



## Legislative Team Report-January 2023

This past month, Legislative Team members monitored the 2023 Joint Budget Hearings streamed live from the Capitol January 17th through 19th. Senator Blake Tillery (Vidalia), Senate Appropriations Chair and Representative Matt Hatchett (Dublin), House Appropriations Chair, convened the session. Governor Kemp gave his opening remarks from Davos, Switzerland, where he was speaking at the World Economic Forum.

Jeffrey Dorfman, Ph.D., the State Fiscal Economist, opened with a reassuring thought: The country could experience a recession, but Georgia wouldn't necessarily follow into an economic decline, based largely on the record revenues collected over the last few years. He asserted that states' economies are not strongly tied to that of the US as a whole. The good news for Georgia: Consumers are "earning plenty of money" and income tax withholding is ahead of last year's. "So far, consumers are not running out of money." (Put a pin in that.) Dorfman, in response to a question about using surplus funds to pay for "unfunded liabilities," said that he would "agree in principle that the legislature should look to using some of those surplus funds to address those liabilities." (Put a pin in that, too.)



# Newsletter

---

Vol 17, Number 1

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

January 2023

---

Affordable housing, or the lack of it, consumed a great deal of time as members explored the impact of housing stock on the state's economy. And, it's a big one. A glaring statement by Dorfman relates to how housing-related expenses affect the budgets of many retirees in the form of increasing property taxes. Paraphrased, Dorfman said that cities and counties need to stop giving senior home owners breaks on their property taxes because parents of children in public schools are not paying enough (property taxes) while their children are enrolled in the public school systems. Leaving that right there.

Moving along. No real surprises came from the presentations. DCH is requesting a budget increase after running a deficit in the State Health Benefits Plan for several years. The Governor did not add any funding to his budget to reduce the unfunded liability of the ERS Trust Fund and get us closer to a healthy, annual COLA. The ERS Board has not directed their actuaries to adjust the annual funding projection to accomplish the same thing by increasing the employer contribution (the Actuarially Determined Employer Contribution, ADEC). Thus, ERS has not requested any additional funding aside from what it needs for increased overhead in operations.

In follow-up Q&A, Senator Nan Orrock (East Atlanta) asked ERS Executive Director Jim Potvin directly if there were any commitment to restoring a full 3% COLA for eligible retirees. Mr. Potvin demurred, citing the "significant cost" and that it would entail a "multi-year process."

This reporting only reflects a very few highlights from one day's presentations. The videos of all three sessions of the hearings should be available for viewing on the legislature's website: <https://www.legis.ga.gov>.

Our Legislative Team worked continuously all last year to maintain relationships with leadership in the General Assembly and the Governor's Office and Executive Branch. With the completion of the 2022 Election Cycle and the new year, we've gotten to work to forge new connections, as well. And we'll let you know how that's going as the Session progresses.

But, back to those items with the pins in them: Since many of our members are not so flush because of our dwindling purchasing power, we continue to pursue ways to add to the ERS Trust Fund, to reduce the unfunded liability and to overcome the hurdles and obstacles to reinstating a full, robust 3% COLA. We have our eye on uncommitted surplus revenues, because we know the state's "Rainy Day Fund" is capped and by law no further monies can be added at this time. We know that around \$2 Billion in surplus revenues is committed for rebates, but there may be a substantial amount of the \$6 billion surplus that is fair game for additional appropriations. We intend to find out.

While the changes in ERS policies last year paved the way for annual COLAs to be granted if pre-funded, the formula adopted to calculate the amount of an annual increase makes it unlikely that we will see a significant increase this year, if nothing changes. We are working to "be the change."

## Action Alerts and What We Can Do

As GSRA members, you can support the GSRA Legislative Committee team by getting to know and contacting your local legislators to support efforts to pass legislation beneficial to GSRA membership and, when necessary, to oppose legislation with potential negative impacts to our membership. You can find out who they are and their contact information by going to the GSRA website at <https://gsra.memberclicks.net/contacting-legislators>. Personal visits and telephone calls are much more persuasive than messages and letters, although those do help. Over the coming weeks, watch for **Action Alerts** from GSRA as developments unfold in this legislative session.



