

INSIDER

THE VOICE OF ALABAMA'S STATE EMPLOYEES



ALABAMA STATE EMPLOYEES ASSOCIATION

Promoting and protecting the interests of state employees

September 28, 2016

Governor Robert Bentley
600 Dexter Avenue
Montgomery, AL 36130

Dear Governor Bentley:

When you receive this letter state employees will have begun their ninth year without a cost of living adjustment (COLA). Many state employees, those who are "topped out" (those not eligible to receive an actual COLA) are actually taking home less pay than in October 2008; and all state employees have not received the promised increased retirement payments and increased payments for health and dental insurance. In 2011 there are 6,248 "topped out" employees. The number of "topped out" employees is expected to increase to 10,000 by 2016. There is a real need for a COLA. The General Fund budget with a funded COLA is a top priority for state employees. It is a top priority for you to make us your first priority. State employees felt to see their counterparts who are paid out of the General Fund budget with a funded COLA. This year state employees understand that the General Fund is in dire need of a COLA. It really hits home and is frustrating when you see the others receive such a needed raise. When you look at it from the eyes and hearts of state employees, your workers who are giving their all each day, you can understand why a COLA is so desperately needed for not only state employees, but their families.

I will be sending this letter to each House and Senate member so they too can see the true struggle that state employees face if this pay crisis is not immediately addressed. Please continue to put yourself in a state employee's shoes as you move forward.

Sincerely,

Mac McArthur
Executive Director

MAC McARTHUR, EXECUTIVE DIRECTOR

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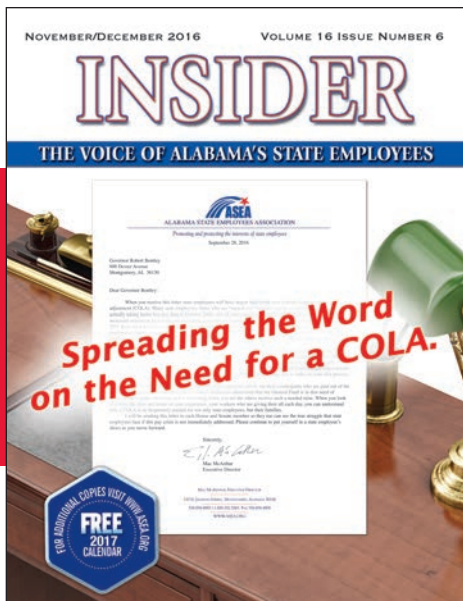
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THE PRESIDENT'S MESSAGE

Below is the speech delivered by ASEA President Randy Hebson to the 2016 convention delegation.



*By Randy Hebson,
ASEA President*

Greetings fellow state employees, Board Members, delegates, and guests! I welcome you to your 2016 ASEA Convention and back to my hometown, Hoover, Alabama. I hope you enjoy your time here. You are aware by now that we are operating under a new convention format; therefore, I plan to be brief today to stay within our time frames.

Oh Goodness, where do I even begin? There is no easier way to put it than Alabama is in a fine pickle! Just think, as we continually read the news, listen to radio reports and watch the local news, you hopefully have a good idea of what is going on right now.

We hear news reports stating that committee impeachment proceedings are focused on our Governor. And we will have another legislative study committee. This one is the Joint Legislative Task Force on Budget Reform, which was created to examine the structure and design of the state budgeting process and make recommendations for long-term budget and tax system reforms. So once again employee benefits, the RSA, and talk of biennial budgets are going to be on the table. We have been there, done that, and it failed, yet we continue to study! We study the study of study committees on study that have already studied the previous study group's work just so we can say we are doing something. What is that definition of insanity? "If you always do what you've always done, you always get what you always got."

You have seen it daily. Our political parties are so self-serving and are so "party" focused that they actually place "party" first before the state, her services and her citizens. A long time ago I heard the best adage, "Great things can be accomplished if no one cares who gets the credit." I mean as long as we are solving problems and enhancing and improving our state don't we all win? If we want to study something why don't we study how the current political party system is causing our state to fail in funding our state? Now that would be a fun study!

And then there are the normal every day issues. Our highways are crumbling, Medicaid never has enough money, state programs are barely staffed (yet we certainly have more than enough contract employees), our buildings are in sad shape, our prisons are about to implode - can I just say, "God Bless our Corrections Officers." We cannot do what we are even directed to do. We are left with state budgets that are a patchwork of duct tape, super glue, coat hangers and Band-Aids with, by all appearances, no one brave enough to push and seek a real solution to our funding woes. You know, I know, we all know, there just is not enough revenue!

We spend more money on filing internal lawsuits and defending internal lawsuits, and passing laws that force the state to be sued which cost the state more money to settle the lawsuits. This is much more money than we ever seem to spend on employee cost of living raises over the past eight years.

More recently, we see all the negative news reports on our retirement system that are the results of the self-propagating "think tanks." For example: 1) How many of you have heard of the Koch Brothers? How many of you have heard of the Arnold Foundation? Or their partner the PEW Charitable Trust? These are some of the funding groups of the so-called "think tanks."

