

The New Louisiana Voice

THE OFFICIAL JOURNAL OF RSEA



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2022 RSEA CONFERENCE Agenda-at-a-Glance

OCTOBER 11th–12th



Come and enjoy a fun-filled and informative conference which includes terrific workshops and topics, giveaways, door prizes, delicious food, music, bingo, and much more!

Tuesday, October 11, 2022

11 am – 5 pm Conference Registration Desk Open
11 am – 4 pm Vendor Exhibits

12:30 pm – 4 pm AARP Driving Safety Program
1:00 pm – 1:30 pm Welcome and Opening Remarks
1:30 – 2:30 pm Financial Planning - Empower
2:30 – 2:45 pm Break
2:45 pm – 3:30 pm Stay Sharp
5:00 - 6:00 pm Picnic and Party with DJ (sponsored by AARP)
6:00 - 7:00 pm “Get Happy Celebration”- Let the Sun Shine On Us!
(WEAR BRIGHT & HAPPY COLORS!!)
7:00 pm - til Bingo!

Wednesday, October 12, 2022

7:30 am – 9 am Conference Registration Desk Open
7:30am – 9 am Breakfast -On Your Own
8:00 am – 3 pm Vendor Exhibits

9:00 am– 9:30 am Welcome, Prayer, Pledge– David Thomas
9:30 am– 10:15 am Kent Gonsoulin - Humorist
10:15 am– 10:30 am Break
10:30 am– 12 Noon Benefits Discussion
12:00 – 1:15 pm Luncheon and Recognitions
1:15 pm – 2 pm Be Healthy – Food for Life
2:00 pm– 2:45 pm “Louisiana is a Trip”–Lt. Governor Billy Nungesser
2:45 pm– 3:00 pm Closing & GRAND PRIZE DRAWING

RSEA PRESIDENT'S MESSAGE



It's mid-September when I am writing this and I'm pleased that we have had a very quiet hurricane season so far. Let's pray that our good fortune continues through the season. With the fall season upon us we look forward to the RSEA Conference on October 11 and 12. It promises to be an enjoyable couple of days at the Paragon Casino in Marksville. The theme of "Stay Sharp, Be Healthy, Get Happy" underscores our elation of being able to meet face-to-face for this year's conference. We hope to see many of you there. Please register if you have not done so yet. I would like to express my thanks to Gwen Thompson, Conference Committee Chair and the entire Conference Committee for their hard work in bringing this event together. I of course also appreciate the efforts of our office staff - Jimmy Anthony, Susan Jandle and Linda Price - for their tremendous efforts.

I was honored to be able to attend the signing by Governor Edwards of Act 656 which granted the 13th check for our retirees. Hopefully everyone has received their extra check by now. I was certainly pleased to receive my additional check!

As membership renewal time approaches, please respond promptly to your renewal letters if you do not do LASERS deductions for your dues. Again, we encourage you to sign up for monthly deductions from your LASERS check to reduce the organization's costs of mailings. Simply call the office and we can arrange that for you. And again - thank you for being a member of RSEA.

RSEA was pleased to be able to grant another scholarship this year and we are already planning for next year's applicants. The RSEA Foundation has been able to grant the award solely through the generous donations received over the past two years. We are encouraging your donations to the scholarship fund and would like to be able to grant more than one award without going into the Foundation Scholarship savings but it will take additional donations to do so. Perhaps during membership renewals, you can send in an additional amount for the scholarship. Thanks again for your generosity.

RSEA will be planning on face-to-face Chapter Meetings in 2023. We will get our dates together during the Conference in Marksville and will post them on our website and on Facebook as soon as those dates are confirmed. Please be on the lookout for that information.

My tenure as your President will end in January. A new slate of officers will be presented during the October RSEA Board meeting and will be announced in our next Newsletter. It has been a busy two years with much success even during the difficult time of COVID. I will certainly support our new officers once appointed in January and I anticipate much additional success in the future.

