



Newsletter

Vol. 18, Number 8

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August 2024

State Health Benefit Plan – Open Enrollment 2025

The Board of Community Health met on August 8, 2024, to approve the benefits and member premiums for the State Health Benefit Plan (SHBP) beginning January 1, 2025. Louis Amis, Executive Director of SHBP, presented a historical cost overview, plan options, vendors for the SHBP, and member premiums for Plan Year 2025.

- Total claims paid for the self-insured options for active and under-age 65 retiree members increased by around 12% from 2022 to 2023.
- Cost Drivers are general healthcare inflation, continued increases in treating chronic conditions like diabetes, hypertension, and obesity, and increased spending on specialty medications (such as for diabetes and obesity). As an example of how SHBP Costs have increased, the cost of anti-obesity medicines in June 2024 doubled compared to June 2023.

ACTIVE Members & Retiree Members under Age 65

The 2025 SHBP Plan medical options for Active members and UNDER age 65 retirees **will continue in 2025 with no change in benefit levels.** Active Employees and Non-Medicare Advantage members will be rolled over to their current benefit selection for the 2025 Benefit Plan Year if they do not make any changes during the Open Enrollment/Option Change Period. The SHBP options and vendors are as follows:

- Anthem Blue Cross and Blue Shield (Anthem) will continue to offer the Gold, Silver, and Bronze options and an HMO option.
- UnitedHealthcare (UHC) will continue to offer an HMO and a High Deductible Health Plan (HDHP);
- Kaiser Permanente will offer a Regional HMO and expand its service area around Athens to include Clarke, Oconee, Madison, and Oglethorpe counties.
- In support of SHBP payments made by Anthem and UHC, CVS (SHBP's Prescription Benefit Management-PBM) and Sharecare (SHBP's "wellness" vendor) will continue to provide services to SHBP members.

The member monthly premium rates will increase by around 6% but vary based on plan options and tier selection. The monthly premium rates and increased amounts for active and under-age 65 retirees follow:



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2025 Monthly Premium Rates (All rates in \$'s)							
	Anthem				UHC		Kaiser
	Gold	Silver	Bronze	HMO	HMO	HDHP	HMO
Employee Only	194.67	131.17	82.67	157.53	196.58	72.69	157.53
Employee & Children	355.26	247.31	164.86	292.12	358.50	147.89	292.12
Employee and Spouse	482.76	349.41	247.56	404.77	486.77	226.60	404.77
Family	643.35	465.55	329.75	539.36	648.69	301.80	539.36

MONTHLY Premium Increase - 2025							
	Anthem				UHC		Kaiser
	Gold	Silver	Bronze	HMO	HMO	HDHP	HMO
	Monthly Premium Increase -2025						
Employee Only	6.11	5.98	4.98	9.00	18.67	9.33	-12.01
Employee & Children	12.22	11.99	10.29	17.13	33.56	17.69	-19.84
Employee and Spouse	18.04	17.76	15.66	24.11	44.41	24.80	-25.87
Family	24.15	23.77	20.97	32.24	59.30	33.16	-33.70

SHBP's print materials will provide the specific covered/allowed medical service levels. These materials will be provided to members **before and during the Open Enrollment Period, which is October 15, 2024, through November 8, 2024.**

RETIRED MEMBERS

All retirees over 65 are provided subsidized benefits through a Medicare Advantage Plan (MAP). In 2024, SHBP completed a procurement process (an Invitation for Proposals) for the SHBP Medicare Advantage Plan (MAP) options. The resulting Vendors (Anthem and UHC) for the MAP options will NOT CHANGE in 2025. In the SHBP design, two option levels (Standard and Premium) will continue to be offered by each vendor (Anthem and UHC) for the Medicare Advantage Plan. Benefit coverages and levels in each MA option will remain unchanged in 2025.