2) The think tanks: Ever hear of the Alabama Policy Institute, Pew Charitable Trust or the Johnson Center at Troy State University? Who do you think provides funding for these programs and many more across the country? Free money? I don't think so. Contributions are made that routinely support academic programs or centers that teach theories and principles aligned with the Koch's convictions about economics and public policy.

This is happening all over the country! "Think tanks" create opinion pieces on the Internet, Facebook, Twitter and newspapers that represent the view of their "funders." Once again, who are the people? Koch, Arnold and PEW

give money to the think tank centers who then give them the opinion they want for their plan. So you wonder what the plan is? Koch, Arnold and PEW want to eliminate our RSA Defined Benefit Pension Plan. They actually want to end all public pension plans. Even further, if you reduce the benefits then you have a head start in their attempts to kill off unions and associations. Why? To reduce oppositional political power! Koch, Arnold and PEW want to take away our defined benefit retirement program and force us to place our monies in a vehicle such as a 401K. This could force us all to put our money management into the hands of the same Wall Street investors that almost collapsed our U.S. financial system a few years back.

When we were hired, we were promised a defined benefit retirement program. Now the Koch Brothers, Arnold and PEW want to see the legislature break our contract with the State of Alabama. I think you all would have to agree that just isn't right or needed. And people, you just can't make this stuff up, which makes it very frightening!

I have not even discussed the national political picture yet! Let's be honest. Each of you has a gift that you received when you turned 18 years of age. It is your right to vote! Bought and paid for by countless lives, millions on the battlefields and hundreds more on the highways and streets of our great country. Your vote, your opinion and your right!

Now understand that this information has been SNOPEs cleared:

- One vote kept Aaron Burr from becoming President in 1800.
 - Two votes (not one) made Texas a part of the United States of America in 1845 (So Paige and I both have to vote).
 - One vote saved Andrew Johnson from being removed from office after he had been impeached in 1868.
 - One vote elected Rutherford B. Hayes to the Presidency in 1876.
- Technically one vote elected the Indiana Representative who cast the deciding vote in that election.

• One vote per precinct would have elected Richard Nixon rather than John F. Kennedy in 1960. And in honor of this year's election, the problem was both campaigns were stuffing the ballot boxes with votes! Chicago Mayor Richard Daly stated, "One of their Illinois precincts, outside Peoria, where there are only 50 votes, just announced 500 votes for Nixon."

I am saying don't give up on America or Alabama as long as you can make the difference - one vote at a time. Get off the sideline and into the battle. President Ronald Reagan stated, "America was founded on a dream, and now it's your turn to keep that dream moving. We've always reached for a new spirit and aimed at a higher goal. We've always been courageous, determined, unafraid, and bold. Who among us ever wants to say we no longer have those qualities. We look to you to meet the great challenge, to reach beyond the commonplace and not fall short for lack of creativity and courage. And to do this? All you need to begin with is a dream to do better than ever before. All you need to have is faith and that dream will come true. All you need to do is act - and the time for action is now."

So, get out of your chair, get off the sideline and get into the process. But don't just vote; get involved at work in making it a better place for you and your co-workers. Get involved in ASEA, that is one of the reasons you are here today. Begin to tune out all the negative political talk that drowns us each day and instead, take what you will learn today and spread the word of ASEA. Because, my friends, ASEA is working for real change. Working to see that

Continued on page 13.

EXECUTIVE — DIGEST

Below is the speech delivered by ASEA Executive Director Mac McArthur to the 2016 convention delegation.



*By Mac McArthur
Executive Director*

In February ASEA will be 70 years old. During this time ASEA has served as a beacon of hope for state employees – fighting for benefits, fighting to protect state employee rights and jobs, fighting to protect our retirement, insurance and pay. Standing to insure state employees could retire with a livable pension and adequate health insurance.

Over the past 70 years ASEA has had many victories, but at times these victories came with questions or even criticisms. Some newspapers criticized ASEA when we did not agree to furloughs. Apparently their pay was not going to be cut by nearly 10%. A few legislators and editorial writers said ASEA was wrong in fighting privatization at ABC, Corrections and state parks. Apparently it was not them that would lose their jobs.

Or the state legislator who got so mad at me he wrote me a letter saying he wanted me to stick his letter and the mail box it came in up my After having a good laugh reading the letter, I called the legislator. He began by saying “Miss Betty” (his wife) told him not to send the letter. I responded that I was trying to figure out how to comply with his request, but the arm on the mail box was a serious problem. When he left the state senate he had become a nearly 100% vote for ASEA. And I learned a valuable lesson, to laugh even when obstacles are in your path.

I recently read where someone asked, “But what has ASEA done about the attacks on my retirement?” Yes, ASEA has been there for every minute of every hearing on public employee pension reform. And, yes, we have written articles, sent email alerts to members urging you and your fellow ASEA members to contact your law makers, we have given speeches, poured through mountains of research, lobbied legislators, and worked to educate ourselves and law makers about the true facts of pension reform. Every bit of this is important, but it’s results that matter. As you know, the main thrust of the pension reform effort of 2015 came to a halt in the regular legislative session of 2016. The day the committee chair pronounced pension reform for his part dead, a friend of state employees said to me, “What one of the leaders of the pension reform movement said sounded exactly like what you told me yesterday afternoon.” Your voice indeed was heard through ASEA.

