

## Senate Bill 1049: 2020 changes to Work After Retirement

The 2019 Oregon Legislature passed Senate Bill 1049, which will [impact some retired members](#) who return to employment with a PERS-participating employer.

### Is my monthly pension benefit going to change because of SB 1049?

No. The bill does not impact PERS retirement benefits you are currently receiving.

### What is changing with Work After Retirement?

SB 1049 simplifies the rules for “Work After Retirement.” Starting in 2020, there are **no limitations\* on the number of hours** most retirees can work for a PERS-participating employer.

From January 1, 2020, through December 31, 2024, most retirees can work for a PERS-participating employer for an unlimited number of hours.

The 1,040-hour (for most [Tier One/Tier Two retirees](#)) and 600-hour (for [OPSRP retirees](#)) limits continue to apply for calendar year 2019.

If you are employed as a PERS retiree for a PERS-participating employer in 2020-2024, you:

- Can continue to receive your PERS retirement benefits (but not accrue any new retirement benefits),
- Receive wages from your employer, and
- Have **no limitations\*** to the number of hours you can work.

Learn more about SB 1049 on the [PERS website](#) and by [signing up for GovDelivery updates](#).

\*Note: You must have retired at or after “normal retirement age” (see chart to the right), or with 30 years of service (25 years for most Police & Fire members). If you retired “early” and want to work unlimited hours, the date of your re-employment as a PERS retiree must be **more than six months after** the date you retired, otherwise the standard limits apply.

## Cost-of-living adjustment (COLA) increase for 2019

The 2019 cost-of-living adjustment (COLA) for PERS benefit recipients receiving a monthly benefit is included in your August 1, 2019 benefit payment.

The COLA amount is based on the U.S. Bureau of Labor Statistics’ Consumer Price Index (CPI). PERS used the CPI for the West Region, which, for 2018, was 3.35%. However, the maximum COLA PERS can provide each year is 2%.

### Benefit recipients who retired before October 1, 2013, received a 2% COLA for 2019.

If you earned some service credit before October 1, 2013, and some after that date, you will have a “blended” COLA for 2019, including:

- 2% on service credit earned up to October 1, 2013; plus,
- 1.25% on service credit earned after October 1, 2013. If your annual benefit is more than \$60,000, the portion above \$60,000 receives a 0.15% COLA for service credit earned after October 1, 2013.

If you are an OPSRP member (hired after August 28, 2003) whose effective retirement date was on or after August 1, 2018, your COLA is pro-rated based on the number of months you received a benefit before July 1, 2019.

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Classification	Normal Retirement Age		
	<a href="#">Tier One</a>	<a href="#">Tier Two</a>	<a href="#">OPSRP</a>
General Service	58	60	65
Police & Fire	55	55	60

# Tier One members living in Oregon: “Tax remedy” notice

Eligible\*\* Tier One members who are Oregon residents qualify for a “[tax remedy](#)” increase in their monthly PERS benefit payments.

PERS is directed to increase benefits for certain Tier One members to compensate for Oregon state income taxation on PERS benefits.

Tier Two and Oregon Public Service Retirement Plan (OPSRP) members **are not eligible** for the tax remedy on their PERS benefits.

Each fall, PERS works with the Oregon Department of Revenue to determine residency based on income tax returns for the **previous year**.

**PERS will contact members who need to recertify residency in fall 2019.**

You likely **will not need to take any action** if you have not recently moved or if you filed Oregon state income taxes for 2018 on time.

You should always update your address with PERS through [Online Member Services \(OMS\)](#) or the [Information Change Request](#) form whenever you move. Note that updating your address through that form **does not** change your residency status (for tax remedy purposes) and **does not** change your tax withholdings.

If you want to [confirm or update your residency status](#) now, you can do so using the “View/Update Residency” function in OMS or by submitting a [PERS Residency Status Certification](#) form. You can also submit a new [W-4P](#) form to change your tax withholdings.

If PERS is notified that your residency status changed from the previous tax year, or if you filed 2018 state income taxes late with the Oregon Department of Revenue, **we will mail a letter to your address of record in fall 2019** either informing you that you are eligible to receive the tax remedy increase or that the tax remedy will be removed unless we receive verification of your Oregon residency.

[Further information](#), frequently asked questions, and a [step-by-step guide to updating your residency status using OMS](#) is available in the [Retired Member Information section](#) of the PERS website (<https://www.oregon.gov/pers/RET>).

If you [sign up](#) to receive Tax Remedy Notifications in [GovDelivery](#), PERS’ email communication tool, we will send a reminder in fall 2019 when the letters have been mailed to impacted members.

Please note that GovDelivery is a mass communication tool; just because you sign up to receive the email does not mean tax remedy impacts your benefit or you need to take any action.

\*\*Tier One members **are eligible** for the tax remedy if they are:

- Oregon residents for the purpose of paying Oregon income taxes,
- were hired before July 14, 1995, **and**
- have **either** service time before October 1, 1991, **or** at least 10 years of creditable service.

