

From the President Even More Challenges



Marshall McKenzie

In my column in the previous issue of this publication, I talked about challenges we face in the future.

Little did I know that we would encounter

unforeseen challenges such as two hurricanes within weeks of each other. We are all dealing with the related devastation, flooding and loss of life in the New Orleans and North Shore areas, as well as in southwestern Louisiana, including Lake Charles and Lafayette.

We had several Board members and area presidents seriously affected by the storms and flooding.

Due to the havoc and displacement of several hundred thousand people, about one-fourth of our membership is out of contact. Be sure to let LASERS know about your new or temporary address (See article on page 3.)

As a result, we need your membership dues even more than ever. These dues are the only source of income to fund the RSEA budget, which covers staff salaries, office expenses, annual meetings and this newsletter. It is possible that for some time, the displaced members will not have the means to pay. Your dues are so important to us. Depending on our income, RSEA could possibly need to cut some activities.

We are mailing the newsletter and other informational material to all areas in which the U.S. Postal Service is delivering. Staff members Darlene Richard, Executive Director, and Judy Calhoun, Office Manager, are staying in close contact with the USPS on your behalf. Thank you both for your diligence.

Lastly, be sure to vote for the retiree Trustee candidate of your choice in the LASERS Board election in November.

Your RSEA Membership Is Precious

With the advent of displacement and destruction by Hurricanes Rita and Katrina, as RSEA President McKenzie states in his column, nearly one-fourth of the membership has been impacted.

Thus, your membership is more precious than ever, especially since the organization receives no other funds or grants from other sources. Your membership fees pay RSEA's bills.

Most importantly, RSEA is the means by which your voice as a state retiree, or as a future state retiree, can be articulated to the legislature and state administrators as well.

Join with others such as yourself to have an impact on bills and administrative procedures affecting you. First, here is a little history:

RSEA was organized in 1966, when there was a sufficient number of retirees to form a group that took an interest in the actions by the State of Louisiana toward retired workers.

Its mission is, "to advance the quality of life of state employees who have given generously of their talents to the State of Louisiana." During the nearly 40 years of existence, RSEA has made a significant difference in the lives and well-being of current and future retirees.

Please complete the enclosed 2006 Membership Application and mail it in the courtesy envelope. (A Stamp must be added.)

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.

The organization works closely with LASERS and takes actions which the retirement system cannot. LASERS, as a state agency, cannot legally engage in lobbying efforts, but does provide information about proposed legislation.

RSEA has no such constraints and has campaigned aggressively to pass worthwhile legislation and defeat actions not in the best interests of retirees and active employees. The Association has two primary concerns: protecting retiree pension benefits and lobbying the administration to assure access to affordable and effective health care.

RSEA took a leadership role in the passage of the Experience Account (EA), which funds cost-of-living adjustments (COLAs) for retired state employees.

During this past Legislative Session, RSEA aggressively opposed and defeated several legislative bills that would have provided special benefits to small and select groups of individuals without the proper funding of the retirement costs.

RSEA also vigorously opposed and defeated two legislative bills that would have combined the boards for both LASERS and the Teachers' Retirement System and would have significantly reduced retiree and active state employee board representation.

BUT, to continue our efforts, we need your membership and dues, which enable RSEA to work effectively and powerfully on your behalf.

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State Attorney General's Office Warns Seniors About Fraud, Scams

(<http://doj.louisiana.gov/FraudInfo.aspx>)

State Attorney General Charles Foti is alerting seniors about the various "fly-by-night" operations and fraud schemes reported to authorities.

- Price Gouging: During a state of emergency the price of goods and services may not exceed the prices ordinarily charged, unless the business incurs an increase in the cost of goods or an increase in the cost of operating the business. There are both criminal and civil penalties for violations of the price gouging statute. A civil court may order a civil fine of \$500 for each violation and restitution for the consumer. A criminal court may order a \$500 fine for each violation or six months in jail. Consumers who feel they have been a victim of price gouging need to keep records and receipts.

- Home Repair Scams: Frustrated and anxious homeowners and landlords, eager to get their property back in shape, may neglect to take the usual precautions when hiring contractors. As a result, some consumers find that they've hired part-time contractors, who may be difficult to track down for follow-up; inexperienced contractors, who may not do the job well; and all too often, just plain crooks, who are seizing the opportunity to make a fast buck. For tips on how to avoid home repair scams, visit the Federal Trade Commission at www.ftc.gov.

- Charity Fraud: Unfortunately, there will be those who will attempt to take advantage of our country's desire to assist hurricane victims. Be cautious of any charity that doesn't explain how your money will help hurricane victims. Avoid giving to someone who demands a donation immediately, and never donate cash. To check out a charity, visit the Better Business Bureau website at www.give.org.