# Newsletter

---

Vol 17, Number 1

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

January 2023

---

## **Breaking News – Dates of Annual Meeting Changed! COLUMBUS DAY IN COLUMBUS, G-A (A catchy way to remember the day.)**

By Allan Hill

In the December newsletter, we announced that the 2023 Annual Meeting would be held at the Historic Iron Works in Columbus on October 2-3, 2023. Due to an unforeseen conflict at the Iron Works, however, we were not able to secure our first choice for the space we wanted for those dates. Consequently, the Annual Meeting Planning Committee has decided to move the dates of our meeting back a week until October 9-10, 2023.

We'll still be at the Iron Works, and we'll have the space we want for our general sessions, our reception and our workshops that keeps us in one area without having to climb stairs or get lost in the maze of meeting spaces. We decided that the space and well-being of our members was more important than the dates for a great meeting to occur.

If you've already marked your calendars for October 2-3, it's time to update them. Mark your calendars for our new dates of October 9-10. After all, what better place to be for Columbus Day than in Columbus, G-A!

Information about the Iron Works, the hotels, agenda and registration will be sent over the next few months. We are still in the early planning stages, but we've got the dates and the place. And hopefully many of you.

See you then!

## **GSRA Announces Raffle for Enrolling in Pension Deduction**

By Allan Hill

Thanks to a very generous donation by an anonymous member, GSRA is excited to announce a raffle with five \$100 cash prizes to any member enrolled in Pension Deduction of GSRA Dues as of April 10, 2023. Everyone who has signed up for pension deduction by April 10, 2023, will be automatically entered into the raffle for the \$100 cash prizes picked at random. This includes members currently using pension deduction; current members who now pay by credit card or check but who sign up to switch over to pension deduction; and of course, new and lapsed members who enroll by pension deduction.

Pension deduction is the best way to ensure the ongoing strength of GSRA and the ongoing support of the membership. One of the major challenges for GSRA is maintaining membership. Every month, we lose about 100 members who simply forget to renew their membership. In addition, having a small monthly membership fee of \$1.67 deducted from your pension is very efficient for "You" the member and for GSRA administration. You do not pay postage or forget to send payment AND GSRA receives the whole amount rather than \$19.00, the net of the current \$20 annual membership



# Newsletter

Vol. 17, Number 1

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

January 2023

fee reduced by 5% for credit card charges. Our Administrator spends less time processing memberships, increasing the efficiency of our operations even more and further reducing our overhead expenses.

When you enroll for or change to pension deduction, ERS will automatically deduct \$1.67 a month from your pension for your dues and send it to GSRA. This way, you'll help guarantee GSRA's financial strength from month to month and the security of the Association year after year.

The Pension Deduction authorization form is easily completed, but it is important that you include legible identifying information and your Pension Identification number (PID). Now is the perfect time for all members who are receiving a pension from the Employees Retirement System to enroll for pension deduction. If you do not know your Pension ID number (required by ERS), just look at the 1099-R form that you receive from ERS for income tax purposes to retrieve this number. (see below).

Copy B - Report this income on your Federal tax return. If this form shows Federal income tax withheld in Box 4, attach this copy to your federal tax return. Account number (optional)

**Form 1099-R 2021**

Distributions From Pensions, Annuities, Retirement or Profit Sharing Plans, IRAs, Insurance Contracts, etc.

12 FATCA filing requirement ☐

13 Date

**224984**

CORREC (if checked)

PAYER'S name, street address, city, state, and ZIP code

**EMPLOYEES' RETIREMENT SYSTEM OF GEORGIA**

**Two Northside 75, Suite 300**

**Atlanta GA30318-7701**

New Members: To enroll, go to the GSRA website - [www.mygsra.com](http://www.mygsra.com). Click on the "Join Us" link at the top of the page; click on the "Pension Deduction Form" link or link to: [Pension Deduction Authorization Form](#) Complete the Join Us page, then print and complete the Pension Deduction Form.

