



# PERSpectives

Public Employee Retirement System of Idaho

RETIREE / 2Q / 2025

## LEGISLATION EFFECTIVE JULY 1, 2025

*This change only applies when returning to work  
as a volunteer for a PERSI employer.*

During this past Legislative session, House Bill 55 passed which amends Idaho Statute 59-1356 concerning the reemployment of retired members.

Newly added sections to the statute, (8)(a), (b), and (c), stress that a retired member may provide services as a bona fide volunteer for a **PERSI** employer, after retirement and such services shall not be considered reemployment of a retired member.

A bona fide volunteer means an individual who performs service without promise, expectation, or receipt of any type of compensation, who is not performing a kind of work or service that would normally be compensated by an employer, and who is not classifying employment conduct as volunteering to avoid being considered an employee.

Any retirement allowance payments received by a retired member who is not a bona fide volunteer shall be repaid to the system, such retired member's retirement shall be negated, and the provisions of subsection (1) of this 59-1356 shall apply.

## WILL THE SOCIAL SECURITY FAIRNESS ACT CHANGE YOUR RETIREMENT OUTLOOK?

*from the Choice 401(k) Plan Team*

Earlier this year, the Social Security Fairness Act became law, and the legislation included provisions that may change your future Social Security benefits. Specifically, the new law eliminates the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), which could result in an increase in Social Security benefits for people who receive a pension based on work that wasn't originally covered by Social Security.

Previously, the GPO and WEP reduced or eliminated the Social Security benefits of more than 3.2 million people because these people didn't pay Social Security taxes when they worked for an employer that provided a pension. Beginning with January 2024 benefits, the Social Security Administration

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will no longer take into account these “non-covered” pension benefits when they calculate a person’s Social Security benefits.

This change will apply to retirement or disability benefits of the affected workers and/or their spouse or other eligible family member. The Social Security Administration is still working out the details of how to calculate these benefits, so visit [www.ssa.gov](http://www.ssa.gov) for the latest updates — including information on actions you may need to take to claim benefits.

If you’re affected by this Act and maintained a Choice 401(k) Plan account, , you can always schedule time with your local Empower retirement plan counselor to discuss how any additional Social Security benefits may change your retirement outlook.

Visit [www.mypersi401k.com](http://www.mypersi401k.com) to set up an appointment today.



## INVESTMENTS UPDATE

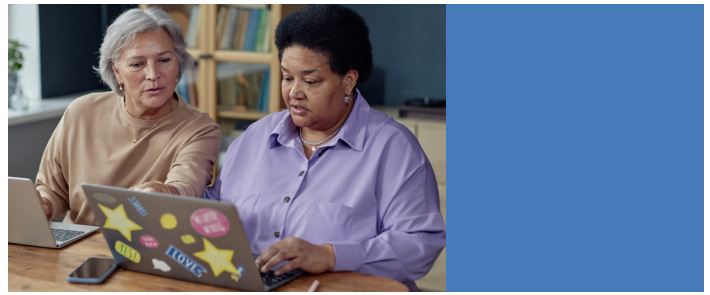
Learn more about PERSI’s investments at [www.persi.idaho.gov/investments/](http://www.persi.idaho.gov/investments/).

A monthly report is posted where you can read about fund performance, current allocations, and strategy comments.

The compilation of unaudited data collected from a variety of sources is for informational purposes, only.

*All data, and analysis is for informational purpose, only.*

*Any opinions or analyses expressed are those of the author and do not necessarily express the views of PERSI or its board members.*



## FREE ADULT LEARNING RESOURCES ON LiLi

*from the Idaho Commission for Libraries*

Through the <https://lili.org> platform, Ebsco’s LearningExpress™ Library offers a variety of resources for adult learners, which are all freely available. There is a short log-in process (just enter your zip code and city, and select your public library).

On LearningExpress™, there are video tutorials for learning Microsoft software, including Excel, PowerPoint, and Word. There is also help to understand your computer’s operating system. In the “Adult Core Skills” section, you will find tutorials, practice sets, videos, and e-books for developing the core skills of math, reading, grammar, writing, and speaking.