In the regular session and again in the special session your association, ASEA, was the only person or entity to testify in the House and Senate for the people’s right to vote on a lottery, not for the sake of supporting gaming but because you and I know that without money in the General Fund our jobs, our benefits, our insurance and, yes, our retirement is in jeopardy. You and I know that if we are to protect our retirement and our insurance and have a fighting chance for a funded COLA for active state employees and a funded bonus for retired state employees, we must build bridges in the legislature with Democrats, Republicans and Independents. We know they hold our fate in their hands and building those bridges involves not only educating our members but also arming decision makers with the true facts. We must let the decision makers know our retirement security is of utmost importance to active and retired state employees and our families.

When I hear, “ASEA really doesn’t do anything.” I can’t help but remember that without ASEA, without your membership in ASEA, state employees would have been furloughed costing each state employee nearly 10% in pay, you would have three less holidays, you would get one half the mileage reimbursement you get today, you would get less annual and sick leave, you would have no Merit System to protect your job, and you would be lucky if your job was not privatized. When I hear, “What has ASEA done for me lately?” I remember the lady who I overheard saying this - the very day after ASEA beat back furloughs for the third time. And my all-time favorite, “I don’t need ASEA, I’ll get it anyway” – well, if not for ASEA or if not for members like you or if ASEA somehow fails because all state employees did not see the need to

be a member – yes, you will get it, but what you get will be like what that legislator suggested to me about the letter and the mailbox.

As your Executive Director, I know it’s not about saying something to get praise or picking a poorly thought out fight so as to look like you are doing something – it’s speaking out to make a difference – being willing to stand so that state employee’s voices are heard no matter who it makes mad.

From 1998 through 2008 state employee benefits grew, COLAs kept up with the cost of living and workloads were doable. But, as 2008 ended things began to change: General Fund budgets went from bad to worse, the economy plummeted as the Great Recession gripped our state and state government. Like all pension plans, RSA experienced a deep downturn, and cutting state employee benefits became the solution for Alabama’s General Fund woes. But, it was more than the deepening General Fund problems or the Great Recession or the change in the political climate – it was as if active and retired state employees were suddenly the enemy.

From January 2011 through present the number of state employees has been cut by more than 6,246, while the job duties of state employees has gone up leaving many state employees past the point of breaking. To make things worse, state employees have not had a COLA since October 1, 2008 – now going on nine years - over 2,942 days. Many state employees who were not eligible for a merit raise because they were “topped out” are actually taking home less pay than in 2008. And all state employees, due to the increased cost of retirement, health insurance and inflation, have less real buying power than in October 2008. And now each of you knows how it feels to be told you deserve a pay raise but we can’t give you one because you are paid through the wrong budget.

This coupled with the fact that the past five years of General Fund budgets have been a disaster. In the past 20 months Alabama has had five sessions of the Alabama Legislature with no long term funding progress for the General Fund. Simply put – nowhere near enough money to fund General Fund services leaving Medicaid, prisons, ASEA, Mental Health and the Courts in crisis, and the remainder of General Fund agencies with not enough money to continue to provide the same level of state services they provide today.

If this were not bad enough, state employees are in the midst of an all-out assault on our pension, our health insurance, and really, all of our benefits. From the Alabama Policy Institute to the Johnson Center for Economics, to the Pew Center, the self-appointed pension reformers have descended on Montgomery like locusts on fresh corn stalks. They promise to save us. They promise they are here to help. They promise their proposed “reforms” will cause no harm to current or retired state employees and they promise their proposals will not hurt the retirement system. Really?! What they are proposing will in fact hurt the retirement system and will eventually hurt active and retired state employees. Why would a non-profit like Pew, here to only save us and give away their services, hire 10 lobbyists?

Since January 2011, there have been efforts to make you pay much more for health insurance, limit or eliminate retiree health care, cut mileage reimbursement, furlough state employees thereby cutting your pay by 10%, eliminating two or three holidays, eliminate subsistence pay, cut leave accumulation, prevent state employees from being paid for accumulated leave, eliminate the Merit System, privatize state employee jobs and pay department heads a bonus based on how many state employees they laid off. So much for supporting, encouraging and thanking state employees for going the extra mile.

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Spreading the Word on the Need for a COLA.



ALABAMA STATE EMPLOYEES ASSOCIATION

Promoting and protecting the interests of state employees

September 28, 2016

Governor Robert Bentley
600 Dexter Avenue
Montgomery, AL 36130

Dear Governor Bentley:

When you receive this letter state employees will have begun their ninth year without a cost of living adjustment (COLA). Many state employees, those who are “topped out” thus not eligible to receive a merit raise, are actually taking home less pay than in October 2008; and all state employees have less buying power due to inflation, increased retirement payments, and increased payments for health care costs. This, despite the fact that since January 2011 there are 6,246 fewer state employees providing an increased level of state services to the public, while this number is increasing, on average, by over 1.2% per month. These employee cuts have stretched the current state employee work force to the point of breaking. Many state agencies are significantly understaffed to provide the level and timeliness of those services, which are currently provided to the public.

