

The New
**Louisiana
Voice**

THE OFFICIAL JOURNAL OF RSEA



Spring 2023 | Volume 31 / Number 2

2023 RSEA Conference

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MOTIVATIONAL SPEAKERS



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RSEA PRESIDENT'S MESSAGE



At our January board meeting, I was sworn in as president of the association replacing 2021-2022 president David Thomas. The board and I wish to thank David Thomas for his exceptional leadership over the past two years. We had some tough times with Covid and all, but David got us through it. Dean

Moberley is our new 1st Vice President and Pennie Babin is the new 2nd Vice President. It is already the end of February and I have been your President for two months. I feel this is a great pleasure and I will do my best to honor this position.

The association is stable, with confident and experienced people in charge of the different committees. I intend for the association to continue working for the betterment of our State Employees and retirees and all our energy will be in continuing this.

In March we will start our in-person chapter meetings and this, we hope will be some great meetings. Key people from our partners will be on hand to explain the changes that have taken place since we last met two years ago.

One of our primary missions this year is to increase our membership because Covid took a bite out of our membership. Also, we are told that some 40,000 retirees are not members of our association. We must do our best to get more of these retirees to join our association. We don't have to be reminded that there is strength in numbers.

We also have a new committee named the Re-Branding Committee whose function will be to decide what can we change to attract more members. This committee will take a good look at what needs to be done to attract more active state employees. While most of us in the association are retired, the work we do benefits future retirees also. We are all in this together.

Just as an early note, we have started work on our RESA State Conference Meeting in October at the Paragon Casino in Marksville, La. Any additional information can be found on our website at RSEALA.org, There is a lot of good information on our website.

James LeBlanc
President

ADMINISTRATIVE DIRECTOR'S MESSAGE



As I write this article, all of us at RSEA are preparing for in person Chapter meetings. We will be touring the State with our partners the first three weeks of March. Many thanks to LASERS, OGB, Access 2Day Health, AMBA, LA SHIIP, Empower and CVS Caremark for joining us. We have missed holding Chapter meetings since the COVID pandemic started in 2019 and we are all

very excited to be able to see you all in person for a change. We have tried very hard to keep in touch with you by whatever means were at our disposal. That includes Zoom meetings, Facebook postings, website updates, Webinars and emails. I hope that we have gotten our much-needed messages to you in a fashion that has kept you informed.

One of the most important and anticipated reform bills that has been much needed by state retirees has finally been introduced. SB 18 by Senators Price and Cortez was introduced for this session. This bill will reform the way that COLAs are structured and hopefully provide for a methodology that provides a more dependable and reliable COLA funding mechanism for state retirees. Cindy Rougeau and LASERS are to be commended for their efforts in getting this very complicated, but much needed bill to the Legislature. See Frank Jobert's article in this newsletter for details of SB 18. RSEA will be tracking the progress of this bill and will inform you of it's progress throughout the session. Please remember to share your email with us in order to receive timely updates. We will be asking each of you to call your Senator or Representative at the appropriate time to urge them to pass this very important bill.

I am please to report to you that after several years of declining membership, we have actually increased by several hundred. Thanks to all of you for continuing to be a member, keeping our voice strong. And thanks to all of our new members and I hope you are making good use of all your membership benefits. If you don't know how to use them, we will have a live webinar tentatively scheduled for April 13 at 10:30 am. That will show you all of the benefits that membership brings. Even if you cannot make this time to watch, we will record the webinar and you can access it via our website and watch it at your leisure.

I would like to thank all of our members for their generous donations to the RSEA Foundation Educational Scholarship Fund. I am very pleased to inform you that we have sufficient funds available to offer two \$1,500 scholarships this year. Information on how to apply is on our website, www.rseala.org. Thinking of going back to school? Anyone who has been a member for at least 3 years may apply or you may sponsor your child or grandchild. April 28 is the deadline to apply, so don't delay.

2023 Scholarship Donars

Elizabeth Landry

Mary F. Horaist in memory of Margaret Fanning

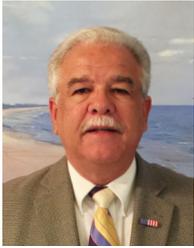
Anita Myers

Lennie Lankford in memory of Margaret Lilly

Joseph McCarthy

Jimmy Anthony
Administrative Director

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE



On February 24, 2023 a “new” Cost of Living Allowance/Permanent Benefit Increase (COLA/PBI) bill (SB-18) was pre-filed by Senator Edward “Ed” Price, Chairman Senate Retirement Committee and co-authored by Senator Page Cortez, President of the Senate. The bill details a proposed new methodology for funding and granting retiree COLA’s for the four

State Retirement Systems: State Employees (LASERS); Teachers (TRSL); State Police (LSPRS); and School Employees (LSERS).

