

PERSPECTIVES

Retired
Member
Edition

Release of benefit data

In 2010, The Oregonian and Statesman Journal newspapers filed public record requests for the names, benefit amounts, and other information for all PERS benefit recipients. PERS denied the requests based on previous legal advice from the Oregon Attorney General that the newspapers failed to adequately show that the public's interest in individually identified information outweighed those individual's reasonable expectations of privacy.

Both newspapers asked the Attorney General to review that standard, and he issued public records orders directing disclosure of the requested information, concluding that PERS benefit recipients did not, by law, have an expectation of privacy as to that information. Under the public records law, PERS went to court to have those orders reviewed.

Those court cases were resolved with a settlement agreement and court judgments that directed PERS to disclose certain information related to service and disability retirement benefits to both newspapers. The judgments required PERS to disclose, on November 21, 2011, the names of every retired member receiving a PERS retirement benefit and the benefit amount.

On March 9, 2012, PERS is required to disclose, for every retired member, the retirement plan and calculation method used to derive that benefit, as well as the member's years of service and final salary. PERS is also required to disclose, on that date, the dollar amounts of benefits paid to survivor beneficiaries and alternate payees of members (former spouses), but not the names of those recipients.

This resolution established reasonable time frames and parameters for PERS to disclose the information. The initial record requests were overly broad and impossible to administer; complying with the subsequent public records orders would have required PERS staff to spend years, at substantial cost, culling through decades of records on microfilm, paper, and electronic media. Instead, the court judgments clearly established which records would be provided, and allowed that process to be accurate and efficient.

Check the PERS website (<http://oregon.gov/PERS>) for updates regarding the public records requests.

Variable adjustment

If you remained in the Variable Annuity Program at retirement, the variable annuity portion of your monthly retirement benefit is adjusted every January.

The adjustment is based on earnings or losses to your variable account as of October 31 of the previous year.

The adjustment will begin with your February 1, 2012 benefit payment. You will receive a letter from PERS showing the amount of the adjustment.

Annual PERS events

January

- Internal Revenue Service Form 1099-R mailed (see page 2 for more information).
- Federal and state tax table changes may change the amount of a retiree's tax withholding (this sometimes occurs later in the year). Retirees can change their tax withholding at any time.

February

- Variable adjustment to monthly benefit amount for those who remained in the Variable Annuity Program at retirement.

April

- Pay stubs and *Perspectives* mailed to retirees.

August

- Annual cost-of-living adjustment (COLA) is paid beginning with the August benefit payment.
- Pay stubs and *Perspectives* mailed to retirees.

December

- Pay stubs and *Perspectives* mailed to retirees.

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PERS 2012 office closures

PERS offices in Tigard and Salem will be closed on the dates shown below. Closures include unpaid furlough days for staff due to state budget cuts.

Date	Closed for
January 2 (Monday)	New Year's Day
January 16 (Monday)	M.L. King Jr. Day
February 20 (Monday)	Presidents Day
March 23 (Friday)	State budget cuts
May 25 (Friday)	State budget cuts
May 28 (Monday)	Memorial Day
July 4 (Wednesday)	Independence Day
August 17 (Friday)	State budget cuts
September 3 (Monday)	Labor Day
October 19 (Friday)	State budget cuts
November 12 (Monday)	Veterans Day
November 22 (Thursday)	Thanksgiving Day
November 23 (Friday)	State budget cuts
December 25 (Tuesday)	Christmas Day

Automatic deposit

Identity theft is increasing. One way thieves can steal your identity is by stealing mail from your mailbox.

Having your PERS benefit payment directly deposited into your checking or savings account can help protect you from identity theft.

The form for direct deposit is available in the Retiree section of the PERS website (<http://oregon.gov/PERS>) or by contacting Customer Service at 503-598-7377 or toll free 888-320-7377. We will be happy to mail the form to you.

Mail the completed form to PERS at:
P.O. Box 23700
Tigard, OR 97281-3700

Giving back – opportunity for retirees

Just because you're retired doesn't mean you can't support your favorite charities every year! You can now make a charitable donation to any of almost 900 Oregon charities using your credit card or an ACH (bank) transfer. It can be a one-time or recurring gift, and you can split your gift among a wide range of charities.

Visit www.ipledgeonline.org/_rpe online. It's easy, secure, and your gift will continue to have an impact! Thank you for your service to our Oregon communities and for giving back.

Annual tax statements

In January 2012, PERS will mail an Internal Revenue Service Form 1099-R to everyone who received a PERS benefit in calendar year 2011, including an Individual Account Program (IAP) benefit. You will receive more than one 1099-R if you received monthly benefits *and*

- ♦ police and fire unit benefits,
- ♦ beneficiary benefits,
- ♦ alternate payee benefits,
- ♦ turned age 59 1/2 in 2011, or
- ♦ directly rolled over any portion of your benefit.