State employees are painfully aware that the General Fund budget is in financial distress as it has been for over a decade, but so are state employees and our families. Without state employees you have no General Fund services. It's time to look after state employees by addressing our pay crisis first, not waiting to see if there is any money left.

ASEA is calling on you to address this state employee crisis in the FY 2018 General Fund budget with a funded COLA for active employees and a funded bonus for retired state employees. We urge you to make us your first priority, not your last. State employees are counting on you!

I would be remiss if I did not mention how state employees felt to see their counterparts who are paid out of the education budget receive a COLA this year. State employees understand that the General Fund is in dire need of revenue, but it really hits home and is frustrating when you see the others receive such a needed raise. When you look at it from the eyes and hearts of state employees, your workers who are giving their all each day, you can understand why a COLA is so desperately needed for not only state employees, but their families.

I will be sending this letter to each House and Senate member so they too can see the true struggle that state employees face if this pay crisis is not immediately addressed. Please continue to put yourself in a state employee's shoes as you move forward.

Sincerely,

Mac McArthur
Executive Director

MAC McARTHUR, EXECUTIVE DIRECTOR

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LIGHTING THE FUTURE WITH THE 2016 CONVENTION



The 2016 ASEA annual convention was held October 21 and the theme of convention was “Lighting the Future with ASEA.” This was the first year of the one-day format and it was a great event.

The attendees breakfast kicked-off the convention and with full stomachs, attendees went straight into convention business. This business included voting on amendments to the ASEA Constitution and Bylaws and resolutions.

Before lunch, Senator Bobby Singleton spoke on issues affecting state employees and per his usual, brought the house down. As one of ASEA’s greatest cheerleaders, he was awarded the “Rusty Fishhook Award” for always sticking with ASEA.

ASEA Executive Director Mac McArthur gave his speech during the All Star Awards Lunch. This lunch was also the time to congratulate all of those chapters who received All Star status. This year twenty-three chapters received awards.

Other Awards included ASEA President Randy Hebson honoring Mary Bowns with the 2016 President’s Award. The 2016 Class of Fellows was recognized. This year’s class includes Sharolyn Hunter with the Cheaha

Chapter and Pete Preston with the Clinical Lab Chapter. The Fellows program recognizes individual accomplishments and contributions to ASEA’s efforts to protect and promote active and retired state employees.

Speaker of the House the Honorable Mac McCutcheon and Senator Roger Smitherman spoke after lunch. ASEA is thankful that these two legislators support state employees. ASEA Executive Director Mac McArthur presented Speaker McCutcheon with the JE Turner Award and Senator Smitherman with the Charles Langford Award.

Following the completion of resolutions door prizes were handed it out in what is always a fun time, including numerous gift cards and a Kindle. Attendees enjoyed themselves in helping to light the path for the future of ASEA!



A special thank you to the following chapters for making this convention a complete success:

- | | |
|------------------------|-------------------------------|
| 2nd Division DOT | EBB |
| ALDOT/Retreads | Highway Dixie |
| Atmore | JCDHR |
| Baldwin County | Jefferson County |
| BHM Metro DOL | Lauderdale County |
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2016 All Star Chapters

- | | |
|-------------------------|-------------------------------|
| <u>MCARTHUR LEVEL</u> | <u>SILVER LEVEL</u> |
| Bullock County | ALDOT/Retreads |
| Cheaha | Baldwin County |
| Jefferson County | Barbour County |
| Middle Tennessee Valley | Birmingham Metro DOL |
| | District 3 Revenue |
| <u>GOLD LEVEL</u> | Druid |
| Blount County | Heart of Alabama |
| DDS | Talladega Speedway |
| DHR State Office | Third Division Transportation |
| Enviro | |
| Lauderdale County | <u>BRONZE LEVEL</u> |
| Madison County | Tuscaloosa Highway |
| Montgomery Judicial | |
| Rocket City | |
| Wiregrass | |

Congratulations!

Resolutions Approved at 2016 Convention

The resolutions below were approved at the 2016 ASEA Convention, October 21 at the Hyatt Regency Birmingham - The Wynfrey Hotel. (For a list of all resolutions presented at convention, please refer to the September/October Edition of the *Insider*.)

LEGISLATIVE

RESOLUTION: 2016-01

SPONSORED BY: Wiregrass Chapter

Be It Resolved that state employees receive a COLA raise.

RESOLUTION: 2016-02

SPONSORED BY: Wellbee Chapter

Whereas the State of Alabama employees have not received an increase to overnight per diem since 2005, and

Whereas the cost of overnight travel has steadily increased over the years; therefore,

Be It Resolved based on the foregoing, ASEA is seeking to increase overnight per diem from \$75.00 to \$100.00.

