

# The WCEA Review

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## WCEA Executive Board

### President

Penny Rasmussen  
prasmussen@wcea.us

### Vice President

Stacey Jackson  
sjackson@washoecounty.us

### Secretary

Rocky Badolato  
rbadolato@washoecounty.us

### Treasurer

Tracy Sanders  
tsanders@washoecounty.us

### Business Agent

Carla Fells  
cfells@wcea.us

## Do You Know Your Bills?

During the last Legislature, several bills were introduced that had a direct impact on the Public Employee's Retirement System. This year, with the budget woes in the forefront of the news, public employees are once again a big topic in Carson City.

The complete Bill Draft Request (BDR) list for the 2011 Legislative Session is available on the Legislature's web site ([www.leg.state.nv.us/Session/76th2011/BDRList](http://www.leg.state.nv.us/Session/76th2011/BDRList)).

Here's a brief look at Senate bill 427 that was passed:

- Employees hired after Jan. 1, 2010 will need to work 15 years before becoming eligible for retirement health benefits. Retirees would have to immediately begin using the coverage or would no longer be eligible for the state subsidy.
- After 12 years of retirement, cost of living adjustments will be capped at 4 percent per year.
- Employees will be vested for full benefits after 30 years of service instead of 28. Workers with 10 years of service can retire at age 62 instead of 60.
- Police officers and firefighters with 20 years of service can retire at age 50. They no longer will be able to retire at any age with 25 years of service.
- Limits to 10% a year the salary increases that can be used for calculating retirement benefits, which limits the ability of some workers to "spike" their pay during their final years of service.
- The early retirement penalty was

raised to 6 percent from 4 percent. Changes to collective bargaining agreements:

- Any new, extended or modified collective bargaining agreement between local governments and employee groups must be approved by the elected body and vetted in a public hearing.
- Disputes can't go to arbitration until six negotiations sessions have been held. Arbitrators must consider the government's ability to pay through the life of the contract and must take into account salaries of other government workers both inside and outside of the state.

The following is an excerpt from an article in the Reno Gazette Journal during the 2010 Legislature last spring.

*"Republicans again worked to convince the Democratic majority to soften collective bargaining rights for local government employees. They wanted local governments to have emergency power to re-open contracts in times of fiscal crisis and make negotiations subject to the open meeting law. They tried in vain to tie their support for a budget proposal to the collective bargaining issues. In the end, they settled for a resolution directing lawmakers to study ways to make collective bargaining more transparent during next year's session."*

Public Employees and their benefits are, once again, open for discussion during the 2011 Legislative Session. It is beneficial to everyone if you get involved on the happenings in Carson City. So read the bills, write your Congressman and preserve your Washoe County benefits.

# WCEA Academic Scholarships

In an effort to assist new and continuing students with their academic planning and success, Washoe County Employees' Association (WCEA) will be awarding \$2,000 in academic scholarships. The WCEA Scholarship is awarded annually to a child or dependent of WCEA members in their final year of high school or are continuing their secondary education.

The WCEA Board of Directors will award the scholarship(s) to the applicant(s) demonstrating the

best overall performance in academic achievement, community service, and school activities.

WCEA Scholarships are for one academic year and students must re-apply annually. Minimum requirements to be considered are:

- One parent must be a WCEA member.
- Must enroll in a program with at least 12 credits.
- First-time freshman and continuing students must have a minimum GPA of 3.0.

To apply, submit the following

items to the WCEA office:

- Application. Available at the WCEA office or download from [www.wcea.us](http://www.wcea.us).
- A written letter of reference from an educator or employer.
- **Official sealed** school transcripts.

Mail your completed packet to:  
WCEA Scholarship Committee,  
1575 Delucchi Ln, Reno, NV  
89502.