There will, however, be an important change in the premiums and the enrollment process for retired members. The SHBP policy for MAP premiums is to set the monthly premiums based on the lowest vendor rates submitted in the RFP process. The extension of this policy provides that Anthem submitted the "best" premium rates for 2025. These proposals then produce retiree member rates, effective for January 2025, as follows:



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Medicare Advantage Monthly Premiums - 2025		
	Standard	Premium
Anthem	20.00	187.00
UHC	82.59	218.39

The SHBP recognizes that the increase in monthly premiums for the UHC options may create a financial burden on retirees. Therefore, the policy to “allow the option to be rolled over” to the next year when the retiree does not make an “affirmative” selection is being changed for 2025.

NEW POLICY: Each retiree who is enrolled in a Medicare Advantage Plan option IS REQUIRED to MAKE AND PROCESS AN AFFIRMATIVE DECISION DURING THE RETIREE OPTION CHANGE PERIOD (October 15 through November 8, 2024). If the retiree does not make and process a decision for the desired option, SHBP will transfer that retiree to the lowest premium cost option, the Anthem Standard option. This change in policy is especially important for ALL MEMBERS IN THE UHC OPTIONS (STANDARD OR PREMIUM).

GSRA encourages members to make and process their selection, EITHER ELECTRONICALLY OR TELEPHONICALLY. ALL CHANGES FROM UHC TO ANTHEM ARE IMPORTANT BUT are critically important when the member requires specific medical approvals referred to as “prior approval” for a drug or other medical procedure before payment for the protocol will be “covered” under the SHBP option. Such medical service will need review and approval under the NEW option so the member does not miss required medical care. The SHBP and Federal Agency (CMS), which oversees the Medicare Advantage program, require that Anthem and UHC share information on previously approved treatments for smooth transition of care purposes. However, GSRA recommends that if you need such an approval process, you begin the new approvals with the new option vendor and medical providers early – but at least before January 2025.

SHBP reports that the “Retiree Enrollment-Change material” will be mailed to the retirees’ home addresses in mid-to-late September. In addition, the SHBP will hold 15 meetings throughout Georgia for retirees to explain the “change option” process and answer questions. The meeting schedule will be provided in the Retiree Option Change Period materials and on the [DCH-SHPB website](#).



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2024 Annual Meeting Macon, Georgia October 7th & 8th “Teamwork Makes the Dream Work”

By Allan Hill and Kip Mann

The Chair of the House Appropriations Committee, the Chair and Vice Chair of the House Retirement Committee, the Commissioner of DCH, and the Executive Director of SHBP and ERS will be there. The question is, are you coming? Register today before the rate goes up!

In the interest of transparency, know that this Annual Meeting has been a series of moving parts and waiting. The Governor’s office has now indicated that he will be with us in spirit but not in person. He still may send a video message, and we await his office’s reply. Stay tuned! We are still waiting for several other legislators to confirm. But the important thing is that we need GSRA members to confirm that you will be there!

This year’s meeting theme is “Teamwork Makes the Dreamwork!” GSRA needs a team of 300 strong. We need the legislators to walk into a room with 300 retirees waiting to find out if our future will be one of meaningful COLA’s and affordable health care or if it will be one of more broken promises. Through our strength, dedication, and conviction, we need to convince them to join our team to make our dream of a safe, secure retirement a reality. If we can get them on our team, we can make that dream work.

Registration before September 1st is \$30; after September 1st and on-site registration is \$40. So don’t delay – register today. Let’s show up in numbers and make our voices heard. Remember, YOU are the strength of our team, a meaningful COLA is our dream, and *Teamwork Makes the Dream Work!*

Register online [HERE](#) or print and mail registration [HERE](#) You can also register a guest.

