

The New Louisiana Voice

THE OFFICIAL JOURNAL OF RSEA



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Meet RSEA New Board Members



Row 1- Victor Dennis, Jr., Martin Audiffred, Bonita Hearne, Arlette R. Rodrigue, Gwen Thompson, Allen Reynolds

Row 2- Kathy Singleton, Gina Rossi, David Thomas, Frank Jobert, Jr., Cathy Schweitzer, Butch Gautreaux, Benny Harris, Shannon Templet, Dianne Guillot, John Tannehill, and James LeBlanc, Jr.

Bonita Hearne, MSW, LCSW was elected as statewide RSEA President. Bonita is a state retiree and has held various offices on the RSEA board. She attended the University of Louisiana at Monroe and received a B. S. degree in Business and Office Education and went on to receive her Masters of Social Work Degree from LSU.

Other new officers include, Baton Rouge Chapter President, James LeBlanc, Jr. and Cathy Schweitzer, Coastal Chapter President. Eva Shanklin recently came on board as Coastal Chapter President effective March, 2017.

RSEA Member Highlighted: Gina Rossi, LCSW, MHSA



Gina Rossi, LCSW, MHSA with Dr. Juhan Frank, Professor of Physics and Astronomy, LSU

Ms. Rossi currently serves on our board as an active member who is currently employed by the Louisiana Office of Aging and Adult Services. She was recently awarded the 2017 Alumna of Distinction by the LSU, School of Social Work for her efforts in working with LSU School of Social Work Geriatric interns and also with the field of aging with persons suffering from Alzheimer's and caregivers issues.

Congratulations Gina!

RSEA New Employee: Linda Price



RSEA welcomes Linda A. Price who will serve as communication and membership coordinator. Linda retired from the Department of Natural Resources in December, 2016 with twenty years of state service. She worked in the Office of Budget and Finance as an Accountant 3 in the Grants & Accounts Payable Section. Prior to her state service, Linda retired from the West Baton Rouge Parish School Board with twenty-five years of service. She is the mother of twin daughters, Meagan and Menesia. We are happy to have Linda on board!

Take a Closer Look!

Your membership with the Retired State Employees Association of Louisiana offers you a full suite of benefits and discounts. Are you taking full advantage of your membership? Check out your benefits today!

- ✓ Dental/Vision Plans
- ✓ Cancer/Heart/Stroke Coverage
- ✓ Hearing Benefits
- ✓ Emergency Transportation Plan
- ✓ Dining Discounts
- ✓ Travel Discounts
- ✓ Medicare Supplement
- ✓ Rental Car Discounts
- ✓ Dell & Apple Discounts
- ✓ La Quinta Inn & Suites Discount
- ✓ 1-800-Flowers Discount

It's easy to see the value of your RSEA membership with all of the benefits you have access to!

**Learn more at
myAMBAbenefits.info/rsea
or call 1-800-258-7041
and schedule a free, no
obligation, benefits review.**



**ENDORSED
BENEFITS**

*Benefits made
available through*





State President's Message

It is my honor and privilege to serve as your State President for the next two years. It has been a joy to visit the nine chapter meetings and meet so many wonderful members. We received a great response in signing new members, renewals, and members changing to direct withdrawal. Changing from a yearly check to \$1.50 per month taken from your retirement check is as simple as making a call to the office (866-938-0961) and requesting the change. Direct withdrawal saves almost \$5 a year in administrative cost.

RSEA's mission is to advance the quality of life of current and retired state employees by providing services and benefits. Here are just a few of your member benefits:

- ~ Receive protection of current and future retirement benefits
- ~ Have an advocate for COLAs – Cost of Living Adjustments
- ~ Have legislative representation at the State Capitol
- ~ Stay up to date on current issues by receiving Newsletters
- ~ Receive vital information at yearly Chapter Meetings
- ~ Enjoy a dynamic yearly State Conference
- ~ Receive insurance opportunities through AMBA
- ~ Questions answered by a friendly office staff available Monday – Thursday

Our voice is only as strong as our membership enrollment. Please join our RSEA "On the Grow" campaign by telling everyone you know about this wonderful Association. Shreveport Chapter members have volunteered to help by calling recent retirees and taking flyers to state offices. I encourage all chapters to call your Chapter President and volunteer to help.

Stay informed by visiting us on Facebook - RSEALA and our website at www.rseala.org.

Bonita Hearne, MSW, LCSW, State President



Executive Director's Message

FOOD BANK DONATIONS:

Many of our members endured flooding in 2016. RSEA provided assistance across Louisiana to a local food bank in each of their 9 chapter areas. During the month of March, we donated \$25,000 geared at helping food banks replenish what was used during the losses from the recent flooding tragedy in the northern parishes and most recently, the southern parishes. This was made possible through a gift AMBA (Association Member Benefits Advisors) provided to RSEA for disaster relief this past year for our members.

