Withholding calculators now available on DRS website

Reviewing your IRS tax withholding has never been easier. Several tools are available to help you make informed decisions regarding your withholding tax.

Simply sign into your online retirement account and look for My Account in the left-hand menu. Your current IRS withholding will be displayed. Use the calculator to try different withholding amounts and see the effects on your net retirement benefit. If you decide to make a withholding change, submit the request with just one click. There’s no need to complete a form! You will receive an email confirmation and in most cases, your change will be effective the next month.

The withholding calculator is also available on the DRS website

If you haven’t yet signed up for an online account, or you prefer not to sign in, you can access this calculator (Microsoft Excel calculator, version 97-2003 or later). You might want to speak with your tax advisor or the IRS if you have questions about your tax withholding.

1099-R tax forms have been mailed

If you have not received your 1099-R tax form, you can retrieve a copy by going to your retirement account. If you have questions about your 1099-R form, the Information on your 1099-R document provides an excellent explanation.

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Better choices for better health

If you or someone you care for has a chronic condition, the Living Well workshop can help you make better choices for improved health and lifestyle.

Living Well with Chronic Conditions, known formally as the Chronic Disease Self-Management Program (CDSMP), helps people with diverse medical needs develop tools and coping strategies for managing their symptoms.

The workshops are offered around the state and provide support for people who need help continuing daily activities and dealing with the emotions that chronic conditions may bring about. Workshop participants build confidence around managing their own health, staying active, and improving their quality of life. Workshop sessions are fun and interactive.

Washington State offers four chronic disease self-management programs. Each is a six-week series of workshops:

- Living Well with Chronic Conditions is designed to help people with one or more chronic conditions and their family, friends and caregivers.
- Tomando Control de su Salud (Tomando Control) is the culturally adapted, Spanish-language version of CDSMP.
- Diabetes Self-Management Program (DSMP) is designed specifically for people living with diabetes and their family, friends, or caregivers.
- Chronic Pain Self-Management Program (CPSMP) is designed specifically for people living with chronic pain. Family, friends and caregivers are also welcome to attend.

Interested?

For more information or to find a workshop near you, visit the Living Well with Chronic Conditions website. You can find a workshop in your area by using the county search function.

If you don’t see a workshop, contact Project Coordinator Maureen Lally at the state Department of Social and Health Services, 360-725-2449 or lallym@dshs.wa.gov.

If you live in Pierce County, you can sign up for an online version of Living Well with Chronic Conditions called Better Choices, Better Health. To learn more contact Nellis Kim at 253-798-3807 or nkim@co.pierce.wa.us.
2014 benefit schedule

Need to know when your pension check will be mailed or electronically deposited? Check out the 2014 Retirement Benefit Schedule.

Not yet signed up for electronic deposit? Complete the Authorization for Direct Deposit form and return it to DRS. It's fast, easy, and reliable.

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Checking your DCP balance

If you need to check your Deferred Compensation Program (DCP) balance, or make updates to your DCP account, simply log on to your retirement account. Plan 3 members can do the same for their defined contribution account.

All-in-one retirement account access (also called single sign-on), allows you to view all of your retirement accounts with one user ID and password by logging into DRS online account access.

Your existing DRS online account access user ID and password is all you need to get started. Once you're in, you can select the link for DCP or Plan 3. You will then be automatically logged into the account you selected.

Some retirees may change their named survivor

Due to changes in the state’s civil marriage and domestic partnership laws in 2012, you may have the opportunity to change the survivor on your retirement benefit this year (before December 31, 2014).

- If you retired from PERS, TRS, SERS, PSERS or LEOFF 1
- Became part of a Washington State Registered Domestic Partnership or marriage
  - after you retired, and
  - before January 1, 2014

Please contact DRS if you have any questions about your pension benefits.
Supreme Court hears litigation on annual increases

Last October, the Washington State Supreme Court heard oral arguments in litigation related to the discontinuation of annual benefit increases for retirees from two of the state’s older pension plans. The court heard this case in conjunction with another case over gain sharing and early retirement provisions in certain state pension plans.

The annual increase case centers on a 2011 law which discontinued an automatic benefit increase provided each year to certain retirees and beneficiaries in the Public Employees’ Retirement System Plan 1 (PERS 1) and the Teachers’ Retirement System Plan 1 (TRS 1). The other case concerns a law which discontinued gain sharing in certain state pension plans and established replacement benefits, including early retirement provisions. The court agreed to review the two lawsuits as companion cases. It is not known when a ruling will be issued.

For the latest information, visit What’s New on the DRS website.

Retirement Outlook for retired members is published twice each year by the Washington State Department of Retirement Systems.

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