Registration before September 8 is \$30; after September 8 and on-site registration is \$40. So don’t delay – register today. Let’s show up in numbers and make our voices heard. Remember, YOU are the strength of our team, a meaningful COLA is our dream, and *Teamwork Makes the Dream Work!*



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2024 GSRA Tentative Working Agenda

Monday – October 7, 2024

10:00 am	Registration Opens
11:00 am – 12:30 pm	Lunch on Your Own
12:30 -2:15 pm	Legislative Panel Discussion and ERS Director Jim Potvin
2:30 pm – 5:00 pm	Concurrent Workshops
5:00 pm – 7:00 pm	Reception -Mercer University Jazz Quintet, Cash Bar and Appetizers

Tuesday – October 8, 2024

9:00 am – 10:00 am	Registration
9:30 am – 11:30 am	Concurrent Workshops
11:45 am – 1:00 pm	Break and Boxed Lunch
1:00 pm – 2:00 pm	Report from DCH/SHBP
2:00 pm -3:00 pm	Business Meeting, GSRA President’s Remarks, Secretary’s Report, Treasurer’s Report, Election of Officers
3:00 pm	Door Prizes
3:15 pm	Adjourn -Exhibit Tear Down

During registration, members will be able to select their top three choices.

STEP #1: Make hotel reservations (if you have not already made them.)



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If you haven't made your hotel reservations, here's the information you need to complete. To make your attendance as pleasant, comfortable, and inexpensive as possible, we have negotiated rates with three hotels near the Robert F. Hatcher, Sr. Conference Center.

Here are the hotels, their addresses, and the rates they have quoted us for the nights you wish to stay. If you wish to arrive the night before the meeting, make reservations for the 6th and 7th. Otherwise, make reservations for the 7th and drive home after the meeting ends on the 8th. We have asked for our members to stay at the quoted rates for all days you wish to stay before, during, or after the meeting. Enjoy. (To help you determine when you wish to come to Macon, we have included a tentative agenda above which is still being fine-tuned.)

Hotel	Negotiated Rates	Contact Information
Holiday Inn Express – Macon West	40 rooms/night, King or Double Queen - \$114.00 per night (taxes are extra)	478-803-0033
Comfort Inn and Suites Hotel	40 rooms/night, King or Double Queen - \$107.00 per night (taxes are extra)	www.choicehotels.com/reservations/groups/CG68K4 or call 478 621 7977
LaQuinta Hotel	40 rooms/night, King or Double Queen - \$95.00 per night (taxes are extra)	478-788-6226

Please indicate you are a Georgia State Retirees Association member to receive the special rate.

STEP #2: Register for the Annual Meeting

Complete the online registration form or print it out and mail it with a check. Follow the instructions outlined on the form; you should have no problems. If you do, please contact help@mygsra.com for assistance. The form is available on our website at mygsra.com, and you should have received an email about registration recently.

As noted, we have lowered the registration fee to \$30.00 to make it less costly to attend. This includes the price of food served during the reception on the first evening and your choice of a boxed lunch for the second day.

The registration process should take only a few minutes, and you should be ready to complete it.

Step #3: Attend the Annual Meeting and make your voice heard!

From the Home Office

By Robert Riddle

Hello GSRA Members,

The news from SHBP is disappointing. GSRA has a representative for SHBP who is supposed to be included before decisions are made, but our representative only receives information after decisions are final. Now more than ever, we need every member of GSRA to let our voices be heard. Call and write to your state representatives, Governor Kemp, and SHBP. GSRA leadership will continue to fight the fight, but we need every state retiree to join the battle.

GSRA's legislative liaison, Chuck Freeman, provides the following important information about the new policy:

"GSRA leadership will make every effort with SHBP to adopt new policies so that the transition from UHC MAP to Anthem MAP will be as seamless as possible. For those considering transferring coverage from UHC to Anthem, please note that DCH has not yet divulged whether (a) all UHC network providers will be in Anthem's network, nor (b) whether Anthem will require transferring UHC members to get Anthem-specific medical approvals referred to as "prior approval" for medical procedures and/or drugs that they currently have covered by UHC. If prior approvals are needed, it is recommended that you begin the approval process with the new vendor and your medical providers before January 2025."

