

THE BEAM

MEMBERSHIP NEWSLETTER

The LASERS Vision: *Confidence in our service, assuring financial security for your future.*



ARE YOU READY TO RETIRE?

**New Resources
Available**

The preparations leading up to retirement involve teamwork. That team includes YOU, your agency, and LASERS. An important element in the retirement process is time, so planning is critical. Do not start the process one or two days before your planned retirement date. Ideally, you should start the process 12 months before your target retirement date.

Our **Ready to Retire** section on the LASERS website provides a printable, comprehensive checklist of recommended steps starting 12-18 months prior to your target date.

It also provides a list of forms to complete, explains what you can expect as an applicant for retirement, and links to helpful resources for your retirement planning.

The **Member's Guide to Retirement** is probably one of the most important LASERS publications. There you will find detailed membership information with clear answers to many commonly asked questions. The **Retirement Readiness Planner** is another valuable resource that helps put all of the retirement puzzle pieces together, including the elements of financial security, healthy living, and happiness and engagement. Finally, you will find a list of videos relevant to retirement readiness, touching on topics such as annual and sick leave, purchases of service, the Deferred Retirement Option Plan (DROP), and much more.

Check out the information on our website at: www.lasersonline.org/ready-to-retire/. ■

BOARD OF TRUSTEES

Shannon Templet
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225.342.2455

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2019 Board Vice Chair
225.342.6630

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Rep. Kevin Pearson
985.646.6487

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225.342.7012

Hon. John Schroder
225.342.0055

Lorry Trotter
225.953.3867

FROM THE DESK *of*

LASERS is keenly aware that maintaining the confidentiality of member data is of vital importance.



Cindy Rougeou, LASERS Executive Director

Over the past year, we have been particularly focused, and will continue to be, on ensuring the security of our Information Technology (IT) system.

Our management team has spent considerable time

and resources identifying potential threats to our data.

A number of responses have been developed and will continue to be developed to manage possible attacks. Increased network external penetration testing allows us to better test the ability of hackers to penetrate our network and computer systems. Additionally, we will ensure our ability to access relevant data by utilizing cloud-based disaster recovery; this is extremely important in the event of a natural disaster, including hurricanes. For our website, we will implement multi-factor authentication; this will require additional information from a member seeking to sign on to Member Self-Service.

I would like to strongly urge those retirees receiving paper checks to sign-up for direct (electronic) deposit. This will ensure that our retirees will receive their benefits, particularly in the case of weather events. Additionally, there continues to be increased attempts to access our funds through the use of fraudulent checks. Of course, we have implemented many safeguards against fraudulent checks; even so, moving to electronic deposit is the best and safest way for you to receive your retirement benefit.

We want to assist you in protecting your home computer and devices. In this issue, LASERS IT Director Dan Bowden discusses the latest information regarding **ransomware** (page 4). You may also wish to read an article about **phishing** (page 2) in our Spring 2019 issue of *The Beam*.

The LASERS Board of Trustees and our management team remain committed to YOUR financial security. While there are no guarantees against a future hacking attempt, we have confidence in the experience and dedication of our IT team, and their pursuit of innovative measures to provide LASERS with the best in cyber security. ■

“ *The LASERS Board of Trustees and our management team remain committed to YOUR financial security.* ”

HR REPS RECEIVE IMPORTANT UPDATES AT OPEN FORUM

LASERS hosted an Agency Open Forum for nearly 100 Human Resources (HR) representatives in September. Open Forum provides an opportunity for HR staff who work closely with retirement to receive important updates from LASERS and our partners on an annual basis.

LASERS staff presented the outcome of the 2019 Legislative Session, the proposed W-4P changes, important agency resources, and our fiscal year-end investment performance. Empower Retirement provided the top 10 reasons for members to participate in the Deferred Compensation (457) Plan. Additionally, RSEA presented the benefits of membership in their organization.

HR reps are often considered the “middle men” between LASERS and our active members. The goal of the annual Open Forum is to present the most current and helpful information to HR reps, so they can provide exceptional service within their agencies. ■



OGB ANNUAL ENROLLMENT: WHAT YOU NEED TO KNOW



Annual Enrollment for the 2020 plan year is underway and the Office of Group Benefits (OGB) would like to update you on a few changes you will need to know for 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, 2020, **premium rates** for the Pelican and Magnolia plans will increase by five percent. Vantage Health Plan also will raise their rates by five percent. A copy of the premium rates for plan year 2020 can be found on OGB's website, info.groupbenefits.org/premium-rates/.

