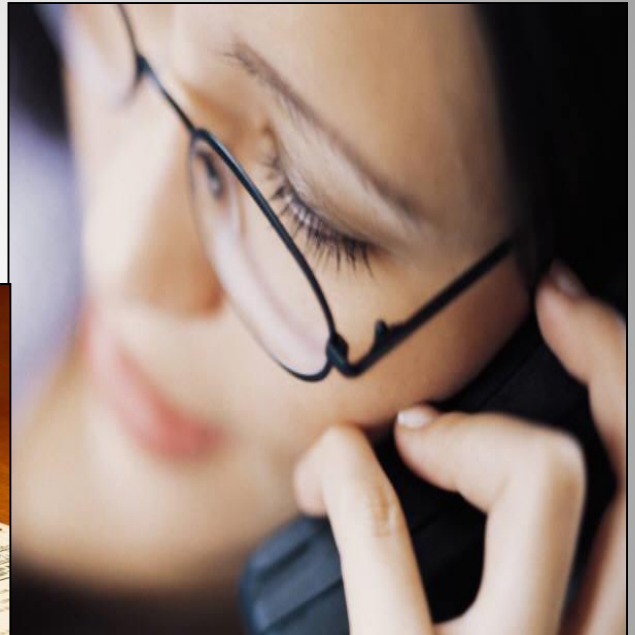


Department of Civil Service



Layoff Information for State Classified Employees





Overview

LAYOFF INFORMATION FOR STATE CLASSIFIED EMPLOYEES

Employees facing potential layoffs confront several questions that may have never been considered. This PowerPoint presentation consolidates resources about common questions for employees who have been, or are about to be laid off.

The PowerPoint provides a basic overview of issues that employees may face and provides links to resources that can be accessed to assist with various subjects. Links to websites are underscored throughout this presentation.

Questions regarding this presentation should be addressed to the Department of State Civil Service, Program Assistance Division at 225-342-8274.



Information for Laid Off State Classified Employees



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Layoff and Department Preferred Re-Employment Information



1

Layoff and Department Preferred Re-Employment Information

Information on layoff and department preferred re-employment can be found in [Chapter 17](#) of the Civil Service rules :

- [Chapter 17\(Layoffs\)](#)
- [Section 1\(General 17.1-17.4\)](#)
- [Section 2\(Layoff Avoidance Measures 17.5-17.10\)](#)
- [Section 3\(Agency Layoff Plans 17.11-17.21\)](#)
- [Section 4\(Applicant Pools and Recall Lists 17.22-17.26\)](#)

Your HR Office can provide additional guidance on how layoff and department preferred re-employment will occur at your agency.



How Do I File For Unemployment?



2

Unemployment Compensation Benefits

The Louisiana Workforce Commission has made the unemployment benefit process easier and faster. Just follow these three steps:

Step #1 - File a Claim

File your claim online at LAWorks.net or by calling 866-783-5567.

Step #2 - Register for Work

After the claim is filed, you must register for work/membership at a *Business and Career Solutions Center*.

Step #3 - File Weekly Claims Online or by Telephone to Receive Benefits

To receive your benefits you must file weekly claims online at the LAWorks.net website or by telephone through the Easy Call System at 866-783-5567.



If you have questions regarding eligibility, please contact your Human Resources office or the Louisiana Workforce Commission.

How Do I File For Unemployment?



3 Worker's Compensation

If you are currently receiving worker's compensation and are laid off, you will continue to earn workers' compensation benefits provided that a physician still certifies that you are medically unable to perform your duties.

There are no exemptions to a layoff if you are receiving workers' compensation. This is because the Office of Employment Security may determine that the employee is eligible for other types of work.



How Can I Look for a New Job?



4 Looking for a New Job: Within State Government

Be sure that you have an account in the LA Careers system.

- Go to the website www.jobs.la.gov
- Find Applicant Login
- Create a Username and Password
- Fill out the form to complete your Profile with your current, up-to-date information
- Remember to include all work experience and education

Ensure all of your information is updated in the system.

Have you taken a Civil Service Test?

If you have a grade for a Civil Service test, you will need to apply again in LA Careers in order to have your grade transferred to your new profile. You do not need to take the test again. After you complete the application online, contact the Staffing Division at Civil Service at (225) 342-8536 to ensure that your grade has been transferred.