INFORMATION FOR EACH AREA:

CHAPTER	Recipient of Donation
Alexandria	Food Bank of Central Louisiana
Baton Rouge	Greater Baton Rouge Food Bank
Coastal	Terrebonne Churches United - Good Samaritan Food Bank
Lafayette	FoodNet - Food Bank of Lafayette
Lake Charles	Greater St. Mary Missionary Baptist Church Food Pantry
Monroe	Food Bank of Northeast Louisiana, Inc.
New Orleans	Second Harvest Food Bank
North Shore	Northshore Food Bank
Shreveport	Northwest Louisiana Food Bank

Newsletter changes:

We have changed our newsletter format from quarterly (4 issues a year) to 3 issues a year. We will now have Spring, Summer, and Fall/Winter Issues. We are also changing our format to better serve our readers. We hope you are happy with our new look for 2017.

Membership, Pass it on!

Arlette R. Rodrigue, Ph.D., CFRE, Executive Director





RSEA Legislative & Governmental Affairs Director's Message

The 2017 Louisiana Legislative Session is set to begin. This year's Regular Session begins at noon on Monday, April 10th, and must end no later than 6:00 p.m. on Thursday, June 8th. This session is characterized as a "fiscal" session and little is expected on the retirement front. To date only a handful of retirement bills have been filed, and only two bills seem to directly impact LASERS. While this could change during the session, it appears relatively quiet at this juncture on retirement legislation. Nonetheless, it is predicted to be a contentious session, as the state budget, once again, is expected to face severe shortfalls and a projected deficit without any changes.

There are only a few possible solutions to the budget crisis: raise revenues, or cut expenditures, or a combination of both raising revenue and a reduction of expenditures. Budgets for state agencies, hospitals, and colleges/universities have been dramatically slashed over the last several years. State employees have been bypassed for pay raises for many years in succession, which adversely impacts their current take-home pay. And, ultimately reduces their retirement income, which is based on their current pay.

As the number of state employees has been dramatically reduced by over 20,000 members of LASERS in recent years, it seems implausible that further staff reductions are even being contemplated. However, I would further suggest that everything is on the table or chopping block once again this year, given the majority of the legislature's anti-tax stance. The "clean-penny" 1 cent sales tax is set to expire in 2018 and that revenue loss will have to be made up elsewhere by replacement revenue measures during this session, or another special session at the conclusion of the regular session. All of this has yet to unfold—stay tuned!

Recently, the legislatively-created Task Force on Structural Changes in Budget and Tax Policy has concluded its work after several months of meetings and hearings. The Task Force has

listed several recommendations for revenue enhancement rather than concentrating on budget reductions. Some of the proposals will require a simple legislative majority for enactment while still others require a two-thirds majority, and in some cases, approval by Louisiana voters. This could prove to be a formidable task and may not pass muster with the electorate, resulting in continued revenue shortages. To date, there are no "Task Force" recommendations or any proposed legislation by any representatives or senators that would single out retired state employees or teachers by further taxation via the state income tax.

Given this financial situation and the state's continued stagnant fiscal condition, RSEA shall be all the more vigilant in our endeavors to maintain employee and retiree healthcare and retirement benefits for current retirees and state employees (our future retirees). As has been the trend lately, we continue to "play defense" to protect that which we worked for our entire careers. It is basically one battle after another in an on-going war to preserve and defend our benefits under the defined benefit retirement system (LASERS) and the Office of Group Benefits (OGB) self-insurance program.

In closing, the OGB Policy and Planning Board is recommending a series of OGB plan changes effective January 1, 2018, pending legislative oversight committee approval. First of all, OGB is not recommending any insurance premium rate increases for 2018. However, they are recommending a \$50 per month smoker surcharge for those OGB plan members who smoke or use tobacco products. Additionally, there is also a recommendation to charge a \$50 per month spousal surcharge for those spouses of OGB plan members, who are offered, but decline health insurance, offered through their private-sector employers, and opt instead to only join OGB. Lastly, there is a recommendation to increase the out-of-pocket maximum by \$1000 for the Magnolia Local Plus and Magnolia Open Access plans.

These recommendations will result in an approximate \$25 million savings and eliminate the necessity for any rate increases in the 2018 plan

RSEA Legislative & Governmental Affairs Director's Message Cont.

year. These recommended changes are intended to continue to stabilize the OGB Reserve Fund Balance and preserve the integrity and sustainability of the OGB plan going forward. More information on these proposed changes will be provided at a later date and during the open enrollment period, usually in October.