To help offset that increase, members enrolled in the Pelican HRA1000, Magnolia Local Plus, Magnolia Local and Magnolia Open Access plans now have the option to receive primary care through **Access2day Health**, at no cost to the member. No copays, no coinsurance, no

deductible, no appointment necessary. More information on Access2day Health can be found on OGB's website, info.groupbenefits.org/access2day/.

Prior to annual enrollment, OGB is requesting members to double check the **mailing address** OGB has on file for them. Having the correct mailing address is important as our plan providers (BCBS, Vantage, Access2Day Health, Discovery Benefits and MedImpact) receive member contact information from OGB. If OGB does not have the correct address, this could delay the member receiving membership cards or other communications from their health plan. Please take a moment to go into LEO and verify your address. If you do not have access to LEO, check with HR to ensure your information is correct.

In an effort to keep costs low, **annual enrollment guides** will only be mailed to retirees this year. Active employees may view the annual enrollment guide online at the OGB Annual Enrollment website, www.annualenrollment.groupbenefits.org/. You will also find more information about plan options, meeting schedules and frequently asked questions on the website. ■

Outstanding EMPLOYEE



Tonja Normand, Public Information Director

Leadership is about making others better as a result of your presence and ensuring the impact lasts in your absence. The great communications work that the Public Information Division (PID)

has accomplished under the leadership of Tonja Normand is extremely impressive.

Tonja leads an incredible team of professionals responsible for the best website in state government (in our opinion!), a remarkable number of print and digital publications for our members, a comprehensive educational video library, email communications to over 60,000 members, various communication

campaigns fostering retirement readiness, flawless Board elections, *The Beam* newsletter, webinars for members and agencies, and a social media presence on Facebook, Twitter, and YouTube. These are just a small sample of the many accomplishments by PID under Tonja's leadership.

In addition to managing these numerous communications efforts to our members and the public, Tonja's team provides support internally to all LASERS divisions to maintain and modernize our educational outreach, large-format publications and reports, web applications, conference materials, and more.

Tonja is an accomplished wordsmith who effortlessly articulates the voice of LASERS in everything she communicates. Tonja Normand is recognized as our outstanding employee because she exemplifies leadership and professionalism, and LASERS is better as a result. ■

“Tonja exemplifies leadership and professionalism, and LASERS is better as a result.”



LASERS: Get the Numbers

As of June 30, 2019

Our investment performance summaries are updated monthly on our website.

To view our performance, go to www.lasersonline.org, and click on the *Investments* tab, then *Performance*.

Click on the *Asset Allocation* tab and view our target and actual asset allocations.



Fiscal Year End Investment Return

4.4%



Market Value of Assets

\$12,282,698,991



Annual Benefits Paid

\$1.3 billion



WHAT IS RANSOMWARE?

By Dan Bowden, LASERS IT Director

Recently, there have been several news stories reporting that businesses and school systems throughout Louisiana have experienced a Ransomware attack. This Ransomware problem has been so pervasive that Governor John Bel Edwards issued a statewide emergency declaration in July making available state cyber security resources to help fight this problem.

Ransomware is software that is installed on a computer without the owner's consent or knowledge, allowing the hacker to lock up valuable data files and hold them for ransom. Ransomware attacks are a lucrative business for hackers in America as many small businesses and local governments do not have the financial resources to hire and maintain professional Information Technology (IT) staff. Many victims find it is easier to just pay the ransom than to incur the costs of fighting the problem.

So what can you do to make sure you do not become the next victim?

There are steps you can take to combat this threat, but keep in mind these hackers are smart and resourceful, and are constantly finding new ways to breach security efforts. Here are the things you should absolutely do to greatly diminish your chances of becoming a victim of Ransomware:

1. **Use a newer operating system on your computer.** Microsoft and other operating system makers release security patches for operating systems, but not forever. Microsoft will announce the "end of life" of operating systems and no longer release any security updates. If you still run one of the older operating systems, you risk being hacked.
2. **Turn on automatic updating.** Operating systems, such as Microsoft, release security patches weekly to defend against known threats. Make sure your operating system is set to automatically download and install these updates.
3. **Backup important data.** If you have important data that you cannot lose, make sure you backup that data to an external hard drive or to a secure cloud backup service.
4. **Install an anti-virus software.** Installing Anti-Virus software is essential to good cyber security safety, but make sure you have it set to automatically update itself or you will become vulnerable.
5. **Beware of suspicious emails.** Never click on a link in an email. If you want to go to that website, open an Internet browser, and manually type in the link. This is the number one cause of malware and ransomware. ■

Safe Computing!

