

## Your Advocacy Paid Off — ERS Approves 2.25% COLA

Great news for our retirees and beneficiaries! During the Annual Board meeting on April 16, 2026, the Employees' Retirement System (ERS) Board of Trustees approved a **2.25% monthly Cost-of-Living Adjustment (COLA)** for FY 2027. This increase applies to benefits not in excess of the Social Security wage base and comes with the following statutory stipulations:

- Retirement effective date must be **on or before July 1, 2025**, for eligibility for the July 2026 COLA
- For non-disability retirees, the **Normal Retirement Date must also be on or before July 1, 2025**
- **GSEPS retirees with membership dates on or after July 1, 2009, are excluded by statute** from receiving post-retirement adjustment payments
- **SGLI annuities are not eligible** for COLA

The 2.25% increase will take effect July 1, 2026, and will appear in the July benefit payment issued at the end of the month. This increase is payable for life. ERS Executive Director Jim Potvin noted that the additional 0.25% above earlier expectations was made possible by the \$100 million appropriation in the amended FY 2026 budget. We are still waiting for the June meeting to learn the amount and timing of the one-time payment funded by the \$26.75 million appropriation in the main budget.

This tremendous progress is a direct result of YOUR advocacy, which helped secure \$1.1 billion in appropriations over the last three years from Governor Kemp and legislative leadership. Your voices truly made a difference.

## Lt. Governor Burt Jones and Senator Rick Williams Support Restoring 3% COLAs

By Dan Coffee and Chuck Freedman

At the request of Lieutenant Governor Burt Jones and Senator Rick Williams, a roundtable discussion with ten GSRA representatives was held on April 24<sup>th</sup> at the Savannah Economic Development Authority. This was the first time in recent memory that GSRA was given the opportunity to meet for an hour, one-on-one, with a sitting Lt. Governor to discuss our issues. His position is critical for our budget items. For this, we are, indeed, grateful.

The roundtable afforded us a great opportunity to advocate on behalf of GSRA members. Lieutenant Governor Jones was instrumental, along with Senator Williams, President Pro Tem Larry Walker, Senator Blake Tillery, Speaker Jon Burns,

Representative Matt Hatchett, and other leaders in appropriating large sums for us in both the amended FY 2026 and the general FY 2027 appropriations bills. The lieutenant governor lives in Jackson and served in the State Senate from 2013 until his election to Lieutenant Governor in November 2022.

Senator Williams serves as the Chairman of the Senate Committee on Retirement. Senator Williams facilitated the roundtable. He is the most recent recipient of our Legislative Service Award for his efforts and his support for GSRA. Senator Williams was sworn into the Georgia Senate in January 2023 and represents Senate District 25, which includes Baldwin, Butts, Jasper, Jones, and Putnam counties, as well as portions of Bibb and Henry counties. Senator Williams introduced Lieutenant Governor Jones as his “own Butts County constituent” and shared that the Senate seat he currently holds was formerly held by Burt Jones

In the roundtable discussion, we thanked both Lieutenant Governor Jones and Senator Williams for all their efforts to secure additional funding for the Employees Retirement System (ERS). During the 2026 legislative session, the Senate increased the FY 2026 Amended Budget from the \$50 Million recommended by the House to \$100 Million, “... with the goal of restoring Cost-of-Living-Adjustments.” The Senate also added \$100 million to the FY 2027 General Budget to trigger regular, annual COLAs. (The FY 2027 budget is pending Governor Brian Kemp’s signature.)



Figure 1: Allan Hill, GSRA President Judy Bryson, Lieutenant Governor Burt Jones, Chuck Freedman, Senator Rick Williams, and Keith Golden.