Renewing Members and Active Members who are changing payment process: On Home page, click on "Pension Deduction Form" link at the top of the page or link to: [Pension Deduction Authorization Form](#). Print and complete the Pension Deduction Form.

Members Already Enrolled in Pension Deduction: no action needed.

You can also request the Pension Deduction Form via email from [help@mygsra.com](mailto:help@mygsra.com), or you can call 770-312-2799 and have the form mailed to you.

Complete the form and mail it to:

GSRA  
PO Box 6308  
Elberton, Ga. 30635

There are many benefits to GSRA membership. In addition to our representation of our members through legislative advocacy, members also can enjoy the fellowship of other state retirees and may take advantage of programs and services





# Newsletter

Vol. 17, Number 1

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

January 2023

offered through AMBA (Association Member Benefit Advisors). AMBA's benefits range from a variety of supplemental insurance coverages to discounts on dining, entertainment, travel and other recreational opportunities, among others.

Whenever we talk to legislators about our issues, including the need for a COLA, one of the first questions they always ask is "how many members do you have?" As we all know, there is strength in numbers. It is imperative to keep our membership numbers high and continually growing.

Details of the raffle, including number of winners and amount of the prizes, will be included in the April newsletter distributed at the end of April, as well as posted on the [GSRA Facebook page](#) and on [www.mygsra.com](http://www.mygsra.com). Help GSRA and enter yourself for a chance to win cash prizes. It's a win-win for us all.

POSTCARD

*Coming soon: information  
about new outreach  
resources for chapters.  
Details to follow!*

*The Board and Policy &  
Operations Committee*

FROM: \_\_\_\_\_

PLACE  
STAMP  
HERE

*To: Chapter Leaders  
and Membership Chairs*

\_\_\_\_\_

\_\_\_\_\_

## Top of Mind: Advocacy: A Brief Refresher

By Beverly Littlefield

Welcome back from the Holidays, everyone! Today we're going to start with a short pop-quiz. Choose the best answer for this question:



*Legislative Advocacy Strategies Include Which of the Following:*

- A. Responding to GSRA Action Alerts
- B. Writing letters; sending tweets, texts, emails; making telephone calls
- C. Meeting with legislators
- D. Testifying at hearings or providing written testimony
- E. All of the above.

Time's up! Pencils down! If you chose "E. All of the above," congratulations. You have earned extra credit for this Legislative Session!

This biennial General Assembly session has begun with considerable turnover among legislators, including significant changes in key leadership positions. Of 256 members of the Senate and House of Representatives, 53 new members were sworn in on January 9. That's a little more than 20% of the total membership who are coming in brand new. We need your active participation in reaching out to all members of the General Assembly, new and experienced alike.

The GSRA Legislative Team has been working to meet with as many newly elected legislators and members newly appointed to leadership positions as we possibly can. We are working off the premise that those elected for the first time may know little, if anything, about GSRA, the Employees Retirement System (ERS), public pension plans in general, or any of our concerns. While we've had some productive meetings already, the challenge is to inform and educate as many newly elected members and new leaders as possible. We know that one (usually) brief meeting is not sufficient for them to gain sufficient understanding of the many complex issues we bring. And it doesn't take a GSRA Action Alert from GSRA for you to do this!

Here's how you can help. Take a look at your home districts: especially if you have a new Senator or Representative, make a commitment to get in touch with them and introduce yourself. Even if your legislators haven't changed, or if you haven't met them or haven't seen them for a while, reach out to them, too. Ask if you can meet them for coffee when they're at home in the district. Ask them to hold a Town Hall meeting, either in person or virtually, and then commit to attend. If they have a local office, whether for business or for politics, stop by and drop off some GSRA fact sheets and literature. (Or take some homemade cookies, if you're in the mood to bake!)