THE BOARD MEMO



Shannon Templet, 2019 Board Chair

“ For those who may not know me, I am the Human Resources Director for the House of Representatives. ”

UPDATE ON BOARD ELECTION

Nominations closed July 9 for the 2019 LASERS Board of Trustees Election. Three seats were open for active members and two for retired members. An election will not be conducted this year as the number of nominations received fill the open seats for both active and retired positions.

I am one of the three active members who will continue to serve for another term. The two other incumbent Trustees are Thomas Bickham, Undersecretary with the Department of Public Safety and Corrections, and Judge William T. Kleinpeter of the City Court of Port Allen. For those who

may not know me, I am the Human Resources Director for the House of Representatives.

The two retired members earning seats are incumbent Trustee Virginia Burton, retired from the Louisiana Department of Revenue; and former LASERS Board member Charles F. Castille, retired from the Department of Health and Hospitals.

Trustees serve four-year staggered terms with new terms beginning in January 2020.

Visit the LASERS website to learn more about each Trustee and our commitment to the System. ■

BOARD SUPPORTS H.R. 3934

In our July Board meeting, we unanimously voted to support **H.R. 3934**, the Equal Treatment of Public Servants Act of 2019, which was recently filed by Congressman Kevin Brady. If passed, **H.R. 3934** would change the formula for the Windfall Elimination Provision (WEP). Our action is part of the Board's continuing resolve to seek the reduction or elimination of the WEP and the Government Pension Offset (GPO). We will keep members apprised of **H.R. 3934** as changes occur. ■

CINDY ROUGEOU HONORED BY McNEESE

LASERS Executive Director Cindy Rougeou was honored this month as a 2019 Distinguished Alumnus by the McNeese State University Alumni Association. The Distinguished Alumnus Award is the highest honor the University bestows upon a former student. It is given to individuals who have distinguished themselves in their chosen field of endeavor and have brought honor and distinction to the University. Please join me in congratulating Cindy on this great achievement. ■



LASERS Recognized for Excellence

LASERS received notification over the summer that we were recognized for the following publications and standards of excellence:

Popular Annual Financial Report (PAFR)

For the 20th consecutive year, the Government Finance Officers Association (GFOA) of the United States and Canada has recognized our 2018 Summary Annual Financial Report for the presentation of our major financial, actuarial, and other information in a less technical manner.

Comprehensive Annual Financial Report (CAFR)

For the 22nd consecutive year, the GFOA has recognized our 2018 Comprehensive Annual Financial Report for the presentation of LASERS detailed financial statements.

Public Pension Standards Award (PPSA)

For the 15th consecutive year, LASERS has received the PPSA award from the Public Pension Coordinating Council (PPCC) for meeting the standards for plan funding and administration for 2018.



Traveling Abroad with Medicare

Because Medicare has limited coverage of health care services outside the United States, you may choose to buy a **travel insurance policy** to get more coverage.

An insurance agent or travel agent can give you more information about buying travel insurance. Travel insurance does not necessarily include health insurance, so it is important to read the conditions or restrictions carefully.

For more information, visit www.medicare.gov. ■

How to Get an Auto Insurance Discount

If you need to take a defensive driving course to receive a discount on your auto insurance, there are two ways to make that happen:

- **AARP** offers a Smart Driver Course online for a fee of \$24.95 for non-members or \$19.95 for AARP members. Sign up on their website: www.aarpdriversafety.org/why-take-our-course.html.
- Attend the defensive driving class at the annual **RSEA convention**. Cost is \$15.00 for RSEA members and \$20.00 for non-members. ■

ATTENTION

RETIRED MEMBERS

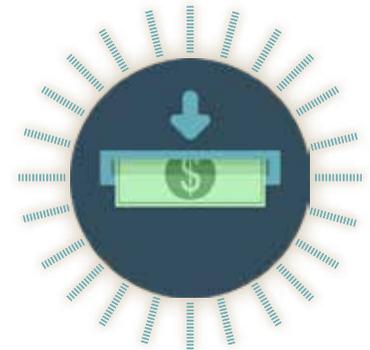
IMPORTANT BENEFIT PAYMENT INFORMATION

Please note that the following benefit payment dates fall on a weekend or holiday, which could affect receipt of your funds:

- **December 1, 2019**
- **January 1, 2020**
- **February 1, 2020**
- **March 1, 2020**

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**. ■



DID YOU KNOW YOU CAN VOTE BY MAIL OR ONLINE?