How Can I Look for a New Job?



4 Looking for a New Job: Within State Government

Search for positions that are announced on the website:

- Go to www.jobs.la.gov and fill in the search fields (i.e. location, categories, etc.) that meet your requirements and then Apply Search.
- You may also opt to have an email sent to you when jobs are posted that meet some of your requirements:
 - Go to the website www.jobs.la.gov
 - In the bar towards the top of the page on the right side look for Job Interest Card.
 - Fill in the required information. When jobs are posted that meet those requirements, you will be sent an email.



How Can I Look for a New Job?



4 Looking for a New Job: Within State Government

Apply for positions in which you are interested:

- Read the posting carefully. If the job interests you, select Apply on the right side of the upper section of the posting.
- You will then be asked for your Username and Password. All of the information on your profile will then be applied towards this application.
- Please read carefully; you may have to answer additional questions that are not asked on the profile. Remember to answer any Supplemental Questions.



How Can I Look for a New Job?



4 Looking for a New Job: Within State Government

Apply for positions in which you are interested:

Check the status of your applications:

- Go to www.jobs.la.gov
- Select Applicant Login on the left side of the bar to the top
- Enter your Username and Password
- Select Application Status from the blue bar with white lettering



How Can I Look for a New Job?



4 Looking for a New Job: Within State Government

Additional Application Assistance Available:

The Louisiana Department of State Civil Service offers a “How to Apply” class every Tuesday @ 1:00 p.m. at 5825 Florida Blvd. where participants can learn how to maximize their job search for jobs with the State of Louisiana. For more information on job opportunities with the State of Louisiana please stop by and visit the Baton Rouge Information Office at 5825 Florida Blvd. Phone (225) 925-1911 or visit the website www.jobs.la.gov.



How Can I Look for a New Job?



4

Looking for a New Job: Outside of State Government

Assistance is also available to help with your job search outside of state government:

LAWorks.net

The Louisiana Workforce Commission's website is a one-stop resource for all your job search needs. Thousands of jobs in Louisiana are included, so click the state worker-specific icon, log on, post your résumé, and use our online tools to further your career.

[Business & Career Solutions Centers](#)

These centers are located throughout Louisiana and serve as a local resource for job search assistance. Among personalized services available are résumé preparation, career exploration, skills assessment, and training. All services are offered at no charge.



How Can I Look for a New Job?



4

Looking for a New Job: Outside of State Government

Below is a partial listing of job search websites that will connect you to opportunities within the Federal Government and private sector:

www.usajobs.gov

www.monster.com

www.careerbuilder.com

www.dice.com

www.hotjobs.com

How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. How long will I have OGB Health/Life coverage following termination of employment?

A. Coverage as an employee will terminate on the last day of the month in which employment terminates. EX: Employment terminates 2/22/10—coverage will terminate 2/28/10 at midnight.

Q. What is COBRA?

A. COBRA coverage is a continuation of Plan coverage when coverage would otherwise end because of a “qualifying event.”

Q. Who is entitled to COBRA?

A. If you are an employee, you will be entitled to elect COBRA coverage if you lose your group health coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than gross misconduct.
- Your dependents may also be eligible for COBRA coverage.



How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. When is COBRA available?

A. When the qualifying event is the end of employment or reduction in hours of employment, the Plan will offer COBRA coverage to qualified beneficiaries only after the Office of Group Benefits has been timely notified that a qualifying event has occurred. The participant employer must notify the Office of Group Benefits of the qualifying event within 30 days following the date coverage ends. Once the Office of Group Benefits receives timely notice of the qualified event, each qualified beneficiary will have an independent right to elect COBRA coverage. Any qualified beneficiary for whom COBRA coverage is not elected within the 60-day election period WILL LOSE HIS OR HER RIGHT TO ELECT COBRA COVERAGE.

Q. How long does COBRA coverage last?

A. When the qualifying event is the end of employment or reduction of the employee's hours, COBRA coverage generally can last for only up to a total of 18 mos. There are some specific circumstances when the coverage may extend beyond 18 mos.



How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. What is the premium for COBRA coverage?

A. The normal COBRA premium is 102% of the total premium for the plan and class of coverage you choose.



How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. What is the COBRA subsidy?

