org). AMBA is seeking to employ Louisiana retirees as AMBA representatives. If you are interested in learning more about these positions, or to recommend someone, please call Jeanie Coffey, AMBA's National Director of Association Relations, at 800-258-7041 ext. 332.

## LONG TERM CARE/HOME HEALTH CARE

AMBA will build a policy to match your own needs. You select the daily benefit amount, elimination period, and benefit period which best suits your needs for care. AMBA endorsed Long Term Care Policy features include: no prior hospital stay; no waiting period for pre-existing conditions; pays in addition to your other insurance, and no premium increases with age.

## MEDICARE SUPPLEMENT INSURANCE PLANS

The Senior Class Medicare Supplement Plan offers Medicare Plans A, B, C, D, F, G and J. Senior Class Plans pay for eligible expenses not paid by Medicare, and gives you the freedom to use your own physician, specialist, and medical facility.

## FIRST DIAGNOSIS CANCER

The First Diagnosis Cancer plan pays directly to you a one time cash lump sum payment upon first diagnosis of cancer. You can select a lump sum payment of \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000 best fitting your needs.

## MEDICAL AIR SERVICES ASSOCIATION

Over the past 30 years Medical Air Services (MASA) has become an international company dedicated to providing life saving emergency assistance. The coverage is designed to protect members against catastrophic financial loss when emergencies arise. The Platinum Membership offered through AMBA offers the following 13 services: Emergency Air Transportation, Helicopter Transportation, Ground Ambulance Transportation, Organ Retrieval, Organ Recipient Transportation, Recuperation/Repatriation, Return Transportation, Escort Transportation, Non-Injury Transportation, Minor Children/Grandchildren Return, Mortal Remains, Vehicle Return, and World Wide Coverage.

## AMERITAS DENTAL INSURANCE

Ameritas dental insurance plan offers the freedom to use your own dentist or you may choose one in the Ameritas Dental Network for additional discounts. For information call AMBA at 800-258-7041, call Ameritas at 888-239-3336, or check [www.ameritasgroup.com/resources/find.asp](http://www.ameritasgroup.com/resources/find.asp) to find a dentist near you.

## VSP WELL VISION PLANS

VSP is the largest national quality eye care company. VSP can offer you one-stop shopping for eye care. VSP offers discounts for quality eye exams and unlimited eyewear choices. VSP WellVision Plans offers eyewear, contacts, and a Laser VisionCare program. For information and location of a VSP provider near you call 800-877-7195 or check [www.vsp.com/go/rseala](http://www.vsp.com/go/rseala). Contact AMBA for the application at 800-258-7041.

## ASTRUM HEARING SOLUTIONS

This is a national network of hearing professionals who have audiologists in all states. Astrum offers you a complete hearing evaluation, warranty on digital technology aids in any style, loss and damage protection, and batteries with a complete benefit package. Your hearing aid benefit package includes four levels of pricing on most major brands. Use benefit number # RTA000053101 when calling 866-988-5403 or check [www.astrumhearing.com](http://www.astrumhearing.com) for more information.

## TAX-DEFERRED ANNUITY

AMBA offers a Single Premium Tax-Deferred solution for your retirement featuring tax-deferred accumulation of interest, guaranteed competitive interest rate, multiple payout options, income you won't outlive, and a nursing home waiver.

## FINAL EXPENSE WHOLE LIFE POLICY

You can have peace of mind knowing that your premiums are guaranteed never to increase, and your coverage is guaranteed never to decrease. Death benefits paid to your beneficiary are tax free.

(Continued next issue is information on the remainder of the benefits AMBA offers. A complete listing is available on the [rseala.org](http://rseala.org) website.)

## Louisiana State Employees' Retirement System (LASERS) Update

LASERS ended 2008 with a series of activities. Some involved reaching out to members about the effect of the markets on their benefits and many others aimed at cementing the long-term stability of the system.

### Long-Term Investors

As the financial markets continue to take what seems to be a rollercoaster ride, LASERS Executive Director Cindy Rougeou would like to again reassure our members that your benefits are safe, and that LASERS continues to be the source for any questions you have about your retirement.

Throughout its 60-year history, LASERS has remained strong as a defined benefit plan constructed to withstand the ups and downs of the market. LASERS is a long-term investor, relying on an actuarial analysis, which takes into account the prior three years of market returns. Furthermore, the day-to-day management of investments is the job of seasoned LASERS professionals who are guided by asset allocation targets and ranges set according to a long-term plan established by our board.

Our customer service representatives are standing by to answer your questions. They can be reached at 225-922-0600 or 1-800-256-3000.

### DROP Interest Rate

For the fiscal year that ended June 30, 2008, LASERS actuarial rate of return on investments was 8.49 percent. For eligible members with DROP accounts managed by LASERS, we will therefore recommend that the DROP interest rate for the year ending June 30, 2008, be 7.99 percent. **Interest cannot be posted to these DROP accounts until approved by the Public Retirement Systems' Actuarial Committee.** The committee typically meets in January.

