



# Newsletter

Vol. 19, Number 9

[www.MyGSRA.com](http://www.MyGSRA.com)

September 2025

## STATE HEALTH BENEFIT PLAN (SHBP)

### Retiree Option Change Period

By Allan Hill

DCH/SHBP has announced that the Retiree Option Change Period (ROCP), also known as Open Enrollment, will begin at 12:00 a.m. on October 20 and run through 11:59 p.m. on November 7, 2025. By now, you should have received a MY 2026 SHBP Retiree Decision Guide, a Medicare & You 2026 handbook, and the schedule for the ROCP Educational Sessions for the 2026 Plan Year. If you have not received these materials, you can access them at <https://shbp.georgia.gov/enrollment/retiree-option-change-period>. The August GSRA Newsletter had a detailed article about the changes to SHBP coverage for 2026, including premium increases.

It's important to note that if you plan to keep your current coverage, you do not have to take any action. If you decide to make changes to your coverage, you must make those changes either online at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com) or by calling SHBP member services at 800-610-1863 (8:30 a.m. to 7:30 p.m. Monday – Friday, 8:30 a.m. to 5:00 p.m. Saturday) by November 7, 2025.

DCH/SHBP encourages everyone to carefully review all the options to make the best decision based on your healthcare needs and budget. Even if you plan to make no changes, you should still review the options to ensure your choice is the right one.

DCH/SHBP is holding ROCP Educational Sessions throughout the State, beginning on October 6, 2025, and running through October 30, 2025. It will also feature four Virtual Webex sessions, scheduled for October 9 at 10:00 a.m. and 2:00 p.m., and on October 31 at 10:00 a.m. and again at 2:00 p.m. A complete list of dates, times, and places for the sessions can be found at [www.shbp.georgia.gov/](http://www.shbp.georgia.gov/).

- a. The **premium increases** for the **Medicare Advantage Standard** options are \$10.00 (Anthem) and \$26.99 (UnitedHealthcare).

2026 Medicare Advantage Plan Monthly Premium Totals

	Anthem	United Healthcare
Standard Option	\$30	\$109.58
Premium Option	\$207	\$245.38



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The DCH staff updated the DCH Board on the following issues facing the SHBP and how the issues are being addressed.

1. SHBP has taken actions to increase its response to health care issues through -
  - a. Providing Mental Health and Wellness Symposiums;
  - b. Installation of a Health Station in the building housing the SHBP staff;
  - c. Implementation of a Heart Care Pilot project in rural counties;
  - d. And scheduled implementation of a Diabetes Reversal project to begin in October 2025.
2. Conditions affecting claim costs include -
  - a. An increase in all medical claims by 10.2% from CY 2023 to CY 2024, with an even higher rate of increase being anticipated for FY 2025, based on claim trend data.
  - b. An increase in Pharmacy claims of 20%, with weight loss drug coverage leading the increase.
  - c. An increase in the number of High-cost claimants (over \$1 million). These increased payouts are for chronic conditions like diabetes, hypertension, and obesity. Cancer costs remain the SHBP's highest claim expenditures.
3. A Request for Proposal (RFP) has been issued for a Pharmacy Benefit Manager (PBM) contract for changing/revising the contract with CVS. The SHBP contract provisions require CVS to manage the prescription drug benefit payment for the various options available to active employees and under-age-65 retirees. The evaluation of the proposals will be completed with the implementation of any changes, effective for the SHBP plan year 2027. This PBM contract does not affect the Medicare Advantage Options under the SHBP. Each vendor (Anthem and UnitedHealthcare) maintains the available pharmacy benefits in accordance with Medicare requirements.

## Enrollment-Change Period for Coverages Becoming Effective 1-1-26

The Open Enrollment and Retiree Option Change Period is scheduled for October 10, 2025, through November 7, 2025.

