



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

We All Prepare for the Upcoming Legislative Session

By Chuck Freedman

2026 General Assembly Overview

The 2026 General Assembly (GA) will convene on January 12, 2026. It will recess the following week so the Joint Appropriations Committee can hear presentations from the OPB Director, the State's economist, and various department heads. The GA will then resume regular business on January 26. Among the most important items on the agenda will be consideration of several retirement bills that directly affect our well-being, including whether—and how much—the legislature should appropriate to help retirees offset lost purchasing power.

SB 339

As reported in earlier newsletters, the bill most directly affecting us is SB 339, sponsored by our longtime friend, Senator Nan Orrock, and co-sponsored by 23 senators from both parties. SB 339 would:

- Mandate annual 3% cost-of-living adjustments (COLAs), except during extreme revenue shortfalls; and
- Authorize the payment of COLAs to retired GSEPS employees.

According to the actuary, however, SB 339 carries a significant cost. It would increase unfunded liabilities by \$4.3 billion and require an additional \$501 million in annual contributions for 20 years.

Even before SB 339 was introduced, some members questioned whether including the provision authorizing COLAs for GSEPS retirees would help or hinder passage of the bill's mandate for annual 3% COLAs—the provision we most want. Before receiving the actuarial cost estimates, GSRA's Policy and Operations (P&O) Committee supported the inclusion of the GSEPS COLA provision. With the new cost information, GSRA officers now believe the best strategy is to rely on legislators' judgment as to whether the mandatory COLA provision is more or less likely to pass if GSEPS retirees are included. This will require us to determine ERS's position and assess the extent to which it may influence legislators.

Whatever the outcome, **SB 339 is our bill**. Subject to the considerations above, **we must advocate for its passage with our legislators and the governor, and** urge the appropriations committees to fund its implementation. Additional guidance on advocacy follows below.



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

Other Bills With Significant Costs Awaiting Action

Two bills—**HB 337** and **HB 808**—would significantly increase benefits for state law enforcement officers. The bills differ only in which agencies' officers would be eligible under the new plan. HB 808 applies to far more agencies than HB 337.

- **HB 808** would increase unfunded liabilities by \$1.5 billion and annual contributions by \$183 million.
- **HB 337** would increase unfunded liabilities by \$253 million and annual contributions by \$32 million.

HB 891 would increase benefits for GSEPS retirees and raise employee contributions to help offset the cost. If passed, it would increase unfunded liabilities by \$290 million and annual contributions by \$27 million.

GSRA's position on **HB 337**, **HB 808**, and **HB 891** is that we can support these bills **only if the restoration of annual 3% COLAs for current ERS retirees is fully approved and funded first.**

Hurdles Bills Must Clear to Become Law

All of these bills currently remain in the retirement committees that referred them for actuarial analysis. Procedurally, each bill can begin moving once the referring committee chair schedules it for a hearing and a vote.

From there, each bill must:

- | | |
|---|--|
| 1. Pass both chambers of the General Assembly; | 3. Be signed by the governor; and |
| 2. Have identical final versions approved by both houses; | 4. Be funded through the appropriations process. |

Funding requires agreement by the appropriations committees on the amount to be included in the appropriations bill, approval by both chambers, and avoidance of a line-item veto by the governor.

How We Can Help Get SB 339 Passed

GSRA has been urging the Senate Retirement Committee chair to schedule a hearing and vote on SB 339, and we expect a response soon. If a hearing is scheduled, there are several actions we can take:

5. Member Testimony

It would be extremely helpful for up to six GSRA members to testify about how the absence of meaningful COLAs has eroded their standards of living and caused real hardship. GSRA will recruit volunteers for this purpose. Travel expenses will be reimbursed, and alternative transportation will be arranged if volunteers are uncomfortable driving. Additional details will be provided in the coming weeks. In the meantime, those wanting to testify can email legislation@MyGSRA.com. Please include your telephone number in your message.

6. Direct Advocacy

All members should meet with, call, and/or write their legislators and the governor urging passage and funding of SB 339. Legislators' contact information is available at legis.ga.gov.

7. Presence at the Capitol

As many members as possible should come to the Capitol to advocate directly with legislators. GSRA is determining



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

the best date and is coordinating this effort with a newly formed and growing group of retired Georgia law enforcement officers from the Georgia State Patrol, Georgia Bureau of Investigation, and Georgia Department of Natural Resources.