Let them all know the issues that concern you in your community and as a state retiree. Of course, fully restoring the Cost of Living Adjustment (COLA) or “raise” has been a perennial issue, and we will continue to make that our priority, but what about taxes? Will tax rebates, as the Governor proposes, help you in a substantial way? If you rent your home, and don’t have a mortgage and pay property taxes, it won’t, and your legislators need to hear that. Point out that most state retirees’ incomes are too low for them to receive any relief at all from income tax rebates and most of the others will receive only small rebates. You might mention how much you paid for eggs and milk the last time you bought them. And, how about those out-of-pocket expenses for prescriptions and medical specialists’ care? Remind them that you spend most of your retirement income in your community, supporting local businesses and the local economy.

While our organization’s primary focus continues to be securing adequate funding to fully and permanently restore the COLA, there are many other issues that affect us as citizens/constituents. Whether your Senator or Representative is on one of the Retirement Committees or Appropriations Committees, they should be interested in and want to know about your concerns. If you agree with their position on an issue, let them know, just as you would if you disagree. Feedback is important.

And, as you inform and educate your legislators, do thank them for their service.

## **Outgoing Communications Chair Profile-Beth Morgan**



For the past twelve years, Beth Morgan has been the volunteer chair of the Communications Committee. Chief among her duties was the publication of the GSRA Newsletter, which is the main conduit used to inform our membership of what is going on in our organization. Beth has elected to resign her position effective January 1 to spend more time with family in North Carolina, where she now resides. She leaves very big shoes to fill and we wish her well!

Beth was born in Atlanta and raised in College Park. She attended Georgia State University after high school, then left after one year to marry her high school sweetheart, following him to Cape Cod, Massachusetts while he served in the U.S. Coast Guard.

When they came home from New England, Beth again enrolled at Georgia State and also began her state career in the University System by working in the Data Processing section of the GSU Registrar’s Office. Two years later, she moved over to the state employees’ side when she accepted a position as clerk in the Boat Registration unit of the Department of Natural Resources. She stayed at DNR for eight years, eventually working as an Accounting Tech in the Cash Management unit and as a Fiscal Analyst in the Budget Unit. She left for a position as a Project Consultant and later Project Supervisor for the BUCS project at the Department of Administrative Services/Statewide Systems Services section. From there she became one of the inaugural IT Account Managers, then moved on to manage the Telecommunications statewide Customer Service Representatives before being tapped to create and manage the first

IT/Product Strategy group. Beth left DOAS in 2000 to go to the newly created Georgia Technology Authority, where she was originally Director of the e-Strategy group, then later the Deputy Director of Georgianet. After an agency wide reorganization, she became Director of the new Product Management group and held that position until the last year of her employment, when she was asked to become Director of the (application) Development group as it was going through a study to determine if it was a candidate for privatization. She retired in 2008 with 34 years' service.

In retirement, Beth and husband Bob fulfilled a lifelong dream to live on the Georgia coast when they moved to the Golden Isles area in 2012. For seven years they enjoyed their marsh view and also became involved in animal welfare, volunteering at Glynn County Animal Control and with the Coastal Animal Rescue Society. They were also active in their local GSRA Golden Isles chapter. In 2019, however, with the birth of their second granddaughter eminent, they made the big decision to relocate to the mountains of western North Carolina to be close to their son and family, where they have been able to be very involved with their granddaughters, now six and three years old.

Beth has been active in GSRA since retirement. In 2010 she answered a GSRA call for volunteers, thinking she would enjoy "assisting" the GSRA Communications Chair. Instead, she was invited to become the GSRA Communications Chair, which, among other things, involved editing the GSRA Newsletter each month. One year turned into twelve highly enjoyable years of being involved at the statewide level with the other fine volunteers on the GSRA leadership team and board, including a two-year stint as an at-large board member.