If you are a senior citizen, 65 years of age or older, you may apply to vote by mail or receive your mail ballot electronically. If you need assistance in voting or additional information, contact your registrar of voters at <https://voterportal.sos.la.gov/registrar>.

To get started, apply through a General Application: www.sos.la.gov/ElectionsAndVoting/PublishedDocuments/GeneralApplicationForAbsenteeByMailBallot.pdf. ■

RETIREE WORKSHOP RESOURCES AVAILABLE ONLINE



LASERS hosted a workshop for retirees in Baton Rouge and online in July. Presenters included the LASERS Executive staff, LASERS Benefits Educators, Social Security Administration, Office of Group Benefits, Empower Retirement, RSEA, SHIIP, and more.

Recordings and copies of the presentations are available on our website at: www.lasersonline.org/retirees/retiree-workshop/. ■

ATTENTION ACTIVE MEMBERS

PREP WORKSHOP REVAMPED TO FIT THE NEEDS OF MEMBERS

Whether you are a new LASERS member or approaching retirement, a Pre-Retirement Education Program (PREP) Workshop can provide you with essential information and tools to help you plan for your retirement.

PREP workshops are held in various cities in Louisiana, and are generally six hours in length.

The LASERS portion of the workshop was recently redesigned, and covers a variety of topics including retirement eligibility, unused leave, purchases of service credit, refunds, survivor benefits, and more.

A representative from Empower Retirement presents information on the Self-Directed Plan and the Deferred Compensation Plan.

The workshop also covers information on Social Security (Windfall Elimination Provision [WEP] and Government Pension Offset [GPO]) and health and life insurance from the Office of Group Benefits (OGB).

We encourage active LASERS members to attend a PREP

Workshop at various times during their state employment. PREP will give you the complete picture of information needed to plan your journey to retirement.

To register for PREP, go to www.lasersonline.org and click on *Register for a Workshop* on the home page.

October 17, 2019 | 8:30 a.m. - 2:30 p.m.
LASERS, Baton Rouge, LA

November 7, 2019 | 8:30 a.m. - 2:30 p.m.
LSU Alexandria, Alexandria, LA

November 13, 2019 | 8:30 a.m. - 2:30 p.m.
LASERS, Baton Rouge, LA

November 19, 2019 | 8:30 a.m. - 2:30 p.m.
SLU University Center, Hammond, LA

November 20, 2019 | 8:30 a.m. - 2:30 p.m.
Nicholls State University, Thibodaux, LA

December 17, 2019 | 8:30 a.m. - 2:30 p.m.
LASERS, Baton Rouge, LA ■

STATE CIVIL SERVICE: DISABILITY AWARENESS

October is National Disability Employment Awareness Month and you can participate by taking our CPTP web-based trainings. These courses were created in conjunction with the State as a Model Employer (SAME) task force to help to improve hiring, recruitment and retention of people with disabilities.

CPTP Disability Awareness Web-Based Training (WBT)

Knowing that a person has a disability may lead us to assume that the person is unable to perform a job or task effectively. This is a false narrative. As state employees, it is our responsibility to create an inclusive workplace, free from judgment and fear. This course will help you identify your role in creating a work environment where everyone is valued and people with disabilities are appreciated. In this course, you will learn to:

- Recognize the different types of disabilities
- Reduce personal bias towards people with disabilities

- Foster positive relationships with people who have disabilities

CPTP Disability Etiquette WBT

What is not familiar is uncomfortable. We shouldn't feel awkward or embarrassed when we are around people with disabilities. This course will show you strategies to create an inclusive and friendly environment, where everyone feels welcome and valued. In this course, you will learn strategies to:

- Interact respectfully with people with disabilities
- Use people first language
- Apply specific etiquette for different types of disabilities

Both courses can be found in LEO by typing "Disability" in the Find box on your My Training

page. For other participation ideas, or to read more about National Disability Employment Awareness Month, visit www.dol.gov/odep/topics/ndeam/. ■





BEAM-ME-UP *Your Questions Answered*



Q: I have over one year of unused annual and sick leave. Can I use my leave to become eligible for retirement?

A: No. You cannot use unused sick and annual leave to become eligible for retirement. At retirement, you can choose to either convert your unused annual and sick leave to service credit and increase your monthly benefit, or you can elect to receive a lump sum payment of the actuarial value (not the hourly salary rate) of the leave. This payment may be rolled over into an IRS qualified plan. For more information, see *Chapter 9: Unused Annual and Sick Leave* in the *Member's Guide to Retirement*.

The Louisiana State Employees' Retirement System (LASERS) distributed this document digitally. No publication costs were incurred.

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