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While we have made a lot of progress in recent years, there's still work to be done! We shared that the actuarial study on Senate Bill 339 found that about \$450 million annually is needed to pre-fund 3% COLAs for Old and New Plan members. We noted that the recent funding increases have been great first steps toward achieving that funding goal and offered alternatives to obtain the balance. Lieutenant Governor Jones is committed to continuing to work toward further funding increases for ERS to achieve the annual 3% COLA within a short period. We thanked him and Senator Williams for all their efforts and support to restore our full COLAs!

The participating GSRA representatives were President Judy Bryson, Vice President Robert Riddle, Secretary Dan Coffee, Savannah Chapter President Allan Hill, Savannah Chapter members Lorr Elias and Pat Merrit, Keith Golden, Jimmie DeLoach, Lobbyist Chuck Clay, and Legislation Committee Chair Chuck Freedman. Effective advocacy at the State Capital is all about getting to know folks, building relationships, and educating state leaders about issues.

## **A COLA Worth Celebrating! Annual Meeting October 5-6 in Macon**

**By Allan Hill**

The COLA news will make this year's Annual Meeting more upbeat than ever. Instead of focusing on what we need to achieve, we can celebrate what we did achieve. It should be a fun meeting.

Just about everyone attending the last two meetings agreed that the Robert F. Hatcher Center in Macon is the place for this year's Meeting. We will gather at the venue at Middle Georgia State University in Macon on Monday and Tuesday, October 5-6. As we did last year, we'll begin at 12:30 on Monday and adjourn at 2:30 on Tuesday. We will again reserve blocks of rooms for our members at the nearby hotels.

The Annual Meeting Committee continues planning for the workshops. The Elder Care Legal/Financial Affairs and Cybersecurity/AI workshops were the two most popular last year, and we will consider bringing them back. Then we'll start looking for workshops we hope will appeal to our members. Your ideas are most welcome; if you have an idea for a workshop, please let me know at [allandhill1@gmail.com](mailto:allandhill1@gmail.com).

This year, we plan to have a hot buffet lunch instead of a boxed lunch. As always, you're invited to an opening reception for fun, music, camaraderie, beer, wine, and hors d'oeuvres.

Since this is an election year, we will invite the gubernatorial candidates to address the membership. In some years past, we have been fortunate to have the candidates appear in person; in other years, they have recorded videos specifically for GSRA. This year promises to be a close election, so hopefully, they'll deem our votes important enough to join us.



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So, mark your calendars for October 5-6, 2026, at the Robert F. Hatcher Center on the campus of Middle Georgia State University. We are excited for what we think will be another fun, successful Annual Meeting and a celebration of a major victory in our ongoing struggle for our promised COLAs.

## It's Election Year: What You Need to Know

By Dan Coffee

Georgia voters will head to the polls in 2026, possibly four times, if runoffs are needed.

Voters will head to the polls on May 19<sup>th</sup> for the **General Primary / Nonpartisan Election**. This election includes local positions, state and federal representatives, and party questions. A party preference must be declared in the General Primary. If a non-partisan ballot is requested, only the Judicial races will appear on the ballot. Advance voting for the General Primary is from April 27<sup>th</sup> to May 15<sup>th</sup>.

The **General Election** will be on Tuesday, November 3<sup>rd</sup>. Advance voting for the General Election will be from October 13<sup>th</sup> through October 30<sup>th</sup>.

For more information, visit the Georgia Secretary of State website at <https://sos.ga.gov>

ELECTION	ELECTION DATE	ADVANCE VOTING DATES	REGISTRATION DEADLINE <small>*FEDERAL CONTEST REGISTRATION DEADLINE</small>
General Primary Election/Nonpartisan Election	05/19/2026	04/27/26 – 05/15/26	04/20/2026
General Primary Election/Nonpartisan Runoff	06/16/2026	As soon as possible, but no later than 06/08/26 – 06/12/26	04/20/2026 *05/18/2026
General Election/Special Election	11/03/2026	10/13/26 – 10/30/26	10/05/2026
General Election/Special Election Runoff	12/01/2026	As soon as possible, but no later than 11/23/26 – 11/25/26	10/05/2026 *11/02/2026

The Georgia Secretary of State's website contains a My Voter Portal ([mvp.sos.ga.gov](http://mvp.sos.ga.gov)) to check your voter registration status, poll location, early voting locations in your county, registration information on file with the county office, and a sample ballot for your voting precinct.