A. The American Recovery and Reinvestment Act of 2009 established an employer-provided subsidy for employees who lost their jobs involuntarily. Under this Act, Assistance Eligible Individuals would qualify for a 65% premium subsidy paid by their employer. This was extended under the Department of Defense Appropriations Act of 2010.

Q. Who are Assistance Eligible Individuals?

A. An assistance-eligible individual can be any COBRA qualified beneficiary associated with the related covered employee, such as a dependent child of an employee, who is covered immediately prior to the qualifying event. The qualifying event for purposes of eligibility for the subsidy is involuntary termination of the covered employee's employment that occurs during the period beginning Sept. 1, 2008, and ending 02/28/10. The individual must also be eligible for COBRA coverage, or similar state coverage, during this period. Unless Congress extends the COBRA subsidy, only those employees involuntarily terminated before 2/28/10 will be eligible to receive assistance.



How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. How long does the subsidy last?

A. Under the ARRA of 2009, the subsidy was for 9 months. Under the DOD Act of 2010, it was extended to 15 months.

The COBRA subsidy does not change the eligibility or length of continued coverage allowed under regular COBRA.



How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

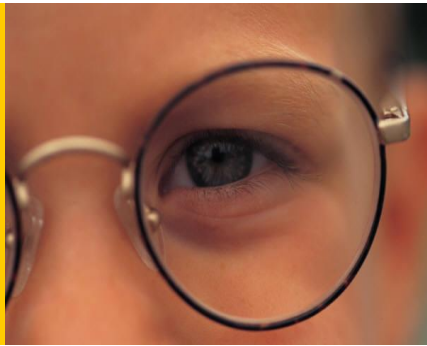
Q. Can I “freeze” my retirement and have the insurance as a retiree when I become eligible for retirement benefits?

A. To be eligible as a retiree, you must meet the definition of a retiree as defined in our Plan Document:

Contact the Office of Group Benefits with any questions regarding your retiree status as defined in the Plan Document.



How Can I Continue My Health Care Benefits?



5 Insurance and Benefits

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. How does this affect my “participation” with OGB if I return to work with another agency that offers OGB coverage?

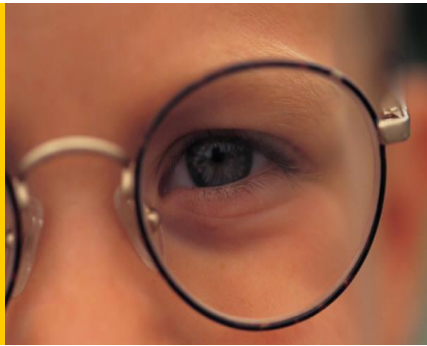
A. Any time you have coverage with one of OGB’s plans as an active employee counts toward participation for the purpose of calculating the employer’s portion of premiums for retirees.

Q. Can my spouse, who has insurance with OGB through his /her employment, add me to their plan?

A. Yes, they need to be sure there is no lapse in coverage in order to avoid any pre-existing condition limitations.



What Happens to My Life Insurance Benefits through OGB?



5 Insurance and Benefits: Prudential Life Insurance

Frequently Asked Questions of the Office of Group Benefits (OGB) of Laid Off Employees:

Q. What happens to my life insurance?

A. The Prudential Term Life coverage you have through Office of Group Benefits will terminate on the last day of the month in which employment is terminated.

Q. Is there any cash value?

A. No, Term Life Insurance does not build any cash value.

Q. Can I keep the life coverage on an individual basis?

A. If you have been actively employed prior to leaving your employer, and you are not retiring or disabled, you may apply for Group Term Life Insurance coverage under Prudential's portability option. This option may be available to you and your covered dependents (if you continue coverage). Portable coverage terminates according to the terms of the group portability contract; however coverage will not be continued beyond age 80. Portability rates are based on the employee's age.

Applications and rates are available on OGB's website.



What Happens to My FSA Benefits through OGB?



5 Insurance and Benefits: Flexible Spending Accounts (FSAs)

Flexible Benefits Participants Options in the Event of a Layoff:

Q. In a layoff situation, what happens to an employee participating in a Dependent Care Flexible Spending Arrangement (Account)?