WCEA must receive your application no later than 5:00 p.m. on **March 30, 2011.**

# WCEA General Membership Meeting

Mark your calendars for the General Membership meeting February 23, 2011, Health Department Conference Room from 5:30 pm to 7:00 pm. The agenda is as follows:

- Changes to the By-Laws
- Voting on the changes to the By-Laws. (Must be present to vote per our current By-Laws)
- Articles 19 (Health Plan) & 24 (Reduction In Force) of the Contract that remained open during the 2010/2011 Contract Negotiations.

Please review attachments in the original email. Copies will not be provided at the meeting.

- Survey Monkey / ADT Phone Calls

- Update on Legislative Bills
- Facebook Page
- Outsourcing Update and our District Court case
- PERS Increase July 1, 2011 (2.25% Total-1.13%WCEA)
- Budget and 2011/2012

Contract Negotiation Update  
The By-Law Changes and Articles 19 and 24 contract changes will be posted on the Association website at [www.wcea.us](http://www.wcea.us).

If the By-Law changes pass, we will start voting on the contract changes directly after the General Membership Meeting.

Your vote is important so the following are additional voting dates and times:

| Thursday, February 24, 2011: |                         |
|------------------------------|-------------------------|
| 7:00-8:00 am                 | 9th St Bldg A Lobby     |
| 7:00-8:00 am                 | WCSCO Cafeteria         |
| 6:30-7:00 am                 | Incline Roads Dept      |
| 7:00-7:30 am                 | Reno Roads Dept         |
| 12:00-1:00 pm                | Downtown Library        |
| 12:00-1:00 pm                | 1st Floor Mills B. Lane |
| 12:00-1:00 pm                | 9th St Bldg A Lobby     |
| 4:30-6:30 pm                 | WCSCO Cafeteria.        |
| 8:30 am-1:30 pm              | WCEA Office             |
| Friday, February 25, 2011:   |                         |
| 7:00-8:00 am                 | 9th St Bldg A Lobby     |
| 7:00-8:00 am                 | WCSCO Cafeteria         |
| 6:30-7:00 am                 | Incline Roads Dept      |
| 7:00-7:30 am                 | Water Resources         |
| 12:00-1:00 pm                | Downtown Library        |
| 12:00-1:00 pm                | 1st Floor Mills B. Lane |
| 12:00-1:00 pm                | 9th St Bldg A Lobby     |
| 4:30-6:30 pm                 | WCSCO Cafeteria.        |
| 8:30 am-1:30 pm              | WCEA Office             |

Please fill out the below form and either deliver or send through inter-county mail to any Board Member, email to [main@wcea.us](mailto:main@wcea.us), snail mail to the WCEA Office, 1575 Delucchi Lane, Ste 208, Reno, NV 89502 or bring to the General Membership Meeting next week. This information will be used to update our files, send out surveys and notifications and electronic voting. It will not be used for any other purpose except WCEA

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Primary Phone Number: \_\_\_\_\_

Home email address: \_\_\_\_\_

Your Department: \_\_\_\_\_

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# Proposed WCEA By-Laws Changes

By Stacey Jackson

Over the last few years this Association has had to navigate through many unusual hills and valleys. During the course of our travels we have found that some of our by-laws were not clear and/or did not allow for flexibility to address some situations. Therefore, the WCEA Board, with the help of one of our members, has gone through the by-laws and re-worded them to work with today's challenges and tomorrow's unknowns. The following is a highlight of the major changes. The actual language will be presented and discussed at the next general membership meeting.

**Membership (Article V, Section 2).** Changes in this article are due to the many requests we receive to waive the reinstatement fee without just cause and requests to reimburse the bi-weekly dues going back several months.

- Clarify that the \$150.00 reinstatement fee may be waived under three conditions: 1) Reinstatement of a laid off employee; 2) Moving in and out of positions that are not covered under WCEA; 3) During a membership drive.

- Clarify that reimbursement of Association dues will go back a maximum of 2 months.

**Duties of the Officers (Article 7, Section 8).** Changes in this article are strictly bookkeeping issues.

- Clarify the duties of the Treasurer in regards to reviewing the books and disbursement of funds.