Early voting times and dates vary among Georgia's 159 counties. Check with your county election office or check your My Voter Portal ([mvp.sos.ga.gov](http://mvp.sos.ga.gov)) to find the dates, hours, and early voting locations in your county.



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All 56 Senate and all 180 House seats, as well as the Governor, Lieutenant Governor, Secretary of State, various other state races, and one U.S. Senate seat are on the ballot this year. Stay informed about the issues and candidates' positions, and **please VOTE!**

## Consider a Pension Deduction for Your Dues Payment

GSRA is grateful for your much-needed dues, whether by check, money order, credit/debit card, or pension deduction. Your dues keep the Association functioning. The most efficient method of payment for our organization is a pension deduction, whereby dues are paid in \$2 monthly increments, automatically deducted from your pension. The benefits to GSRA are no processing of checks, no processing fees for cards, no need to send renewal reminders, and no unintentional lapses in receiving dues from members. The benefit for the member is not having to remember to take the steps to renew each year, and being able to cancel your membership at any time by notifying GSRA or ERS.

If you are paying by another method and would like to switch, complete and sign the pension deduction form. You can either mail the form to the Georgia State Retirees Association, PO Box 6308, Elberton, GA 30635, or email a picture or a scan of the form to [help@mygsra.com](mailto:help@mygsra.com). One time and done!

You can access the pension deduction form by clicking here: (<https://gsra.memberclicks.net/assets/documents/2024-07-01-Pension%20Deduction%20Authorization-kb.pdf>). A copy of the form is also attached for your convenience. Dues will not be deducted from your pension until your current membership expires, so act now so GSRA can implement it at the proper time!

The form requires your pension number which you can get one of four ways: 1) from the 1099-R that ERS sent you to file your taxes (your pension ID is the "account number" at the top of the 1099-R); 2) from any correspondence with ERS; 3) from logging in to your ERS account at [ers.ga.gov](http://ers.ga.gov) and clicking on account access; or 4) by calling the ERS at 404-350-6300 or 1-800-805-4609.

Whichever way you pay your dues, thanks to all the members of GSRA for your continued support.



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## AMBA/GSRA Webinars

By Allan Hill

GSRA and AMBA offer monthly webinars that provide members with a wide range of important information, including financial, health, travel, recreational, lifestyle, and safety topics. The webinars are held on the third Wednesday of every month at 10:00 A.M., except in December, when it's the first Wednesday. All webinars are free to join, but registration is required.

Join us for the next webinar on May 20, 2026, for a timely topic, "Ready, Set, Go: Safe and Smart Summer Travel," with your host Lexie Mowery of AMBA. All members will receive an email from "GSRA Webinar" in early May with details and instructions on registering.

Looking ahead, the June 17, 2026, webinar will be "What They Don't Tell You About Long-Term Care."

If you've missed any of the previous webinars, you can find recordings of all of them on the GSRA homepage at [www.mygsra.com](http://www.mygsra.com). See you at 10:00 on May 20th!

## From the Banks of the Chattahoochee River

By Judy Bryson

Dear GSRA Members,

This year has brought meaningful progress for Georgia state retirees, and it did not happen by accident. Through responsible, consistent advocacy and a growing chorus of supporters, we are seeing real momentum on issues that matter most, especially COLAs. We know support grows when we show up, stay focused, and make our case with facts and persistence.

Most importantly, we secured approval of **2.25% COLA**, after years of either no COLA or very minimal increases. For many of us, it feels like we have been climbing a mountain for a long time—and this year, we finally reached a point where we can see real progress ahead.