The proposed legislation is an outgrowth of a Senate Resolution No.15 by Senator Price passed by the Louisiana Senate in the 2020 Regular Legislative Session calling for the state retirement systems to report to the legislature on alternative methods for providing permanent benefit increases (PBI’s/COLA’s) to retirees. It has been recognized by RSEA and LASERS and the legislature that the last COLA received by state retirees was in 2016 (aside from the one-time supplemental check authorized last legislative session). While we are grateful for the one-time supplemental check, we are requesting a more long term and long range, dependable & reliable, approach and solution to fighting inflation and fighting the erosion of retiree benefits.

Therefore, the legislature is being asked to formulate a methodology and funding mechanism to provide a more dependable and reliable COLA funding mechanism for state retirees. Hence, the filing of Senate Bill 18 in the 2023 regular session by Senators Price and Cortez. Clicking on the link below will take you to the entire text/language and summary/digest of SB 18: <https://legis.la.gov/legis/ViewDocument.aspx?d=1300962>

You will also find, a link to the names and Senate Districts of the members of the Senate Retirement Committee: https://senate.la.gov/Sen_Committees/Retirement You can click on the individual names for their contact information: email addresses and telephone numbers and mailing addresses.

Please contact their offices and let the Senator(s) know that you, and RSEA, and the Louisiana Retired Teachers Association (LRTA) are supporting this measure. Please ask for their support and thank them for their favorable vote on the proposed legislation. RSEA will keep you advised of the progress on this legislation and will issue a “call to action” by all retirees at the appropriate time to keep the ball rolling forward on this very important piece of legislation. Dare I say one of the most important pieces of retirement legislation for retirees and future retirees during my tenure as a past LASERS Board trustee going back to 2001 & as Legislative and Governmental Affairs Director of RSEA.

Another piece of legislation that RSEA is tracking, albeit on the Federal side, is HR 82 of the 118th Congress, “The Social Security Fairness Act of 2023,” by U.S. Representative Garret Graves of Baton Rouge (LA. District 6). The bill already has 180 co-sponsors, including all of the Louisiana delegation to the U.S. House of Representatives, with the exception of Representative Steve Scalise (LA. District 1). All District 1 residents, please contact Rep. Steve Scalise by email & ask for his support at: <https://scaliseforms.house.gov/contact/> As Majority Leader, Rep. Scalise’s support is critically needed for passage of this legislation. The measure, if passed, would totally repeal the WEP and GPO, S.S. Offsets effective for benefits paid after December, 2023. Another Social Security (SS) measure, dealing with some reforms to the SS System, is being considered by Louisiana’s U.S. Senator William “Bill” Cassidy (R-LA) and Senator Angus King of (No Party-Maine). The proposed measure, yet to be filed, would likewise do away with the WEP and GPO, which he labeled as unfair to government (public) servants, and could dissuade people from taking government jobs. The measure appears to be an overhaul of the SS system, geared to keeping SS solvent for another 75 years! Since the measure has not yet been filed we will have to wait to see the Particulars of the proposal before deciding if RSEA is going to support the measure.

RSEA is also tracking S. 597 (Susan Collins-R-ME & Sherrod Brown D-Ohio) & has 23 other Co-Sponsors. The SS Fairness Act of 2023 was introduced on 3/3/23. It appears to be a bill authorizing total repeal of the WEP/GPO and is co-sponsored by Senator William “Bill” Cassidy of Louisiana. Senator John Kennedy has not signed on yet as a co-sponsor, and we need to contact his office to solicit his support for this very important measure for Louisiana governmental retirees.

Finally, RSEA is supporting the move by Governor Edwards and the Civil Service Commission to increase four (4) civil service pay scales for state employees to \$10 per hour effective July 1, 2023. This would, in fact, exceed the Federal Minimum Wage of \$7.25 per hour and is wholeheartedly supported by the RSEA Board of Directors!

Additional information on the proposed COLA bill and other legislation will be provided via eblasts and at our upcoming RSEA Chapter Meetings around the state, during the month of March, which begin March 7, 2023 in Shreveport, LA.