October						
WK	M	T	W	T	F	S
26			1	2	3	4
27	6	7	8	9	10	11
28	13	14	15	16	17	18
29	20	21	22	23	24	25
30	27	28	29	30	31	

November						
WK	M	T	W	T	F	S
30						1
31	3	4	5	6	7	8
32	10	11	12	13	14	15
33	17	18	19	20	21	22
34	24	25	26	27	28	29

1. Enrollment/Option Change materials will be mailed to the **retiree's home address on file with the SHBP**. Members should receive this material no later than October 10, 2025.
2. **For coverage on and after January 1, 2026**, the SHBP will not automatically make a change in benefit vendor or option for members. If you need to make a change in your health benefit Option or Vendor, you should use the "Enrollment Portal" available on the internet. The links for making the change will be provided in the enrollment materials mailed to you. Of course, the DCH staff will assist you when you need assistance.



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## Breaking News! Changes to the Annual Meeting

By Allan Hill

The Annual Meeting Committee has announced a major change to the agenda for the 2025 Annual Meeting in Macon, scheduled for October 27<sup>th</sup> and 28<sup>th</sup>. After hearing concerns from several members about driving home in the dark from Macon with a 4:00 adjournment, especially considering the traffic heading north, we have adjusted the agenda to ensure the meeting will end on Tuesday at 2:00. Hopefully, this will give everyone enough time to get home before nightfall.

After the Annual Meeting was disrupted last year by Hurricane Helene, the Committee decided to change the meeting dates from early October to late October to reduce the chances of a hurricane's impact. The change, however, will mean the sun will set earlier on Tuesday. The earlier sunset was a sufficient concern that several of our most loyal members indicated they would not attend the meeting. We hope that this change will offset that concern and enable all of our members to feel safe making the trip home from Macon.

Due to the late change to the agenda, we are extending the early registration deadline to **October 6**. Register before October 6 for \$35; after that, the registration fee is \$45.

Click here

(<https://gsra.memberclicks.net/assets/documents/Annual%20Meeting%202025%20Announcement%20for%20Homepage.pdf>) for the Annual Meeting announcement. Click here

([https://gsra.memberclicks.net/assets/documents/2025%20GSRA%20Annual%20Meeting%20Agenda\\_7-29.pdf](https://gsra.memberclicks.net/assets/documents/2025%20GSRA%20Annual%20Meeting%20Agenda_7-29.pdf)) for the new agenda.

## Michael Thurmond to Deliver Keynote Speech

By Allan Hill

Michael L. Thurmond has worn many hats in his illustrious career as a historian, DeKalb County Chief Executive, professor, State representative, and, to many of us, boss. He has made a lasting impact as Commissioner of Labor and as Director of the Division of Family and Children Services, touching countless lives and championing progress across the State. His legacy is one defined by service, leadership, and a steadfast commitment to creating opportunities for others. GSRA is honored to announce that Mr. Thurmond will be the keynote speaker at our Annual Meeting. He will speak on Monday, October 27, at the Opening Session at 12:15. His extensive experience in Georgia State government will resonate with all of us who have served with pride as State employees.



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## Growing Stronger by Raising Awareness

By Allan Hill

An important mission of the Annual Meeting is to raise awareness of who we are, what we do, and what our futures should be, and in doing so, make GSRA even stronger.

Last year, GSRA saw significant progress in our fight for a meaningful COLA; this year, we must stay together to continue that fight. Our Annual Meeting is one of the most effective ways we can show our Legislators that we are determined to do just that.

Once again, we'll meet at the Robert F. Hatcher Sr. Conference Center on the Campus of Middle Georgia State University in Macon. We'll meet on Monday and Tuesday, October 27 and 28. Monday, we'll start at 12:15 (lunch on your own), followed by our keynote speaker, Michael Thurmond.

After the panel discussion, members will proceed to their first workshop. This year, the workshops will be 75 minutes long, and each attendee will choose two workshops to attend: one on Monday afternoon, the second on Tuesday morning. This year, we're offering workshops on wellness, caregiving, legal/financial issues, cybersecurity and AI, and protecting your nest egg.

After the Monday afternoon workshops, we'll have fun! Our opening reception will once again feature the Mercer University Jazz Band, great food, and great camaraderie.

After the Tuesday morning workshops, we'll have a general session featuring presentations by ERS and DCH/SHBP, as well as a box lunch. Then, on Tuesday afternoon, we'll have the Business Meeting and Election of Officers for 2026. Closing out the meeting will be the always highly anticipated drawing for door prizes, which will be the icing on the cake! We will adjourn at 2:00 so everyone can hopefully get home before dark.