### Social Security Application Now Online

Michael J. Astrue, Commissioner of Social Security, has unveiled Social Security's new online retirement application and launched the agency's *Retire Online* campaign. The campaign will let Americans know that it's now easier than ever to retire online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

"Social Security's new online retirement application can be completed in as little as 15 minutes from the comfort of your home or office," Commissioner Astrue said. "Filing online means there's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

To apply, go to [www.socialsecurity.gov](http://www.socialsecurity.gov) and click on "Applying Online for Retirement Benefits." You will be asked a brief series of questions about you and your work. Need to look up some information? You don't have to complete the application in one sitting. You can stop and restart the application without losing any of the information entered. Have a question? There are convenient "more info" links that you can click on to get an answer. And when you're done, just click the "Sign Now" button to submit the application. There are no paper forms to sign, and usually no additional documents are required. If more information is needed, Social Security will contact you.

"To meet the needs the 80 million baby boomers who are becoming eligible to retire at a rate of 10,000 a day for the next 20 years, Social Security is expanding online and automated services," Commissioner Astrue concluded, "such as our new, and very popular Retirement Estimator."

### Systems Unite

Starting in mid-November, LASERS and the Teachers' Retirement System of Louisiana (TRSL) joined forces to urge lawmakers to support an initiative by Senate Retirement Committee Chairman Butch Gautreaux and other legislative leaders to pay down the systems' retirement debt or IUAL, which now stands at nearly \$10 billion dollars.

LASERS Executive Director Cindy Rougeou, TRSL Director Maureen Westgard and Senator Gautreaux have been touring the state to discuss the proposal with various media outlets. The history of the IUAL dates back to the inception of both LASERS and TRSL.

The media tour was scheduled to continue in January. The issue could be taken up in the new year during the next legislative session. (For details, go to [www.lasersonline.org/](http://www.lasersonline.org/) and click on *LASERS Supports Pay Down of IUAL.*)

### Know Your Risk for Heart Disease

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It is also important to have a relationship with a physician in order to control common risk factors for heart disease including hypertension (high blood pressure), diabetes, and high cholesterol. These conditions often require special medications, in addition to lifestyle modification.

The best defense against cardiovascular disease is appropriate screening and prevention. Many cardiovascular risk factors are present for quite some time before causing symptoms. There are numerous methods to better assess one's risk, including stress testing, and cardiovascular imaging studies. It is far better to be proactive and identify individuals at risk than to wait until after a cardiovascular event has occurred.

## Office of Group Benefits Update

### Don't Lose OGB Health, Life Coverage for Your Dependents

The deadline for OGB to receive dependent verification documents was November 30, 2008. Effective December 8, 2008, OGB stopped paying claims on unverified (ineligible) dependents for medical care, prescription drugs and life insurance. In addition, all unverified dependents were dropped from OGB health and life coverage December 31, 2008.

Because unverified dependents are not eligible to receive OGB benefits, all health claims OGB paid on behalf of these dependents must be repaid. OGB mailed letters to employees and retirees who owe OGB for claim payments made on behalf of unverified dependents.

The letters list the amount owed to OGB, which reflects credit given for the employee share of premiums paid for unverified dependents. These overpayment amounts must be repaid in full to OGB within 60 days, unless you contact OGB at 225-925-6625 or 800-272-8451 and successfully negotiate an alternative repayment plan.

**OGB must receive dependent verification documents no later than March 4, 2009, to restore coverage for dependents retroactive to January 1, 2009, with no lapse in coverage, provided all back premiums owed are promptly paid. If OGB does not receive verification documents for your dependents by March 4, 2009, you will lose coverage for these dependents forever!**

If you have questions regarding dependent verification, call OGB Customer Service at 800-272-8451.

### SCORE Recruiting Senior Volunteers

(Continued from Page 3.)

modest fee to cover expenses) for both start-up entrepreneurs and small businesses already in operation and needing assistance.

You can contact SCORE Baton Rouge by email at [scorebr@scorebr.org](mailto:scorebr@scorebr.org) or call 225-381-7130; office address: 7117 Florida Blvd. Baton Rouge, LA 70806 (located in the Louisiana Technology Park). Their website address is: <http://www.scorebr.org/>.

Contact SCORE New Orleans by email at [admin@scoreno.org](mailto:admin@scoreno.org) or call 504-589-2356; office address: 365 Canal St., Suite 2820, New Orleans, LA 70130. Their website address is: <http://www.neworleans.scorechapter.org/>.

#### A Little Reminder

RSEA membership dues make it possible for us to work on your behalf--statewide, regionally, and nationally.

Annual dues are only \$15 and may be paid by personal check. You can also select Easy-Pay, with only \$1.25 deducted monthly from your retirement benefit check.

### Retired State Employees Association of Louisiana The New Louisiana Voice

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