

## Has your marital status changed since you retired?

If you marry or remarry after retirement, you may be able to change your benefit option to provide a continuing benefit for your new spouse. To do so, you need to add your new spouse between your first and second year of marriage. If you retired from Washington State Patrol Plan 1, you need to make this change between your second and third year of marriage.



The current policy on adding a spouse is more flexible than the one previously in place. A new policy went into effect March 1, 2010 that no longer limits the number of times you can add a spouse as your survivor if you marry or remarry after retirement.

If you were denied the ability to add a new spouse as survivor because of the previous limit, there is a “window” of time until June 30, 2011 to take advantage of this policy change.

Here are two examples of retirees who are able to change their benefit option under the new policy:

- A member who was married at the time he retired chose to provide a survivor benefit for his wife, but she passed away before he did. He later remarried and can now provide a survivor benefit to his new wife.
- Another member married after retirement and added her spouse as her survivor. The marriage ended and she later remarried. She is now able to add her new husband as her survivor to receive a benefit if she dies before him.

Your situation may be similar. Please contact us if you would like to add a new spouse as your survivor. We can explain your options and provide you with an estimate on how adding a survivor would affect your benefit. An application will be included with your estimate. ■

### COLAs will be applied in July

Cost-of-Living Adjustments (COLAs) will be included in July benefit checks for those who qualify (LEOFF Plan 1 retirees received their COLA in April). The amount of your COLA is dependent on the plan to which you belong, the options you chose when you retired, and how long you have been retired.

COLAs are based on the Consumer Price Index. For more information about COLAs, please call us at 800-547-6657. ■

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## Fitness clubs offer discounts to retirees

Being physically active. It's the cornerstone of good health.

"If there's one single thing – that one 'silver bullet' related to good health – it's physical activity," says Scott Pritchard, Director of Washington Wellness.

Washington Wellness offers many resources that encourage the state's employees, retirees and their families to maintain good health. One of these resources is the Fitness Club Discount Program. To date, more than 125 fitness clubs around the state have signed on to offer you discounts and other services.

Health officials have long known that lifestyle choices play a greater than 50 percent role in determining health. Other factors such as genetics, environment and health care together make up the remaining health determinant factors. But the biggest factors are lifestyle choices.

"As you age, if you stay physically active, you're more likely to be happy and healthy," Scott says. "And those who stay active also have far fewer falls than those who do not. Light weight training will build or maintain muscle at all ages, and is essential for health and weight control. Plus, it's enjoyable."

Scott encourages retirees who want to get, or stay, physically fit to find a club that is convenient and one where they can meet others with similar interests. "Many people find that making physical activity a social event makes it more likely to happen on a regular basis," he says.

Another tip is to look for a club that offers reduced rates during traditional work hours. Some offer discounts for those using the club between 10:00 a.m. and 2:00 p.m. Monday through Friday.

The Washington Wellness Web site features a list of fitness clubs around the state along with the services and discounts they offer.

Other clubs are welcome to join. "If the club you currently belong to is not on our list," Scott says, "we have a form on our Web site that will allow them to participate."

For more information, visit the Washington Wellness Web site at [www.washingtonwellness.gov](http://www.washingtonwellness.gov). ■

## Legislative update

Only a couple of bills passed during the 2010 legislative session that impact retirees. For a complete list of all pension-related legislation from the 2010 session, visit the *Legislative Summary* page on the DRS Web site or the Washington State Legislature Web site.

### HB 2196: PERS Military Service Credit and Prior LEOFF 1 Service

A small number of members who transferred their LEOFF Plan 1 service credit to PERS Plan 1 during a specific time period were unable to include their past military service credit in the calculation of their retirement benefit. This bill allows PERS 1 members who meet specific eligibility criteria, and who retired on or after January 1, 1998, to qualify for military service credit at no cost.

### HB 1679: Medical insurance for totally disabled LEOFF 2 and WSPRS members

This bill allows LEOFF Plan 2 members and WSPRS members who are totally disabled in the line of duty to have the cost of their medical insurance reimbursed. ■

## Have you visited our Web site?

The DRS Web site offers a variety of information about the state's pension plans tailored specifically for retirees. From the home page at [www.drs.wa.gov](http://www.drs.wa.gov) you can quickly find links that allow you to submit a change of address form, make a change in your direct deposit information and change your DCP distribution.

You can find current and past editions of this *Retirement Outlook* newsletter, and in the *News and Announcements* section you'll see the latest news about the state's pension plans.

If you haven't visited the site lately, have a look. You might be surprised at how much information is just a click away.

### Online access to your account

Accessing your retirement account is quick, easy and secure through DRS' *Defined Benefit Access*. You can obtain a copy of your 1099-R tax form, track hours related to return-to-work (if applicable) and much more. You can visit *Defined Benefit Access* within the *myDRS* box on the DRS Web site home page at [www.drs.wa.gov](http://www.drs.wa.gov).

### Forms and publications

Need to change an address or obtain a copy of the IRS W-4P form? You'll see these and other often-used forms under *Frequent Forms* on the *Retiree* page. All other DRS forms and publications are readily available from the *Retiree* page.

### Pension plan facts

We recently added a *Pension Plan Facts* document to the *News and Announcements* section of our Web site. Public pension plans have been in the news recently and this question and answer piece offers helpful information and history about Washington's plans.

Here's a sample question from the *Pension Plan Facts*:

#### Is my retirement benefit safe?

*Yes – your retirement benefit is safe and it will be paid.*

*Retirement benefits are funded over a long period of time and paying them is an obligation of the State. The value of the fund's investments went down during the economic turmoil of late 2008 and early 2009, but the markets began another upward turn toward the end of 2009.*

*It's important to remember the cyclical nature of capital markets and not react too much to short-term events. Most pension plans are funded over the working lives of the members who will receive the benefits, which means that the state invests the assets of the trust fund for long term results. The markets will go up and down many times during that period. ■*

### 2009 Annual financial report available

The *2009 Summary Annual Financial Report* is available on the DRS Web site. The report contains information about membership in the pension systems, DRS specific financial statements and general investment performance. To view the report, simply visit the DRS Web site at [www.drs.wa.gov](http://www.drs.wa.gov). ■

## Retirement benefit electronic deposit schedule

To the right is a schedule of the dates monthly retirement benefits will be electronically deposited in retirees' accounts. More than 95 percent of DRS retirees now use direct deposit.

If you haven't yet signed up, it's easy to do so. Just complete the *Authorization for Direct Deposit* form available on our Web site or call us at 800-547-6657 to have the form mailed to you. You can change your bank or account information at any time, but please remember that any changes affecting your benefit (W-4P, address, bank info) should be received by mid-month for us to make the change

effective that month. Also, be aware that your first benefit payment after a direct deposit change may be mailed to your bank, so it may arrive in your account a day or two later. ■

### Electronic Deposit Dates

5/28/2010	9/30/2010
6/30/2010	10/29/2010
7/30/2010	11/30/2010
8/31/2010	12/31/2010

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

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This document is available in alternate formats.  
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