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

OGB UPDATE

Spring Forward on Savings with Access2Day Health & Catapult

You may already know your membership to Access2day Health provides convenient access to primary and urgent care services – all at \$0 cost to you – but did you know you can go to your local Access2day clinic and save \$120 on your 2024 health insurance premiums with an OGB Wellness checkup? For more information, click here: <https://access2dayhealth.com/catapult.php>

About Catapult

Catapult is an easy-to-use, wellness incentive program offered by the Office of Group Benefits. Did you know you can go to your local Access2day clinic for this service?

Here's how it works:

- Visit your local Access2day clinic for your \$0 OGB wellness checkup.
- Scan the QR code in the image below to download the Catapult form to print and take with you for your Access2day provider to fill out. Then, you simply return the form to Catapult Health by the September 29th deadline.
- Receive a \$10 monthly discount on your health insurance costs for the 2024 plan year, for an annual total of \$120!
- Please note: this benefit is for the primary insured only, not dependents.

Remember, your Access2day clinic membership is 100% prepaid by the Office of Group Benefits, providing quality \$0 cost care for you and your covered dependents on the Magnolia Local, Magnolia Local Plus, Magnolia Open Access, and Pelican HRA1000 health plans.

Find your nearest clinic today at access2dayhealth.com/locations.

Earn your 2024 premium credit in just one step: by completing your preventive health checkup. Blue Cross works with an industry leader, Catapult Health, to bring preventive checkups to a site near you. You can schedule a free checkup with a licensed nurse practitioner and health technician through the online scheduler. You'll get lab-accurate diagnostic tests and receive a full Personal Health Report with checkup results and recommendations.

What do you do? Schedule your appointment online at www.TimeConfirm.com/OGB or call 1-877-841-3058. Complete your clinic to get the credit. If you are not able to go to a clinic, have your doctor fax a completed Primary Care Provider form, found at info.groupbenefits.org, to Catapult Health.

You Can Be Stronger Than Colorectal Cancer

Colorectal Cancer is the third-leading cause of cancer death in the United States? And it's the third most-common type of cancer diagnosed in men and women, according to the U.S. Centers for Disease Control and Prevention (CDC). You can be Stronger Than Cancer with the right screenings.

While colorectal cancer is common nationally, it occurs at even higher rates in Louisiana. According to Louisiana Cancer Prevention & Control Programs, the state has the country's fourth-highest death rate from colorectal cancer. Louisiana unfortunately also has a below-average rate of eligible patients being screened for colorectal cancer. Blue Cross and Blue Shield of Louisiana reminds you to talk to your healthcare provider about your risk factors and when you should begin screening.

Mary Bird Perkins Cancer Screenings

MBPCC will be providing free breast and colorectal cancer screenings in Baton Rouge on March 14, 2023 at Shoppers Value Foods, 5932 Airline Hwy., Baton Rouge, LA. To make an appointment or for more information, please call (225) 425-8034 or visit pogo.marybird.com. **Appointments are required**

Breast Cancer Screenings

Free clinical breast exams will be performed by a physician or nurse practitioner for women 18 and older. Screening mammograms will be available for women 40 and older who do not have a doctor and have not had a mammogram in the past 12 months. Insurance will be billed for mammograms; there will be no charge for women without insurance.

Colorectal Cancer Screenings

Easy-to-use take home colorectal cancer screening kits will be distributed. Men and women age 45 and older who have not been screened for colorectal cancer in the past 12 months are eligible. Does not replace a medical examination or other screening procedures.



LASERS UPDATE

Senate Bill 18 Simplifies Mechanism for Providing Future Cost-of-Living Adjustments (COLAs)

The 2023 Regular Session of the Louisiana Legislature will convene on April 10. One important retirement bill that would impact LASERS is proposed for the upcoming session. If passed, SB 18 by Sen. Price, would reform the mechanism by which future cost-of-living adjustments (COLAs) are granted.

The current method for funding COLAs is complex and has not resulted in dependable, meaningful COLAs. Currently, the employer indirectly funds COLAs through a gainsharing arrangement where a portion of the System's excess investment earnings are used to pay for COLAs, rather than reduce the employer contribution rate. Excess investment earnings are those earnings over the expected rate of return. One-half of the excess earnings above a statutorily determined dollar amount (hurdle) are deposited into the Experience Account (an account that holds funds to pay COLAs).

This model relies heavily on market conditions. As such, there is no guarantee if or when any deposits will be made into the Experience Account.