Your RSEA Board of Directors has adopted formal positions on the 2017 proposed legislative

measures and those positions can be found in this newsletter, on the RSEA website at www.rseala.org and on our "eblasts" to members of our email club that will be issued and updated throughout this legislative session.

Frank Jobert, Jr.

RSEA Legislative & Governmental Affairs Director

2017 PROPOSED RETIREMENT LEGISLATION IMPACTING LASERS:

HB 33 – Pearson

Systems Impacted: All State and Statewide Systems

Clarifies that the Chairs of the House and Senate Retirement Committees may each authorize legislative staff to attend executive sessions of state and statewide retirement system board meetings; changes the membership on the Board of Trustees of state and statewide retirement systems from a House Retirement Committee member appointed by the Speaker of the House to the Chairman of the House Retirement Committee, effective upon adjournment of the 2020 Regular Session.

RSEA Position Taken: Neutral

SB 8 – Peacock

Systems Impacted: All State and Statewide Systems

Provides for correction of membership enrollment errors. Within 30 days of discovery of the error, the process of correction must be initiated. The employer must pay any amount necessary to the correct retirement system to provide service credit, if the amount transferred is insufficient. The accrual rate of the correct system is used to calculate the employee's benefit.

RSEA Position Taken: Support

2017 LEGISLATION OF INTEREST TO RSEA:

SB 11 – Peacock

Systems Impacted: Teachers' Retirement System of Louisiana (TRSL) and Louisiana School Employees' Retirement System (LSERS)

Provides for the re-designation of the Teachers' Retirement System of Louisiana to the Teachers' Retirement Plan (TRP) and the Louisiana School Employees' Retirement System as the Louisiana School Employees' Retirement Plan (LSERP) as qualified defined benefit plans under present law. Provides for the establishment of TRSL as a qualified defined benefit plan for the purpose of providing the administration and maintenance of both the Teachers' Retirement Plan (TRP) and the Louisiana School Employees' Retirement Plan (LSERP). Proposed law also provides for technical changes to present law to allow the re-comprised board of trustees to administer both TRP & LSERP. Provides for the transfer of all administrative functions from LSERS to TRSL within a two-year period after the effective date (7/1/17) of proposed law.

RSEA Position Taken: No Position

2017 OTHER BILL(S) OF INTEREST TO RSEA:

SB 6 -- Smith, John

Legislation Impacts: Office of Group Benefits (OGB)

Proposed law retains present law but changes quorum requirement for any action taken by the board from eight to six members.

RSEA Position Taken: Support



OGB UPDATE

It's Live Better Louisiana time again!

The Office of Group Benefits' Live Better Louisiana program is underway for 2017! Now is your chance for a no-out-of-pocket health check-up in a calm, non-doctor's office environment.

During the check-up with trained nurses from Catapult Health, you'll be weighed, have your waist measured, give a drop of blood for testing and have a chance to speak to a nurse practitioner about your results. If needed, Catapult will help you find or make an appointment with a primary care physician and refer you to any health services programs you may qualify for. Look for your reminder postcard in the mail soon!

Live Better Louisiana Success Stories!

Our members who have completed previous years of Live Better Louisiana love this service! Here is what they had to say.

I would like to do this every year! It was easy to schedule, conveniently located, and the staff were very professional and friendly. Thank you for providing this service!

If I had not gone for the Catapult checkup, I don't know when I would have found out I had diabetes.

I just want to say that it is because of my visit to Catapult last year that I made some serious lifestyle changes. I am healthier, I have lost weight and I am happier.

I thought this was a very good experience. I especially appreciated receiving the printout with the results of my test that also showed where the normal for the particular procedure should be. I wish doctors' offices that I go to would give this much information. The Nurse Practitioner explained and went over my results very well. I went back to our office and told several that had not signed up for the Health Overview that they definitely should sign up for the next day. I really appreciate our office being included in this check-up. Thank you!

Retirees who complete a two-step process will qualify for a credit of \$10 a month on their health insurance premium in 2018. This discount is allowed only for the primary plan member participating in a Blue Cross plan of benefits currently and in 2018.

The two step process must be completed on or before August 31, 2017.

1. Take your online Personal Health Assessment (PHA) at www.bcbsla.com/OGB
 - a. If you need help or don't have Internet access, call 1-800-392-4089
 - b. Retirees should answer questions about your workplace with "Does not apply to my job" or "Neutral."
2. Get a Preventative Checkup** at a Catapult Health clinic held across Louisiana
 - a. Sign up at www.timeconfirm.com/ogb or call 1-877-841-3058
 - b. Retirees may go to any clinic, but ones marked on the online scheduler as "retirees welcome" are specifically designed with retirees in mind.