A. The employee's participation in a Dependent Care FSA ends on the termination date.

Agencies are asked to fax a termination notice containing the employee's name, employee's social security number, and termination date to **DataPath Administrative Services, Attention: Ben Robbins, fax number 1-888-472-6777.**

The employee being laid off can not receive reimbursement for qualifying employment-related expenses incurred after their termination date. However, the employee can claim reimbursement for qualifying employment-related expenses incurred during the Flex Plan Year prior to the termination date. After reimbursement of all qualifying employment-related expenses for dependent care incurred prior to the termination date, any balance remaining in the Dependent Care Flexible Spending Arrangement Account is forfeited by the employee.



What Happens to My FSA Benefits through OGB?



5 Insurance and Benefits: Flexible Spending Accounts (FSAs)

Flexible Benefits Participants Options in the Event of a Layoff:

Q. In a layoff situation, what happens to an employee participating in a Health Care Flexible Spending Arrangement (Account)?

A. The employee's participation in a Health Care FSA ends on the termination date.

Agencies are asked to fax a termination notice containing the employee's name, Social Security number and termination date to **DataPath Administrative Services, Attention: Ben Robbins, at fax number 1-888-472-6777.**

The employee being laid off cannot receive reimbursement for qualifying medical care expenses incurred after the termination date. However, the employee can claim reimbursement for qualifying medical care expenses incurred during the plan year prior to the termination date.



What Happens to My FSA Benefits through OGB?



5 Insurance and Benefits: Flexible Spending Accounts (FSAs)

Health Care FSA COBRA Continuation:

Health Care FSA COBRA continuation requires the employee to have a positive Health Care FSA Account balance at the time of termination. The employee is responsible for 102 percent of the monthly Health Care FSA Account premium plus the monthly administrative fee. The employee must pay monthly Health Care FSA COBRA premiums directly to OGB.

Health Care FSA COBRA participation is available only for the flexible benefits plan year in which the layoff occurs. Health Care FSA COBRA participation ceases at the end of the grace period for that plan year and cannot be continued for the next plan year.

After reimbursements have been made for all qualifying medical care expenses incurred during the plan year and the grace period for that plan year, any balance remaining in the Health Care FSA is forfeited by the employee.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LASERS

The following options are for employees with Louisiana State Employees Retirement System (LASERS). Please contact LASERS to determine which option is best for you.

Retirement Eligibility (*Regular Plan Members):

Hired before 7/1/06: Accrual rate 2.5%, Contribution rate is 7.5%, 36 months Final Average Compensation (FAC)

- 10 years at age 60
- 25 years at age 55
- 30 years at any age
- 20 years at any age, actuarially reduced benefit

Hired on or after 7/1/06 (Act 75): Accrual rate 2.5%, Contribution rate is 8.0%, 60 months FAC

- 10 years at age 60

It is the member's responsibility to determine eligibility and date of retirement.

Members have a **vested right** to retirement benefits with 10 years of service credit to be received at age 60.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LASERS

Additional Helpful Information from LASERS:

Annual and Sick Leave Credit:

- Agency will pay a portion of annual leave at current hourly rate of pay
- Unused, accumulated leave may not be used to meet retirement eligibility
- Once eligible, member may convert unused/unpaid leave hours to service or receive actuarial lump sum payment
- Annual and sick leave questions should be directed to Human Resources at your agency



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LASERS

Additional Helpful Information from LASERS:

Service Credit:

- Service credit is earned based on actual earnings divided by the full time base earnings
- Service credit is earned in tenths of a year and is rounded up to the nearest tenth
- Contributions are paid on earnings*
 - Hired before 7/1/06: Contribute 7.5%
 - Hired on/after 7/1/06: Contribute 8.0%
- No service credit is given if contributions are not received

*Provisions are for regular plan members. Please note that other classes of members may have different eligibility requirements and contribution rates.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LASERS

Additional Helpful Information from LASERS:

Purchase of Service:

- Leave without pay (LWOP) may be purchased once the leave has ended
- *Form 2-10, Application for Purchase of Leave* and \$150 non-refundable fee
- LWOP purchase is the greater of the employee and employer contributions and interest or the actuarial amount which totally offsets increased liability to the system
- Member cannot pay contributions while on LWOP unless it is USERRA military leave without pay. Members employed at colleges or universities can purchase a maximum of 30 days of voluntary or involuntary furlough per fiscal year.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LASERS