ADMINISTRATIVE

RESOLUTION: 2016-09

SPONSORED BY: Wiregrass Chapter

Be It Resolved that state employees that are approved for donated leave due to the medical condition of a family member continue to receive donated leave for a time period after the death of that family member for bereavement

RESOLUTION: 2016-10

SPONSORED BY: Heart of Alabama Chapter

Whereas employees in the State of Alabama are required to have an annual performance evaluation, during this evaluation employees are given a score ranging from 0 to 40. These score ranges are used to determine the steps received in pay raises, and

Whereas when employees receive (Does Not Meet, Partially Meets, Meets Standards) scoring by a rating/reviewing supervisor, employees are allowed to submit a rebuttal in writing and after submission of written rebuttal a review of their performance appraisal is not granted, the rebuttal is simply placed in the employees personnel file with no action taken in regards to the rebuttal; therefore,

Be It Resolved that the State of Alabama Personnel Department require when there is a rebuttal to a performance appraisal a review of the rebuttal and appraisal be granted. The rebuttal should not just be placed in the employee's file without action being taken on behalf of the employee.

RESOLUTION: 2016-11

SPONSORED BY: Lauderdale County Chapter

Whereas state employees receive discounts at places such as hotels, restaurants, etc. a state issued identification card is usually required to get the discount. At time of employee's retirement, most agencies require that a state identification card

be surrendered to the current agency; therefore,

Be It Resolved that ASEA seek issuance of a retired state employee identification card from State Personnel upon acceptance of employee's retirement.

RESOLUTION: 2016-12

SPONSORED BY: Lauderdale County Chapter

Be It Resolved that employees be allowed to have input on supervisor's evaluations to insure that said supervisor's supervisor can have input/feedback on said supervisor's functions of his/her position.

RESOLUTION: 2016-13

SPONSORED BY: Middle Tennessee Valley Chapter

Whereas we have an employee who has a 16 month old with cancer. We also have two employees retiring and they will lose half of their sick leave and excess annual leave. Can this type of leave be banked for extreme cases of employees who need it or may need more than 480 hours of donated leave? Could a bank be implemented by classification? Therefore,

Be It Resolved that donated leave should be granted on a case by case basis with consideration of when an employee is dealing with a catastrophic crisis with themselves and/or families.

ASEA Seeks Clarification from State Ethics Commission

In August, your association submitted an advisory opinion to the State Ethics Commission because of questions that arose from members regarding future employment in the private sector. ASEA asked that the Ethics Commission address two key questions:

- Is a public employee permitted to discuss, apply for, interview, negotiate, and accept a job with a lobbyist or principal while still employed as a state employee?

- Is the answer to #1 affected by whether the public employee initiates the discussions about an employment opportunity or if the lobbyist or principal approaches the public employee about the employment opportunity?

Currently state law prohibits state employees from asking for or receiving a thing of value from a lobbyist or principal. Where issues get confusing is that Alabama law considers a job offer a thing of value.

While this issue does affect all state employees, ASEA felt it was important to have a clear answer on this complex issue. In September the commission released an opinion that says no public employees can ask a lobbyist for a job or a job interview but can seek employment with principals without quitting their current jobs. The commission said applicants must be aware of any conflicts of interest that may emerge with the governmental interests of the employer. It also needs to be made clear that the job offer is being made for reasons unrelated to the recipient's public service as a state employee.

ASEA has sought additional clarification on this issue. ASEA advises that you speak with a member of ASEA's legal staff before seeking future employment with a lobbyist or principal.

Carrie S., Alumna
Public Administration



WARRIORS THRIVE ONLINE.

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Enrollment is OPEN for AFLAC Products

ASEA members have from now until December 15th to apply for reduced price AFLAC coverage. If you haven't looked at these benefits before now is your time! After December 15th the benefits will only be available to new ASEA members who join ASEA after the enrollment deadline.

AFLAC is offering Accident, Critical Illness and Hospital Indemnity insurance to all active ASEA members at reduced group rates. The underwriting to get the products has been slashed so approval is easy. Need a brochure and application? Call 877-777-4301 to get one mailed to you today!

Here is a great example of the savings you can receive. With your ASEA membership, a member under the age of 30 can buy a \$5,000 Critical Illness policy for only \$4.50 per month that will cover them for heart attack, cancer, stroke, major organ transplant, end stage renal failure, coronary artery bypass surgery, carcinoma in situ. This includes the additional rider that covers paralysis, severe burns, coma and loss of speech, sight and hearing. That's only \$54 annually.

This is where it really helps you! After your annual health screening check-up you can file a claim and get \$50 cash back sent directly to you! So \$54- \$50= 4! So effectively you will only have to pay \$4 per year to have Critical Illness protection.

The prices are hard to beat, the approval is easy, and it can all be paid for with the convenience of payroll deduction! Watch your email for this offer from ASEA or call Countryman & Smitherman Inc at 877-777-4301 and ask for an application.

