



[www.armse.org](http://www.armse.org)

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**Thoughts Regarding ARMSE Future**

For a long time now, we've been trying to spread the word that ARMSE needs members to continue to exist and to fight to protect our benefits. Thank you for your 2020 membership dues as they helped us work through the 2020 Legislative Session. However, individuals are still not moved to join forces with us, and therefore, without additional dues paying members, we will no longer be able to continue existing services.

ARMSE will need a few thousand members to be able to afford lobbying services, our database, mailings, printings, bank assistance, accountant services and minor other expenses to reach people all across the state. We have tried numerous tools throughout the past few years to reach active employees and retirees. The hurdles and the legal complications of trying to gather personal information to contact individuals is not working. We have a few more options to try one final time to gain new members, but we still want to give you a heads up regarding the dim future.

Fifty years ago, when ARMSE was formed, the organization was instrumental in helping us obtain better retirement benefits and better medical insurance. Today, it seems like there is less interest in joining groups. While this is disappointing, it seems to be a sign of the times. Our members don't have to attend meetings; we just need the financial membership support in order to do our work for you.

The group of volunteers that meets in Jefferson City is willing to keep doing the work, but financial support is the key to making this happen.

**There are two ways to sign up new members:** 1) through the ARMSE website at [www.armse.org](http://www.armse.org), and 2) send an email to ARMSE -- [office@armse.org](mailto:office@armse.org).

There's always someone or something challenging what we've rightfully earned and sacrificed to enjoy. We don't want to lose the option to protect our benefits. Please help us sign up new members – both active and retired state employees. Our positive future depends on it.

Sincerely,  
Roger Schwartz  
Board President

**Traditional Annual Meeting Cancelled**

COVID-19 has shared its wrath with the September 2020 annual meeting. On September 21, the board will meet through a Zoom call to address the annual meeting business in line with the ARMSE bylaws. Final decisions and various results from the discussion will be shared on the website at [armse.org](http://armse.org).

• **2020 Legislative Session Yields Another Victory for ARMSE**

***Nothing passed during this year's legislative session that hurts the pension and medical insurance benefits Missouri state employees and retirees are earning or have earned!***

This kind of a legislative report is what it's all about! It is just as important that ARMSE held off any damages to retirement benefits, as it is that ARMSE helps pass legislation that secures these same benefits. So the 2020 session is another cause for celebration! It's also important to know that ARMSE works with fellow public pension organizations, so that everything stays safe. Other pension systems -- teachers, firefighters, police officers, and city and county employees -- work with ARMSE to safeguard all public pensions. We find there's more influence when we join forces, and what tends to be good for public employees is across the board regardless of your profession. **WE MUST KEEP WATCH ON BILLS EACH SESSION TO PROTECT THE BENEFITS WE HAVE!**

Prior to the COVID-19 putting the legislative session on pause, there was minor activity related to pensions and medical insurance. If things had progressed normally, we might have had a few more challenges to address. Sen. Burlison continues to look at combining MOSERS and MPERS. Both systems have information as to why this is not a cost-effective move. This is the second session he has brought this proposal forward. Efforts were also underway to restrict the retirement systems' ability to make investments. This proposal seemed to die and fade away quietly. We want **no politics** in our investment efforts and policies.

The state budget was passed by the constitutional deadline. This is the single task the Legislature made a high priority in the abbreviated session. ARMSE tracked these proceedings to ensure MPERS, MOSERS and MCHCP received appropriate funds to continue serving members as promised. And they did!

The only retirement-related bill the Legislature passed during the 2020 session was Senate Substitute for HB 1467 and 1934. It included four issues: 1) LAGERS contribution rates of 2 or 6 percent; 2) spousal benefits after dissolution of marriage; 3) Judicial retirement buyout; and 4) PSRS salary and benefits are no longer confidential.

### **We Need HELP From Active & Retired State Employees**

The good news during Covid 19 for current retirees is there were **NO RETIREMENT PAYMENTS MISSED!** The good news for active employees is that **NO CHANGES WERE MADE TO BENEFITS DURING THIS LEGISLATIVE SESSION!** However, it's important for active state employees to understand how ARMSE is working to protect what they have to look forward to in the years ahead. We want them to understand how it's in their best interest to help us now, so they have the pension and health benefits later when they are ready to enjoy them and will need to rely on them. We want retirees to understand that we can't fall asleep at the wheel – the threats out there are real, and we must protect what we worked so hard to earn. Tell others! The membership form can be found on the website:

[www.armse.org](http://www.armse.org).

**Most importantly, ARMSE will not be able to continue without new members.** Please go to the website: [www.armse.org](http://www.armse.org) or email [office@armse.org](mailto:office@armse.org) to sign up new members.

### **FYI**

Join the ARMSE Face Book page – it's a great way to keep up with information and share with other retirees and active state employees. If you're interested in ARMSE chapter participation, information is on the website to help you make the contact: [www.armse.org](http://www.armse.org). It's not required for membership. And – remember – ARMSE is volunteers! Thank you for what you are doing to help others!

-- If you're interested in tracking all retirement bills and those closely relating to retirement issues, a tremendous source of information can be found through the Missouri General Assembly's Joint Committee on Public Employee Retirement or JCPER. The website is: [www.jcper.org](http://www.jcper.org).

-- Speaking of websites! If you're a MOSERS retiree, don't forget: [www.mosers.org](http://www.mosers.org). And, if you're a MPERS retiree: [www.mpers.org](http://www.mpers.org). There is wonderful information at both locations that can answer so many questions, address rumors, explain issues and help with problems. If for some reason, your issue cannot be addressed, contact information is available for reaching the appropriate staff person.

### **• Medical Insurance**

**ARMSE filed legislation and then was able to get it passed that provided both employee and retiree representation on the MCHCP board.** The MCHCP Board reports there will be no premium increase for active and dependent members. There will be a nominal increase for retirees without Medicare (\$1-\$11/month) depending upon plan (HSA/750/1250) and years of service. There will be a nominal decrease for retirees with Medicare (\$3-\$5/month) depending on years of service. The only plan design changes are for retirees on the advantage plan related to hearing aid devices.

MPERS reports there will be **no benefit changes or increase in premiums for 2021.**

ARMSE MEMBER

Street Address  
City / Town State Zip