Additional Helpful Information from LASERS:

Refund of Contributions:

- Inactive members are not required to refund their contributions
- If member refunds, only the employee contributions are returned less 20% federal tax withholding. Contributions are state tax exempt. Additional tax implications may apply if member refunds contributions and is under age 59 ½. Consult a tax professional for additional information.
- Member loses all years of service when contributions are refunded
- If a member refunds and later returns to state service, they will return under Act 75
- Eligibility: 10 years at age 60
- Contribution rate: 8%
- Refunded contributions may be rolled into a qualified IRA or the Louisiana Deferred Compensation Plan.
- Member may repay refund plus interest to restore service credit after re-employed for 18 months



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: Teachers' Retirement System of Louisiana

Frequently Asked Questions for Members that Participate in TRSL:

Membership/Vesting Questions:

Q: What are my options as a member with less than 5 years of TRSL service? Are there retirement options?

A: A member is vested with 5 years of service/eligibility credit. Therefore, there are no retirement options available. You may withdraw your service by refunding your contributions.

Q: What are my options as a member with 5 years or more of TRSL service?

A: A member is vested with 5 years of service/eligibility credit. Your retirement could be deferred until age 60. You may choose to withdraw your service by refunding your contributions.

Q: Can I keep my membership in TRSL when I get another job?

A: If you are not vested but get a job in another TRSL eligible position, yes. If you are vested, you may maintain membership with TRSL if employed with a state agency that isn't TRSL eligible.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: Teachers' Retirement System of Louisiana

Frequently Asked Questions for Members that Participate in TRSL:

Purchase Questions:

Q: Will TRSL allow me to buy what I need to get to 5 years, 20 years, 25 years, 30 years, etc.?

A: Only creditable service may be purchased (Refunded, Out-of-State, Private School, Military, LWOP, etc.). "Air time" may not be purchased.

Q: What about buying time like in a case of disasters to reach eligibility to retire?

A: Currently, there is no specific statute that allows the purchase of all involuntary furloughed time due to gubernatorial declared disaster or emergency.

Q: Are there options for purchasing time at a reduced rate if I was within a couple of years from retiring?

A: No

Q: If employment becomes available (within a few years?) can I purchase the laid off time?

A: No

Q: Can I elect to pay contributions during my lay off period, for a specified time period, in hopes to seek other employment that contributes to TRSL?

A: No



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: Teachers' Retirement System of Louisiana

Frequently Asked Questions for Members that Participate in TRSL:

Refund Questions:

Q: How do I refund my contributions?

A: You may submit a Form 7: Application for Refund no earlier than 90 days after your date of termination. If you become employed in a TRSL eligible position and begin to make contributions back into TRSL within the 90 day waiting period, then your application will become void.

Q: How long does it take to process a refund (how long before I get my money)?

A: There is a 90 day waiting period from your date of termination. The time it takes to process a refund may vary depending on your situation. Your refund may be processed more timely if you do the following within your 90 day waiting period:

If you have 5 or more years of service credit in TRSL you may call to request a Form 7E.

If you have divorced since initially enrolling in TRSL, you may turn in a copy of your divorce decree.

Q: Will I be able to purchase any refunded time if reemployed by a State agency?

A: If you become employed in a TRSL eligible position, you may purchase any prior refunded time to add back to your service credit. If you become employed in a position that does not contribute to TRSL, you may purchase any prior TRSL refunded time to Transfer to the new Louisiana public retirement system you currently belong.

Q: If I refund and get another job in the future that contributes to TRSL, can I restore my refunded time?

A: Yes



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: Teachers' Retirement System of Louisiana

Frequently Asked Questions for Members that Participate in TRSL:

Retirement Questions:

Q: If I retire, how soon will I get a retirement check?

A: There is a mandatory 30 day waiting period from date of retirement until you receive your first check. DROP members are considered retired; therefore, as long as they participate at least 30 days in DROP, there is no waiting period.

Q: Some members may ask if they would be able to receive a portion of their retirement (a lump sum amount).

A: You may not withdraw a portion of your contributions. If you refund, it must be the entire amount. If you are eligible to retire, and have at least 10 years of service credit you may apply for the Initial Lump Sum Benefit (ILSB) retirement. Your lump sum would be a max of 36 months of the Maximum Retirement Option with a reduced monthly benefit.