Registration is now open at [www.mygsra.com](http://www.mygsra.com). This year, the registration fee is \$35 per person until **October 6**; after this date, it increases to \$45. You can also register at the door (but you may not be able to get the lunch you want if you wait that long).

This year, GSRA has contracted with the same three hotels as last year at the I-475/Hwy 80 (Eisenhower Parkway) exit for special rates.

Hotel	*Negotiated Rates	Contact Information
Holiday Inn Express – Macon West	40 rooms/night, 20 King or 20 Double Queen - \$119.00 per night (taxes are extra)	Call the front desk at 478/803-0033 for reservations, and ask for the GSRA group rate*.



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Hotel	*Negotiated Rates	Contact Information
		*A word of caution – reaching the front desk at the Holiday Inn Express is a challenge. You may have to call several times before getting an answer. It's a very nice hotel, however, and worth the effort.
Comfort Inn and Suites Hotel	40 rooms/night, 20 King or 20 Double Queen - \$109.00 per night (taxes are extra)	For reservations, use the following link: <a href="https://www.choicehotels.com/reservations/groups/HD84T7">https://www.choicehotels.com/reservations/groups/HD84T7</a> . The group's name is GSRA Conference Group, and the group # is HD84T7.
LaQuinta Hotel	40 rooms/night, 20 Kings or 20 Doubles - \$109.00 per night (taxes are extra)	For reservations, use the LaQuinta reservation site: <a href="http://www.wyndhamhotels.com">www.wyndhamhotels.com</a> , click on special rates, and use group code 1405. You can also call the hotel directly at 478-788-6226.

\*The group rates officially ended for all three hotels on September 25, 2025.

There is a newly renovated Hampton Inn at the I-475/Eisenhower exit that was unable to offer us special rates. There are also hotels located at the I-475/Zebulon Rd exit, approximately 7 miles north of the Hatcher Center, offering very reasonable rates. They include a Comfort Suites, a Comfort Inn, and a Garner Hotel.

## GSRA 2026 Officer Elections

By Robert Riddle

The last page of the newsletter is the ballot containing the proposed GSRA 2026 officers. Additionally, an email will be sent to GSRA members before the annual meeting that will provide information about:

- **Election of GSRA 2026 Officers**
- **Approval of the 2024 Financial Report** for the upcoming Annual Meeting

The email will also include a link to the ballot on the GSRA website, along with instructions on how to complete it, making it easy for you to participate in these critical decisions.

Your vote and input are essential to the continued success of GSRA. Please keep an eye on your inbox in the coming days to ensure your voice is heard!

Thank you for your continued support of GSRA and Georgia's retirees.

## GEORGIA PUBLIC SERVICE COMMISSION

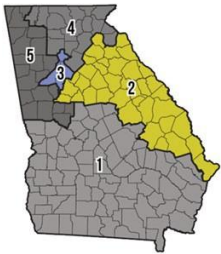
### General Election 2025

By Beverly Littlefield



**What?** Earlier this year, we provided background on the Georgia Public Service Commission (PSC). The PSC oversees public utility regulatory matters governing the operation of electric, gas, telecommunications, and transportation companies operating within the state. We also provided information about the primary and runoff elections held in June and July of this year. With those votes settled, the upcoming election to fill Commission seats for Districts 2 and 3 will be this November.

**Why** is this important?" Due to a series of legal issues and entanglements, there have been no commission elections since 2020. Therefore, the same five commissioners have been making public utility policy and rate decisions without voters having had the opportunity to express their approval or disapproval of those decisions, which significantly affect their lives through their votes. As most people are aware, the costs of energy production and transmission continue to rise and are being largely passed on to residential consumers. Whether you own your own home or rent, and regardless of where you live in the state, you most likely have been affected by utility rate increases.



**Where?** District 2 comprises the East Metro area across to the South Carolina border, and District 3 covers all of Fulton County, but this is a state-wide election. This means that no matter where you live in Georgia, you should plan to vote in these two races, as the five commissioners make rate and policy decisions that affect households statewide.