The changes in the MAP are another reason why it is so important for you to attend the annual meeting. You can hear directly from SHBP about the cost increases and how you must make choices about your healthcare. If you cannot participate in the annual meeting, I encourage you to attend one of SHBP's open enrollment sessions to make the best healthcare decisions for you and your family.

Robert



Local GSRA Chapter News

Potential Tifton Chapter

On August 1st, Ray Josey, President of the Valdosta GSRA chapter, and Bob Pollock, President of the Southwest Ga GSRA Chapter, met with local state retirees, including Margaret Brown, Penny Cannon, Sarah Toomer, Danny Hill, Clifford Lane, and Edward Brown. The purpose of the meeting was to explore the possibility of establishing a GSRA chapter in Tifton.



Figure 1: Tifton organization meeting attendees.

An organizational meeting was planned for October 24th. Any state retirees in the Tifton area interested in forming a Tifton chapter can contact Bob at “bobpollock111@yahoo.com”

CSRA-GSRA Chapter

The monthly meeting of the CSRA-GSRA was held on August 20, 2024, at the Richmond County Health Department. The guest speaker was Julie Langham, Augusta Technical College's Vice President of Economic Development. Mrs. Langham explained that their program includes various initiatives, from adult and continuing education to safety and training programs. Mrs. Langham stated they are working on a program for seniors and solicited suggestions from the group, who proposed several ideas.



Figure 2: Chapter members enjoyed guest speaker Julie Langham's presentation on various adult programs at Augusta Technical College.

President Clara Brown reminded the group of the upcoming Annual Meeting in Macon. President Brown also informed the group of open enrollment from October 16 to November 8 and emphasized that you **MUST** update your insurance choice this year, or you will be enrolled in the lowest-cost choice. We are hoping to have a CSRA-GSRA table at the information session in Augusta.

A breakfast meeting for our group will be held on Saturday, September 7, from 9:30-11 am at the Golden Corral, Bobby Jones, Augusta, for anyone interested and especially for those who are unable to attend the monthly meetings held on Tuesdays.

The next monthly meeting will be held on September 17 at 1 pm at Miyako/Rocking Crab Restaurant, 5150 Bluegrass Trail, Grovetown. We would love to have you join us for a meal and fellowship with a group of retirees who share a common interest in our benefits.

Columbus West Georgia Chapter

The Columbus/West Georgia Chapter of GSRA met on August 20 for our quarterly meeting. There were 33 in attendance. Lori Coffield, an Instructor with the YMCA, spoke about the Silver Sneakers programs and other multiple benefits the YMCA offers. She led the group in an exhilarating workout routine. Our members were very engaged and thoroughly enjoyed their time. The chapter provided a lunch of BBQ sandwiches, chips, dessert, and tea. At our next chapter meeting on November 19, 2024, we will have Oak Street Health, who is affiliated with CVS, speak with us about the services they provide. We will also be honoring our veterans.



Figure 3: YMCA instructor Lori Coffield discussed Silver Sneakers and other available programs.



Figure 4: Members were very engaged with the fun workout routine led by Lori.

Coosa Valley Chapter

Twenty-two members of the Coosa Valley Chapter of GSRA met at the Floyd County Department of Family and Children's Services office on Riverside Parkway in Rome. Marlene Autry provided a report at the last board of directors meeting, sharing the news of insurance premium increases. Marlene also discussed the upcoming Annual Meeting, distributing handouts for meeting registration and information about hotels in the Macon area. Large attendance is vital to help GSRA receive the support of the state governor and legislators for the continued financial growth of the Employee Retirement System, which could enable retirees to see a regular cost of living adjustment. She also discussed the possibility of our chapter securing Door Prizes for the Annual meeting.



Figure 5: Twenty-two members met in Rome in August.