8. **Coordination With Retired Law Enforcement Officers**

On December 3, 2025, a significant number of these retired Georgia Law Enforcement Officers met with members of the Senate and House in Dublin to discuss the urgent need for funding to support cost-of-living adjustments. The legislators voiced support for the retirees. Concerns and invited the group to attend the upcoming 2026 session to share their service stories with the State. This group of former law enforcement officers is growing and intends to coordinate with GSRA to seek the retirement benefits due them for their faithful service.

Thoughts on the Annual Meeting

By Allan Hill

The 2025 Annual Meeting is less than two months in the rearview mirror, and already the Planning Committee is talking about next year. According to the GSRA bylaws, we must hold an annual business meeting to present the annual financial report, legislative report, and State of the Association, and to elect officers for the P&O Board. We host workshops, a reception, and speakers for the general sessions to make the Annual Meeting more meaningful and enjoyable. I'm sure we all remember the various conferences the individual agencies held during our employment. Attending those conferences fostered a sense of community, camaraderie, and shared purpose around our work. The GSRA Annual Meeting serves the same purpose, except that instead of our jobs, it's about our sense of accomplishment in retiring after a long and successful career and our shared goal of a rewarding and secure future. It brings us together as friends and fellow retirees, giving us a sense of purpose.

The GSRA Annual Meetings have evolved over the years. The first Annual Meeting in 2007 was a one-day affair at Clayton State University. The first one I attended as a retiree was again a one-day affair at the GPSTC in Forsyth in 2012. Members selected one of four workshops to attend, followed by the business meeting. The first meeting in its current iteration was a two-day event at the Classic Center in Athens, featuring keynote speakers, three workshop sessions, and an opening reception. All meetings since then have followed the same format.

Another part of the Annual Meeting's evolution has been its location. The first several years saw the meetings near Atlanta (Clayton State) or Forsyth. Then, in 2013, we began moving the meetings to attract members from across the State. We've met in Athens, three times in Macon at the Anderson Center, Savannah, Columbus twice, Unicoi State Park, Lake Blackshear Resort at Veteran's Memorial State Park, and for the past two years, at the Hatcher Center in Macon. It was problematic, however, for members from South Georgia to drive to Unicoi, and members from Savannah/Brunswick/Augusta to drive to Columbus. The Annual Meeting's best attendance has been in Macon due to its central location.

Another consideration is the meeting date. The bylaws specify that in even-numbered years, the meeting should be in October due to the election cycle. In 2024, we held the meeting in early October, but Hurricane Helene disrupted it. In 2025, we had it in late October, which created another challenge due to the early sunset and attendees' reluctance to drive home in the dark.

One comment we hear every year is that it would be helpful to hold the meeting at a location where everyone can stay in the same hotel. We were able to do that in Unicoi and Lake Blackshear, but due to the location, attendance was low. When we looked at more centrally located conference centers (and we did), such as the Macon Marriott, Stone Mountain, Lake Lanier Islands, Jekyll Island, or any of the conference centers in the Atlanta area, the costs were prohibitive.

Now it's time to decide where to go from here. Do we go back to the Hatcher Center, a great facility with a terrific staff? Or are you tired of Macon and want us to look for something new? Return to one of our previous sites, such as Unicoi or Columbus? Or consider splurging on a conference center where we could all stay at the same hotel and hold all our events on-site, with a registration fee of over \$250? These are the decisions the Annual Meeting Planning Committee and the P&O Board need to make over the next few months to secure our site. Stay tuned in January for more on next year's Annual Meeting.



Figure 1: The 2025 Annual Meeting was a huge success, and the 2026 Planning Committee will make the next one even better!



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

Save Money with AMBA Discounts and the Passport Program

By Allan Hill

As a member of GSRA, you now have access to a huge savings and discount program that offers local, national, and international travel, dining, and shopping savings on things you use every day. The myAmba discounts program offers exclusive savings from thousands of local and national merchants. This is a free benefit for GSRA members.

It's easy to get started:

1. Visit the <https://passportcorporate.com/join/?pk=5oRHZISnp8s=&prc=SAVERS> program website.
2. Enter your preferred email to register with.
3. Complete your profile details on the next page.
4. After you complete registration, you'll receive a unique membership number from the myAmba discounts program.