**Who?** The Candidates:

District 2 [Tim Echols](#) (Incumbent) and [Alicia Johnson](#)

District 3 [Peter Hubbard](#) and [Fitz Johnson](#) (Incumbent)

Follow the links for information about the candidates.

FYI: In 2024, Public Service Commissioners earned an annual salary of \$131,157. They are elected to 6-year terms, with no term limits. They are members of the Employees' Retirement System and are eligible for pension benefits.



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*When?*

## GENERAL ELECTION

Voter Registration Deadline  
October 6, 2025

Early Voting  
October 14 – October 31, 2025

General Election  
November 4, 2025

Runoff Election, if needed\*  
December 2, 2025

*\*Runoffs occur if no candidate receives  
more than 50% of the vote*

**So, after all this time, let's get out and vote!**

**Vote every time you can.**





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## From the Banks of the Chattahoochee River

By Judy Bryson

Hello GSRA Members,

As the vibrant days of summer give way to the crisp air and changing colors of fall, I invite each of you to pause and reflect on the season's meaning. Fall is a time of transition, a moment to refresh, reset, and prepare for new beginnings. Just as nature readies itself for what lies ahead, so can we, as retirees and valued members of our association, embrace the opportunities this season brings.

One of the most exciting opportunities this fall is our much-anticipated Annual Conference. I am pleased to announce that early registration has been extended to October 6, giving everyone extra time to secure their spot. This year's theme, "Growing Stronger by Raising Awareness," reflects our commitment to empowering one another through shared knowledge, meaningful connections, and purposeful action.

Attending the conference is more than just an event. It is a chance to reconnect with friends, learn from experts, stay informed on issues that matter, and strengthen the bonds within our retiree community. Whether you are a longtime attendee or considering joining us for the first time, I encourage you to take advantage of early registration and experience the value that only our annual gathering can provide.

As we move into fall, open enrollment for healthcare is right around the corner. This is a critical time to review your current benefits, explore any changes, and ensure your coverage meets your needs for the coming year. I urge all members to pay close attention to enrollment deadlines and updates. Your health and peace of mind are of the utmost importance. Please reach out to SHBP with any questions and make plans to attend one of the informative sessions being planned in your local area.

Looking ahead, the upcoming legislative session offers another opportunity for us to make our collective voices heard. As retirees, we have a unique perspective and a powerful role in shaping policies that affect our lives. I encourage you to stay engaged, watch for updates from our legislative team, and consider participating in advocacy efforts. Together, we can help ensure that our interests remain a priority at the state level.

This fall also brings the ongoing gubernatorial election, a pivotal moment for our state. I strongly encourage each of you to stay informed about the candidates and their positions on issues that impact retirees. Your participation as voters and informed citizens is vital to the future of our community and our state.

As we embrace the spirit of fall, let us use this time to reconnect, reevaluate, and renew our commitment to one another. Whether through conference participation, making important healthcare choices, or engaging in the legislative and electoral process, each of us can play a part in growing stronger together.





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I am grateful for your ongoing involvement and dedication. Let us make this season one of optimism, action, and shared purpose. Wishing you a wonderful fall filled with new opportunities and meaningful connections!

*Judy*



## Local GSRA Chapter News

### Northwest Metro Chapter

GSRA's NW Metro Chapter met on Thursday, September 4, 2025, at Cobb County's Switzer Library in Marietta. Twenty-five members and guests were in attendance. It was a very informative meeting!



Figure 1: Twenty-five members attended the September NW Metro Chapter meeting.

Donna Donahoo, Chapter Treasurer and GSRA Board Member, shared details about GSRA's upcoming 2025 Annual Meeting in Macon on October 27 – 28, 2025. Everyone was encouraged to attend. The agenda is strong, and Macon is a short drive for most members. A strong turnout shows our commitment to fair and equitable treatment. Plus, it's a lot of fun and a chance to see folks we've worked with from other parts of the state.

The benefits provided by AMBA were discussed. Every third Wednesday this summer, a live webinar has been conducted on topics such as protecting our assets. The AMBA Passport offers an excellent opportunity to save on purchases such as computers, home appliances, and travel. Membership is free to GSRA members.