PERS will mail 1099-Rs for 2011 to your 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, or you can use Online Member Services to change your address.

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, 2012, you can request a duplicate by calling PERS at 503-598-7377 or toll free 888-320-7377.

December 1 pay stubs

Your December 1, 2011 pay stub shows your fourth quarter benefit payments, the total gross benefit amount you received for the year, and the total amount deducted for federal and state taxes in 2011.

If you had a rollover transaction, payment from the Benefit Equalization Fund, or are an alternate payee, your 2011 total gross benefit may be overstated. The correct amount can be accessed online using PERS' Online Member Services (OMS). You can create an account and log into OMS from the PERS website (<http://oregon.gov/PERS>).

The "Other Deductions" category on your check stub could include additional taxes, PERS Health Insurance Program deductions, child support, tax liens, union dues, or overpaid benefits. You can view more information regarding "Other Deductions" in OMS.

PERS mails pay stubs to all monthly benefit recipients every December to help in tax planning.

January 2012 benefit checks

Retirement benefit checks for January 2012 will be mailed from Salem on December 30, 2011.

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.

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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***Perspectives* Editor:** David Crosley

Date	Location	Meeting Time
Dec. 13	Holiday Inn - Airport 8439 NE Columbia Blvd., Portland	9:30 - 11:00 a.m.
Dec. 13	Rivershore - Best Western 1900 Clackamette Dr., Oregon City	2:00 - 3:30 p.m.
Jan. 13	Beaverton Library, Room B 12375 SW 5th St., Beaverton	10:30 a.m. - noon
Jan. 13	Riverside Best Western 1900 Clackamette Dr., Oregon City	1:30 - 3 p.m.
Feb. 10	Roth's, Oregon Room 1130 Wallace Rd. NW, Salem	10:30 a.m. - noon & 1:30 - 3 p.m.
Mar. 12	Holiday Inn - On The River 781 NW 2nd St., Corvallis	10:30 a.m. - noon
Mar. 12	Embarcadero 1000 SE Bay Blvd., Newport	2:00 - 3:30 p.m.
Apr. 16	Medford Senior Center 510 E. Main St., Medford	9:00 - 10:30 a.m.
Apr. 16	Holiday Inn Express 375 W. Harvard Blvd., Roseburg	1:00 - 2:30 p.m.



2012 schedule to mail monthly PERS benefit checks from Salem

2012 Paydate	Date checks mail from printing facility in Salem
January 1	December 30, 2011 (Friday)
February 1	January 31 (Tuesday)
March 1	February 29 (Wednesday)
April 1	March 29 (Thursday)
May 1	April 30 (Monday)
June 1	May 31 (Thursday)
July 1	June 28 (Thursday)
August 1	July 31 (Tuesday)
September 1	August 30 (Thursday)
October 1	September 28 (Friday)
November 1	October 31 (Wednesday)
December 1	November 29 (Thursday)

Customer service survey results and strategies

PERS conducted its 2011 customer service satisfaction survey during August. Nearly 1,700 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.

An additional question was directed to respondents who rated PERS "fair" or "poor" in any of the eight areas and asked respondents to tell us why we did not receive an "excellent" or "good" rating.

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 84 percent of respondents said the PERS website was easy to navigate and more than 84 percent found the information they were seeking. In some cases, members were looking for account balances or other information that became available in November 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 resolve those concerns.

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

Resolution: Members can now use Online Member Services to generate a benefit estimate in a secure environment using current information stored in the PERS database. Costs for some purchases can also be generated online. This service is expected to reduce the number of requests for written benefit estimates, allowing PERS to process those requests faster.

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

Resolution: Members can now use Online Member Services that allows online access and various member self-service transactions.

After creating a personal account and logging in, active and inactive PERS members can create a retirement benefit estimate online, see their employment history, check their current Tier One or Tier Two account balance, and view information used in the member's annual statement.

Retirees can view benefit payment information, change their address, and review or request a 1099-R.

Ratings for the eight survey questions

How do you rate...	Excellent (1)	Good (2)	Fair (3)	Poor (4)	Don't Know (5)
The overall quality of service?	64%	26%	4%	3%	3%
The timeliness of services PERS provides?	62%	25%	4%	5%	4%
PERS' ability to provide services correctly the first time?	59%	27%	4%	5%	5%
PERS' helpfulness?	64%	24%	4%	3%	5%
The knowledge and expertise of PERS employees?	57%	28%	3%	3%	9%
The availability of information at PERS?	59%	26%	5%	4%	6%
The PERS website?	25%	22%	5%	2%	26%
Our service in the past year compared to previous years?	49%	24%	3%	4%	20%