Also, don't forget to download the "Passport Mobile" app from your app store to access discounts on the go! After downloading the app, log in with your email address and unique Passport membership number issued after registration.

Remember to attend all of ABMA/GSRA's webinars in 2026, which offer important information and tips to help us navigate the challenges of aging. The webinars are held on the third Wednesday of each month, except in December, when they are on the first Wednesday, and begin at 10:00 AM ET. All the AMBA/GSRA webinars are recorded and available to watch at www.mygsra.com. The following lists the date and topic for each webinar in 2026.

Date	Topic	Description
January 21, 2026	New Year, New You: Smart Health and Money Moves	Start the year strong by taking charge of your health and finances. This session will show you how to set the tone for a stronger year ahead. You'll learn: <ul style="list-style-type: none">• Key Social Security changes• Simple strategies to save more in retirement• How to set financial goals that work for you Begin the year with practical steps that make a difference.
February 18, 2026	Heart Health and Your Wallet	A health crisis can impact more than your body—it can affect your financial future. February is Heart Health and Cancer Prevention Month, making this the perfect time to learn how to protect yourself. You'll learn: <ul style="list-style-type: none">• How major diagnoses can affect your finances



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

Date	Topic	Description
		<ul style="list-style-type: none">• Simple ways to lower your risk and stay healthy• How to plan before a crisis happens Protect what matters most—your well-being and your financial future.
March 18, 2026	Guarding Your Nest Egg: Smarter Ways to Protect Your Savings	You worked hard to build your savings—now make sure it lasts. This session uncovers the biggest financial threats retirees face and how to stay ahead of them. You'll learn: <ul style="list-style-type: none">• The top 5 risks to retirement savings• How to plan for inflation, healthcare costs, and more• Smart strategies to keep your money working for you Protect your nest egg and enjoy the retirement you've earned.
April 15, 2026	Living Safe and Independent at Home	Most retirees want to live at home for as long as possible. But very few homes are truly ready. This session will help you create a safer, more secure space so you can remain independent longer. You'll learn: <ul style="list-style-type: none">• Easy home updates that make a big difference• How to organize essential documents• Ways to protect your savings while staying independent Build a safer future right where you are.
May 20, 2026	Ready, Set, Go: Safe and Smart Summer Travel	Make this summer one to remember. Whether you're planning a road trip or an international getaway, we'll show you how to travel smarter, safer, and more affordably. You'll learn: <ul style="list-style-type: none">• How to access exclusive member travel discounts• Safety tips for trips near and far• What to do if your plans don't go as expected Get ready to explore with confidence!
June 17, 2026	What They Don't Tell You About Long-Term Care	Long-term care is one of the most misunderstood parts of retirement planning. We're breaking down what's covered, what's not, and what options you have. You'll learn: <ul style="list-style-type: none">• What Medicare does and doesn't cover• The real costs of long-term care• Alternative strategies you may not know about Make informed decisions now to protect your future.
July 15, 2026	Eyes, Smiles, and Health: The Power of Preventive Care in Retirement	Your eyes and teeth are the gateway to your overall health. Good preventive care can help detect problems early and save money in the long run. You'll learn: <ul style="list-style-type: none">• Why dental and vision care matter more with age



