



Boise | Coeur d'Alene | Pocatello

PERSpectives FOR RETIREES

Public Employee Retirement System of Idaho

Third Quarter 2020

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SHOULD YOU HAVE A DURABLE POWER OF ATTORNEY?

There are many types of power of attorney (POA) and there are multiple reasons to use a power of attorney.

You may want to consider having one in place, because you never know when an emergency may happen and a power of attorney may be needed.

By having a POA in place, you can permit another person to perform specific legal acts on your behalf.

For PERSI purposes, the form **RS113 — PERSI Durable Limited Power of Attorney** — lets you assign someone else (your Attorney-in-Fact) the right to make decisions and to take actions regarding your account(s). **Form RS113 is limited to PERSI matters only.**



Select someone you trust to serve your best interests and wishes as your Attorney-in-Fact. The Attorney-in-Fact's authority will continue until your death, unless you revoke the power of attorney or your Attorney-in-Fact resigns. *If you choose to revoke a PERSI Durable Limited Power of Attorney, you must do so in writing to PERSI.*

You may change your designated Attorney-in-Fact at any time by completing a new PERSI Durable Limited Power of Attorney form and submitting it to PERSI. This form provides for the designation of one (1) Attorney-in-Fact. If you wish to name more than one (1) Attorney-in-Fact, you may name a Co-Attorney-in-Fact in the Additional Special Instructions section on the form. Co-Attorneys-in-Fact can act alone UNLESS you require them to act together in the Additional Special Instructions section.

PERSI provides this form as a convenience to members. If you do not provide an effective date in the Additional Special Instruction section, your Attorney-in-Fact is authorized to act on your behalf IMMEDIATELY after PERSI receives your properly completed, signed, and notarized form RS113.

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Also, you do not need to be incapacitated for the Attorney-in-Fact to act pursuant to the PERSI Durable Limited Power of Attorney. This is a durable power of attorney, meaning it remains valid notwithstanding your subsequent disability or incapacity.

If you have a power of attorney other than form RS113, PERSI will accept it, provided that it meets all legal requirements. As with the PERSI Durable Limited Power of Attorney, a revocation must be supplied in writing.

If you have questions, please call the PERSI Answer Center 1-800-451-8228 or (208) 334-3365 in the Boise & surrounding areas.

To review this form, go to:

https://www.persi.idaho.gov/Documents/Forms/RS_Forms/rs113.pdf

DO YOU NEED HELP UNDERSTANDING MEDICARE?

Whether you are already retired or still working but nearing age 65, you may be confused about how Medicare works and the many other options you have for health insurance. Idaho's Senior Health Insurance Benefits Advisors (SHIBA) program can help.

SHIBA is a part of the Idaho Department of Insurance and has three main goals:

- ✔ Help people understand Medicare – how it works, the advantages and disadvantages of each option, and how to avoid costly mistakes like coverage gaps, penalties, and enrollment errors.
- ✔ Help Idahoans find the right plan for their health, prescriptions, and individual needs.
- ✔ Provide assistance with complaints, appeals, and grievances in the event of claim denials, billing disputes, or other issues.



SHIBA counselors can help clients apply for assistance to pay for prescription drug costs, learn about Medicare options if they are under age 65, and provide the most current Medicare information.

SHIBA has many counseling sites throughout Idaho, and multiple Certified Medicare Counselors are available to assist beneficiaries or their caregivers. Services are free and unbiased.

To learn more about SHIBA, register for a SHIBA Medicare 101 class, or to schedule an appointment with a counselor, call 1-800-247-4422.

For more information about SHIBA, visit the website at <https://doi.idaho.gov/shiba/>



AVOIDING COVID-19 SCAMS



Since the pandemic began, the Federal Trade Commission (FTC) has reported over 176,000 consumer complaints related to the COVID-19 and stimulus payments. Many of the complaints involve identity theft or fraud.

Scammers are using an arsenal of scams — texting, phishing emails, and robocalls are just some of the ways they are trying to steal your personal information.

A current example of fraud includes recent reports of progress in a vaccine. Scammers have increased phishing email scams with subject lines like “Urgent! Newly approved vaccines!” and asking for payment to secure yourself a vaccination.

Malicious robocallers are posing as contact tracers saying that you have recently had contact with someone who has tested positive for COVID-19, then ask you to verify personal information to steal your identity. Legitimate contact tracers do not ask for personal information such as bank account or credit-card numbers, or your Social Security number.

Learn how to protect yourself from the mentioned scams and others. Go to the Federal Trade Commission’s website to learn what to look out for: <https://www.ftc.gov/coronavirus/scams-consumer-advice>.

A MESSAGE FROM THE IDAHO TRANSPORTATION DEPARTMENT’S DIVISION OF MOTOR VEHICLES

The Idaho Transportation Department’s Division of Motor Vehicles and county officials are asking drivers to use online DMV services due to increased office wait times created by COVID-19 this spring, and limited lobby access.

Idahoans are encouraged to renew their license and/or vehicle registration online, and help reduce wait times by allowing room at county DMV offices for customers who cannot complete services online.

Expanded online services at dmv.idaho.gov include:

- Renewing your license/ID
- Purchasing a replacement license/ID
- Purchasing your driving record



The federal deadline for the Star Card-Idaho’s REAL ID has also been extended a full year to October 1, 2021.

County DMV offices are managed by both the county sheriff’s office and county assessor’s office. Office hours and availability vary by county. ITD strongly suggests drivers contact their county DMV office before making the trip, as many may require an appointment.

For more information, visit dmv.idaho.gov or call 208.334.8000.



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DO YOU HAVE A myPERSI ACCOUNT?

With a *myPERSI* account, you can receive your PERSI annual statements, confirmations of changes, and other documents sooner and in a secure location by setting your preferred method of communication to “electronic” in your account.

By choosing electronic communication, under the Personal Information tab on your *myPERSI* page, you will receive an email alert when new documents are available, including your retiree newsletter.

Then you can log into your *myPERSI* account to download the documents.



UPCOMING HOLIDAYS

PERSI will be closed in observance of the following holidays:

- Monday, October 12 – Columbus Day
- Wednesday, November 11 – Veterans Day
- Thursday, November 26 – Thanksgiving Day
- Friday, December 25 – Christmas Day

If you have questions, call the PERSI Answer Center at 1-800-451-8228 or 208-334-3365.

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