I will close with a Dad Joke as usual. I was thrown out of the break room at Walmart the other day. They asked me what I was doing there and I told them I was on a break. They told me I don't work there and I said I just finished using the self-check-out so clearly, I do.

David Thomas
President

ADMINISTRATIVE DIRECTOR'S MESSAGE



We have been getting some calls from some frustrated members lately concerning Medicare. They have been contacted by Medicare and told that they must pay a penalty to sign up because they missed their sign-up period. State law mandates that if you have medical insurance through OGB, when you are eligible for Medicare that you sign up. The

sign-up period is 3 months before you turn 65 till 3 months after you turn 65. Your OGB insurance will then become your secondary provider. If you don't sign up for Medicare you risk losing your OGB insurance. Your premiums for OGB will decrease, but you must start paying Medicare premiums. My experience was that it all added up to about the same amount. Even if you were told when you retired that you were not eligible for Medicare or Social Security, your situation could change when you go back to work and start paying Social Security and Medicare taxes on the new earnings. This is your responsibility to track and keep up with. I suggest that you go to the Social Security (<https://www.ssa.gov/>) and Medicare (<https://www.medicare.gov>) websites and register for an online account. Once registered you can see all your Social Security and Medicare wages and taxes paid by year. With this information you can determine your eligibility for either. There is no penalty for not drawing Social Security, but why miss out on some possible benefits if you are eligible. Waiting until you are 70 years old will result in drawing your maximum amount of Social Security so don't delay once you turn 70. If you are still confused, call OGB or the Social Security office and let them guide your decision making. Don't delay, do it now! It could save you headaches and money. **Read the letter below that OGB sends to every member as they reach age 65 and may have become Medicare eligible. Also keep the Almost 65? page handy for future reference.** Thanks to all of our members who donated to the RSEA Foundation Scholarship since our last newsletter. Below is list of members who donated.

Donor	In Memory of
Mr. & Mrs. Johnny Scoggins	Stephen Creel
Gwendolyn M. Thompson	Stephen Creel
Brenda S. Clark	None
Michael Ficklin	None
Rebecca D. Morris	None

Newsletter costs are getting very expensive so in order to save money, we are urging members to opt in for a digital copy instead of a print copy. This could potentially save us thousands of dollars if enough members opt in. Please give us a call or email us to drop you from receiving a printed copy of the newsletter. But don't worry, if you decide later, you would prefer the printed copy, just let us know and we will start resending it to you again. Also, you can always go to our website and download the current or even past issues of our newsletter.

Jimmy Anthony
Administrative Director

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE

This will be an update on the latest developments on the Social Security Offsets—the WEP (Windfall Elimination Provision) and the GPO (Government Pension Offset). At this time last year, **U.S. House Bill HR-82 (Rep. Rodney Davis-IL) Social Security Fairness Act of 2021** had 214 co-sponsors. In RSEA's continuing pursuit of federal legislation to repeal the WEP and GPO, RSEA joined forces with Louisiana-based and other out-of-state organizations and pension systems under the leadership of State Representative Mike Johnson (District 27-Rapides Parish-Pineville, LA). Our thanks and gratitude to Rep. Mike Johnson for his never ending statewide leadership on this very important matter!

The initial goal of the coalition was to obtain a total of at least 290 co-sponsors or two-thirds of the 435 seats in the U.S. House of Representatives. Seventy-six additional co-sponsors from throughout the U.S. to meet the goal of 290 were needed. This would allow Congress to put the matter on the consensus calendar and bring the matter directly to the House floor for a vote. Two lobbying trips/rallies to Washington, DC were organized by Rep. Mike Johnson, one on or about March 4, 2022 and another one on May 18, 2022. These trips to

DC were successful and as of the date of this writing, we have now obtained a total of 300 co-sponsors, exceeding the initial goal of 290 by 10 additional co-sponsors.