Remember, your ability to take advantage of this coverage ends on December 15th. *No applications can be submitted after that date.*

CATASTROPHIC SICK LEAVE REQUESTS

Any state employee employed in any branch of state government may donate his or her accrued and unused annual, sick, or compensatory leave to another state employee who has qualified for catastrophic sick and maternity leave. Please note you may want to check with the Payroll Clerk of the sick employee to make sure the leave is still needed.

Loreen "Lori" Montgomery, ASA II has been approved for donated leave. Lori works for the Department of Rehabilitation Services in Mobile and has been diagnosed with multiple myeloma cancer of the plasma of the blood. She would appreciate any leave donations during this difficult time.

If you would like to donate sick leave, please obtain a Sick Leave Donation Form #25 from your payroll clerk.

Aflac for Alabama State Employees Association members

The following Aflac insurance plans are available to ASEA members during open enrollment, October 15 - December 15, 2016:



1

Group Accident Insurance helps pay for out of pocket costs that arise from covered accident such as fractures, dislocations and lacerations. 24-Hour coverage is available, that means you're covered at home and at work.

2

Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant. This plan also includes a health screening benefit.

3

Group Hospital Indemnity Insurance helps pay the out of pocket costs associated with a hospital stay including benefits for inpatient and outpatient services. This plan is Medically Underwritten.

Visit www.aflac.com/asea for more detailed information on the Aflac insurance plans available to you and to print your enrollment application.

After this Open Enrollment period, only new ASEA members will be eligible to enroll. All other members must wait until the next Open Enrollment Period in 2017.

Aflac for Alabama State Employees Association members:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays you cash benefits, unless otherwise assigned, to use as you see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac processes claims quickly—usually within four days.*

*Company statistics, December 31, 2013.



Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

This is a brief product overview only. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

TURN ON, TUNE IN AND OPT OUT

Use the Law to Reduce Unwanted Advertising Now

By Jason Manasco, ASEA Legal Counsel

Tired of unsolicited credit card and insurance offers, catalogs, flyers and other junk filling your mailbox? What about junk advertising emails slamming your inbox? Steamed with the advertising robocalls? Sick of telemarketers calling your cell and your landline?

You have the power to reduce, and in some cases, eliminate the unsolicited mail, calls and email messages by following Nancy Reagan's advice and just say no. Use the latest consumer rules and regulations available to fight the nuisance advertisers. With a little work and patience you can get rid of the advertising that annoys and exposes you to identity fraud.

NO CREDIT/INSURANCE OFFERS, NO PROBLEM

Eliminate all prescreened offers of credit and insurance for five years or permanently by calling 1-888-5-OPTOUT (1-888-567-8688) or by going to www.optoutprescreen.com. This confidential service is the official Consumer Credit Reporting Industry website operated jointly by Equifax, Experian, Innovis and Trans Union. To opt out you must provide certain personal information such as address, home telephone number, date of birth and your social security number to process your request. If you have joint accounts, both parties must opt out to stop the solicitations. Moreover, if you choose to opt out permanently you must print, sign and return the Permanent Opt-Out Election form. It could take two months before all credit card and insurance offers stop. When you decide that you want the credit card and insurance offers again, you may call and opt in again at any time. Opting out does not change your credit score or prevent you from obtaining new credit accounts or insurance.

SAVE TREES AND INK! ELIMINATE JUNK MAIL

If an empty mailbox makes you smile, don't stop with opting out of unsolicited credit card and insurance offers; eliminate as much junk mail as possible. A little known service run by the Junk Mail As-excuse me, I mean the Direct Marketing Association (DMA), called the Mail Preference Service, (www.dmachoice.org) gives you the power to opt out of receiving unsolicited commercial mail from many national companies for five years. The DMA is a trade association representing almost 80% of the businesses that use direct mail advertising. Unfortunately, that means that 20% of direct mail advertisers can still send you junk mail!

The dmachoice.org web site is relatively simple to navigate. The service is free, secure and only requires a valid e-mail account and password to begin shrinking your mail volume. The Mail Preference Service allows you to stop receiving almost every category of direct mail: credit offers, catalogs, magazine offers, promotional mailings, donation requests, cable and phone offers, bank offers and mail addressed to "current resident." Furthermore, within each of the mail categories you can block specific mailers or you can block the entire category. The site also allows you to stop the mail being sent to the deceased and your children, as well as any other dependent living in your care.

While opting out of unsolicited advertising will not eliminate 100% of your unwanted mail, it will reduce the volume of mail you receive by up to 80%. You will have to contact some of the DMA member companies directly in writing to get them to stop sending you junk mail. Finally, as much as we all wish it could, registering with the Mail Preference Service cannot stop bills, statements, notices and political mailings.

DELETE COMMERCIAL EMAIL

The DMA also has an Email Preference Service (eMPS) to help reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial email from DMA members, visit the dmachoice.org homepage and click on the 'Email Opt Out Service' link located in the center bottom part of the page. Registration is free and lasts for six years.

You will continue to receive email from companies with which you do business, charities and commercial advertisers that do not choose to use eMPS. Additionally, you may continue to receive email from many local merchants, professional and alumni associations and political candidates.