To put the last several years in perspective: from 2008 through 2025, COLAs totaled about 2.75% for this entire period. This is a stark contrast to the period before the financial crash, when increases were more dependable. That history is exactly why this year's result matters. It is a step toward restoring a stronger, more dependable approach to protecting retiree purchasing power.

Just as important, more dollars were added during the legislative session to strengthen COLA support going forward, including an additional \$100 million to help sustain future adjustments. This is a concrete sign of progress, and a reminder that sustained advocacy can produce lasting results.

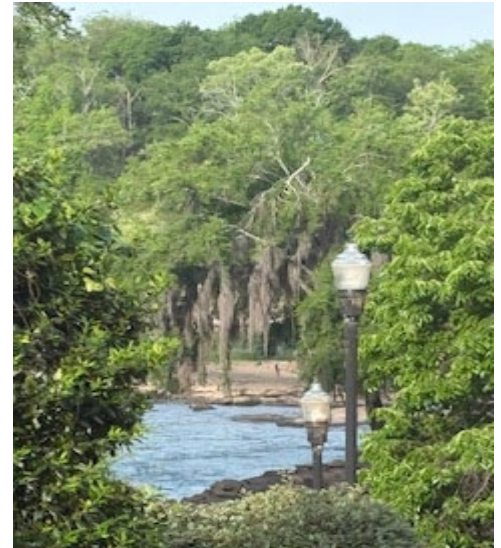
At the same time, we cannot take our foot off the gas. We are still pushing membership growth to demonstrate our collective strength. Today, we have more than 6,000 members, and every additional member increases our credibility, our reach, and our ability to deliver results.

We also have an important milestone ahead: **GSRA will turn 20 years old in December 2026**. This anniversary is a chance to recognize how far we have come, and to recommit ourselves to the work that remains.

Although there is still work to be done to improve and protect COLAs. This year proved what is possible when we stay united and engaged. Let us keep building support, growing membership, and advocating responsibly, so the progress we achieved in this session becomes a new standard, not the exception.

Take Care,

*Judy*



## Local GSRA Chapter News

### Tift Area Chapter

The GSRA Tift Area Chapter met at the Georgia Department of Transportation (GDOT) D4 Office, 710 W. Second Street, Tifton, on Thursday, March 26th, with 28 attendees, including retirees and others. President Margaret Brown welcomed everyone and introduced our Vice President, Penny Cannon. Six first-time attendees were recognized. There were three guest speakers at the meeting.



Figure 2: Twenty-eight members and guests attended the Tift Area Chapter meeting.

The first speaker was Hayward Becton, Retired Tax Assessor, Tift County Tax Office. He explained that the Assessor's Office responsibilities include valuing all real and personal property, taxable and exempt, and conducting an annual ratio study. The millage rate represents 40% of the property owner's tax bill. He explained the three different taxes: City, County, and School, and discussed the audits and collections processes. He wanted to ensure that those 65 years old or older filed for the Homestead Exemption. Property taxpayers have 45 days from the date of their property assessment notice to file an appeal if they believe the tax appraisal is too high. Several questions were asked and answered during the presentation.

The second speaker was Maryann Vega, Customer Engagement Specialist for Georgia Power. She provided an overview of the Affordable Energy Plan and Georgia Power's Income-Qualified Discount, noting that many customers meet the eligibility requirements, including specific income guidelines. She also highlighted additional benefits, including annual savings, no reconnect fees, and other cost-reducing features. Maryann introduced the EASE Program, which offers up to \$5,000 to eligible participants for air, heating, and cooling needs. She also mentioned the Energy Assistance Program and shared practical tips for lowering energy costs—such as setting the thermostat to 78° on auto, changing air filters every two months, and scheduling an annual AC inspection.



Figure 3: A guest speaker from Georgia Power provided information on programs that can save individuals money.