Unfortunately, in the "wisdom" of the House leadership, the bill was not brought directly to the floor, but was side-tracked to the House Ways and Means Committee. The Ways and Means Committee met and voted on



September 20, 2022 and sent the bill (HR-82) without recommendation

(or amendments) to the House floor "regular calendar" instead of the "consensus" calendar. This means the House leadership now decides if and when the bill will be brought up for a vote by the full House of Representatives. This has the consequence of slowing the bill down and possibly delaying it until the next session of Congress. Due to the upcoming mid-term election break and other matters, the likelihood of a floor vote is unknown and uncertain for this session of Congress.

Additionally, besides slowing down the process, this subjects the bill to amendments and still further delays. In its current form, the bill is a total repeal of the WEP and GPO. However, the Ways and Means Committee members were concerned about the high cost of the bill's total repeal of the WEP and GPO, and they may look to lower the cost by only implementing a **partial repeal** of either the WEP or GPO only, and not a **total repeal** of both offsets. The bill is now subject to amendments and further delaying tactics, which is a travesty in my view. We will continue to monitor this legislation and stay in touch with our Louisiana state congressional delegation (all of whom are currently co-sponsors) and keep you informed of any progress on the measure or any other substitute measures for HR-82. There are numerous other competing House measures for modification of the WEP/GPO, just to name a few: 1) HR-5834 (Kevin Brady-TX) Equal Treatment of Public Servants Act of 2021; 2) HR-2337 (Richard Neal-MA) Public Servants Protection and Fairness Act of 2021; and 3) HR-5723 (John Larson-CT) Social Security 2100: A Sacred Trust.

Reminder—the Office of Group Benefits (OGB) has scheduled Annual Enrollment (October 1, 2022 through November 15, 2022) for its various health insurance plans for the 2023 calendar/plan year which begins on January 1, 2023. Meeting sites and other information will be available in all 9 state regions with in-person meetings for active employees and all retirees throughout all 9 of the regions.

Frank L. Jobert, Jr.,
Legislative & Governmental Affairs Director



LASERS UPDATE

Important Benefit Payment Information

The following benefit payment dates fall on a weekend or holiday, which could affect receipt of your funds:

- **October 1, 2022, is a Saturday;**
- **January 1, 2023, is the New Year's holiday.**

Direct deposits are guaranteed to be in your bank or credit union on the **first day** of the month. Be aware that if the first falls on a weekend (Saturday or Sunday) or holiday, funds may not be available until the following business day. In these cases, please contact your financial institution directly for information on when your funds will be made available to you. That decision is made by your financial institution, not LASERS. If you have not received your monthly benefit payment by the first business day of the month, please contact LASERS in Baton Rouge at **225.922.0600** or toll-free at **800.256.3000**.

Do You Need to Make Tax Withholding Changes?

If you need to change your federal tax withholding, submit a new Form W-4P: Withholding Certificate for Pension or Annuity Payments, available on the LASERS website. The W-4P is used by retirees and beneficiaries to tell LASERS the correct amount of federal income tax to withhold from their payment(s).

Optionally, members may log in and make updates by submitting a Form W-4P e-form through their myLASERS account at www.lasersonline.org.

Is Your Address Up to Date?

It is so important to make sure LASERS has your current address. If you have moved, please let us know as soon as possible. Remember that retiree information will be mailed at year-end, but you also will not want to miss out on The Beam and other LASERS mailings!

If you need to update your address, retirees may log in to myLASERS on the LASERS website or fill out Form 01-02, Contact Information Update, found under Member Forms on the LASERS website. Active members must make address changes through their agencies.

OGB UPDATE

OGB Annual Enrollment: What you need to know

Annual Enrollment for the 2023 plan year is upon us. The Office of Group Benefits (OGB) would like to update you on a few changes you will need to know going into annual enrollment this year.

The ever changing costs of healthcare requires OGB to occasionally make changes to our health plans in order to continue to provide our members with the coverage they are accustomed to. Therefore, effective January 1, 2023, premium rates for the Pelican and Magnolia plans will increase by 4.5 percent. Vantage Health Plan also will raise their rates by 5.94 percent for the Medical Home HMO plan. Additionally, life insurance rates will be changing. Some members will see an increase up to \$3.00 per \$1,000 coverage.