**Meetings of the Board (Article X, Sections 3, 4 & 5)** Changes in this article were made to clarify the need for special meetings of the Board.

- Clarify that the President or the Vice-President may call a special meeting of the Board.

- Clarify that any three Board members may also request a special meeting of the Board.

- Clarify that special meetings shall be called to address urgent and/or time sensitive topics.

**Meetings of the General Membership (Article XII, Section 3).** Changes in this article were made to clarify the calling and noticing of a general membership meeting and what to do in the event that there is not a quorum of the Board.

- Modified the notice posting time for a general membership meeting shall be changed from 10 days to 7 calendar days.

- Clarify that a general membership meeting may be called at the request of 10% of the membership.

- Clarify that should there not be a quorum of the Board at a general membership meeting the meeting may still proceed but that no formal voting may take place.

**Election of Officers (Article XIII, Section 4).** Changes in this article are to avoid having one or more empty seats on the WCEA Board.

- Allow for more than two WCEA Board Directors from one department in the event that the only candidates running are from departments that already have two seats on the board.

**Contract and Voting Procedures (Article XIII, Sections 5, 6, 7 & 8).** Changes in this article are in direct response to the recent situation that caused a great deal of confusion during the last contract voting. We were forced to

rush through the process in order to get the ballots in the mail in time so they could be returned in time to get our contract approved by the next BCC meeting.

- More flexibility in voting by allowing the Board to choose the method of voting.

- Add two methods of voting: polling stations and electronic voting.

- Clarify the processes for each voting method (polling station, electronic voting, mailed ballots).

**Removal and Resignations of Officers and Directors (Article XIV, Section 2)**The change in this article is strictly a time saving issue.

- Change the time frame from 20 days to 10 days to begin the process of removing a Board member.

**Adoption, Amendment & Repeal (Article XXI Sections 3, 4 & 5)**Changes in this article are to clarify that the Board has the authority to make changes to the by-laws as long as the general membership is given the opportunity to review/discuss said changes.

- Clarify how future by-laws shall be amended.

**Notices (Article XXII, Sections 1 & 2).** Changes in this article are to clarify and change when and how meeting and/or voting notices are posted.

- Clarify how notices are distributed to the Board and the general membership.

- Clarify how much notice will be given for meetings and voting.

**Negotiations (Article XXIII, Section 1).** Changes in this article were made to follow past practice of always having the President of the Association sit on the contract negotiation team.

# Retirement Health Benefits for Post 1997 Employees By David Kelly

As hard as the last year has been, it has not been without benefits. The Association was able to secure retirement health benefits for all employees hired before July 1, 2010. This is an amazing accomplishment in the current times.

So what is this new benefit? Basically, the benefit is a subsidy that is paid by the County towards the cost of a retiree's health care. In other words, retirees will be able to stay on the County health plan and will have a portion of the cost paid for them. The level of the subsidy is determined by the Public Employee Retirement Board (PEBP). Upon eligibility for Medicare, Medicare will become the retiree's primary insurance, with the County's insurance as a secondary. This system has worked well for people and also helps to keep costs reigned in for the County.

PEBP is the group that administers the State retiree health care plan. Each year, it sets the level of the subsidy for non-State retirees and is represented in the following table. It is important to understand that PEBP is only being used to determine the level of the benefit. County retirees will NOT be required to go to the State plan, but will be allowed to stay on the County health plan.

The first column on the table stands for Years of Service. A retiree's time with the County will determine the level of their benefit. Find the appropriate number of years of service and following the table to the "Non-State" column, a retiree can find their benefit level.