The third speaker was Garfield Rhaney, Retired Lieutenant with the Tifton Police Department, who presented on Personal Safety. He outlined the seven basic rules of self-defense:

- Avoid dangerous situations—use common sense.
- Walk confidently.
- Prioritize situational awareness—being alert is more important than fighting skills.
- Avoid confrontation whenever possible and work to maintain control of the situation.
- Strike first if a physical altercation cannot be avoided.
- If you must fight, take the threat seriously and get away as soon as possible.
- There are no rules in self-defense—your goal is to protect yourself.

He emphasized the importance of being prepared: keeping your phone charged, considering legal self-defense tools, staying physically fit, and remaining active. A few questions were asked, and participants shared comments throughout the discussion.

President Brown attended GSRA Day at the Capitol and provided information about the successful day. Membership applications were available, and information about GSRA dues was provided. Members were reminded that GSRA T-shirts are available at [www.MyGSRA.com](http://www.MyGSRA.com), and that more T-shirts need to be purchased to make an order.

The next meeting is scheduled for Thursday, June 11, 2026, at the same time. The location to be determined.

There were three raffle winners this month: Linda Edmondson, Peggy Bachelor, and Randy Willis. After the meeting adjourned, a few retirees went to the Golden Corral Restaurant for lunch.

## Valdosta Chapter

The Valdosta GSRA Chapter met on April 7, 2026, at a luncheon meeting at Mama June's in Valdosta, GA. We discussed the recent actions by the Georgia General Assembly on additional funds to provide a one-time payment and a possible COLA for ERS retirees.

Our program was provided by Dr. Michael Webster, Professor in the School of Health Science at Valdosta State University, on ChatGPT and its use in our everyday lives. It resulted in the sharing of experiences from chapter members who have used ChatGPT.



Figure 4: Valdosta Chapter members enjoyed an interesting program about ChatGPT by Valdosta State Professor Dr. Michael Webster.

Our attendance included 20 members from multiple state agencies in the area.

## NW Metro Chapter

The NW Metro Chapter met on Wednesday, April 8, 2026, at Cobb County's Switzer Library in Marietta. Thirty-six members and guests, including GSRA members from the Central Metro and Coosa Valley Chapters, attended. It was an informative, productive, and fun meeting!



Figure 5: Members of the NW Metro, Central Metro, and Coosa Valley GSRA Chapters held a joint meeting with 36 in attendance.

We were honored to have State Representative Mary Frances Williams (Marietta – GA House District 37), who is a member of GSRA and our chapter, attend. She applauded GSRA’s success re: funding for a COLA and commended the hard work and perseverance it has taken.

Our guest speaker, Chuck Clay, GSRA’s lobbyist, shared information about what transpired during the last legislative session, both on the front and behind the scenes. He also provided a historical overview of our issues and recommendations for the future. Chuck has helped open many doors once closed to GSRA. He emphasized the need to keep growing to increase our effectiveness.

Jim Sommerville, a former president of GSRA and this chapter, shared some of his many experiences advocating for equitable treatment of ERS retirees by the ERS Executive Board and legislators.

There was an opportunity for Q & A so members could have their questions answered and offer suggestions.

Diane Conley, Membership Coordinator, encouraged every member to reach out and recruit at least one new member.

Members were really excited about the outcome of this legislative session and what it will mean for them. They are very appreciative of the resourceful hard work it has taken and grateful that it is finally paying off.

After the meeting, a group of members headed to the nearby Marietta Square and enjoyed lunch together at Gianni and Mac’s Restaurant. Folks were glad to see one another and are looking forward to the next time!

## South Fulton Chapter

The South Fulton GSRA Chapter met on April 14<sup>th</sup> with over 20 members present.



Figure 6: Chapter/GSRA President Judy Bryson with South Fulton members.

## Southwest Georgia Chapter

The SW Ga GSRA Chapter meeting was held at Albany State University on April 15<sup>th</sup> with 21 in attendance. In the absence of Chapter President Bob Pollock, the meeting was conducted by GSRA Tift Area Chapter President Margaret L. Brown, who welcomed everyone and recognized our first-time attendees.