Effective January 1, 2023, members enrolled in the Pelican HRA1000 and the Magnolia plans through Blue Cross Blue Shield of Louisiana will have a new Pharmacy Benefits Manager (PBM), CVS Caremark/SilverScript. Members may continue using their pharmacy of choice. CVS has more than 1,100 network pharmacies in Louisiana, **including more than 600 independent Louisiana pharmacies**. Members will be mailed a new ID card prior to January 1, 2023 and will have access to a digital ID card as well.

Informational meetings will be held in person this year and **NO** registration is required. Please see the schedules below for the date, time, and location that is best for you. Please note of the new locations for the Lake Charles and Alexandria meetings. A recorded version of the presentations can be found on the OGB annual enrollment website, annualenrollment.groupbenefits.org/meetings, **beginning September 30, 2022**.

OGB is not mailing a traditional annual enrollment guide to retirees this year. Instead, we have put together a smaller booklet which contains vital information you need to know ahead of annual enrollment. Please review it carefully. A copy of the enrollment guide will also be available online at annualenrollment.groupbenefits.org.

Dear Plan Member:

Office of Group Benefits (OGB) records indicate that you or your spouse soon will be 65 years old. This letter provides information regarding the payment of benefits under your medical plan for participants who are 65 years of age or older.

At age 65, you or your spouse MAY BE ELIGIBLE FOR MEDICARE, if either of you has sufficient earnings credits. A plan member or spouse who is eligible for Medicare MUST ENROLL in Medicare Part A AND Medicare Part B. Medicare Part A is for inpatient hospital expenses and does not have a monthly premium. Medicare Part B is for other medical expenses and has a monthly premium.

Once you or your spouse reaches 65 years old, NO BENEFITS will be issued under your plan for medical expenses UNTIL the eligible party is enrolled in BOTH Medicare Part A AND Medicare Part B.

To find out if you or your spouse is eligible for Medicare, contact your local Social Security office at 800-772-1213. The website is located at <https://www.ssa.gov>. It is the responsibility of the plan member or spouse to furnish OGB with a copy of his Medicare card or a letter from the Social Security Administration stating that the plan member or spouse is not eligible for Medicare. Please submit this documentation to:

**Office of Group Benefits
P.O. Box 44036
Baton Rouge, LA 70804**

Should you or your spouse have any questions, please contact OGB Customer Service at 800-272-8451.

Non-Medicare Retiree Meetings

DATE	LOCATION	START TIMES
October 5	Lake Charles Civic Center - Contraband Room ** NEW LOCATION** 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM 2:00 PM
October 12	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM 2:00 PM
October 12	Monroe Civic Center 401 Lea Joyner Expressway, Monroe, LA	9:00 AM 2:00 PM
October 19	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM 2:00 PM
October 19	Alexandria Convention Center ** NEW LOCATION** 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM 2:00 PM
October 19	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM 2:00 PM
October 21	SLU Student Union Annex Theater (Old Student Union) 303 Texas Ave., Hammond, LA 70402	9:00 AM 2:00 PM
October 26	State Police Headquarters Auditorium 7919 Independence Blvd., Baton Rouge, LA 70806	9:00 AM 2:00 PM
November 2	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM 2:00 PM

Medicare Retiree Meetings

DATE	LOCATION	START TIMES
October 6	Lake Charles Civic Center - Contraband Room ** NEW LOCATION** 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM
October 13	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM or 2:00 PM
October 13	Monroe Civic Center 401 Lea Joyner Expressway, Monroe, LA	9:00 AM or 2:00 PM
October 20	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
October 20	Alexandria Convention Center ** NEW LOCATION** 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM or 2:00 PM
October 20	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM or 2:00 PM
October 27	State Police Headquarters Auditorium 7919 Independence Blvd., Baton Rouge, LA 70806	9:00 AM or 2:00 PM
October 28	SLU Student Union Annex Theater (Old Student Union) 303 Texas Ave., Hammond, LA 70402	9:00 AM or 2:00 PM
November 3	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM or 2:00 PM

Copies of the OGB Annual Enrollment Guide for Plan Year 2023 will be available for download on the OGB annual enrollment website, annualenrollment.groupbenefits.org, beginning September 30, 2022.