## When will my benefit be paid in 2019?

<a href="#">2019 pay date</a>	Checks mail from Salem	Direct deposit effective date
September 1	August 29 (Thursday)	August 30 (Friday)
October 1	September 30 (Monday)	October 1 (Tuesday)
November 1	October 31 (Thursday)	November 1 (Friday)
December 1	November 26 (Tuesday)	November 27 (Wednesday)

### Sign up for [GovDelivery](#) email or text updates:

<https://public.govdelivery.com/accounts/ORPERS/subscriber/new>

### You can get alerts on:

- PERS Board Meeting Agendas
- PERS Administrative Rulemaking
- Retired Member News and *Perspectives*
- PERS Health Insurance Program (PHIP)
- Tax Remedy Notifications
- Variable Account Information
- Senate Bill 1049 Information and more!

# Member Satisfaction Survey: Thank you for your feedback

Thank you to the nearly 3,000 retired PERS members who took our annual member satisfaction survey online in May. This was our first time conducting the survey in May and only online, in a strategic effort to receive more feedback from non-retired members. Over 5,000 PERS members in total took this year's survey.

Overall satisfaction ratings from retirees were fairly similar to 2018 (see chart below).

Full results will be presented to the PERS Board in October, and we will share additional analysis in a future issue of *Perspectives*.

Your feedback is extremely valuable, as it allows us to continue to make improvements to the services we provide and better serve our members.

While the annual survey was not available in print this year, please remember that we are not currently planning on discontinuing a print version of *Perspectives*. As always, you can share any feedback and ways we can improve while speaking with our PERS Member Services representatives and by [writing to PERS](#).

## Top answers from retirees: What is your preferred method to get information from PERS?

Perspectives newsletter	66%
PERS website	64%
Email from PERS	64%
Online Member Services (OMS)	51%
PERS Annual Statements / 1099-R	47%
Letters from PERS	43%
PERS call center	18%

## Other Retiree Responses

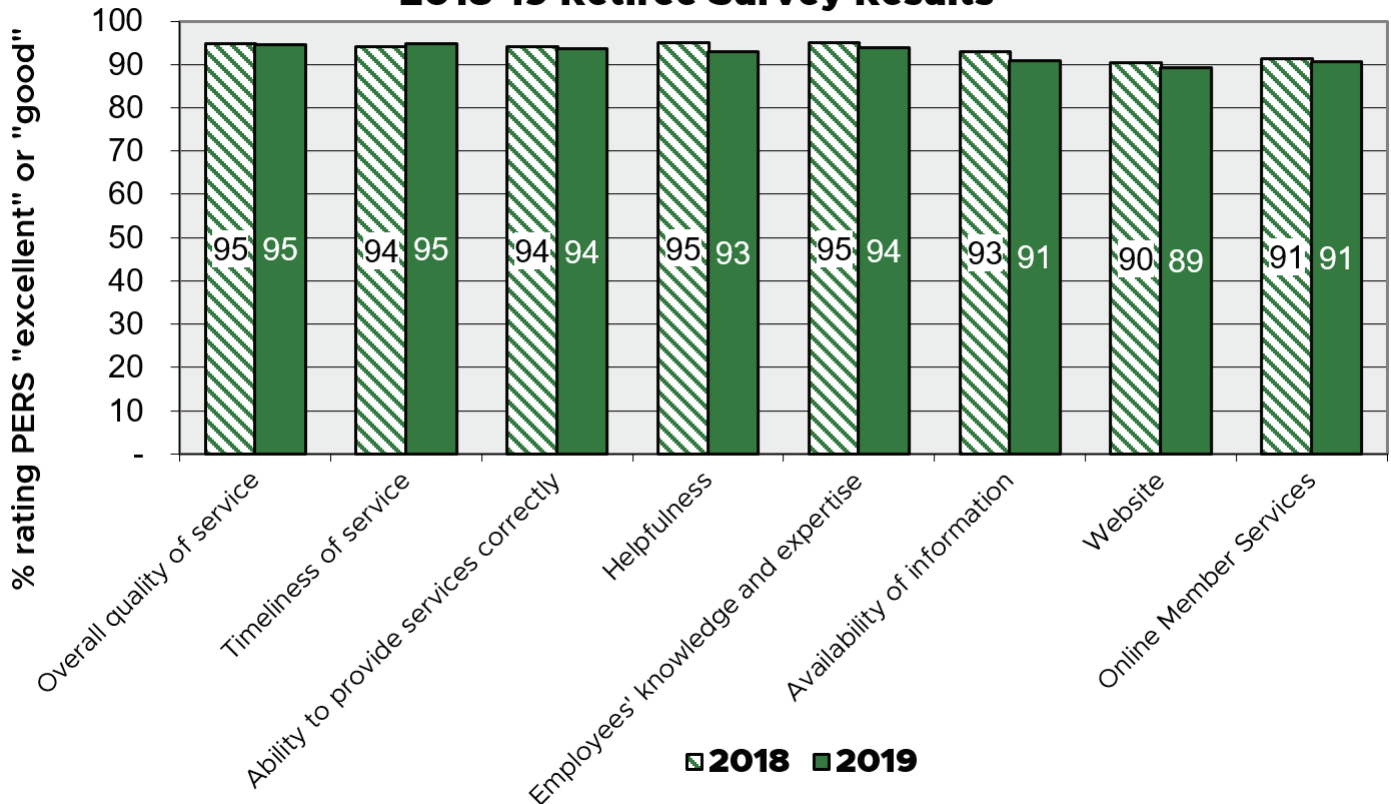
**I feel confident my retirement is secure with PERS.**