Chapter Secretary Ruth Black mentioned that some of the chapter email messages she sent were returned as undeliverable. If chapter members are not getting email messages, they should write their email addresses on the sign-in list at the front of the room.

District 13 State Representative Katie Dempsey from Rome joined us as our special guest. Representative Dempsey serves as Chairman of the Appropriations Human Resources Sub-Committee and Co-Chairman of the House & Senate Joint Study Committee on Violence Against Healthcare Workers. Katie also serves on the Rules Committee, the Economic Development & Tourism Committee, the Energy, Utilities & Telecommunications Committee, the Health and Human Services Committee, and the Higher Education Committee. Given her eighteen years of service in the House, she was able to share much information about the next legislative session and the most critical needs statewide. Representative Dempsey is very committed to helping state retirees and expressed her gratitude for the multitude of years of service that the Coosa Chapter members delivered to Georgia. Katie is planning to attend the Annual Meeting in Macon. Her desire to help members of the ERS was very evident.

Once again, the Chapter President asked the attendees to consider serving as officers for our Chapter.

Our next meeting is scheduled for October 17, 2024, at 10:00 AM. It will be held at the Floyd County Department of Family and Children Services. Attendees at the Annual Meeting will bring a full report of what we learn!

Savannah Coastal Chapter

The Savannah Coastal Chapter met on August 22, and Mitch Harris (the big guy in the center of the picture) of the Ballance Group was our speaker.



Figure 6: Members enjoyed a presentation by The Balance Group's Mitch Harris on trusts, wills, and estate planning.

Mitch gave a terrific presentation on trusts, wills, and estate planning. We were all shocked to learn that the estate tax exemption will drop from \$13 million to \$5 million in 2026, but I don't think any of us have to redo our portfolios. Seriously, though, he gave us critical information on making decisions to benefit our loved ones, things we all need to hear. Thanks to Mitch for meeting with us, and thanks to the Ballance group for their support of GSRA.

Tri-County Chapter

The Tri-County Chapter held its third quarterly meeting of 2024 on August 26th at Doodlum's Barbecue & Fruit Stand in Woodbury, with thirty-nine (39) in attendance. Updates were provided on the upcoming GSRA Annual Meeting in Macon on October 7th & 8th and the State Health Benefit Plan Open Enrollment this Fall. Everyone enjoyed a delicious lunch and fellowship. The next chapter meeting is planned for Monday, October 28th, at Doodlum's Barbecue Restaurant in Woodbury.



Figure 7: Thirty-nine members attended the August Tri-County meeting.



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Welcome New Members!

Name	County	Name	County
Evelyn Abron	Muscogee	Stanley Arrington	Douglas
Joseph Austin	Clayton	Lee Blitch	Fayette
Ricky Brown	Appling	LaDonna Collins-Cox	Dekalb
David Culbert	Muscogee	Mizell Davis	Houston
Benjamin Dent	Clayton	Linda Edmondson	Tift
Vanessa Erby	Dekalb	Alexander Ford	Clayton
Gayla Howard	Henry	Robin Hutchinson	Fulton
Kenneth McEachin	Paulding	William Moore	Henry
Beverly Peltier	Richmond	Audrey Rodgers	Dekalb
Rudolph Small	Richmond	Victoria Williams	Out of State
Joseph Yeager	Habersham		

Anthem



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RETIRED MEMBERS



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*Fixed sample interest rate: 34.71% per year with a one-time fee of \$49.00 for example, a \$3,000.01 loan repaid in 26 installments over 26 months, the APR will be 35.95% and the approximate monthly payment will be \$170.00 (assuming a loan execution date of 06/01/2023). Other terms and conditions apply, and your loan may vary depending upon your loan execution date, actual payroll deduction schedule, etc. BMG Money is not responsible for a loan if you are not an approved borrower. BMG Money, Inc. The Georgia State Retirees Association is not responsible for any financial aspects of Loans for Retirees.



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