Introduction of the speaker, Mr. Sekar Ponnar, MBA, Chief Information Officer at Albany State University. Mr. Ponnar provided a presentation on Artificial Intelligence (AI).

Mr. Sekar's presentation provided a basis for understanding the future of AI and its ability to think, learn, and simulate human mental processes, such as perception, reasoning, and learning. He indicated that it's Artificial, isn't intelligent, and that traditional computing is code that follows a series of rules. There are some common misconceptions about AI, but the human spirit should prevail. A question-and-answer session followed. Mr. Sekar closed out by saying, Technology Advancement should help us.



Figure 7: Twenty-one attendees enjoyed a presentation by Albany State University's Chief Information Officer, Mr. Ponnar, about AI.

Drawing of the door prize and the meeting was adjourned. The next meeting is scheduled for July 15th.

## Savannah Coastal Chapter News

Twenty-nine members of the Savannah Coastal Chapter from as far away as Jenkins and Glynn Counties, and SC, met on April 23rd at the Chatham County DFCS office. Donna Scott, Stroke Coordinator for Memorial Health HCA, provided a very important and informative presentation titled "Strokes: Signs, Symptoms, and Treatments." It was something everyone needs to hear – it could literally save your life.

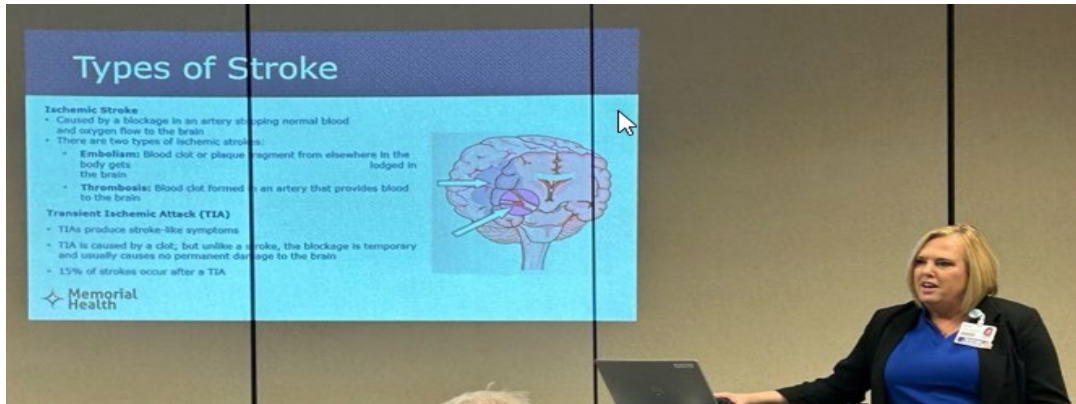


Figure 8: Donna Scott, Stroke Coordinator with Memorial Health, provided an informative presentation on strokes.

Then, of course, we celebrated our COLA!!!

## Tri-County Chapter

The Tri-County Chapter held its second quarterly meeting of 2026 on April 27<sup>th</sup> at Doodlum’s Barbecue & Fruit Stand in Woodbury. We filled the “Party Room” with 45 attendees. Joy Evans, Chapter President, welcomed everyone and thanked them for their participation. State Representative Beth Camp and State Representative Debbie Buckner updated everyone on the accomplishments during the Legislative Session. They also both shared their thoughts on various other issues being debated at the State Capitol and entertained questions.



Figure 9: Members enjoyed updates from State Representatives Beth Camp and Debbie Buckner.

Everyone enjoyed a delicious lunch and social time together. The next chapter meeting is planned for Monday, July 27<sup>th</sup>, at 11:30 AM back at Doodlum’s Barbecue Restaurant in Woodbury.



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## March 2026 New GSRA Members, Welcome!