Remember, to be eligible for the health plan premium credit in 2018, you must complete a checkup and the PHA by Aug. 31, 2017, and be policyholder on an OGB Blue Cross health plan in 2018. If you completed the requirements for a previous year, you must do it again to receive the credit in 2018.

Why get a preventive health checkup? Your preventive checkup will give you accurate information about your health and your risks related to diabetes, heart disease and stroke. A certified Nurse Practitioner will answer your health care questions and the results of your checkup will be sent to your primary care physician. If you don't have a primary health care provider, the clinic staff can help you find one. If needed, you will also receive a Personal Action Plan that will help you reduce your health risks and improve your quality of life.

Why complete your Personal Health Assessment? Your Personal Health Assessment (PHA) is a confidential online form that gives you a picture of your overall health. You may also qualify for other programs that may improve your health.

For more information about the Live Better Louisiana wellness program, visit www.bcbsla.com/ogb and follow the Live Better Louisiana link.

The premium credit will be applied with your January 1, 2018 premium billing.

* You may also complete the preventative checkup at your primary care physician's office by asking your doctor to fill out the Catapult Primary Care Provider form located under Resources>Forms>Live Better Louisiana at www.groupbenefits.org.

UPDATE FROM LASERS

Nominations Now Open in 2017 LASERS Board of Trustees Election

Every two years, LASERS members are asked to cast their ballots for candidates for the thirteen-member Board of Trustees. 2017 is an election year and four seats on the Board will be up for a vote. One seat is held by a LASERS retiree and three open seats must be filled by active members. Nominations will be accepted by LASERS until July 11, 2017 at 4:30 p.m. Central Time. Votes will be cast in September and October. The results will be certified by the Board and published in November.

If you are interested in running for the Board, you may obtain a nominating petition from the LASERS website, www.lasersonline.org, or by calling LASERS at 1.800.256.3000 or 225.922.1131 in the Baton Rouge area.

Trustees serve four year terms unless they are filling an un-expired portion of a term. No trustee may serve more than three consecutive terms.

Six of the thirteen trustees are elected by the LASERS active membership. Three are chosen by our retirees. Four serve as ex-officio members. Those seats are reserved for the State Treasurer, a member of the Louisiana House of Representatives Retirement Committee appointed by the Speaker of the House, the chair of the Senate Committee on Retirement, and the Commissioner of Administration.

The LASERS 2017 Board of Trustees Election will be conducted by a third party vendor experienced in handling balloting for state and public pension systems. LASERS members will receive election ballot packets by mail, and will be able to vote by mail, telephone, or the Internet. We look forward to your participation in this important and exciting process.

New! Online Retiree Workshop Option in July

On Wednesday, July 26, 2017, LASERS will host a workshop for retirees only in Baton Rouge and online. Presenters will include the LASERS

Executive staff, Office of Group Benefits, EMPOWER Retirement, RSEA, SHIIP, and much more.

This year for the first time, an exciting new online opportunity is available for retirees to attend the workshop. If you live outside the Baton Rouge area or just prefer to sit in the comfort of your own home, the online/webinar option may be for you!

To register for the workshop, please go to www.lasersonline.org, and click on the "Retirees" box. While on the Retirees page, click on "Retiree Workshop Registration." The workshop page has instructions for how to register for either option. Please choose just one attendance option.

Those who join us online will see PowerPoint presentations and will be able to hear each presenter through their computer. However, please know that webinar attendees cannot actually see the presenters. LASERS recommends that webinar attendees have strong internet connection and computer speakers to avoid any connection and audio issues.

If you have any questions about registering, please contact LASERS. We look forward to having you join us for the Retiree Workshop on Wednesday, July 26!

When to Change Your Retirement Option to the Maximum Benefit

If you are a retiree with a beneficiary who passed away, you may be eligible to increase your monthly benefit. Ask yourself these simple questions:

- When I retired, did I select an option to pay a monthly benefit to someone else if I died?
- With the death of my beneficiary, did I complete *Form 10-07: Application for Change in Retirement Benefit Due to Death of Beneficiary*, and submit that form to LASERS? Form 10-07 is available on the LASERS website.

If you have questions about changing to the Maximum Benefit option in the case of a beneficiary predeceasing you, call a LASERS Benefits Analyst at 800.256.3000 or 225.922.0600 in Baton Rouge.



Save the Date!

October 4-6, 2017

RSEA Red Carpet Event:
Life is a Stage!

9th Annual Conference
Downtown Holiday Inn
701 Fourth Street, Alexandria
Louisiana 71301

Agenda and registration coming soon!



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