In 2020, the Legislature tasked LASERS and the other three state retirement systems with developing a mechanism to provide meaningful COLAs to our retirees on a more regularly scheduled basis. Working together to achieve this goal, the systems have identified a model that maintains the legislative reforms and establishes a direct funding method for COLAs.

Under the proposed legislation, the gainsharing funding model would end, and employers would fund COLAs directly rather than indirectly. Funding would become a component of the annual employer contribution rate and be deposited directly into a newly created COLA account.

In 2029, the Initial Unfunded Accrued Liability (IUAL), will be paid off. As that date nears, employer contributions are projected to fall. The proposed legislation captures a portion of these, and other expected decreases to fund COLAs. [Additional employer contribution rate declines projected with 2040 payoff of another debt schedule].

Beginning in 2024, deposits into the COLA account would equal one-half of the decrease in the total employer contribution rate, growing until deposits reach a maximum of 2.5% of payroll.

The LASERS Board and staff have worked diligently alongside the other state systems and legislators on this proposal and strongly believe it would, in the future, provide more consistent, transparent, and predictable COLAs to eligible System retirees.

More details and answers to your questions on this proposed legislation are available on the LASERS website at www.lasersonline.org. We also encourage you to sign up for Member Connection emails on our website to receive timely updates on legislation directly to your inbox.

April 1, 2023 Benefit Payment Fall on a Saturday

Please note that the April 1 benefit payment falls on a Saturday, which could affect the receipt of your funds.

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 or holiday, funds may not be available until the following business day. In these cases, 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, contact LASERS at 225.922.0600 or 800.256.3000.

Nominations Open in 2023 LASERS Board of Trustees Election

Nominations opened on March 1 in the 2023 Board of Trustees Election. If you are interested in being a candidate in this year's Board election, nominating petitions are available on the LASERS website at <https://lasersonline.org/about/2023-lasers-board-of-trustees-election/> or you may call LASERS to have one mailed to you.

Five seats on the Board are up for a vote. Two seats are open for retired members and three for active members. Nominations will close on July 11, 2023. Voting occurs in September and October, and the Board certifies election results and announces newly elected Trustees in November.



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	+1,875
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.

CONSIDER ADDITIONAL INSURANCE COVERAGE

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

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Annuity
- Start Hearing, Inc.
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

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

myambabenefits.info/rsea

RSEA - Retired State Employees Association of Louisiana



BENEFITS STILL FIT?

Meet with your local retirement plan advisor

Empower is the service provider for several Louisiana retirement plans including the **Louisiana Deferred Compensation 457(b)** and the **LASERS Self-Directed 401(a) DROP** plans and offers ongoing support as your career and life change.

Throughout your retirement, you have the option to keep your assets in your plan(s) and can continue to take advantage of the financial guidance and resources provided. Local retirement plan advisors are available to meet with you one-on-one to review your savings, investing strategy and income sources, and can provide personalized advice based on your complete financial circumstances with actionable next steps to take toward your goals. They can also help answer any questions you may have, including:

- Have I saved enough for my future?
- When do I begin and how much should I be withdrawing?
- How do I minimize the impact taxes have on my savings?
- Does my investment strategy align with my withdrawal strategy?

These meetings are part of the service you receive from the Louisiana Deferred Compensation 457(b) and LASERS Self-Directed 401(a) DROP Plans and are complimentary to all eligible, participating and retired members of the plan.

Find your local retirement plan advisor at LouisianaDCP.com > Contact us or visit louisiana.default.empowermytime.com.

Senior Discounts at Retailers in Louisiana

1. ALBERTSONS

Age for discount: Varies Senior discount is available at select stores throughout the country. Customers are encouraged to reach out to their store to confirm if there's a senior discount.

2. BROOKSHIRE'S FOOD & PHARMACY

Age for discount: 60+ Every Tuesday and Thursday, customers 60 and older can save 5 percent off their grocery purchase when they use their Brookshire's Thank You Card. Eligible adults need to ask for the discount at checkout. The discount doesn't apply to milk and other dairy products and a host of other things including fuel, tobacco and prescription drugs.

3. WALGREENS

Age for discount: 55+ 20% off eligible in-store merchandise on the first Tuesday of each month. Must have a Balance Rewards card.

4. THE SALVATION ARMY THRIFT STORES

Age for Discount: 55+ Up to 50% off on senior discount days (varies by location).

For a complete list of other retailers that offer senior discounts use this link. [2022 Biggest List of Senior Discounts \(Restaurants, Retail, Travel & More\) \(theseniorlist.com\)](https://theseniorlist.com)



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