Imagine that a retiree has

| YOS | State   | Non-State |
|-----|---------|-----------|
| 5   | +258.23 | -86.08    |
| 6   | +232.40 | -111.90   |
| 7   | +206.58 | -137.72   |
| 8   | +180.76 | -163.54   |
| 9   | +154.94 | -189.37   |
| 10  | +129.11 | -215.19   |
| 11  | +103.29 | -241.01   |
| 12  | +77.47  | -266.83   |
| 13  | +51.65  | -292.66   |
| 14  | +25.82  | -318.48   |
| 15  | -       | -344.30   |
| 16  | -25.82  | -370.12   |
| 17  | -51.65  | -395.95   |
| 18  | -77.47  | -421.77   |
| 19  | -103.29 | -447.59   |
| 20  | -129.11 | -473.41   |

worked for the County for 17 years and is retiring. From the table, their subsidy would amount to \$395.95. Currently, the cost for a retiree on the HMO plan with the County is \$552.51. By subtracting the subsidy from the plan cost, the retiree would have to pay \$156.56 a month to stay on the County health plan.

Another example would be a retiree who has worked for the County for a full 30 years, is on the PPO plan, and is retiring. Their benefit level would be \$473.41 and the cost for the PPO plan for retirees is \$621.91. The retiree's cost per month would be \$14850.

This benefit greatly reduces the cost of health insurance to our members in retirement. Anyone who has priced health care plans knows how expensive they can be, which can be a real problem in retirement when income is fixed and often reduced.

In the past, PEBP has increased the subsidy level each year to keep up with cost in-

creases. The last couple of years this has not happened, due to the economic climate. Hopefully, once the economy turns around, the level will continue to increase again. Either way, it is important to remember that controlling health care costs is in our best interest as well as the County's. With only a portion of the cost being covered for retirees, large cost increases to the plan cost will make the benefit seem much smaller.

These days, retirement health benefits are disappearing and costs are skyrocketing. The fact that the Association was able to secure these benefits is truly an accomplishment to be applauded. However, it is also important to remember that the fight is not over. Currently, the retirement health care fund is not fully funded. WCEA must continue to make sure that the County is adequately funding that account to prevent shortfalls in the future. In addition, new employees (hired after July 1, 2010) do not have any retirement health benefit. This needs to be fought for as well. It is in everyone's best interest to work to keep health care costs lower.

These fights need you. Get involved with your Association. Attend meetings, run for the Board, write letters to your congressman and County commissioner. Talk to them about the issues that are important to you and your community. Get active to stay healthy and keep costs low. All of these are small ways that you can help to keep WCEA headed in the right direction!

# QUICK BITS

Rising prices getting you down? Log onto [www.recreationconnection.com](http://www.recreationconnection.com) for great savings at theme parks, golfing, movies and more!



WCEA members are eligible for great discounts on hotels, theme parks & more! For a complete listing of all current discounts, visit the WCEA website or

[www.wildatworkvacations.com](http://www.wildatworkvacations.com)

**Check it out!** Verizon Wireless gives an **18%** discount to Government Employees. Check online at [www.Verizonwireless.com](http://www.Verizonwireless.com) or take your current paycheck stub to your nearest store!



## Do we have your correct information?

We're updating our members' list so we can get information to you faster. Please make sure that we have the following:



- Correct mailing address
- Correct Department
- Email
- phone number

If not or you are unsure, contact Peggy at [main@wcea.us](mailto:main@wcea.us) or 329-9750.

*WCEA Board of Directors meetings are held the 2nd Wednesday of every month at 5:15pm. They are open to all members and are held at the WCEA office, 1575 Delucchi Ln.*

## Withdraw from WCEA

Should you decide to withdraw your membership in WCEA, it is **YOUR** responsibility to fill out a withdrawal form and contact the Comptroller's Office in order to stop the dues from being deducted.

If you have questions, please contact the WCEA office at (775) 329-9750 or any Board Member.

## WCEA Newsletter

The WCEA Newsletter is one way to reach our membership and keep everyone apprised of current events and news. It is created for the members by the members.