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

Date	Topic	Description
		<ul style="list-style-type: none">• How AMBA plans work to provide savings and access• How prevention supports long-term health Take charge of your health with smart, simple steps.
August 19, 2026	Senior Scams and Election Season Fraud	Scammers target retirees more than any other group in America. This webinar will help you recognize the warning signs and protect yourself and your loved ones. You'll learn: <ul style="list-style-type: none">• The most common scams targeting seniors today• Election-year tricks to watch out for• How to safeguard your personal information Stay informed and protect yourself from fraud.
September 16, 2026	Life Insurance Basics for Retirees	Life insurance plays a different role in retirement. If you've ever wondered what happens to your coverage or whether you still need it, this session is for you. You'll learn: <ul style="list-style-type: none">• What happens to your policy when you retire• The biggest mistake people make with pension benefits• How life insurance can still protect your family Make informed choices for your legacy.
October 21, 2026	Medicare Made Easy: Your Guide to Annual Enrollment	Medicare doesn't have to be confusing. Whether you're turning 65 soon or reviewing your options for open enrollment, we'll make it clear and straightforward. You'll learn: <ul style="list-style-type: none">• When and how to enroll in Medicare• The 3 main ways to get coverage• How to choose what fits your situation best Get ready for open enrollment with confidence.
November 18, 2026	Caring for Loved Ones While Protecting Yourself	Most caregiving occurs at home and entails emotional, physical, and financial challenges. This session will help you support loved ones without losing your own footing. You'll learn: <ul style="list-style-type: none">• How to plan for caregiving needs• Ways to protect your own health and finances• Resources that make a difference for families Care for others without sacrificing your well-being.
December 10, 2026	Holiday Savings and Member Benefits	End the year with extra savings in your pocket. Join us to explore exclusive member discounts, travel perks, and other benefits to make your holiday season brighter. You'll learn: <ul style="list-style-type: none">• Where to find year-end member deals• How to save on travel and experiences in 2027 Celebrate the season with smart savings!



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

Testing Membership Strategies

By Lorr Elias

The Southeast Georgia Membership team of the Savannah Coastal Chapter has continued to focus on developing a model for increasing membership that can be replicated across the state. Our team consistently meets on the second Monday of every month, either in person or on Zoom. At our December meeting, we focused on our 2026 strategies to increase recruitment by 10 percent among new or existing retirees who are not members of GSRA in 2026.

Critical components of our work are an official GSRA email and a texting service (funded by donations) that identifies us as part of GSRA. Cybersecurity is critical.

Strategies for 2026:

- Identify community calendars or other information sources to announce all meeting dates, times, and locations on all community calendars
- Send a press release to all media outlets announcing meetings, involvement in community activities involving retirees, and/or sharing any pertinent information regarding the State of Georgia retirees
- Identify community organizations that focus or target retirees to share information about GSRA
- Increase GSRA presence in the community through hosting resource or health events, membership drives, participation in community events, sharing information with media outlets through viewership, social media presence, flyers, etc. (Explore using Public Service Announcements on the radio.)
- Engage with colleges/universities to recruit interns to assist with planning events and increasing awareness of GSRA advocacy in the area.
- Measure the number of new members who join GSRA in 2026 and measure the number of members who attend meetings.

A strategy all state retirees can pursue now is personal outreach. See who you are connected to on email or social media. If each retiree helped even one person join GSRA each month, our membership will grow immensely. Membership helps preserve your pension and retirement benefits!!!!!!



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

From the Banks of the Chattahoochee River

By Judy Bryson

Hello GSRA Members,

As we wrap up another amazing year with GSRA, I want to say a big thank you for sticking with me as your leader and for supporting our officers and board members in their re-election. Together, as your leadership team, we are excited to keep GSRA moving forward and making a difference.

Our group is really thriving! We now have nearly 6,000 members and 17 active local chapters. The connections we have with our chapters and members are what keep us strong. This year, I visited eight chapters across the state and met with people in Coosa Valley, Tri-Counties, NW Metro, SE Metro, Central Metro, Coastal Area, and Southwest Georgia. It was so inspiring to see everyone's energy, especially with the launch of our newest chapter, Tift County Area.

Thank you to all our local chapter presidents! You are essential to GSRA's growth, and your dedication keeps us all motivated to continue improving our association.

We have made great strides in advocacy this year, thanks to our legislative liaison, Chuck Clay, and the work of the legislative committee, led by Chuck Freedman. Even though we have not yet received a 3 percent COLA, we are seeing real progress. The one-time benefit adjustment earlier this year and our push for SB 399 show how strong we are when we work together. Your calls to lawmakers matter, and GSRA is in a great spot as we head into the governor's election and a new legislative session. Looking ahead to 2026, plan to get involved in our advocacy efforts: Day at the Capitol and partnering with legislators and policymakers to help them understand our needs.

To help us grow, a Membership Recruitment and Retention Roundtable was held in Macon this May, with immense help from AMBA team members, led by Lexie Mowery. The event sparked innovative ideas, and we now have a Membership Recruitment and Retention Task Force, led by Lorr Elias, working on creative ways to reach people and make joining easier.

Looking toward 2026, let us maintain momentum, embrace change, and pursue new opportunities together. I am proud of all we have accomplished, and I know that by sticking together, we will make GSRA even stronger. Let's make next year our best one yet!

