

PERSPECTIVES

Retired
Member
Edition

Public records request

PERS is asking the Marion County Circuit Court to review a public records request by the *Oregonian* newspaper regarding retirees whose annual PERS benefit exceeds \$100,000. A copy of the Complaint, filed in October, is posted on the PERS website (<http://oregon.gov/PERS>).

PERS believes that the request does not meet the public records law requirements to disclose the information.

The *Oregonian's* request includes, but is not limited to, PERS records regarding:

- Retiree's name
- Retirement date
- Employer
- Years of service
- Job classification or job
- Final average salary
- Regular monthly payment
- Any other monthly benefit
- Any other benefit from PERS, monthly or annually.

Oregon Revised Statutes (ORS) 192.502 states:

The following public records are exempt from disclosure under ORS 192.410 to 192.505:

(2) Information of a personal nature such as but not limited to that kept in a personal, medical or similar file, if public disclosure would constitute an unreasonable invasion of privacy, unless the public interest by clear and convincing evidence requires disclosure in the particular instance. The party seeking disclosure shall have the burden of showing that public disclosure would not constitute an unreasonable invasion of privacy.

(12) Employee and retiree address, telephone number and other nonfinancial membership records and employee financial records maintained by the Public Employees Retirement System pursuant to ORS chapters 238 and 238A.

Variable adjustment

If you are one of some 11,000 PERS retirees who remained in the Variable Annuity Program at retirement, the variable annuity portion of your monthly retirement benefit is adjusted every January. The adjustment will begin with your February 1, 2011 benefit payment and you will receive a check stub in the mail regarding your benefit adjustment.

Online member services

PERS is in the final stages of converting our legacy computer system to an upgraded system that will allow on-line access and member self-service transactions. The project will be completed in mid-2011. Retirees will be able to log in and view monthly benefit payment information, change an address, and request or view a 1099-R tax form in a secure environment. Watch for more information in the April 1, 2011 edition of *Perspectives*.

PERS office closures

Due to state budget cuts, PERS offices in Tigard and Salem will be closed, and staff will be on unpaid leave, the following days in 2011:

- February 21, Monday
- March 18, Friday
- May 20, Friday

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PERS Health Insurance Program update

Health care reform has been and continues to be a key news topic. However, many provisions of national health care reform have not been clearly defined. In general, health care reform is slated to evolve from 2010 to 2018.

In 2010, Medicare beneficiaries whose out-of-pocket Part D (prescription) coverage costs reached \$2,830, received a one-time federal government payment of \$250. While there never has been any gap in PERS prescription drug coverage, PERS retirees who reached this out-of-pocket dollar amount also received this one-time payment of \$250.

Beginning in 2011, there will also be some additional discounts implemented on some medications under the Medicare Part D prescription drug program. PERS retirees will see the cost reduction through reduced prices at the pharmacy window.

Beginning January 1, 2011, preventive services will be available with no cost share by PERS Health Insurance Program participants covered under the PERS non-Medicare program. Enhancements to Medicare-covered preventive services are also expected. At this time, exactly which services fall under the definition of “preventive” have not been detailed; however, PERS carrier partners are proceeding with services generally accepted as “preventive.” We also know that funding for Medicare Advantage plans will

be reduced, but the amounts have yet to be determined.

For non-Medicare beneficiaries, January 1, 2011 will bring expanded health insurance coverage to dependent children and allow them to remain covered on their parents’ plan until age 26. In addition, lifetime maximums on benefits for those plans that had maximums will be removed.

The collaborative partnership that the PERS Health Insurance Program has with each of our insurance carriers allows PERS retirees to benefit from knowledgeable Medicare experts monitoring and implementing health care reform as it evolves.

This partnership also helps the Health Insurance Program to work directly with our insurance carriers to mitigate large premium increases. While there was some leveling in premium cost for some plans, Clear One and Providence Health Plans experienced unavoidable premium increases.

The 2011 PERS Health Insurance Program Member Benefit and Rate Comparison Guide, showing new rates and plan changes, has been mailed to PERS retirees. Contact the PERS Health Insurance Program at 800-768-7377 if you did not receive a new benefit booklet or if you have questions.

Annual tax statements to be mailed in January 2011

In January 2011, PERS will mail an Internal Revenue Service Form 1099-R to everyone who received a PERS benefit in calendar year 2010. You will receive more than one 1099-R if you received monthly benefits *and*

- ♦ police and fire unit benefits,
- ♦ beneficiary benefits,
- ♦ turned age 59 1/2 in 2010, or
- ♦ directly rolled over any portion of your benefit.

PERS will mail 2010 1099-Rs to the benefit recipient’s address on file at PERS. If your address has changed, you need to complete the Change of Address form available on the PERS website at <http://oregon.gov/PERS>. Alternatively, you can contact Customer Service at 503-598-7377 or 888-320-7377 to have the form mailed to you. You can also fax the completed, signed Change of Address form to 503-598-0561.