Name	County	Name	County
Phillip Allen	Fannin	Christopher Burke	Twiggs
Willie Dean	Rockdale	Julie Driger	Laurens
Darla Dunn	Calhoun	David Fohan	Out of State
Freddie Greene	Colquitt	Jimmy Hattaway	Tattnall
Arthur Johnson	Carroll	Linda Lapann	Newton
Angelynn M Holt	Houston	Deborah Montgomery	Dekalb
Elizabeth Peita	Columbia	Carolyn Reid	Dougherty
David Rider	Douglas	Deborah Russell	Dekalb
Evone Smith	Richmond	Michelle Usher	Henry
Connie Walton	Meriwether	Wayde Washburn	Muscogee
Angela Wilson	Emanuel	Robert Woodruff	Dekalb

<p><b>Proud to support a retirement well earned</b></p>  <p>Call <b>1-855-322-7060</b> to learn more about Anthem's health plans for GSRA members.</p> <p><b>Anthem.</b> </p> <p>Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.</p> <p>Y0114_24_3008968_0000_I_M 06/21/2024 <span style="float: right;">1071892GASENABS 06/24</span></p>	 <p><b>UnitedHealthcare® is proud to be a sponsor of the GSRA Annual Meeting</b></p>  <p><b>SHBP retirees give UnitedHealthcare® Medicare Advantage plans 97% satisfaction.*</b></p> <p>Visit us online anytime Learn more at <a href="http://UHCRetiree.com/shbp">UHCRetiree.com/shbp</a> Toll-free 877-755-5343, TTY 711, 8 a.m.–6 p.m. local time, Monday–Friday</p> <p style="text-align: right;"><b>United Healthcare</b></p> <p><small>*2022 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members. Plans are issued through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. #20241_BPH02202_072123_M <span style="float: right;">SPT0482202</span></small></p>
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GEORGIA STATE RETIREES ASSOCIATION

\_\_\_\_\_ Check if New Member



# Pension Deduction for Dues Authorization

## Georgia State Retiree Association

PO Box 6308, Elberton, GA 30635

(Please print and make sure that the email address is clearly legible)

_____ Last Name	_____ First Name	_____ Middle Name Or Initial
_____ Street Address	_____ City	_____ State
_____ Zip Code	_____ E-mail Address	_____ Phone Number
_____ <b>Pension Number (ID)</b>	Retired from _____ <b>Department Name</b>	
County of Residence: _____ Retirement Date: _____		
Local Chapter: (if known) _____		

I authorize the Employees Retirement System to withhold my GSRA dues (calculated by dividing the Annual dues—currently \$24—by 12) from my monthly pension benefit. Any future deduction change will be calculated as stated in the previous sentence. This authorization shall remain in effect until I revoke the deduction by written notice to GSRA. (Currently only retirees who receive benefits from the ERS are eligible to participate in the deduction process.)

**Signature of GSRA Member** \_\_\_\_\_

**NOTES:**

**Finding the Pension Number:** The Pension Number can be found in any correspondence you have received from ERS and will be listed as your "Account Number". Also, the number can be found by logging-in to the ERS website ([www.ers.ga.gov](http://www.ers.ga.gov)), registering, and clicking on Account Access, or by calling the ERS (404-350-6300/1-800-805-4609).

**GSRA maintains physical, electronic and procedural safeguards to protect personal information.** We share only identifying information about you to our contractors, AMBA and BMG Money, for the purpose of marketing services, benefits and discounts to you. Marketing is limited to benefit exhibits, mailing benefits' written material, phone calls or scheduled appointments.

**To Be Completed by GSRA**

Date to begin _____	GSRA Member No. _____	Retirement System _____
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**Print, sign and mail to: GSRA, PO Box 6308, Elberton, GA 30635 – OR, after completing and signing, form may be scanned or photographed and emailed to [help@mygsra.com](mailto:help@mygsra.com).**