Happy Holidays!

Judy



Tift Area Chapter

The new GSRA Tift Area Chapter met at the Georgia Department of Transportation (GDOT) D4 Shop in Tifton on Thursday, December 11th, with 19 in attendance, including retirees and guests. President Brown welcomed everyone, introduced the Vice President, Penny Cannon, two (2) first-time attendees, and asked all others in attendance to introduce themselves. President Brown then introduced the guest speakers.



Figure 2: Nineteen Tift Area GSRA Chapter members and guests attended the December meeting.

Alanna Lewis, Community Health Worker, Department of Public Health, distributed a handout and discussed healthy choices and nutrition facts. Good nutrition is self-care that helps strengthen the body and mental state. She discussed food choices, quality, portion sizes, fats and oils, vitamins and minerals, healthy snack options, and dining-out tips. Tips on reading labels and, overall, on choosing more nutritious foods. The floor was opened for Questions and Answers.

Regina “Mrs. Trudy” Chaney, Personal Banker II/Consumer Lender at the Old Ocilla Road Ameris Bank location, was unable to attend due to office staff shortages but sent a text regarding Financial Planning, Market Investment, and that there isn’t a coin shortage. The floor was opened for Questions and discussion. We discussed credit and debit card fraud. Ways our information is hacked, how to report it, and how to get a card protector wallet.



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

There were two speakers discussing mobility and fitness: Kim Abate, a Fitness Trainer, and Carter of Southern Bodies. Kim discussed ways to maintain good physical shape and mobility, as well as proper sitting and standing posture. She explained why people should never lean over, allowing our heads to dip below our knees, and discussed balance when getting up and sitting down. Kim discussed why walking is an effective exercise for the body and hips. Information about the Silver Sneakers classes was discussed; they are a free benefit for Medicare recipients.

Carter discussed completing the basic information for their gym. Classes are every Tuesday and Thursday at 9:00 am. She discussed the activities done in the class & the equipment used. Insurance doesn't cover Personal Trainers. The gym has 24-hour access for the members who choose that plan. The floor was opened for Questions and Answers. Several people asked questions about how to join and whether there was one in other towns. One of the first-time attendees is a member of Silver Sneakers.

The door prize winners were drawn, with Retiree McKeown and Lamar Stone winning a gift card.

Other discussions included the GSRA Annual Meeting update and House and Senate bills. The ERS one-time payment received on December 5th was appreciated by all recipients. Membership and dues were discussed. GSRA T-shirts are available for sale on the website at www.MyGSRA.com. Rhonda needed a few more items to complete the order.

The next meeting is scheduled for March 19, 2026, at the same time, but the location is to be determined. Last GSRA Drawing-

Several members enjoyed lunch together at the Pit Stop BBQ.



Newsletter

Vol. 19, Number 11

www.MyGSRA.com

December 2025

November 2025 New GSRA Members, Welcome!

Name	County	Name	County
Brenda Andrews	Hancock	Mildred Deal	Marion
Doyle Foxx	Chatham	Kevin Hagler	Gwinnett
Vesna Hargett	Houston	Shundrika Lundy	Hancock
Kerri Medders	Meriwether	Sue Murphy	Stephens
Vanessa Pierce	Doughtery	Annie Sams	Bibb
Ruthenia Shoultz	Out of State	Mike Steele	Harris

Proud to support a retirement well earned



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.

Y0114_24_3008968_0000_L_M 06/21/2024

1071892GASENABS 06/24



UnitedHealthcare®
is proud to be a
sponsor of the **GSRA**
Annual Meeting



SHBP retirees give UnitedHealthcare® Medicare Advantage plans 97% satisfaction.*

Visit us online anytime

Learn more at UHCRetiree.com/shbp

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.
H2061_BPNJ02202_072123_L_M

SPN02202

LIVE LIFE, UNINTERRUPTED.

KEEP LIVING YOUR WAY.

You can, with these benefits and discounts from **GSRA & AMBA**:

- Dental & Vision Insurance
- Long-Term Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Hearing Benefits
- Discounts on Travel, Dining & more



Learn more: **1-877-556-4582**

myambabenefits.info/gsra

GEORGIA STATE RETIREES ASSOCIATION