If you do not receive your 1099-R by February 15, 2011, you may request a duplicate by writing or faxing your request to PERS.

Your December 1, 2010 check stub has additional information that may be helpful in tax planning. The check stub shows the total PERS benefit payments you received in 2010 and the total amount withheld in 2010 for federal and state income taxes (state income taxes are withheld if you are an Oregon resident). Also shown on your check stub is the total annual deduction for health insurance if you participate in the PERS Health Insurance Program.

All benefit recipients receive a check stub in December, and you will receive a check stub in the mail whenever your benefit amount changes.

January 2011 benefit checks

Retirement benefit checks for January 2011 will be mailed from Salem on December 30, 2010.



Long term care meetings schedule

Long term care helps those who need assistance with daily living activities, either at home or in a facility. This can be due to an accident, an illness, or advancing age. The need for long term care is not limited to the elderly. These meetings explain the options available to PERS retirees and do not require pre-registration. If you have questions, please call PERS Health Insurance at 503-378-3793.

Date	Location	Meeting Time
Jan 11	Rivershore - Best Western 1900 Clackamette Dr, Oregon City	9:30 - 11:00 a.m.
Jan 11	Tigard Courtyard Marriott 15686 SW Sequoia Pkwy, Tigard	2:00 - 3:30 p.m.
Feb 10	Roth's 1130 Wallace Rd. NW, Salem	9:30 - 11:00 a.m. and 1:30 - 3:00 p.m.
Mar 15	Holiday Inn - On The River 781 NW 2nd St, Corvallis	10:00 - 11:30 a.m.
Mar 15	Embarcadero 1000 SE Bay Blvd, Newport	3:00 - 4:30 p.m.

Perspectives is published by the Oregon Public Employees Retirement System for the benefit of PERS/OPSRP members and employers. Address all correspondence to **PERS, P.O. Box 23700, Tigard, OR 97281-3700**. PERS headquarters is located at **11410 SW 68th Parkway, Tigard, Oregon**. Phone **503-598-PERS** or toll free **888-320-7377**; TTY: **503-603-7766**. Telephone hours are 8:30 a.m. to 5:00 p.m., Monday through Friday, except holidays. PERS' Internet address is <http://oregon.gov/PERS>.

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2011 schedule to mail monthly PERS benefit checks from Salem

2011 Paydate	Date check mails from printing facility in Salem
January 1	December 30, 2010 (Thursday)
February 1	January 31 (Monday)
March 1	February 28 (Monday)
April 1	March 31 (Thursday)
May 1	April 28 (Thursday)
June 1	May 31 (Tuesday)
July 1	June 30 (Thursday)
August 1	July 29 (Friday)
September 1	August 31 (Wednesday)
October 1	September 29 (Thursday)
November 1	October 31 (Monday)
December 1	November 30 (Wednesday)

Customer service survey results and strategies

PERS conducted its 2010 customer service satisfaction survey during August. More than 1,900 people responded online and via hard copy. PERS has conducted annual surveys since 2006.

Participants rated PERS in eight areas: timeliness of services; ability to provide services correctly the first time; helpfulness; knowledge and expertise of PERS' employees; availability of information; the overall quality of service PERS provides; the PERS website; and how our service in the past year compared to previous years.

We also asked three questions regarding the PERS website:

- Was the PERS website easy to navigate?
- Did you find the information you wanted?
- Are there any changes you would make to the PERS website?

More than 83 percent of respondents said the PERS website was easy to navigate and more than 80 percent found the information they were seeking. In some cases, members were looking for account balances or other information that will be available in 2011 as part of Online Member Services. Most of the responses regarding changes to the PERS website involved creating online services for members.

The key issues and suggestions from the comments we received are shown below, along with PERS' strategies to address those items.

1. Members would like to receive benefit estimates in less time.

Members feel that it can take too long to receive a written benefit estimate from PERS.

Resolution

PERS staff has been learning a new benefit estimate tool that impacted our ability to provide benefit estimates quickly. We are now processing most estimates within 30 days. Online Member Services in mid-2011 will allow members to generate a benefit estimate in a secure environment online using current information stored in the PERS database.

2. Members would like access to their PERS information online.

Members would like to view their account balances and other personal information on the PERS website.

Resolution

PERS is in the final stages of converting our legacy computer system to an upgraded system that will allow on-line access and member self-service transactions. We anticipate the project will be completed mid-2011, at which time these services will be available.

Percent of respondents rating “excellent” or “good” (the state’s Key Performance Measures do not include the “Don’t Know” responses; the numbers in the graph have been rebaselined to exclude those responses)