## Local Chapter News

### Central Metro

Central Metro Chapter President Sam Shepherd reports that a crowd of 38 listened to Representative Scott Holcomb on January 5th at the Avis G. Williams Library in Decatur. Rep. Holcomb described how he became involved in politics and the workings of the General Assembly. He discussed how there is some bipartisanship like when the late Speaker Ralston helped him get his bill passed to address the rape kit backlog at the GBI. He noted that there are 53 new representatives and senators. How the big change in membership will affect the legislature is unknown.

As usual, members asked about the possibility of a COLA. Since this was before the session and the Governor's budget had not been released, he was unable to project if it would be included. He promised to look into it. You can be sure the GSRA Board will be following this topic.



Representative Scott Holcomb speaks to the Central Metro Chapter members at their January meeting



**Tri-County**

Dan Coffee announces that the Tri-County Chapter held its first quarter meeting on January 24, 2023 at the La Fiesta Mexican Restaurant in Thomaston with twenty members in attendance. The meeting began at 11 AM with an opening prayer, followed by introductions, reports and other business. Afterwards, everyone enjoyed good food and fellowship. The next chapter meeting is tentatively planned for Tuesday, April 25th in Warm Springs.



Tri-County chapter members in attendance at the January meeting

---

## Find your Georgia Legislators

Use this link to easily determine your current state legislators by entering your address.

[Open States - Find Your Legislators](#)



## Donate to GSRA Legal Fund

GSRA's Legal Fund was established as a dedicated legal fund in the event that leadership, on behalf of its members, ever has to retain legal counsel. The fund will be used to cover all appropriate legal fees related to ensuring that retiree benefits are not reduced or eliminated. Every donation makes a difference. For more information and to donate to this fund click on the link below.

[GSRA Legal Fund](#)




# Newsletter

Vol 17, Number 1


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

January 2023



**We honor the  
CARE in  
healthcare.**

Call our First Impressions team at 1-855-322-7060, TTY: 711, to learn how we can help care for you.

**Anthem** 

© 2022 Anthem Health Plans of Georgia, Inc. All rights reserved. Anthem Health Plans of Georgia, Inc. is a subsidiary of Anthem, Inc. Anthem, Inc. is a registered trademark of Anthem, Inc. in the United States and other countries. All other trademarks are the property of their respective owners.

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

GEORGIA STATE RETIREES ASSOCIATION

**YOU ARE  
OUR  
PRIORITY**

**OUR MEMBERS FORM  
THE FOUNDATION**  
OF THE COMMUNITIES THEY SERVE.

Since 1925, we've prided ourselves on helping members build a solid financial foundation for their own families.

We're not salespeople, we're solutions people. That's why nobody can serve our members like we can.

APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's exhibitor table at GSRA. For more information, visit [apcu.com](http://apcu.com), or call us at (404) 768-4126 or Toll-free at (800) 847-8431.

**APCU**  
Albermarle Postal Credit Union  
A Division of Service

**SERVING** U.S. POSTAL SERVICE EMPLOYEES ★ STATE & FEDERAL WORKERS IN GA ★ RETIREES & THEIR FAMILY MEMBERS

This credit union is federally insured by the National Credit Union Administration.



APCU partners with Members Wealth Management, a financial services program, to help our members with financial planning, investments, insurance, as well as retirement and estate planning strategies.

APCU has invited Shavon Roman, a Managing Associate with Members Wealth Management, to offer a great workshop, "Money Talk 101", at GSRA. This seminar is designed to facilitate conversations around financial milestones for retirees.

Topics will include:

- ★ The importance of setting financial goals
- ★ Understanding your current financial position
- ★ Preparing for a successful retirement
- ★ Income tax considerations
- ★ What your loved ones need to know



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

**SHBP retirees give UnitedHealthcare®  
Medicare Advantage plans over 96% satisfaction.\***

**Visit us online anytime**  
Learn more at [www.UHCRetiree.com/shbp](http://www.UHCRetiree.com/shbp)  
Toll-free 877-755-5343, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week



\*2017 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.  
H2001\_180921\_041543\_M SPRJ4291