We discussed the importance of continuing to contact our legislators about the restoration of our COLAs and keeping them informed about the increasingly negative impacts on our lives that are occurring without one. Personal stories about financial hardships are one of the most effective ways to relay what's happening to many of us.

After the meeting, a group of members headed to the nearby Marietta Square and enjoyed lunch together at the Stockyards restaurant.

### Savannah Coastal Chapter

Thirty members attended the Savannah Coastal Chapter meeting on September 15, 2025, at the Chatham County DFCS office. Lorr Elias and her membership team led a discussion on strategies to increase our numbers, while Jody Lane and Diane Fitch gave updates on legislation and a pending class action lawsuit. Lorr's membership team has produced a poster with a QR code that chapter members will post around Savannah and Effingham County. It was a productive and informative meeting. Thank you to all who attended and to our presenters.

## CSRA-GSRA Chapter

The CSRA-GSRA chapter met on September 16, 2025, at Chili's Restaurant in Evans, GA. The group discussed the upcoming conference and information obtained from the latest GSRA Board meeting. A chapter meeting will not be held in October due to the annual conference. The next meeting will be held on November 18, 2025, at 1 pm at the Columbia County Health Department, 1930 William Few Parkway, Grovetown. All are invited to attend the meeting. The local members attending the conference will share the information they have learned, and refreshments and door prizes will be provided.

## Tift Area Chapter

The newly formed GSRA Tift Area Chapter held its meeting on Thursday, September 18th, at the Georgia Department of Transportation (GDOT) District 4 Office on Second Street in Tifton. A total of 29 attendees participated, including retirees, active members, and guests. All five Chapter Officers were acknowledged, with three in attendance. First-time attendees received special recognition, followed by introductions of all other participants. Bob Pollock, President of the Southwest Georgia GSRA Chapter, was recognized in absentia, while Ray Josey, President of the GSRA Valdosta Chapter, was present and acknowledged.



**Figure 2: Tift GSRA Chapter members enjoyed multiple presentations during its September meeting.**

The first presentation was by Evangela Hampton, the Community Relations Manager for Abide Home Health Care. Ms. Hampton provided an overview of the wide range of services and benefits Abide offers to retirees, family members, and others in need of care. She explained that Abide collaborates with other Home Health Care agencies, hospice providers, and non-medical caregiving services to ensure comprehensive support. Their certified and trained caregivers assist clients with daily needs, and each client receives an initial assessment by a registered nurse within the first seven days of service. All staff are licensed, bonded, CPR-certified, and must pass an extensive background check. Ms. Hampton also discussed payment options, including private pay and long-term care insurance. The presentation concluded with a Q&A session, followed by a drawing sponsored by Abide and GSRA.

Next, Ms. Mallory Thompson, the Regional Walk Manager for the Walk to End Alzheimer's, spoke about the organization's impact across Tift County and the South Georgia region. As the largest nonprofit initiative dedicated to raising awareness and funds for Alzheimer's care, Walk to End Alzheimer's plays a vital role in supporting individuals and families affected by the disease. Ms. Thompson explained that Alzheimer's is a progressive disease that primarily affects memory and is the most common form of dementia. Symptoms and behaviors vary, with some cases being terminal, while others may be managed with medication. Although there is currently no cure, two FDA-approved medications can help slow the progression of the disease. She highlighted the support services available, including compassionate care resources, local support groups, a 24-hour helpline, and extensive educational materials on the Alz.org website. Attendees were invited to scan a QR code for additional information. The presentation concluded with a Q&A session.

Allec Joiner, Financial Planner with Edward Jones, spoke about the upcoming Walk to End Alzheimer's, scheduled for Saturday, October 11th, in downtown Tifton. He emphasized that funds raised through the event support critical research aimed at finding a cure for Alzheimer's disease. Mr. Joiner also provided insights into financial planning topics relevant to retirees, including long-term care options, Medicare coverage, and payment strategies.