88.7% agree <small>(strongly - somewhat)</small>	6% disagree <small>(somewhat - strongly)</small>	5.3% neutral
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**PERS sends communications relevant to my needs.**

93.2% agree <small>(strongly - somewhat)</small>	1.5% disagree <small>(somewhat - strongly)</small>	5.3% neutral
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## 2018-19 Retiree Survey Results



## Moving? Life changes?

It is important that you 1) keep your information up to date and 2) mail or fax (503-598-0561) forms to PERS in a timely manner. Find [forms](#) in the Retired Member Information section of the PERS website and under [Most Requested Forms](#).

Mail information to:

PERS, PO Box 23700  
Tigard, OR 97281-3700

**Address changes:** PERS Member Services **cannot** update addresses over the phone or via email for security reasons. You can update information in [Online Member Services](#). You can also submit an [Information Change Request](#) form.

**Direct deposit:** New [direct deposit](#) forms must be received and validated by the 15th of any month to impact your next payment.

**Tax withholding:** Updating your address **does not** automatically change your withholdings. You must submit a new [W-4P](#) form. You may have withholdings on both your PERS pension and IAP payments. Submit by the beginning of the third week of any month.

**Account access:** The [Authorization to Release Account Information](#) form allows you to authorize a third party to obtain information regarding your PERS account or benefits. The [Special Power of Attorney](#) form gives the person(s) you designate the power to make any and all decisions for PERS-related matters on your behalf.

**Divorce:** [Contact](#) Member Services.

**Death notices:** Have a representative call Member Services as soon as possible. Failure to [report a death](#) in a timely manner may result in overpayments and invoicing. PERS will request the date of death, city and state where the death occurred, a photocopy of the death certificate, and spouse or personal representative contact information.

## Volunteer opportunity

*The following volunteer opportunity was submitted on behalf of the Senior Health Insurance Benefits Assistance (SHIBA) program.*

The Senior Health Insurance Benefits Assistance (SHIBA) program is a statewide Medicare information, assistance, and counseling program that relies on a network of community partner organizations, local sponsors, and volunteers.

SHIBA, which is primarily funded through federal grants, is part of the Oregon Department of Consumer and Business Services (DCBS), the state's largest consumer protection and business regulatory agency.

SHIBA provides critical information and assistance to Oregon's Medicare beneficiaries and their families who need help understanding Medicare.

The program also provides comprehensive and personalized advocacy and assistance for beneficiaries who need help with complex issues, including Original Medicare and Private Medicare plan appeals and grievances.

SHIBA needs more volunteers.

SHIBA volunteers are integral to SHIBA's mission of being the trusted source for local Medicare information and assistance.

Whether that is completing the certified counselor training program or helping the program with your skill set (marketing, data entry, administrative assistance), you will feel good about helping your neighbors while also helping yourself better understand the complexities of Medicare.

For information, call the SHIBA helpline at 800-722-4134 (toll-free) or email [shiba.oregon@oregon.gov](mailto:shiba.oregon@oregon.gov).

Learn more about volunteering with SHIBA and apply online at:

<https://healthcare.oregon.gov/shiba/volunteers/Pages/volunteer.aspx>.

Short URL: <https://bit.ly/2J5IkAK>

## Volunteer opportunities for SHIBA are available statewide

Significant needs for volunteers in Baker, Clatsop, Columbia, Coos, Curry, Grant, Klamath, Lake, Malheur, Morrow, Umatilla, Union, Tillamook, and Wallowa counties.

Have a state-run volunteer opportunity to share?

Send your ideas to [editor@pers.state.or.us](mailto:editor@pers.state.or.us).

## PERS Contact Information

Address correspondence to:  
**PERS, PO Box 23700, Tigard, OR 97281-3700.**

PERS' headquarters is located at:  
**11410 SW 68th Parkway, Tigard, Oregon, 97223.**

**Phone: 888-320-7377, TTY: 503-603-7766.** Telephone hours are 8:30 a.m. to 5 p.m., Monday through Friday, except holidays.

**Website and Online Member Services:** <https://oregon.gov/PERS>.

Email PERS Member Services at: [PERS.Member.Services@state.or.us](mailto:PERS.Member.Services@state.or.us).

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