Anyone participating in DROP may retire and withdraw a portion or Partial Single Sum from their DROP account.

Q: Can you do estimates so that I can show them I need just a half a year to retire with the 2.5% and the difference it will make rather than retiring at 2%?

A: Yes, we make assumptions for estimate purposes.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LA Deferred Compensation

Frequently Asked Questions for Members that Participate in Deferred Compensation:

Q. When am I eligible to withdraw funds from my LA. Deferred Compensation Plan?

A. Separation of service (such as layoff), retirement, disability and death.

Q. What are my distribution options?

A. Funds can remain in the plan, partial lump sum, lump sum, periodic payments, lifetime payment, rollovers.

** Loans and Hardship withdrawals are allowed during employment only.**

Q. What about taxes?

A. There is a mandatory 20% withholding for federal taxes at the time of withdrawal. Distributions are taxed at your working/ordinary income tax bracket; therefore you may owe more than the 20% or you may be owed a refund when you file taxes the following year. You can request to have more than the 20% withheld at the time of withdrawal.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LA Deferred Compensation

Frequently Asked Questions for Members that Participate in Deferred Compensation:

Q. Is there an age penalty if I want to withdraw some of my funds?

A. No, there are no age restrictions on (457) Deferred Compensation Plans. A participant can be any age and request a withdrawal of their funds, but they can no longer be working for the State of Louisiana (or government entity that the Plan covers).

Q. Can I leave my funds in the LA Deferred Compensation Plan even though I am leaving state employment?

A. YES, your funds may stay invested with LA Deferred Compensation until you turn 70 ½. At age 70 ½ you will be required to take a minimum distribution.

Q. Can I continue to contribute to the LA Deferred Compensation Plan after I leave state employment?

A. NO, contributions can only be made while employed by the State of Louisiana (or participating government entity). If you have additional questions, please call LA Deferred Compensation at (225) 926-8082 or (800) 937-7604.



What Happens to My Retirement Funds?



6

Retirement Information & Deferred Compensation: LA Deferred Compensation

Frequently Asked Questions for Members that Participate in Deferred Compensation:

Q. Can I roll my 300 hour payment of annual leave into Deferred Compensation?

A. Yes, this payment can be rolled into your Deferred Compensation account. Please contact LA Deferred Compensation at (225) 926-8082 for the form prior to your leave payout.

Q. Can I roll any of my remaining leave into Deferred Compensation?

A. YES, if you are a retirement eligible employee. Please contact LA Deferred Compensation at (225) 926-8082 for the form prior to your leave payout.



What About My Accumulated Leave Balances?



7 Leave Time Issues: Payment and Re- Payment of Leave

When an employee is separated from state service, such as a layoff, the employee shall be paid the value of their annual leave up to 300 hours.

The annual leave payment will be made using the employee's regular rate of pay. If the employee is on detail to special duty, the payment is calculated using his pay rate in the position he "owns" (not the detail pay rate).

You may be required to buy back some of the leave time that was paid to you if you are re-employed in a classified position within a certain time frame after your separation from state service.



What About My Accumulated Leave Balances?



7 Leave Time Issues: Leave Balances

Generally, remaining sick and annual leave balances of employees are cancelled by the agency when that employee separates from the state classified service. However, if the employee is re-employed in an unclassified position without a working day break in service, all of the employee's annual and sick leave is usually transferred with them to the new agency.

Employees who are rehired into a probationary or permanent position **within 5 years** of separation will have all annual and sick leave re-credited to them (unless the last separation was by dismissal or resignation to avoid dismissal). If the employee is rehired under any other type of appointment, he is not eligible for re-crediting of leave.



Contact Information



8

Contact Numbers and Websites

[Louisiana Department of State Civil Service](#)

[Louisiana State Employees Retirement System \(LASERS\)](#) (225) 922-0600 or (800) 256-3000

[LWC Unemployment Insurance Call Center](#) (866) 783-5567

[Louisiana Workforce Commission](#) (225) 342-3111

[Louisiana Deferred Compensation](#) (225) 926-80802 or (800) 937-7604

[Office of Group Benefits](#) (225) 925-6625 or (800) 272-8451

[Teacher's Retirement System of Louisiana](#) (225) 925-6446 or (877) 275-8775