If you have any questions, please contact OGB customer service at 1-800-272-8451.



ALMOST 65?

Read this important information about changes that may affect your OGB health coverage when you or your covered spouse reach age 65.

When you or your spouse turns 65, you may be eligible for Medicare Part A hospitalization coverage without paying a premium.

You (*or your spouse, If he or she is covered by your OGB plan*) must enroll in Medicare to continue receiving benefits from your OGB health plan if:

- You are retired;
- You turned 65 on or after July 1, 2005; **and**
- You are eligible for Medicare Part A Individually or as a dependent of your current or previous spouse.

You do not have to enroll in Medicare to continue your OGB coverage if:

- You are not retired;
- You turned 65 before July 1, 2005; **or**
- You are not eligible for premium-free Medicare Part A.

To avoid unnecessary out-of-pocket expenses, OGB recommends you and your covered spouse visit the nearest Social Security Administration office **90 days before your 65th birthday** to determine if you are eligible for Medicare Part A premium-free and to enroll in Parts A and B if you are.

You can enroll for both parts anytime in the three months before your birthday month, during your birthday month or in the three months after your birthday month. However, applying for Medicare **before you or your covered spouse reaches age 65** ensures that Medicare coverage begins **when you reach age 65**, allowing time for OGB to receive documents required to continue paying medical benefits *with no lapse in your OGB coverage*.

If you're eligible for part A premium-free but don't enroll during the 7-month period when you are first eligible:

- You must wait to enroll during the Medicare general enrollment period (January 1 through March 31 each year) for coverage that begins July 1.
- Your Medicare Part B premium increases by 10 percent for each 12-month period in which you were not enrolled after you first became eligible.

Your OGB health plan will not process or pay any medical claims that would be covered by Part B until OGB receives a copy of your Medicare card or a letter from the Social Security Administration stating you are not eligible.

EXAMPLE: You're eligible for Medicare, but haven't enrolled when you visit your doctor, who orders a CT scan and prescribes physical therapy three times a week for five weeks

Doctor visit	\$ 75
CT Scan	1,000
Physical Therapy	<u>+1,875</u>
TOTAL CHARGES	\$2,950

Your OGB health plan processes the claim:

OGB pays	\$ 0
Plan member pays	\$ 2,950

If you are eligible for premium-free Medicare Part A:

Apply for both Part A and Part B coverage. When you receive your Medicare card, send a copy to:

**Office of Group Benefits
P. O. Box 44036
Baton Rouge, LA 70804**

After OGB receives a copy of your Medicare card, Medicare becomes your primary health coverage and your OGB health plan premiums are reduced.

If you are not eligible for Medicare ...

Obtain a letter or other written verification from the Social Security Administration confirming you are not eligible. Send a copy to OGB at the address above.

After OGB receives a copy of SSA documents verifying your ineligibility, your OGB health plan remains your primary coverage with no change in your premiums. Pending your ineligibility, your OGB health plan remains your primary coverage with no change in your premiums.



BENEFITS STILL FIT?

TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **RSEA & AMBA**:

- Dental & Vision Insurance
- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: **1-877-556-4582**

myambabenefits.info/rsea

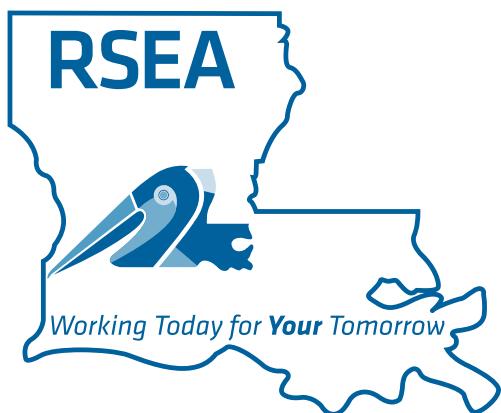
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