STOP ILLEGAL ROBOCALLS

When you answer your phone and hear a recorded message, you have received a robocall. How do you know if it is a legal robocall? Businesses and other entities may use robocalls when the message is purely informational and does not promote the sale of goods and services. Examples of legal robocalls include: commercial carrier messages reporting schedule changes, messages from school cancelling classes or reporting absences, debt collection calls and political calls. Additionally, doctors, pharmacies, banks and charities may use robocalls.

If the robocall is a sales message and you did not agree in writing to accept calls from the company, it is an illegal call. The Federal Trade Commission (FTC) warns that illegal robocalls are most likely scams. The FTC has successfully stopped billions of robocalls, but the criminals are often one step ahead of the law. Robocallers fake the caller ID information—also known as caller ID spoofing—to make it seem that your bank or your neighbor is calling. Without more accurate information, it's difficult for the FTC and other law enforcement agencies to identify the actual caller. The FTC advises that if you get a robocall, hang up. Do not press 1 to speak with a live operator, do not press any buttons. Any response will guarantee more illegal robocalls. Consider reporting illegal robocalls to the FTC, online at FTC.gov or by calling 1-888-382-1222.

SIGN UP FOR THE NATIONAL DO NOT CALL REGISTRY

Get legitimate telemarketers off your landline and your cell phone by signing up for the National Do Not Call Registry. There is only one Do Not Call Registry and it is operated by the FTC. You may register your landline and cell phone online at donotcall.gov. You will receive a confirmation email that requires a response to confirm your identity. You may also register via telephone by calling 1-888-382-1222, but you must call from the phone that you want to register. You only have to register your phone number once; the registry never expires.

The Do Not Call Registry only prohibits sales calls. You still may receive political calls, charitable calls, debt collection calls, informational calls and telephone survey calls. Telemarketers are prohibited by the Federal Communications Commission from using an auto-dialer to call your cell phone number without your consent. Those who violate the National Do Not Call Registry or place an illegal robocall can be fined up to \$16,000 per call.

Continued from page 5.

one-day in the hopefully near future we will receive a COLA. Working with both political parties to educate our leaders on the plight of state employees. Working to protect our RSA from these "funders." Are these times uncertain? Absolutely. But, I can tell you the one thing I am certain of is the power of ASEA. It is real, you fund it, and the results are evident daily, but especially after each legislative session.

So after the November elections pass, after we study the next study, and the next political scandal has blown up on the Internet, we still have ASEA. So let your action be in your involvement in ASEA. Spread the news of ASEA, recruit your friends and co-workers, and continue to have faith.

Until next time...

In Memoriam

ASEA is mourning the loss of members and close friends of the association. Our thoughts and prayers go out to their families.

Darlesta L. M. Calhoun

Mobile Bay Chapter

Donna L. Shelton

Limestone Chapter

Anthony Portis

ALDOT/Retreads Chapter

Earl S. Young

Highway-Dixie Chapter

Continued from page 6.

When Pat Summitt, the legendary coach at Tennessee, died, her son said she had a favorite saying: "It is what it is, but it also is what you make it."

As state employees we are up against it. It seems as if the attacks are coming from all sides - with no let up in sight. Well, that's what it is; but it's not what we make of it. ASEA has already begun a campaign to let Governor Bentley and every legislator know that while you and I understand the General Fund is in a mess, active and retired state employees cannot continue to wait. We are urging our leaders to put state employees first, even before addressing the most severe financial problems in the General Fund, realizing that without state employees there are no state services. We are urging our leaders to fund an active state employee COLA and to fund a retired state employee bonus - first not last. Secondly to prevent the so called, self-appointed pension reformers from reforming RSA out of business - thereby stealing your retirement. And lastly to leave our benefits alone, not cutting or eliminating them so as to fund a crumbling General Fund budget.

At the end of the day, it's not just what it is - it's what your membership in ASEA makes of it. The list of what they have tried to take, cut, eliminate, privatize or dismantle is long, but look at what ASEA was able to stop. When compared to ASEA's victories, our nay-sayers accomplishments are few indeed. This is your ASEA membership at work; this is what your dues pay for. It's killing bad legislation, it's stopping ill-conceived legislation before it gets started, and it's building bridges with legislators that did not support state employees in the past. It is small and big issues and small and big wins. All of this is your membership. You are ASEA and we are ASEA. Keep hope alive and keep standing strong through your membership in ASEA. Together we will win the fights that lay ahead.

for banking benefits with greater rewards.

We are proud to offer PNC WorkPlace Banking benefits to employees of the State of Alabama. Because at PNC, we're dedicated to providing you with convenient banking solutions that fit your lifestyle and financial needs.