- Flood Damaged Vehicles: Following a major disaster, unscrupulous businesses and individuals may try to

sell flood-damaged cars without revealing the vehicles' history. To help determine if a vehicle is flood-damaged, ask to see the title of a used car. Check the date and title transfer to see if the vehicle came from a flood damaged state and if the title is stamped "salvage".

- Claimant/Insurance Fraud: After a natural disaster, you will need to file claims with your insurance company. The Louisiana Department of Insurance will be able to assist you with any questions you may have.

- Moving and Storage Scams: Many disaster victims will have to transfer their belongings to storage while repairs are made to their homes. Before choosing a facility, verify the firm has adequate security and offers insurance coverage. When selecting a moving company ask for consumer references and estimates before choosing one. Consumers should read and understand any contract before signing or making payments.

- Pest Control Scams: It is common for complaints against pest and termite control companies to increase after a disaster. Consumers should be wary of any company that operates door-to-door, uses scare tactics to get your business or offers a deal that is only good if signed immediately.

To file complaints or request information, contact:

Consumer Protection Hotline
800-351-4889

Department of Insurance
Consumer Hotline
800-259-5300 or 225-342-5900

For a comprehensive list of hurricane related contacts and phone numbers, go to the Attorney General's web site at: <http://doj.louisiana.gov/KatrinaContacts.aspx>

Impact of Hurricanes Results in Tentative '06 Annual Meetings

Below is the schedule of the annual RSEA meetings for 2006. Be sure to mark your calendar now for these very important meetings.

Due to the impact of two hurricanes, several meetings are marked as tentative. They will be confirmed in a future issue of the *Voice*, on the RSEA web site (www.rseala.org), and by direct mailings.

Shreveport - Tuesday, March 7, 2006, 10 a.m. (*tentative--to be confirmed*) La. Technical College, 2011 North Market St., President: Marshall McKenzie 318-797-4356

Monroe - Wednesday, March 8, 2006, 9:30 a.m., West Monroe Convention Center, 901 Ridge Avenue; President: Dianne Guillot 318-396-6275

Alexandria - Thursday, March 9, 2006, 10 a.m., 708 Main Street, Pineville; President: Joy Netherlin, 318-640-2529

Lake Charles - Tuesday, March 14, 2006, 10 a.m., Contraband Room, Lake Charles Civic Center; President: Fern Foster, 337-477-5250

Acadiana - Wednesday, March 15, 2006, 10 a.m., Fezzo's, 100 Lions Club Road, Scott; President: Andrew Caillier, 337-896-9137

North Shore - Thursday, March 16, 2006, 10 a.m. (*tentative--to be confirmed*), Greater Covington Center Hall, 317 North Jefferson; President: Kathy Singleton, 225-222-6567

New Orleans - Friday, March 17, 2006, 10 a.m. (*tentative--to be confirmed*), VFW Post #6640, 3314 Richland Ave, Metairie; President: Shirley Grand, 504-887-0592

Baton Rouge - Friday, March 24, 2006, 9:30 a.m. (*tentative--to be confirmed*) Holiday Inn Select, 4728 Constitution; President: Glenda Chambers 225-767-3921

Hurricane Benefit Distribution

If you are a LASERS retiree who receives a paper benefit check, and if you are among the tens of thousands of people whose lives were disrupted by Hurricanes Katrina and Rita, it is critically important to update the mailing address on your LASERS account.

Your retirement system is aware of the hardships faced by people who are trying to rebuild their lives in the aftermath of the storms. Doing so is even more difficult when there is an interruption in your retirement income.

In the aftermath of the storms, LASERS has retained all paper checks bound for addresses in affected areas designated as undeliverable by the United States Postal Service. This includes many ZIP codes in Louisiana, Alabama, Mississippi and Texas. LASERS members with undeliverable benefit checks can collect them at the

LASERS office in Baton Rouge. As affected areas resume mail delivery, LASERS will begin mailing paper checks to those areas. Therefore, to determine if your check has been mailed or if it is still being held at LASERS, please contact us as soon as possible. Our toll free number is 1-800-256-3000.

The best way to ensure that you continue to receive your paper benefit check is to submit a LASERS Change of Address form. Visit the "Forms" page at www.lasers.state.la.us.

We encourage all of our retirees who have been receiving a paper check to consider using direct deposit to your bank account. It is a much safer and more dependable way to receive your monthly benefit. It is also important for all of our retirees, including those with direct deposit to keep your address current with LASERS.