The final presentation featured Ray Josey, President of the GSRA Valdosta Chapter, introducing his daughter, Dr. Emily Josey Taylor, Ph.D., R.Ph., Health & Wellness Specialist, who is passionate about helping people, especially women. Supplemental health. She discussed several different supplements, such as Fish Oil/Omega-3, Magnesium, Probiotics, and multi-vitamins, for aging retirees that would help alleviate joint pain and inflammation. Inflammation is the root cause of Arthritis. Most of the supplements discussed can be found on the link:

<https://us.fullscript.com/welcome/etaylor1742683885>.



**Figure 3: Dr. Emily Josey Taylor provided excellent information about the benefits of supplements to alleviate inflammation.**

The meeting concluded with discussions regarding: Open Enrollment, from October 20th to November 7th; GSRA T-shirts; and the GSRA Annual Meeting, scheduled for October 27th and 28th at the Robert F. Hatcher Conference Center in Macon.

The next meeting is scheduled for December 11<sup>th</sup> at the same time and location. The meeting was adjourned, and several members went to the Pit Stop BBQ for lunch.



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## August 2025 New GSRA Members, Welcome!

Name	County	Name	County
Pamela Bulloch	Talbot	David Colbert	Muscogee
Bonnie Collier	Meriwether	Melinda Cox-Davenport	Fannin
Melanie Cummings	Richmond	John Davidson	Jackson
Rebecca Ferguson	Dougherty	Annette Gary	Clayton
Ella Harris	Muscogee	John McCollum	Oconee
Karen Mikell	Glynn	Latonya Parrott	Clark
Anderson Scroggs	Banks	Brad Simms	Cherokee



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Call **1-855-322-7060** to learn more about Anthem's health plans for GSRA members.

**Anthem.** 

Anthem Blue Cross and BlueShield is an LPPD 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.

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**UnitedHealthcare®**  
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sponsor of the **GSRA**  
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Toll-free 877-755-5343, TTY 711, 8 a.m.–6 p.m. local time, Monday–Friday

**United  
Healthcare**

\*2022 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members. Plans are insured 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.

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[myambabenefits.info/gsra](http://myambabenefits.info/gsra)

GEORGIA STATE RETIREES ASSOCIATION



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## GSRA 2026 Elections and Approvals

At each Annual Meeting, Officers and three At-Large Board Members are elected to serve for the next term. This will serve to notify members of the candidates who have volunteered to serve in Officer and Board positions for the 2026 Board year. Having received no other nominations, we request that you cast your vote for the listed nominees. Terms will start in January 2026. Please vote to accept the 2024 Annual Meeting Minutes and the 2024 Annual Financial Reports.

We encourage you to vote online. Please follow this link to the ballot on the GSRA website: [2025 GSRA Annual Meeting online ballot](#). Online voting will close at midnight on Friday, October 24th. Results will be tabulated and reported during the Business Meeting on Tuesday, October 28th.

To vote by mail, please remove this page, mark the ballot, and return it to GSRA, P.O. Box 6308, Elberton, GA 30635, to be received no later than Friday, October 24th, to allow for counting and reporting. Write "Election Ballot" on the outside of the envelope. If you have questions or need help, contact GSRA at [help@mygsra.com](mailto:help@mygsra.com).

Position	Nominee	Yes	No
President	Judy Bryson	<input type="checkbox"/>	<input type="checkbox"/>
Vice President	Robert Riddle	<input type="checkbox"/>	<input type="checkbox"/>
Treasurer	Harold Grindle	<input type="checkbox"/>	<input type="checkbox"/>
Secretary	Dan Coffee	<input type="checkbox"/>	<input type="checkbox"/>
At-Large Board	Marlene Autry	<input type="checkbox"/>	<input type="checkbox"/>
At-Large Board	Lorr Elias	<input type="checkbox"/>	<input type="checkbox"/>
At-large Board	William (Bill) Lucas	<input type="checkbox"/>	<input type="checkbox"/>
Approve 2024 Annual Meeting Minutes		<input type="checkbox"/>	<input type="checkbox"/>
Approve 2024 Financial Report		<input type="checkbox"/>	<input type="checkbox"/>
Approve 2024 Legal Fund Report		<input type="checkbox"/>	<input type="checkbox"/>