For More Information:

Visit your local PNC branch or www.pnc.com/workplacebanking.



for the achiever in you™



PNC BANK

TELADOC® – THE PERFECT FIT

- By Tonya Campbell, SEIB Marketing Director

Beginning January 1, the State Employees' Health Insurance Plan (SEHIP) will begin offering Teladoc to non-Medicare eligible members and their non-Medicare covered dependents. This is a free service that provides convenient access to U.S. board certified doctors by phone, video, or mobile access. Doctors can treat minor illnesses* and prescribe medication(s) when necessary. Other benefits of Teladoc include:

- 24/7 access;
- With your consent, Teladoc can provide information about your visit to your primary care physician;
- A median call back time of 10 minutes;
- Prescriptions that can be sent directly to your pharmacy.

Free, easy, convenient, and affordable! What more can you ask for? Look for your welcome package coming soon to see how creating your Teladoc account beginning January 1 can prepare you to take advantage of this incredible benefit in 2017!

*Examples of minor illnesses include, but are not limited to, cold and flu symptoms, allergies, pink eye, ear infection, sinus infection, and skin conditions.

Benefits Advisors State Employees' Insurance Board



Kerry Schlenker
1.866.838.5027
kschlenker@alseib.org

Rick Wages
1.866.841.0980
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Connie Grier
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cgrier@alseib.org

Marsha Abbett
1.866.841.9489
mabbett@alseib.org

Attention District 1 Members: Vote Online for ASEA Board of Directors Election November 14-29

As a District 1 ASEA member, you are able to vote for your Board Member on the ASEA Board of Directors. ASEA encourages members to go online to www.asea.org and cast your vote for the candidate in your district.

Voting online is as simple as a couple of clicks!

- Go to www.asea.org
- Click on the Vote Online Button on the top of the screen.
- You will then be taken to a secure online voting site where you will be prompted to enter your last name and ASEA membership ID number.
- Click on the 2016 ASEA Board of Directors Election District 1 race and vote!

While we encourage you to vote online, if you are unable to do so during the allotted time, please call the ASEA Central Office at 1-800-252-7063 and request a paper ballot. Requests can be made starting November 14th and the paper ballot must be received by the tabulating service no later than the close of business November 29.

The online election will end at 5:00pm November 29. If you have any questions regarding this election or need to know your ASEA membership ID number, please email comments@asea.org.

District 1, Place 1 Candidates for ASEA's Board of Directors

The following positions on the ASEA Board of Directors are up for election this year with a term of office to begin February 1, 2017.

Melanie Dickens, Lauderdale County Chapter
Toni Uhlman, Colbert County Chapter

**And September's
Shining Star is...**

Gadsden Metro

Chapter President: Carrie Carney

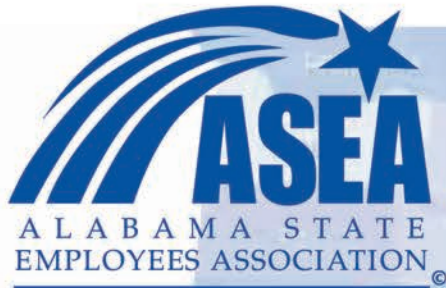
**And October's
Shining Star is...**

Cheaha Chapter

Chapter President: Sharolyn Hunter

Congratulations!

Remember your chapter can be a shining star too! The Shining Star Chapter is awarded to the chapter that recruited the most new members for the month. For more information call 334.834.6965 or email membership@asea.org.



**ALABAMA
STATE EMPLOYEES
ASSOCIATION**

110 NORTH JACKSON ST.
MONTGOMERY, AL 36104

334-834-6965 OR

1-800-252-7063

WWW.ASEA.ORG

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JANUARY

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January 2
January 16

New Year's Day Observed
Robert E. Lee/
Martin Luther King, Jr.'s Birthday

February 20
February 28

President's Day
Mardi Gras*

April 24
May 29

Confederate Memorial Day
National Memorial Day

June 5

Jefferson Davis' Birthday

July 4

Independence Day

September 4

Labor Day

October 9

Columbus Day/American Indian
Heritage Day

November 10

Veteran's Day Observed

November 23

Thanksgiving Day

December 25

Christmas Day

Pay Day

State Holiday

* Mardi Gras is observed in Baldwin and Mobile Counties only, all other state employees are granted a personal leave day on January 1, which may be taken anytime during the year.



Stay Healthy and Safe, but Prepare for Anything

You can eat right, exercise and practice safe habits as you go about your day. Most of the time, that works. But the sheer randomness of life's events means we're all susceptible to bad things happening. Protect your loved ones by being prepared in case something should happen to you.

Our Group Term Life plan is renewable up to age 75, and benefits remain level through age 64. There's also the Accidental Death & Dismemberment (AD&D) plan, which offers benefits ranging from \$20,000 to \$500,000. It protects the policyholder and family member in case of an accidental death or serious injury. To find out more about these plans, call Countryman & Smitherman at (877) 777-4301.

Countryman & Smitherman offers a variety of insurance plans to secure your future, including Prime Time Group Whole Life, Young Adult Whole Life, Senior Whole Life, and the Cancer Insurance Protector Plan.

Presented by:



Countryman & Smitherman, Inc.
Prattville, AL 36066

Underwritten & Administered by:



Fidelity Security Life Insurance Company
Kansas City, MO 64111