Is there a subject you would like to see in a future issue of the *WCEA Review*? Suggestions or ideas that association members could benefit from? Put those journalistic abilities to the test and send to [tsanders@washoecounty.us](mailto:tsanders@washoecounty.us) or [main@wcea.us](mailto:main@wcea.us). And please, let's keep it appropriate.



## WCEA is on Facebook!

### Movie Tickets Increase

WCEA has been diligent in its efforts to find great deals and save a nickel everywhere possible for association members. Unfortunately, we have no control over price increases. Therefore, effective February 2011, members started paying 25¢ more per movie ticket.

#### Platinum Supersaver

No restrictions, no expiration date

**\$7.50 each.**

Assessor's Office, Stacey Jackson (328-2679)  
Sheriff's Office, Diane Machen (328-6397)  
Sheriff's Office, Penny Rasmussen (328-3033)  
D.A.'s Office, Lori Delano (328-3244)  
WCEA Office, Peggy Clemens (329-9750)  
Library, Rocky Badolato(327-8343)

# PROTECT YOUR FUTURE INCOME!

## Why do you need Disability Income Insurance? Consider the facts:

- 56% of Americans said they couldn't pay their bills or meet expenses if they were disabled and couldn't work for a year or more.\*
- On average, a disabling injury occurs every 1.2 seconds.\*\*
- Medical expenses averaged \$4,427 per disabling injury in 2006.\*\*\*

WCEA has endorsed American Fidelity as your provider for Disability Income Insurance. American Fidelity's Disability Income Insurance was created specifically for Washoe County employees. **You need salary protection if you depend on your income.**

With American Fidelity's Disability Income Insurance, benefits are payable when you are unable to work due to a covered accident or sickness. Use the benefit payment for your mortgage, car payment, utilities, or groceries—the choice is up to you!

There is still time to see your American Fidelity Account Representative. Enrollment ends November 7—schedule your Disability Income Insurance discussion today!  
*+Limitations, exclusions, and waiting periods may apply.*

Take a step in protecting your future income! Contact American Fidelity at 775-829-1313 to begin your coverage or to update an existing plan.<sup>+</sup>



\*"DI: Selling the need", *Life & Health Advisor*, April 2008, p.3.

\*\**National Safety Council, Injury Facts, 2008 Edition, pg. 2.*

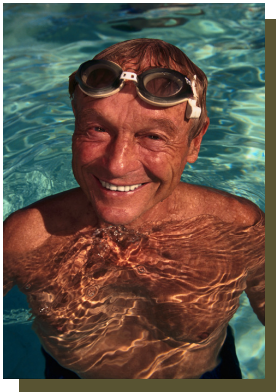
\*\*\**National Safety Council, Injury Facts, 2008 Edition, pg. 4.*

<sup>+</sup>This policy does not automatically update with pay raises. Please contact American Fidelity to update your coverage to keep up with your increased salary.

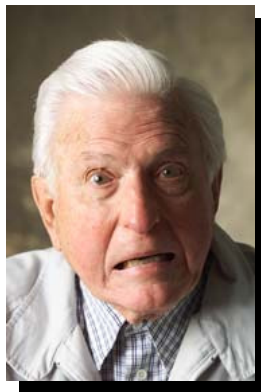


# Hartford 457 Deferred Compensation Plan

## Determining Your Retirement Income



Most Frequently Asked Question:



*“Will I have accumulated enough to retire comfortably?”*

## Hartford Life Provides Personal Assistance

**Your Hartford Representative: Sharon Brannon**

- Can help you determine cash you'll need to meet your retirement goals
- Can provide personal account reviews as your circumstances change
- Can provide information to help you select your investment choice(s)
- Can offer confidential, individual appointments at your work site
- Can provide your 401(a) information (upon 1-year anniversary)
- Can help calculate the net impact of pre-tax contributions
- Can conduct informational group meetings
- **826-1227, ext.4 or [sharon.brannon@hartfordlife.com](mailto:sharon.brannon@hartfordlife.com)**