LASERS Web Site Has Wealth of Information

The LASERS website contains a wealth of information for active and retired members. All LASERS member forms are available online and many can be submitted via the Internet.

Publications such as the Member Handbook and the LASERS Beam are archived online, as well.

You can sign up for automatic updates to all publications with the LASERS E-mail Subscription Service. And, the Daily Beam is the official LASERS weblog.

It is a valuable news resource with information of interest to everyone in the public retirement community.

The LASERS web site address is: <http://www.lasers.state.la.us>. The new RSEA membership brochures and application is located at <http://www.lasers.state.la.us/retiree.htm>

Board of Trustees Election Schedule Is Newly Revised

As a result of the widespread destruction caused by Hurricane Katrina, exacerbated by Hurricane Rita, and the unprecedented displacement of hundreds of thousands of gulf coast area residents, an emergency administrative rule has been submitted that makes a significant revision to the schedule of the 2005 Board election.

This change affects primarily the mailing of election ballot packets and the time frame for members to cast their votes.

Many LASERS members have found themselves without a permanent address in the wake of the storms. It is impossible to know when they might be able to return to their homes. This situation has made it necessary to delay the board election in order to compile a reliable address list for voting members in the affected areas.

Under the previous election schedule,

the mailing of ballot packets was to take place on September 23, 2005. Internet and telephone voting were to become available on that date as well. The voting was to conclude on October 28, with all votes tallied no later than November 2.

Under the revised election schedule, the mailing of ballots to LASERS members will take place on Friday, November 4. Internet and telephone voting will become available on that date. Voting concludes at 4:30 p.m., CST on Friday, December 9. Votes will be tallied no later than Wednesday, December 14.

The LASERS Board of Trustees will vote on certifying the election results at its regular monthly meeting on December 16, as previously scheduled. Newly elected trustees will be sworn in at the January 26, 2006 meeting of the Board, also as previously scheduled.

If your mailing address has changed, and if you have not already submitted a Change of Address form, please do so as soon as possible. The form can be submitted online via the LASERS website. Visit the "Forms" page of the LASERS website. If you do not have access to the internet, you may send us a letter with your name, social security number, prior address and new mailing address.

Director Informs HR Staff

RSEA Executive Director Darlene Richard was a featured speaker at two recent meetings of state agency human resource staffers, providing them information to give to future retirees about the organization.

She presented information on RSEA's history, function, and the benefits of membership to the LASERS Agency Advisory Group at their HR training session.

Office of Group Benefits Update

OGB Aids Hurricane Evacuees

The Louisiana Office of Group Benefits (OGB) is reaching out to its retired state employees and their families who have been displaced by Hurricanes Katrina and Rita, and who have health insurance through the state of Louisiana.

OGB has announced several changes that make it easier for displaced state workers and school employees to obtain health care through its four programs (PPO, EPO, MCO, HMO):

- All plan members who lived in zip codes starting with 700, 701, 704 and 395 (plus zip code 70377) and 705 and 706 who want to switch to the PPO or the EPO can do so.
- The EPO has a nationwide network of physicians and hospitals. Plan members can contact their agency headquarters or can **call OGB for assistance at 1-800-272-8451**.
- Plan members interested in switching can also get help in determining their new premiums.
- PPO, EPO and MCO plan members can now print a two-year history of their medical claims, including lists of lab and x-ray tests, and prescriptions from the OGB website at www.groupbenefits.org. This will be especially useful for plan members seeing new providers.
- PPO, EPO and MCO plan members who use out-of-network pharmacies will not have to pay a penalty until further notice.
- Plan members in the EPO, PPO, MCO and Humana HMO plans will be able to refill prescription drugs without the usual 30-day restrictions.
- United Behavioral Health has a hotline for all OGB members in any plan have behavioral issues or who need a list of disaster relief assistance resources in their area.

The toll-free number is 866-615-8700. Additional resources are also available at the UBH website at: www.liveandworkwell.com.

'eSubscribe' Featured On RSEA's Web Site

Have you signed up for the new free 'eSubscribe' RSEA web site news service? It is a new benefit of RSEA membership.

Just go to the site's Home Page at: www.rseala.org. Click on the icon which looks like that below.

It will take you to a section to subscribe to the service, with your choice of: Urgent Messages, Legislative Updates, or Newsletter. You can select one, two or all three topics.



There is a section where you can "unsubscribe" if you find you no longer wish to receive this information. Last is your choice of chapter affiliations to receive localized news.

RSEA pledges that your name and email address are kept confidential and not sold or shared with any third parties. Sign up for eSubscribe now!

The New Louisiana Voice

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<http://www.rseala.org>

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

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