Maybe you are thinking about changing jobs. The “Career Development and Job Preparation” section includes information about a variety of careers, along with skill development resources for conducting a job search, interviewing, networking, changing careers, and negotiating a salary. Plus, there are practice exams to prepare for many careers and professions, including cosmetology, hospitality, real estate, and teaching.

Check out [LiLi.org](http://LiLi.org) and LearningExpress™ for much more.

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## KNOW YOUR BENEFITS: PREVENTING MEDICARE FRAUD WITH LOCAL SMP SUPPORT

*from the Idaho Commission on Aging (ICOA)*

The Senior Medicare Patrol (SMP) program aims to help prevent Medicare fraud by empowering Medicare beneficiaries, families, and caregivers through outreach, education, and personalized support.

In Idaho, SMP is supported by a well-trained team consisting of Volunteer Coordinators and a statewide network of dedicated staff and volunteers. Together, they educate older adults on how to review their Medicare Summary Notices (MSNs) and Explanation of Benefits (EOBs) for accuracy, identify billing errors, and detect and report fraud and scams.

Whether you've received a suspicious phone call, need help understanding a confusing medical bill, or want to learn more about protecting your Medicare

### HAVE YOU HEARD ABOUT THE STATE OF IDAHO'S PROPERTY TAX DEFERRAL PROGRAM?

The State of Idaho offers a property tax deferral program for eligible individuals a way to defer property taxes on their home and up to one acre of land. If you're an Idaho resident and homeowner, you may qualify. Keep in mind, you must pay the taxes and interest later. This program was created and funded by the Legislature and is administered by the Idaho State Tax Commission.

To learn more about the State of Idaho's deferral program and other tax relief options, go to <https://tax.idaho.gov/taxes/property/homeowners/deferral/> or contact your county assessor's office or call the Idaho State Tax Commission at (208) 334-7736 if you need help.

benefits, SMP is here to assist you. Services are provided through local Area Agencies on Aging and are supported by the Idaho Commission on Aging (ICOA). These local connections ensure Idahoans have access to trusted, face-to-face assistance. Visit the ICOA website at <https://aging.idaho.gov/stay-safe/senior-medicare-patrol-fraud-prevention/> to find your local SMP Coordinator.

Want to learn more? The SMP Medicare Tracker Mobile app is a useful tool that keeps consumers updated on the latest news, fraud schemes, and other valuable resources. Visit [smpresource.org/app](https://smpresource.org/app) or download it directly from your mobile device.

**Stay informed, stay alert, and report Medicare fraud.**



### ROAD CONSTRUCTION: BOISE

Capital City Development Corp (CCDC) continues to work on a major road construction project (work done by McAlvain Construction) in Boise on 8th Street between State Street and W. Franklin Street.

This construction is limiting access to the PERSI office from 8th Street. You will still be able to access the PERSI office and member parking by turning onto W. Washington off 9th Street.

We encourage all visitors to visit [www.persi.idaho.gov](http://www.persi.idaho.gov) for the latest information about road closures.



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## NEW FOR PERSI RETIREES – EXPLORING YOUR SECURE ONLINE *myPERSI* MEMBER PORTAL!

*from PERSI Member Education Team*

Have you logged into your **\*new\*** *myPERSI* online member portal yet?

We are here to help you get the most out of it, and even designed videos specifically for our retired members. We cover everything from registration to using the new messaging portal, updating your beneficiaries, accessing your 1099 and more!

You can find them on the “Retirees” tab on the PERSI website at [www.persi.idaho.gov](http://www.persi.idaho.gov):

[Video: How to Register for \*myPERSI\*](#)

[Video: How to Use \*myPERSI\* Retirees](#)



## HOLIDAYS

PERSI will be closed in observance of the following holidays:

- Friday, July 4 – Independence Day
- Friday, September 1 – Labor Day

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

## RETIREMENT BOARD

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[www.persi.idaho.gov](http://www.persi.idaho.gov)

Costs associated with this publication are available from PERSI in accordance with Idaho Code 60-202.

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